

Engineering Retirees Society

Quarterly Meeting

The quarterly meeting is on Sept. 9 at the IAM Hall at 12:30 p.m. **Please note** – this is the second Thursday in September (not the first).

Come early! 12 noon for sandwiches, coffee and other goodies. This meeting is planned as a Ladies Day, with special emphasis on our spouses and lady friends with particular and different activities.

Featured speaker

Guest speaker for our ERS Sept. 9, 2010, quarterly meeting is **Amy Crawford**, VP of Adaptive Installations. She will talk about changes we could make to our homes to allow us to continue 'living in place.' Changes might allow wheel chair access through doors or bathrooms or a multitude of other things. Bring your questions. I am sure the topic will be captivating.

Elected officers are:

President	DAVE WATT 425-868-5603
Vice President	DWIGHT ROUSU
Secretary	JIM EWING
Treasurer	ED STANLEY
Steering Board Chair	DAVE HUNTMAN 425-868-0961 davidhuntman@verizon.net
SPEEA Contact	Dawn Hanks dawnh@speea.org

The current appointed Committee Chairs and Reps as follows:

Badges	Tom Mechler
Communications (website)	David Westman/Stan Lind
Finance	Stuart Buchan
Governing Doc.	Ken Frazier
Insurance	Dick Ferguson
Investments	Dave Watt/Ken Kuehnl
Membership	Joe Gregg
Nominations & Elections	OPEN
NRLN/ARA Liaison	Dave Watt
Pension	David Westman
Programs	Dave Watt
Refreshments	John Meeker/Dave Huntman
Service	Gary Palmer
Social	Dave Huntman
SPEEA Liaison	Dick Ferguson
Sunshine	Charles Hennig
Taxation	OPEN
Travel	Gary Palmer

We wish to thank all the people who fill chair positions and invite others to apply for those that are not yet filled.

- President Dave Watt

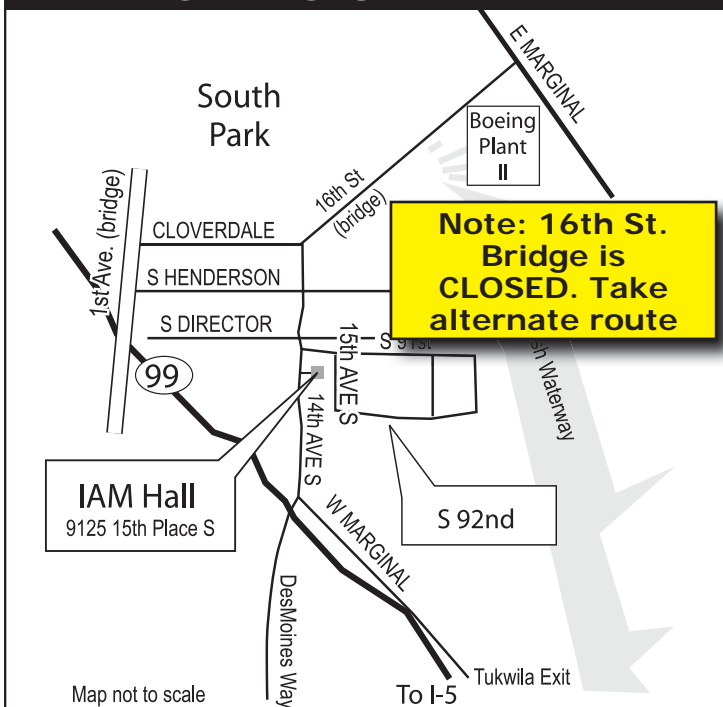
Welcome

The newsletter has an area where the names of any new members are stated.

NEW MEMBERS: None at this meeting.

- Dave Huntman, Newsletter Editor.

HOW TO GET THERE



Investment group

Investment Group meetings are held at the SPEEA Office in Tukwila. We meet at 12 noon for sandwiches, chips, cookies and drinks. The speaker starts at 12:30 p.m. Our speaker at the next meeting on Sept. 16 is **Doug Eickerman**, president of Kairos Capital Management. He was formerly with BECU Trust Group. His topic is about better understanding of potential investment returns by using a Monte Carlo simulation. We have quite a few couples at the meetings, so bring your partner and your best friends.

- Dave Watt, Investments co-chair

From the president's corner

Romayne and I missed the June ERS meeting because we were on a wonderful cruise around Sicily and Italy. We finished the trip in Vienna where we went to the Concordia Ball with friends. It was great fun, but now we are playing catch up. I hope you are having a great summer.

ERS started a new committee, the ERS Legislative and Public Affairs (L&PA) Committee. This is prudent since we have come to realize that the only way to protect our rights and benefits, as retirees, is through the legislative process. Three of our ERS L&PA members (**Dwight Rousu**, **Dick Ferguson**, and **Dave Watt**) are also members of SPEEA L&PA committees.

At the July meeting of SPEEA L&PA, ERS presented a proposal to support the NRLN initiative to PROTECT RETIREES IN MERGERS & ACQUISITIONS by foreign-owned corporations. NRLN is completing a white paper (detailed study of current laws) by mid-August. When the white paper is complete, we will present the information to SPEEA L&PA. I am hopeful that our joint effort will make SPEEA members aware of our presence and they will join our group when they retire.

We can all help increase membership by simply talking with friends about ERS and NRLN and our grassroots network for sending emails to congress when we receive Action Alerts on critical issues. It is not necessary to be close to Seattle to be active in the grassroots network, and this most important thing you can do to protect our rights and benefits.

If you come to ERS meetings, bring your spouse/partner and your friends.

- ERS President Dave Watt

New health care website

The U.S. Department of Health and Human Services has launched a website that offers basic information on health care insurance options based on such factors as age, health status and state of residence. The website is at **www.healthcare.gov**.

Currently, there are more than 1,000 private insurance company plans listed on the website. In addition, there is information on public insurance plans including Medicare, Medicaid and new state and national high-risk insurance pools that provide coverage to people with pre-existing conditions.

Through the website, you can access the websites of insurance providers and obtain the providers' customer service telephone numbers. In addition, the website links to summaries of the insurance plans' benefits and you can check to see if your doctors are part of the plans. You can also find out about the prescription drug coverage offered by the plans. The website will add pricing data in October, including premium costs, co-payments and deductibles.

The website is also a resource for comparing quality of care at hospitals, learning about the health care overhaul law and obtaining wellness tips. According to HHS Secretary Kathleen Sebelius, the website is intended to help consumers until 2014 when much of the new health care reform law takes effect.

I encourage you to browse the website to learn what information is there that may be of use to you now and in the future. Consider bookmarking **www.healthcare.gov** so you can easily find the website when you need health care information.

- Bill Kadereit, president, National Retiree Legislative Network (NRLN)

A personal note – helpful website for injuries/ailments

I have been blessed with good health for some years, excepting old knee and shoulder injuries and just plain wear and tear, but recently have had severe pain in my left heel. My personal physician diagnosed it as Plantar Fasciitis, prescribed a couple of things and referred me to a podiatrist.

I Googled it and while rummaging around found a great website that I thought you all might want to bookmark, if you don't already know about it. It is **www.sportsinjuryclinic.net**.

The website describes symptoms, causes and cures for much of what ails super athletes like us and even lesser known athletes like Chuck Gilbert. While it describes devices and cures you can buy online and tells when to see a physician for professional advice and treatment, it also describes home remedies and things you can do prevent and correct problems before taking next steps.

- Bill Kadereit

NRLN September Fly-In and 2011 Annual Leadership Conference

This is a message to invite you to participate in the NRLN's 2nd annual Washington, DC Fly-In Sept. 13 - 14 for face-to-face meetings with your members of Congress and their staffs. Why is it important to meet with your elected representatives in their Capitol Hill offices? A news article published on July 6, 2010 about a study released by the Wharton School of Business at the University of Pennsylvania points to a bleak future for retirees.

Wharton professor Olivia S. Mitchell claims that existing government and corporate retirement funding models are out of whack, putting people at risk of poverty after retirement. Mitchell says that pension plans have been vastly underfunded and have deteriorated even more so during the recent financial crisis.

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Letter from the NRLN PResident Bill Kadereit

Pension Asset Protection

To: All NRLN Grassroots Network Members

From: NRLN President Bill Kadereit

Subject: Pension Asset Protection – We Must Prevail

Because of the tremendous support that the NRLN received from its Grassroots Network members and Retiree Associations, we came very close to having the NRLN's Pension Asset Protection (PAP) language retained in H.R.4213. Unfortunately, the House Ways and Means Committee's staff did not keep our 'PAP' language in the bill and passed it on May 28 and sent to the Senate where it is pending.

Part of the problem of keeping 'PAP' in the bill was that the bill, in addition to containing pension plan funding relief for companies, included urgent measures such as prohibiting cuts in Medicare payments for doctors; soon-to-expire federal 'COBRA' premium subsidies for Americans who have lost their jobs, plus various tax provisions. This complexity distracted attention from our 'PAP' proposal. Although the "train had left the station," the NRLN continued to stress the importance of PAP in the following ways:

- Grassroots Network members continued to email letters on 'PAP' to their U.S. Representatives; The
- NRLN issued a national news release expressing our outrage that the PAP provision was dropped;
- Constituents of Congressman Sander Levin, Chairman of the House Ways and Means Committee, sent letters to the editor and some were published;
- Ten leaders and members of the General Motors Retirees Association (GMRA), National Chrysler Retirement Organization (NCRO) and Detroit Edison Alliance of Retirees (DEAR) met on May 24 with a member of Chairman Levin's staff at the Congressman's Michigan 12th Congressional District office in Roseville, MI to advocate 'PAP', and
- On June 2, I joined the Presidents of the GMRA, NCRO and DEAR plus five of their Board Members for a face-to-face meeting with Chairman Levin at his Roseville office.

Through our meeting with Chairman Levin, we provided him with an understanding of why we are passionate about legislation being necessary to prevent companies using pension plan assets for non-pension expenses. We also explained to Chairman Levin the role of the NRLN and Retiree Associations in representing the interests of retirees, including our members who are his constituents. Chairman Levin agreed to meet with us in his Capitol Hill office on September 14th if the NRLN goes through with its preliminary plans for another Washington, DC Fly-In.

We told Chairman Levin that the NRLN will continue to seek PAP whether that is through the introduction of a stand-alone bill or as a provision in a pension reform bill that the Obama Administration is considering. We believe the Pension Rights Center will be an ally as we work to gain PAP legislation. We will work to convince the AFL-CIO and other groups to support PAP or at least not oppose it.

Our experience with 'PAP' this year reinforces the importance of personal local contact with members of Congress by Grassroots Network members and Retiree Associations. Our active Grassroots Network members and strong Retiree Associations can offset much of the big money because politicians know that our retirees vote. The General Motors, Chrysler and Detroit Edison members in Congressman Levin's district made that point very well and set the example for what must be done elsewhere when needed.

We believe we have made significant progress this year so far and that there are members of Congress who will be supporters. As we continue to pursue passage of a bill that carries our 'PAP' proposal, I know I can count on your continued grassroots support to get the measure passed. You are a vital part of the process.

- Bill Kadereit, president, National Retiree Legislative Network

The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.

Name: _____ **Age:** ___ under 55; ___ 55-64; ___ 65 or over

Address: _____ **City:** _____ **State:** ___ **Zip:** _____ **Zip + 4:** _____

Phone: _____ **Email Address (if available):** _____

I get my retirement benefits from _____ **(name of company)**

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount will be appreciated) **payable to NRLN, Inc., P.O. Box 18757, Washington, D.C. 20036-8757**

ENGINEERINGRETIREES.ORG

The ERS Web site is up and functioning.

Contacts; newsletter; bulletins; minutes of board and general meetings and more are all now on line.

This is easy to access. Just go to:

ENGINEERINGRETIREES.ORG

Then click on "ENTER WEBSITE HERE". From there you just choose what you want to see, such as 'NEWSLETTER', and you will see the most up-to-date information.

Also the NRLN website may be accessed from our site @ NRLN.org.

Please make sure that we have your current e-mail address. Now that we are online, all members with e-mail addresses on file will receive an e-mail including the newsletter which will also note the website posting. This is about half of the membership. The savings will be about \$400 per quarter by reducing to 50% the number of newsletters to be mailed.

The following people's e-mail addresses were bounced at a previous mailing.

John Eberly, Leon Hill, James Jollimore, Sandra LaGrone, Unn Maeland, John Monk, George Smith, George Swinford and Frank Utley.

Would you please send your correct e-mail to **Stan Lind** at **stanlind@verizon.net**. We apologize if the errors are due to our typing.

We have had some revisions and additions to the e-mail lists sent in. Will all members please continue to inform us of their correct e-mail address so that we may further update our records. Now that we have a website, it's expensive to have e-mails returned due to non-delivery.

(As always, this data is not made available to the public for any reason, unless we have your express permission!!)

- Stan Lind, Assistant Web master

NRLN September Fly-In and 2011 Annual Leadership Conference... *(continued from page 2)*

The article noted that retirement system experts claim that the U.S. government is using Social Security as a cash cow to pay bills without reimbursing the fund. According to the House Oversight Committee, the government is expected to borrow over \$2 trillion from Social Security trust funds to pay for government spending over the next 10 years.

We need NRLN Grassroots Network members to look their U.S. Representative and Senators in the eye and ask them what they are going to do to protect their pensions and Social Security. They also need to hear from you about how health care and prescription drug costs are eroding the retirement income of America's retirees. You need to tell them that retirees need to be treated more equitably in corporate bankruptcy courts, in payment calculations when the Pension Benefits Guaranty Corporation takes over a pension plan, and retirees need to be protected in company mergers and acquisitions.

SPEEA History Committee

SPEEA has a new history committee. We'd like your help - we're looking for:

1. Stories and people to interview for oral histories of SPEEA's past. Our initial focus in on 1970 and earlier.
2. A volunteer videographer is needed for one or two short days per month. (A professional video camera will be provided.)
3. Collectables and memorabilia to be archived and/or included in display cases at SPEEA offices.

ERS members – join our committee. We meet every 1st Wed of the month at the SPEEA office in Tukwila from 5-6:30 p.m.

Letter to ERS

The following letter was received by ERS. Please review and see if you may be able to help.

I am **Anthony** (Tony) **de Sam Lazaro**, the dean of engineering at Saint Martin's University.

As you may be aware, the School of Engineering is offering its mechanical engineering program in collaboration with the University Center in Everett Community College. We are proposing to start the program this summer with an initial intake of about 10 students and hope to grow from there to a sustainable 25 students in two cohorts. We intend to run this as an evening program so that folks from local engineering firms (Boeing included) may be able to advance their education without having to leave the area. Classes will be offered so that students who are prepared to start can go full time and complete their program in two years, or part time and complete it in about 3.5 years.

I would be grateful to you for assistance in a couple of areas – primarily in identifying engineers (either in the field or retired) who would be willing to teach a course or two for us at Everett CC. (I think engineering can best be taught face-to-face rather than on-line and best by folks who have been in the field. All my faculty here in the main campus have at least 10 years experience in industry).

Later this year, we will be assembling an Engineering Advisory Board and would be delighted if some of the members of SPEEA or retired engineers could spend about 2 hours, twice a year, to help us shape the program to what is needed in the area. For the first go round, we are getting the students 'warmed up' with core courses of manufacturing, thermodynamics and fluid mechanics. We would like to offer specialized courses based on the demand for particular expertise in area businesses and industry. If you could identify a couple of candidates, I will approach them and chat with them about our program.

Thank you for any assistance in these two areas.

Sincerely,

Tony Anthony de Sam Lazaro PhD PE
Professor and Dean
School of Engineering
Saint Martin's University

Ph: (360) 438-4553 FAX: (360) 438-4548

PASSAGES

Charles C. Ling, of 12900 NE 71st, Kirkland, has died. No other information available at this time.

Sheridan T. Bracken has died. His address was P.O.Box 858, LaCenter, WA 98629-0851.

Glen E. Miller, (wife Delma J.), died (approximately) Oct. 21, 2009. The widow's address is P.O.Box 54196, Redondo, WA 98054.

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Precis of minutes

Precis of minutes for the June quarterly meeting.

Vice President **Dwight Rousu** called the meeting to order at 12:30 p.m.

Good of the Society: There were no special announcements, new members, or first-time attendees.

Guest Speaker: Our guest speaker was **Dan Sytman**, the media relations manager for the Washington State Attorney General's office. He discussed protecting ourselves from identity theft and Internet scams. The Attorney General's office is the law office for the state and defends the state in legal matters. It also can help protect citizens from consumer fraud.

Identity theft is a huge problem and senior citizens are "targeted" for identity theft, although young people are more frequent victims. Thieves try to obtain Social Security numbers, mothers' maiden names, addresses, phone numbers, and bank information. Thieves often get information by stealing wallets, so limit the information that we carry in our wallets. He did not advise us to remove our Medicare cards from our wallets.

Dan covered 'phishing' scams. Banks or credit unions never send an e-mail asking for account information or password. So check bank and credit-card statements carefully, since an erroneous charge might be an indication of identity theft. To stop getting offers for credit cards in the mail, we may call 1-888-5OPTOUT.

When using a computer, we should not click on unknown links to Internet sites. We should use a firewall and update our antivirus software regularly. We should choose "strong" passwords that are not in dictionaries.

Other advice that Dan offered included running a free credit check on ourselves once per year. He did not recommend that we pay to get our credit score. A person whose wallet is stolen should freeze their credit accounts. Make a list of the phone numbers to call if credit cards are lost or stolen. Also, never wire money to anyone unless we are absolutely sure about the recipient—thieves often pretend to be a grandchild who needs emergency cash.

Dan Sytman can be reached via e-mail at **dans@atg.wa.gov**.

Officers' Reports: March 2010 quarterly meeting minutes were approved as printed. The president's report described a new ERS committee, the Legislative and Public Affairs (L&PA) Committee, which held its first meeting on May 17. The committee decided to work on protecting retirees whose former employers were involved in mergers and acquisitions. Vice President Dwight Rousu told us that he had attended meetings of the SPEEA L&PA Committee. He talked to SPEEA officers and staff about getting ERS information into SPEEA's publications.

Treasurer **Ed Stanley** reported that the Society's accounts are \$33,261.09 as of May 14, 2010. Steering

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On the lighter side

Subject: Stress

A lecturer, when explaining stress management to an audience, raised a glass of water and asked, 'How heavy is this glass of water?' Answers called out ranged from 20g to 500g. The lecturer replied, 'The absolute weight doesn't matter. It depends on how long you try to hold it.

If I hold it for a minute, it's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance. In each case, it's the same weight, but the longer I hold it, the heavier it becomes. He continued, 'And that's the way it is with stress management. If we carry our burdens all the time, sooner or later, the burden will become increasingly heavy: and we won't be able to carry on.

'As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden. So, before you return home tonight, put the burden of work down: don't carry it home. You can pick it up tomorrow. Whatever burdens you're carrying now, let them down for a moment if you can.' So, my friend, put down anything that may be a burden to you right now. Don't pick it up again until after you've rested a while.

Here are some great ways of dealing with the burdens of life: * Just accept that some days, you're the pigeon and, some days, you're the statue. * Always keep your words soft and sweet, just in case you have to eat them. * Always wear stuff that will make you look good if you die in the middle of it. * Drive carefully. It's not only cars that can be "recalled" by their maker. * If you can't be kind, at least have the decency to be vague. * If you lend someone \$20 and never see that person again, it was probably worth it. * It may be that your sole purpose in life is simply to be kind to others. * Never put both feet in your mouth at the same time, because then you won't have a leg to stand on. * Nobody cares if you can't dance well. Just get up and dance. * Since it's the early worm that gets eaten by the bird, sleep late. * The second mouse gets the cheese. * When everything's coming your way, you're in the wrong lane. * Birthdays are good for you. The more you have, the longer you live. * You may be only one person in the world, but you may also be the world to one person. * Some mistakes are too much fun to only make once. * We could learn a lot from crayons. Some are sharp; some are pretty; and some are dull. Some have weird names; and all are different colors; but they all have to live in the same box. * A truly happy person is one who can enjoy the scenery on a detour.

Precis of minutes for the June quarterly meeting

(continued from page 5)

Board Chair **Dave Huntman** told us that he had spoken to about 30 people at a pre-retirement meeting in Everett. A special Steering Board meeting was held on May 19 to cover items that would have made the regular meeting too long. Breakfast meetings for prospective ERS members should take place in October or November.

Committee and Rep Reports: **Dave Watt's** printed report indicated that ERS would not send a representative to the September NRLN "Fly-In" at Washington, D.C. We were urged to respond to NRLN Capwiz action alerts. **Greg Henderson** of 'Safe Investment' would speak at the next investment meeting, on July 15.

Dick Ferguson indicated that there would be a change in the prescription drug program of the Boeing Medicare supplement. However, participants would still be able to order prescription drugs by mail from Aetna. Dick told us that we had to meet at the IAM hall, instead of at the SPEEA halls, on June 3 because the Bricklayers Union parking lot was not available to us on that date. **Tom Mechler** announced that 28 members were in attendance. Pensions and Communications Chair Dave Westman stated in his written report that some large companies had been underfunding their pension plans and diverting pension money from the pension funds. Dave also wrote that he had been behind in updating our Web site because he had been out of the country for two months.

New Business: When Dwight asked for any new business, a member asked a question about getting drugs with the new Aetna drug plan. Dick Ferguson said that he was not sure of every detail of the new prescription drug plan, but that he would try to get more information from **Stan Sorscher** and put that information in our next newsletter.

The meeting was adjourned at 1:37 p.m.

Respectfully submitted,
James M. Ewing, Secretary

PASSAGES (continued from page 5)

Edward A. Delanty, (wife Myoko U.), died during October 2009. The widow's address is P.O. Box 78326, Seattle, WA 98178-0326.

Matt Ferriole, a member of ERS and a colleague, passed away Aug. 4, 2009. Matt had a degree in Mechanical engineering, but worked at Boeing for 33 years, primarily as an electrical engineer.

Sheridan T. Bracken, P.O.Box 858, LaCenter, WA 98629-0851.

Walter Longwill, 1701 147th Ave. SE., Bellevue, WA 98007.

Donald L. Blanchard died recently.

(We do not have any other information for the above named members.)