



RI ARA

*"Fighting for the future of our members,
NOW, more than ever!!!!"*

Affiliated with the Rhode Island AFL-CIO



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Today the RI ARA is embarking on a new fight for our members. The Repeal of the Government Pension Offset.

Honorable Sheldon Whitehouse
United States Senator
502 Hart Senate Office Bldg.
Washington, DC 20510

Dear Senator Whitehouse:

I am writing to you on behalf one of our retired members, Mrs. Constance L. Donnelly. You met Mrs. Donnelly at our 78th Social Security Birthday event at the East Providence Senior Center.

As she explained to you, her issue is the Social Security Fairness Repeal Act. She has been advocating for a modification to the Government Pension offset (GPO) for widows and widowers who would be recipients of their spouses' Social Security Benefits.

The GPO was enacted in 1983. The SSA summarizes the GPO to its citizens: "If you receive a pension from a Federal, State or Local Government based on work where you did not pay Social Security taxes, your Social Security spouses' widows or widower's benefits may be reduced."

For twenty-one years, the SSA failed to inform Social Security contributors of the GPO. Indeed, between the years 1983-2004, information on the GPO Legislation was not shared with its affected contributors in any sort of formal documentation (e.g. Social Security Yearly Statement). It was not until March of 2004, when Congress passed the Social Security Protection Act; P.L.108-203 that GPO information was included in all Social Security Yearly Statements and online, as referenced above. Thus, between the years 1983-2004 workers who faithfully contributed to Social Security in non-participating Social Security states were totally unaware and uninformed of Legislation. Clearly, had these affected citizens known of this Legislation, many would have made alternate financial plans.

Her husband, David F. Donnelly, Jr. passed away in 2003 at 61 years of age. During his terminal illness, he had dutifully and lovingly planned for her survivorship. However due to the fact that there was no disclosure of information about the GPO-offset until 2004, he had budgeted for her to receive his Survivors' Benefits. Now, as a result of being uninformed, she has been suffering financial hardship.

Today I am asking for your help. Mrs. Donnelly speaks for widows and widowers in Rhode Island and around the Nation when she asks you to readdress this egregious error. Please grandfather their benefits so that the GPO Legislation of which they were unaware of does not jeopardize the financial well-being of faithfully serving citizens.

Below is the summary of Mrs. Donnelly suggestions for the Repeal of GPO:

- 1. For widows & widowers whose spouses passed away before the age of 62 (Social Security eligible).**
- 2. For widows & widowers whose spouses passed away before 2004.**
 - ◆ **SSA of 2004 made restrictions of the GPO for widows & widowers public through SS brochures and pamphlets. Prior to this, there were no announcements/communications since the legislation passed in 1983.**
 - ◆ **Deceased spouses and their widows/widowers were denied full disclosure of the financial ramifications of the GPO and were consequently denied equity. They were not given the same privilege to financially plan for retirement/benefits due to lack of information.**

Thank you on behalf of Mrs. Donnelly and other Rhode Islanders for your help to rectify this egregious Government Pension Offset.

Sincerely,
John A. Pernorio, President

**The above letter was also sent to all our Congressional Delegation members.
The above issue concerns not only teachers, but also state and municipal retired employees.**

The American People Have Spoken

By Sen. Bernie Sanders, Reader Supported News



At a time of great political division in our country President Obama has found a remarkable way to unite Americans of all political persuasions -- conservatives, progressives and moderates. With a loud and clear voice, the overwhelming majority of the American people, across the political spectrum, are saying NO to another war in the Middle East -- Syria's bloody and complicated civil war.

There are two major reasons why the people in this country are adamantly opposed to the U.S.'s military intervention in Syria.

First, of course, is the much discussed "war weariness." The United States has been at war in Afghanistan for 12 years, and the war in Iraq dragged on for nearly nine years. The cost of these wars has been horrendous: more than 6,700 American deaths; hundreds of thousands suffering from traumatic brain injury and post-traumatic stress disorder; and a financial cost of between \$4 trillion to \$6 trillion by the time the last war veteran receives needed care. Further, as a result of the ineptitude and dishonesty of foreign policy decisions made in Vietnam, Afghanistan and Iraq, the American people worry deeply about the unintended consequences of another military venture.

But there's another reason why Americans are reluctant to get involved in a third Middle East war in 12 years. And that relates to the fact that Congress today has a 14 percent favorability rating and millions of Americans have absolutely no confidence that the U.S. House or Senate is even remotely concerned about their needs or views.

Here's the truth. The middle class in this country is collapsing. The number of Americans living in poverty is nearly the highest on record and the gap between the very rich and everyone else is growing wider and wider. And very few people in Washington give a damn.

Year after year the American people have begged the Congress and the president to move aggressively to protect the middle class from total collapse. And, so far, their leaders have failed to act. Today, the American people are demanding action to create jobs for their kids and retirement security for their parents.

They are deeply worried about the state of the economy, and they have every reason to worry. Here's what's going on:

- Real unemployment: Counting those who have given up looking for work and those who are working part-time when they need a full time job, the real unemployment rate is 13.7 percent, not 7.3 percent.
- Average wages: Non-supervisory workers have seen their wages go down by eight cents an hour since the beginning of the so-called recovery and are now a paltry \$8.77 an hour.
- Income and wealth inequality: From 2009-2012, the richest 1 percent of Americans captured 95 percent of all new income, while the typical middle class family has seen their income go down by more than 2,100. The Walton family, the owners of Wal-Mart, are worth more than \$100 billion and own more wealth than the bottom 40 percent of Americans.
- College unaffordability: Over the past 30 years, the cost of a college education has gone up by more than 250 percent. The average American graduating from college this year is drowning in debt of more than 35,000. Even worse, hundreds of thousands of high school graduates are unable to go to college each and every year not because they are unqualified, but because they can't afford it.
- Childhood poverty: We live in the richest country in the world, yet one out of five children in the U.S. is stuck in poverty. And the reality is that children living in poverty in America today are more likely to stay in poverty when they grow up than in any other advanced country on earth.

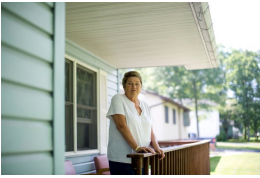
The lesson to be learned from the widespread opposition to the war is that the American people standing together can make a difference. Building on that momentum, now is the time to demand that Congress create millions of decent-paying jobs repairing our crumbling roads, bridges, dams, culverts, schools and housing.

We need to end our dependence on dirty fossil fuels that are threatening the planet and move toward energy efficiency and renewable energy. We must increase the minimum wage to at least \$10.10 an hour and lift millions of Americans out of poverty. We must fundamentally rewrite our trade policy so that American products, not American jobs, are our No. 1 export. We must stand up to the greed on Wall Street by breaking up too-big-to-fail banks that have done so much damage to the economy. And, we must make college affordable so that every qualified American can get the education they need to reclaim the American dream.

None of this will be easy. But the American people have proven that if they speak out, if they flood Capitol Hill with phone calls and emails, they can stop a war. Now is the time to use that same energy and passion to save the middle class.

IN NEW HEALTH LAW, A BRIDGE TO MEDICARE

Reed Abelson, *New York Times*



The sweeping federal health care law making its major public debut next month was meant for people like Juanita Stonebraker, 63, from Oakland, Md., who retired from her job in a hospital billing office a year and a half ago. "The state and federal exchanges create a great opportunity for pre-65 retirees to get coverage like never before," said John Grosso, a senior executive overseeing retiree health care for Aon Hewitt, a benefits consultant...[Read More](#)

OBAMACARE: WHAT RETIREES NEED TO KNOW

Art Koff, *MarketWatch*

There is a great deal of confusion, misinformation and worry concerning the Affordable Health Care Act, or what is often referred to as Obamacare. Key provisions of that law go into effect between now and the end of the year. You need only consider acting if you are an uninsured American.

If you are on Medicare you are already covered and do not need to take any action. For those with pre-existing conditions, you may be able to now get a Medicare supplemental plan that you were not able to get before...[Read More](#)



HOW TO AVOID BECOMING A VICTIM OF MEDICARE FRAUD

Lisa Zamosky, *Los Angeles Times*



Crooks are looking for access to Medicare numbers, which are used to fraudulently bill the government-run healthcare program.

Lee Dorman gets a lot of phone calls from people who want to give him something. Recently, a man called saying he had a new Medicare card with Dorman's name on it; all the 72-year-old retiree from Fountain Valley had to do was provide a little information.

What many people don't realize is that Medicare will never call you. So anyone on the line telling you that they are from Medicare or the federal government is almost certainly lying...[Read More](#)

AS HEALTHCARE LAW ROLLS OUT, ITS EFFECTS WILL DEPEND ON YOUR STATE

Noam N. Levey, *Los Angeles Times*

People living in states that back the Affordable Care Act will get substantial help unavailable to those in states that are fighting it. The law kicks in next month.

About half of the states, most with Republican leadership, have rejected federal aid to expand their government Medicaid programs next year, saying it costs too much and imposes too many regulations. That means as many as 5 million of the poorest residents in these states will still not be able to get coverage next year...[Read More](#)



THE INCREDIBLE IMPORTANCE OF SOCIAL SECURITY

Scott Burns, *Daily Herald (Provo, UT)*



It would be difficult to overstate the importance of Social Security. I don't say this as a blind loyalist of our largest social program. I'm simply awestruck by how large it looms for all but the wealthiest Americans.

We've known for a long time that Social Security wealth -- the rights to income that we build through working -- is the only form of wealth (and sustenance) that many people have when they retire. What hasn't been clear is how important Social Security is far, far up the wealth scale...[Read More](#)

SELLING MARKETPLACE PLANS TO MEDICARE BENEFICIARIES WILL BE ILLEGAL

Susan Jaffe, Washington Post/Kaiser Health News



After reassuring seniors that Medicare is not part of the new health insurance marketplaces, administration officials have a warning for anyone who may have other ideas: selling marketplace coverage to people who have Medicare is illegal.

Starting Jan. 1, most Americans will be required to have health insurance or pay a penalty and those without insurance will be able to buy it from the new Internet-based marketplaces opening Oct. 1. But also next month, the enrollment period opens for Medicare beneficiaries to buy prescription drug coverage or the Medicare Advantage medical policies that are an alternative to traditional Medicare...[Read More](#)

TOP 1% TAKE BIGGEST INCOME SLICE ON RECORD

Matt Krantz, USA Today

The gulf between the richest 1% of the USA and the rest of the country got to its widest level in history last year.

The top 1% of earners in the U.S. pulled in 19.3% of total household income in 2012, which is their biggest slice of total income in more than 100 years, according to an analysis by economists at the University of California, Berkeley and the Paris School of Economics at Oxford University.

The richest Americans haven't claimed this large of a slice of total wealth since 1927, when the group claimed 18.7%. The analysis is based on data from Internal Revenue Service data...[Read More](#)



AT LEISURE, OR STILL AT WORK

Steven Greenhouse, New York Times



Of the 42 million Americans age 65 or above, 18.7 percent remain in the labor force. That is a sharp increase from 13.9 percent a decade ago. According to the American Time Use Survey, in which the Bureau of Labor Statistics surveyed 136,000 people about how they spent their time, Americans over age 65 who were still employed typically worked six and a quarter hours a day.

On the other hand, the survey found that Americans over 65 devoted 6 hours and 40 minutes a day to socializing, relaxing and leisure. That's nearly 2 hours and 45 minutes more than Americans ages 25 to 54.

While 5 percent of those over 65 reported sleeplessness, that age group as a whole defied the stereotype of older people requiring less sleep, reporting an average of 8 hours and 51 minutes of slumber daily...[Read More](#)

LONG LIVES MADE HUMANS HUMAN

Laura Helmuth, Slate

The fundamental structure of human populations has changed exactly twice in evolutionary history. The second time was in the past 150 years, when the average lifespan doubled in most parts of the world. The first time was in the Paleolithic, probably around 30,000 years ago. That's when old people were basically invented.

A lot of skills that allowed humans to take over the world take a lot of time and training to master, and they wouldn't have been perfected or passed along without old people. Old people made humans human...[Read More](#)

