

Caroline Miller to speak at March breakfast meeting

Retiree breakfasts continue to feature a variety of speakers who bring valuable information each month. Susan Miller, Member Benefits Representative for AFT-Oregon will explain benefits, old and new at the February meeting.

- Feb. 17—Retiree Breakfast—
Speaker, Susan Miller, Retiree Benefits
- Mar. 14—ORARA Convention,
9:30 a.m. to 3:00 p.m., Mad
Son’s Banquet Room, 1125
SE Madison
- Mar. 17—Retiree Breakfast—
Speaker, Caroline Miller
- Apr. 9—ORARA Meeting
- Apr. 10-12—AFT-Oregon Con-
vention, Vancouver, WA
- Apr. 21—Retiree Breakfast
AFT Retiree Breakfast meetings
held at 10:00 a.m. at the Vil-
lage Inn, 1621 NE 10th, Port-
land
- ORARA meetings held at 10:00
a.m. at Oregon AFL-CIO
Building, 3645 SE 32nd, Port-
land

retiree member, Caroline Miller will be with us. See page 4 for more information on Ms. Miller.

April’s speaker has not yet been confirmed. The Annual Meeting, as designated by AFT-Oregon Retirees’ Constitution, will be held in May. Required business will be conducted, including election of officers and approval of a budget for fiscal 2015-16.

You are encouraged to attend an meeting soon. Meet up with someone you worked with before retirement and join other retirees for a informative, social time. Meetings are held at the Village Inn, 1621 NE 10th (near Lloyd Center), beginning at 10 a.m. Questions? email: retireepres@aft-oregon.org.

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Oregon ARA Convention

The Oregon Alliance for Retired Americans will hold its annual convention at Mad Son’s Banquet Room, 1125 SE Madison, in Portland, Oregon on March 14, from 9:30 a.m. to 3:00 p.m.

With a theme of “*Are we safe even in Blue Oregon?*” the convention will feature speakers: Rich Fiesta, Executive Director of the Alliance for Retired Americans in Washington, D.C., speaking on “The current challenges from Congress and ARA’s strategies to fight back” and Chuck Sheketoff, Director of Oregon Center for Public Policy, whose subject “Possible progress and setbacks from the 2015 Oregon Legislature” will be timely.

Registration fee for the Convention is \$12.50, including lunch, and may be paid at the door. You are encouraged to attend this gathering with other Oregon retirees.

For questions or registration information, call 503-675-7764 or go to www.orara.org.



Santa’s Elves, otherwise known as volunteers at the annual Presents from Partners party.



Happy New Year! And More

By Louise Currin, President

Happy New Year! AFT-Oregon Retirees celebrated with other union retirees at the annual Union Friends Holiday Potluck and then by volunteering at the annual Presents from Partners Party (PFP) helping needy union families have a better holiday (see page 5).

Labors Community Service Agency (LCSA), which coordinates PFP, has been helping union families for many years and supports needy folks year round.

To extend the scope of resources that are available to the community, LCSA trains volunteers to serve as Resource Navigators. Your AFT-Oregon Retiree Board will be reviewing how we can be of service by opening up that training to retirees in the greater Portland area. Addition information will available in upcoming newsletters.

If you live outside the Portland area, let us know if you are aware of organizations in your community that provide similar services. We will publish those resources in a future edition.

I had the privilege of attending AFT-Oregon's Winter School reception on, Friday, January 23. The featured speaker, Laurie Trieger, introduced us to FairShot Oregon, a coalition of labor and civil rights organizations. The coalition will be working on the following issues: Raising the Minimum Wage, Paid Sick, Days, Retirement Security, Ban the Box, and End Profiling. The AFT-Oregon Executive Council voted to join the coalition during

their meeting earlier that day.

For information on how you can become involved please go www.FairShotOregon.org for more information. The AFT-Oregon website and our Facebook page will post information regarding actions in which you can participate.



Visiting following a delicious potluck lunch at the Annual Union Friends Holiday Potluck. From left: Leanna Hakala, Linda DeLucia, Everice Moro, Deanna Woods (back to camera)

Newsletter changes

With increasing postage and printing costs, AFT-Oregon Retirees would like to streamline newsletter delivery. The information in our newsletter is timely and important to retirees and is published to be of benefit; we would like you to receive that information in a way that is most convenient for you.

If you would like to start receiving the newsletter via email, please notify us in writing: AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219 or by email to Membership Vice President, Claudella Walland at cwalland@msn.com, including your email address.

To help defray costs, please consider becoming a paid member or renewing your membership by completing the membership form on Page 6 and mailing it to the address above, including your membership dues check of \$30.00. If you do not want to receive the newsletter at this time, please notify us by email or regular mail at the addresses listed above.

AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219; 971-888-5665.

President—Louise Currin

First Vice President—Debbi Covert

Secretary-Treasurer—Leanna Hakala

VP Membership Program —Claudella Walland

VP Legislative Activities— Greg Monahan

Parliamentarian —Deanna Woods

See us on Facebook.

Editor, Val Jack

Actively Retired in Oregon is printed quarterly by Classified Employees who are members of Portland Community College Federation of Classified Employees, AFT Local 3922.



New Congress plans Social Security cuts while states consider pension cuts

By Deanna Woods, Special Liaison to Retiree Chapter Board

Congressional GOP to Cut Social Security Disability by 20% for 11 Million Americans

This month the House GOP quietly changed rules for America's SS Disability fund, refusing for the first time since 1968 to make a transfer to cover the increased needs of the fund. This means a potential 20% cut in Social Security for 11 million disabled Americans, including veterans.

Rand Paul stated falsely that most recipients don't deserve benefits. Social Security advocates protested his statements, which have been proven false.

Experts state that this action represents the first GOP step towards dismantling Social Security.

Today's GOP leadership, working with the Kochs, Wall Street, and ALEC, have long opposed Social Security as it is and want to privatize it, which will provide even less for seniors and the disabled.

A growing movement among working Americans, leaders, and experts say it's time to raise the cap on Social Security payments, which hasn't been raised in decades.

Sources: [**http://www.msnbc.com/rachel-maddow-show/rand-paul-takes-disability-claims](http://www.msnbc.com/rachel-maddow-show/rand-paul-takes-disability-claims)

[**http://www.investmentnews.com/article/20150112/BLOG05/150119995/house-gop-targets-social-security-funding](http://www.investmentnews.com/article/20150112/BLOG05/150119995/house-gop-targets-social-security-funding)

Study Finds Union Members Happier Than Non-Union Members

A recent study by World Values Survey found that "union members are more satisfied with their lives than those who are not members...."

They also found that "Labor union membership still has benefits, and that this is true for all union members. **Simply put, if one goal of labor unions is to boost the quality of life for their members, our study provides empirical evidence that they**

are succeeding."

In addition, "Based on previous research with other colleagues, we've found that state/countries with higher union membership levels also have higher levels of subjective well-being. "

"In addition, state/countries with more active labor unions tend to have a stronger social safety net...which previous research links to higher levels of subjective well-being among citizens....**So we believe labor unions still have an important role to play in promoting quality of life among citizens."**

Source: http://op-talk.blogs.nytimes.com/2015/01/13/want-to-be-happy-join-a-union/?_r=2

GOP-Run States Cutting Public Employee Pensions

In states run by GOP leaders, including Arizona, Kansas, Michigan, Wisconsin, New Jersey, and more, governors are facing rapidly shrinking budgets because of their tax cuts for the wealthy and businesses.

Besides cuts in school funding, **governors are either openly talking about cutting public employee pensions, or are already doing it.**

Just before the 2014 elections, Reuters reported that "Union-backed defenders of public pensions and their opponents expect their battle to expand to more states...."

Sources: [**http://www.reuters.com/article/2014/11/05/us-usa-election-pensions-idUSKBN0IP30J20141105](http://www.reuters.com/article/2014/11/05/us-usa-election-pensions-idUSKBN0IP30J20141105)

[**http://www.azcentral.com/news/election/azelections/articles/2011/02/23/20110223arizona-senate-considers-pension-changes.html](http://www.azcentral.com/news/election/azelections/articles/2011/02/23/20110223arizona-senate-considers-pension-changes.html)

[**http://www.forbes.com/sites/rickungar/2011/02/25/the-wisconsin-lie-exposed-taxpayers-actually-contribute-nothing-to-public-employee-pensions/](http://www.forbes.com/sites/rickungar/2011/02/25/the-wisconsin-lie-exposed-taxpayers-actually-contribute-nothing-to-public-employee-pensions/)

Please contact AFT-Oregon Retirees if you would like more sources and information for any of these issues. Space prohibits including all sources in the newsletter.

Spotlight on a member: Caroline Miller



This begins a new feature in the newsletter: *Spotlight on a Member*.

The first member in the spotlight is Caroline Miller, a retiree from Local 111, and a charter member of AFT-Oregon Retirees.

Miller was a teacher and President of Local

111, Portland Federation of Teachers (now Portland Federation of School Professionals). She was responsible for organizing Classified Employees of Portland Public Schools into AFT.

She earned Master's degrees from Reed College and Northern Arizona University. She was an original councilor with Metro and was an elected member of the Multnomah County Board of Commissioners. Miller served as the first woman parliamentarian for the Oregon AFL-CIO and is a member of Oregon's Labor Hall of Fame.

A lifetime advocate for citizen involvement in government, Miller worked to create many social services for those in need, including a "bill of rights" for patient care in assisted living facilities.

Miller has published three novels: *Trompe L'Oeil*, *Gothic Spring* and *Heart Land*, and is working on a fourth. Her short stories have been published and dramatized for radio in Oregon and Washington.

Her first play, *Woman on the Scarlet Beast*, was performed January 20 through and February 8 at Post 5 Theatre in Southeast Portland.

Follow Ms. Miller's blog at www.booksbycarolinemiller.com. Her novels are available at Amazon and Barnes and Noble and local bookstores. Ms. Miller will be the speaker at the March 17 breakfast meeting and will gladly sign your book(s).

Parks and Recreation more than basketball, swimming and dancing

By Val Jack

At the January 20 AFT-Oregon Retirees' breakfast, Kristine Canham from Portland Park and Recreation opened my eyes to a world of opportunities for young and old available at various Community Centers and other locations throughout Portland. Because I live in Columbia County, I didn't get very excited about Portland Parks' programs, but discovered that *for a small fee, non-Portland residents can participate*.

As I thumbed through the catalog of offerings for individuals over the age of 60, I decided maybe I should listen to what Canham had to say.

The catalog lists everything from tap or line dancing, hiking, Arthritis Foundation Exercise programs, yoga, to floral arranging, swimming, and touring.

Hiking? — A neighborhood stroll at a leisurely pace. OR Alameda Ridge. OR Mt. Tabor. OR — the list goes on.

How about learning to crochet — forgot everything your mother showed you? Maybe Paper Craft Creations.

Here's an idea: Ethnic Supper Club. The Winter Quarter catalog includes: *Merrakesh* for a Moroccan Feast, *Ned Ludd* for American Craft, and *Mezza* for Middle Eastern dining. Cost for each dinner is less than \$30, and will help you expand your knowledge of cultures and tastes in a social setting.

You can get additional information:

- online: www.portlandparks.org
- Phone: 503-823-2525

I did a really quick search online and found that Tualatin Hills Park and Recreation District offers many similar classes. It is very likely that other cities and counties throughout the state offer similar classes. Check with your local Park Department. I know I'm going to check out Columbia County, but in the meantime, plan to purchase a non-resident pass and take advantage of some offerings in Portland.

Union-made products and services

You belonged to a union before you retired. You believe every worker has the right to belong to a union. You would like to purchase union-made good whenever you can. But how do you know?

Check out www.uniongoods.org. Broad categories include: Coffee products, pet products, snacks, hotels, sporting goods, candy, board games, beer and Thanksgiving. If you have trouble locating the website, start with the Oregon AFL-CIO (www.oregonaflcio.org) and click on Resources.

No matter what you're looking for – Candyland to Yahtzee; baseball bats to tires; Baby Ruth to Zagnut; Anheuser Busch to Pabst – with many more in between in each category, you will find the brands that are made by union brothers and sisters.

The same website will also give you Union Provided Services, both nation-wide and in Oregon. This list includes services such as medical and dental care, childcare and entertainment.

So whether you're looking for snacks, tires, dinner, a hotel room, toilet paper, a glass of wine or bottle of beer. Check out which ones are union-made.

Assist LCSA; shop Fred Meyer

Help fund programs for Labor's Community Service Agency (LCSA) and other local schools, community organizations or other non-profits by using your Fred Meyer Rewards. All you have to do is link your Rewards Card and use it when you shop at Fred Meyer.

Fred Meyer will donate \$2.5 million to non-profit agencies through a program called "Community Rewards." Link your Rewards Card and use it when you shop at Fred Meyer.

And you still get to keep and use all of your Fred Meyer rewards points, fuel points and rebates. Link your Fred Meyer Rewards Card to LCSA (number 91427) at: www.fredmeyer.com/communityrewards. You can get additional information on the program at this website.

If you do not currently have a Fred Meyer Rewards Card, you may pick up an application at any Fred Meyer store.

Presents from Partners Unions' labor of love



Mrs. Claus (Norma Lawson) and Everice Moro, just two AFT members who volunteered at the annual Presents from Partners

We have mentioned Presents from Partners (PFP) in this newsletter in the past, but what does it take to make it happen? Here are some of the organizations and their part in helping over 300 children receive something their parents are unable to provide:

- Volunteers from many unions: sort, set-up and restock hundreds of toys, decorate Christmas trees and decorate with boughs, ribbons and snowflakes, greet and guide families. Every guest is treated like a VIP.
- Union Cab provides transportation to families who couldn't otherwise attend
- IBEW and United Workers Federal Credit Union sponsor and organize the parents' gift room so children can give to Mom and Dad.
- Liberty Coin & Currency sponsor lunch for struggling families.
- Hollywood Impress prints the program, supplies table tents, coloring books, banners, tickets and Santa goodies.
- AFT-Oregon Retirees have made over 300 stockings so each child attending gets their own stocking.

This is not a complete list of organizations, but it gives you an idea of the broad support. Consider participating next year by donating or volunteering.



AFT, AFL-CIO
10228 SW Capitol Hwy.
Portland, OR 97219

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Join (or renew) AFT-Oregon Retirees Give to AFT-Oregon Political Action Today!

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Email _____

Retired from (Local Name) _____

Yes! I want to join (or renew my membership) AFT-Oregon Retirees. Enclosed is \$30 for a one-year individual membership.

I am enclosing \$ _____ contribution to AFT-Oregon Political Action Fund. (I understand that this money will be used to make political contributions. AFT-Oregon and AFT COPE may engage in joint fundraising efforts with the AFL-CIO.) Donations up to \$50 (\$100 per couple) may be taken as a credit from your Oregon State Tax.

Complete and mail this form to AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219

Signature _____ Date _____

Actively Retired in Oregon

May 2015

Drug safety for seniors; Long-Term Care Ombudsman & more

Have you heard of Family Forward Oregon? AFT-Oregon members learned about this organization at the April meeting. Family Forward Oregon works toward an Oregon where all women and families are economically secure and caregiving isn't a barrier to financial stability.

- May 19 —Retiree Breakfast, Annual Meeting
- Jun. 11— ORARA Meeting
- Jun. 16—Retiree Breakfast,
Speaker: Mark Miller; drug information for seniors
- July 9—Union Friends Potluck Picnic, Laurelhurst Park, SE Caesar Chavez & Oak (near 37th), Area C.
- August — NO BREAKFAST MEETING
- AFT Retiree Breakfast meetings held at 10:00 a.m. at the Village Inn, 1621 NE 10th, Portland
- ORARA meetings held at 10:00 a.m. at Oregon AFL-CIO Building, 3645 SE 32nd, Portland

Future breakfasts will bring equally timely and interesting speakers on an ever expanding variety of subjects.

May's meeting is designated by the Constitution as the Annual Meeting. Business to be conducted includes Election of Officers and approval of a budget for 2015-16. There will not be a speaker.

June's speaker will be Mark Miller, founder of the U of O Drug Center and a recognized expert on drug interaction and safety, particularly for seniors. Some members heard him speak at this year's Oregon Alliance for Retired Americans' Convention in March. His subject

is *Drug Safety for Seniors*. He brings a wealth of

(Continued on page 5 - Meetings)

Read your mail from PERS

Seems like a pretty obvious bit of advice, but a number of PERS recipients apparently haven't followed it in the last few months, with unhappy consequences for their pensions.

PERS recently decided that those on PERS disability must file paperwork to justify their continued payments every year rather than every other year. Some who received notification of this change did not respond, resulting in a loss of benefits.

Likewise, if you were out of state and have recently moved back to Oregon, you must contact PERS immediately and let them know. Under the bills passed during the 2013 regular and special Legislative sessions, out-of-state recipients had their pensions reduced because they were no longer paying Oregon income taxes. If you are now paying those taxes again, you will be entitled to have that reduction reversed, so contact PERS!

And when you get a piece of mail from PERS, OPEN IT, READ IT and RESPOND!

Union Friends Picnic

Don't miss it! The event of the summer – the Annual Union Friends Potluck Picnic. This picnic brings together retirees from many unions, including AFT-Oregon, ROSE, SEIU, Letter Carriers, AFSCME, ATU, and more. Too many acronyms? Join us and learn about other union groups and what they did before they retired.

Barbequed hot dogs, place settings and some beverages will be provided. There are some picnic tables and benches, but not enough for everyone to have a seat at a table, so bring your chair.

In addition, bring your favorite picnic foods

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AFT-Oregon Retirees making a difference

By Louise Currin, President

Your AFT-Oregon Retirees have been busy and making a difference. Members have participated in the Oregon Alliance for Retired Americans (ORARA) convention, AFT-Oregon Convention, Senior Lobby Day and AFT-Oregon Lobby Day.

One of the presentations at the ORARA was so relevant to our membership that we will offer it at our June meeting. Mark Miller will make a presentation on prescription drugs. Many seniors are taking a variety of drugs and have no idea of the possible side affects and drug interactions. Please consider attending.

I had the honor of representing you at the AFT-Oregon Convention with the support of alternates Leanne Hakala, Claudella Walland, Greg Monahan, Everice Moro and Dick Schwarz. AFT-Oregon Retirees put forward two resolutions. One addressed a proposed state supported retirement savings plan and the other, the need for

(Continued on page 4)

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See us on Facebook.

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Oregon legislative report

By Greg Monahan, VP
Legislative Activities

This has been a very busy legislative session. Bills supported by Democrats that struggled to gain passage when the Democratic majority was weak are moving forward now that the majority has been

strengthened by the 2014 elections.

“Motor-voter,” a bill that automatically registers those who apply for driver’s licenses in Oregon, has been signed by the governor, as has a bill to limit carbon in gasoline. Bills to expand background checks for gun sales are moving forward.

Union-supported bills are also gaining traction. These include a bill to limit the number of supervisors at state universities by forcing a move to a 1 to7 ratio (of supervised to supervisors). At some of the larger institutions, the ratio is less than 1 to 3, costing a lot of money due to administrative bloat.

In addition, an important bill is moving forward that would establish a state 401-K opportunity for full and part-time workers across the state, many of whom have no retirement benefit whatsoever from their employers.

Bills to increase the minimum wage to \$15 have not moved as fast as activists would like, and there is potential for a ballot measure to force the increase by popular vote.

The state Supreme Court recently handed down its ruling on the lawsuit against COLA reductions and pension reductions for out-of-state retirees implemented by the Legislature in 2013 (see Page 4).

Since PERS employer rates have already been set for the coming year, my contacts in the Legislature do not think that a decision by the Court restoring the COLAs or out-of-state pensions will have that big an impact in this session. This is especially the case because some Republicans (who opposed the 2013 legislation because it did not go far enough to cut benefits) actually distributed a letter during the

(Continued on page 4)



Greg Monahan, Louise Currin and Deanna Woods stop for a picture on the steps of the Oregon Capitol during AFT-Oregon Lobby Day.



It's not too early to see differences in plans for the future

By Deanna Woods, Special Liaison to Retiree Chapter Board

The 2016 campaign season has begun. We're beginning to hear talk about issues. The good news? We get an early opportunity to do some fact-checking, talk issues, and read more of what candidates are actually saying.

Below is a grid comparing/contrasting some of the positions on various issues taken so far by representatives of the two parties. If you would like more information, please email me at deannawds@aol.com.

Issues	Republicans	Democrats
Social Security	Cut Social Security, possibly privatize. Raise retirement age to 69.	Raise the cap on contributions to above \$118,500, to update funding
Medicare	Cut Medicare. Privatize or create capped vouchers, transferring more costs to seniors.	Expand Medicare. Increase payments by wealthy, who pay the smallest percentage of income
Taxes	Some want IRS abolished. Abolish the Estate Tax, which affects only about 5,000 of the wealthiest (Increases debt by \$267 billion). Continue cutting taxes for wealthiest. Keep loopholes, tax shelters for wealthy.	Add higher marginal rates for wealthy. Equalize taxing of capital and labor income. Eliminate inefficient corporate tax loopholes. Tax financial institutions and transactions (protect consumers).
Health Care	Repeal ACA.	Improve ACA.
Food Stamps	Cut further, eventually eliminate.	Restore to meet needs.
Employee Pensions	Cut or eliminate. Employees should be responsible for their own retirement.	Strengthen pension plans. Protect 401(k)s from scams and high fees.
Minimum Wage	Eliminate.	Raise.
Public Lands (parks, etc.)	Privatize. Turn over to states so they can sell the lands to private owners.	Protect and keep them public.
Public Schools	Privatize for profit.	Maintain public schools. Improve with research-based solutions, address issues of poverty
Campaign Funding	Eliminate all limits on how much an individual, group, or corporation can give	Pass Constitutional amendment to eliminate Citizens United.
Unions	Eliminate.	Protect. Make organizing easier.

Update: The Affordable Care Act is Working Better than Expected!

The ACA, which can be even better with some tweaking, is nevertheless more successful than anyone expected. Here's a look at just some of the reasons to celebrate:

- 50,000 lives have been saved, researchers say.
- Health care jobs have increased by almost 1 million jobs, and continue to increase.
- Health care costs and premiums have seen the slowest increases in decades.
- Hospitals have saved \$7 billion.
- 20 million+ Americans now have affordable health care, above expectations.
- It is reducing the deficit, according to the Congressional Budget Office.

(Continued from page 2 - President's Letter)

stricter immunization regulations and the funding of training for classified employees to track these new proposed regulations.

The retirement resolution was combined with one submitted by the AFT-Oregon Executive Council and passed. The immunization resolution was amended on the floor and was passed, requiring that medical professionals be hired by school districts to manage documentation. We all had the opportunity to participate in focus groups as part of AFT-Oregon's Strategic Planning.

Our Legislative Activities V.P. Greg Monahan; Parliamentarian, Deanna Woods; and I attended an overwhelming successful AFT-Oregon Lobby Day in Salem, informing our legislators on educational and worker issues.

Please consider attending our monthly breakfast meetings. Membership V.P. Claudella Walland continues to secure great relevant speakers and we have a great time visiting and catching up with one another.

(Continued from page 2 - Monahan—Legislative report

last election attacking Democrats for "attacking" PERS by voting "for" the reforms! While such a letter demonstrated a staggering level of hypocrisy, it also may make it more difficult for those same Republicans (those who were elected, anyway), now to advocate more cuts in benefits.

Of course, all of this is a matter of speculation, so we are all waiting—and watching very carefully—what happens when the Court finally renders its opinion.

As always AFT plays an active role in the Legislature, and I join my friends in encouraging you to join our Retirees local if you haven't already. If you have, thank you, and make sure you join us for our monthly breakfast!

(Continued from page 1 - Union Friends Picnic)

to share: appetizers, salads or dessert, plus another retiree, your grandkids, or ?????? It's always a lot of fun and good food. Please join in.

Laurelhurst Park is located at Caesar Chavez Blvd (39th) and Stark. We will be located in Section C, which is located near SE Oak and 35th.

Court case results in victory for PERS retirees

By Greg Monahan



Attorney Greg Hartman following the PERS Retirees lawsuit hearing in the Oregon Supreme Court

The Oregon Supreme Court has ruled in the Moro case on the efforts by the 2013 Legislature to cut the Cost of Living Adjustments (COLAs) for PERS retirees.

In essence, for anyone who has already retired, the 2% yearly COLA is restored and locked in forever. In other words, the Court slammed the door on further legislative meddling in the pensions of those already retired.

Those who live out of state (that is, those who do not pay Oregon state taxes) and had their benefits reduced by previous Legislative actions, will not have those benefits restored unless they return to Oregon and start paying Oregon state taxes. The thinking was that we were not going to win on that issue, and we didn't.

We don't yet know when PERS will restore the COLAs retirees did not get starting in 2013. The Hartman firm is filing another case to get the money restored, just in case PERS balks. It is possible that PERS will ante up fairly quickly. They have the money in the contingency fund.

Of course, Republicans and their business supporters are declaring that the sky has fallen and the end of the world is nigh; no doubt the Oregonian will join the cry. This probably makes a bi-partisan Transportation package even harder to get during this session than it was already, but PERS rates for employers have already been set through 2017, so in practice, we don't expect any more legislative action on PERS for a while.

This is a great victory for retirees!

(Continued from page 1 - Meetings)

knowledge regarding the number two cause of death from drugs in our society – misuse of prescription drugs. This is important and valuable information for all of us.

July brings the Union Friends Picnic (see article on page 1); there will not be a meeting in August.

In September, Amie Oliver from the Department of County Human Services Aging and Disability Services Division will be our speaker.

Barbara Sowder, an Oregon Long-Term Care Ombudsman will address us in October regarding Reaching out for Quality Care. Something that all of us face at one time or another for ourselves, our spouse or our parents.

As you can see, our speakers all bring very important information. Plan to attend a breakfast meeting soon. Bring another retiree and/or your spouse.

There will be a change of time and meeting place for AFT-Oregon Retiree breakfasts in the fall. Beginning with the September breakfast, meetings will be held at Izzy's, 1304 NE 102nd in Portland. Watch for additional information on our Facebook page and in the next newsletter.

A Reverse Mortgage?

Would a Reverse Mortgage be good for you? Consider the following:

1. High Fees. A reverse mortgage is a loan. There may be origination fees, and other typically rather high fees. A reverse mortgage isn't based on your income or credit score, but your home equity.
2. High Interest Rate. Often higher than a traditional home equity loan. With up-front fees and high interest, you actually don't end up getting much.
3. Will your children/grandchildren get your house? You don't make payments on a reverse mortgage, but when you sell your home the loan must be paid off. If you die, the home is supposed to be sold to cover the loan amount. It is possible for your heirs to keep the house if they pay off the reverse mortgage after you die.
4. If you move, you have to repay the loan. To avoid making payments on the loan, you have to be living in the house most of the time. If you do not live in it for a year, you are considered "moved out" even if you are living in a long-term care facility. You might have to start repaying the loan.

If you are considering a Reverse Mortgage, give careful thought and consult an elder attorney or your financial adviser.



Join (or renew) AFT-Oregon Retirees Give to AFT-Oregon Political Action Today!

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Email _____

Retired from (Local Name) _____

- Yes! I want to join (or renew my membership) AFT-Oregon Retirees. Enclosed is \$30 for a one-year individual membership.
- I am enclosing \$_____ contribution to AFT-Oregon Political Action Fund. (I understand that this money will be used to make political contributions. AFT-Oregon and AFT COPE may engage in joint fundraising efforts with the AFL-CIO.) Donations up to \$50 (\$100 per couple) may be taken as a credit from your Oregon State Tax.

Complete and mail this form to AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219

Signature _____ Date _____

Attention: out-of-state, non-member retirees:

Beginning with the newsletter in the Fall of 2015, we will only mail newsletters to retirees who live in Oregon and Southwest Washington, and have not paid membership dues. We regret having to take this step, but must because of the cost of printing and mailing.

If you live outside of that area and would like to continue receiving the newsletter by mail, please consider joining by returning the membership form on page 5 with your \$30 check.

Remember, your membership brings you many AFT cost-saving benefits.

You also have the option to receive the newsletter via email or by reading it on our webpage on the state web. Please email our Membership Program and Activities Vice President at: cwalland@msn.com to begin receiving an emailed newsletter.



AFT-Oregon Retiree members attend Oregon Alliance for Retired Americans Convention in Portland.



AFT-Oregon Retirees members attending the AFT-Oregon Convention, April 2015. From left, Richard Schwarz, Louise Currin, Leanna Hakala, Everice Moro, Claudella Walland, and Greg Monahan.

Mark your Calendar:
Union Friends
Potluck Picnic
July 9, 2015

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Actively Retired in Oregon

August 2015

New meeting location; New time; Celebrate 50 years of Medicare! New speakers

Membership Program and Activities Vice President Claudella Walland has lined up a great series of speakers for AFT-Oregon Retirees lunch meetings for the balance of the year. Meetings will be held at Izzy's,

1307 NE 102nd Ave. (NE 102nd and Halsey) in Portland.

Sept. 10 — ORARA Meeting
 Sept. 15 — AFT-Oregon Retiree Meeting, Speaker: Amie Oliver, Mult. Co. Human Services

Oct. 8 — ORARA Meeting
 Oct. 20 — AFT-Oregon Retiree Meeting, Speaker: Barbara Louder, Long Term Care Ombudsman

Nov. 12 — ORARA Meeting
 Nov. 17 — AFT-Oregon Retiree Meeting, Speaker, Vickie Burns, Labor's Community Services Agency

Dec. 10 — Union Friends Holiday Potluck Luncheon
 AFT Retiree Lunch meetings held at 10:30 a.m. at the Izzy's, 1307 NE 102nd Ave., Portland

ORARA meetings held at 10:00 a.m. at Oregon AFL-CIO Building, 3645 SE 32nd, Portland

Amie Oliver from Multnomah County Human Services, Aging and Disability Service Division will have information and options for seniors and their caregivers such as assistance with bathing, dressing and housekeeping; family and caregiver support; resources for healthy living; and Medicare counseling.

Barbara Louder, Long-Term-Care Ombudsman will be the speaker in October. Citizens living in Assisted Living Facilities, Nursing Homes, Adult Foster Homes, and residential care facilities deserve quality care. Residents should enjoy freedom from abuse and neglect and the right to make

choices about their care. This information is important to all of us. You never know when an accident or illness will require either you or a loved one to move into

(Continued on page 3 - Meetings)



For many seniors, Medicare is their first good insurance. For those who retired from good union jobs, Medicare allows continuance of their coverage.

Medicare's 50th anniversary celebration was sponsored by organizations that support seniors, healthcare and retirement benefits, including the Oregon Alliance for Retired Americans, National and Retired Federal Employees Association, Oregon Council for Retired Citizens, Meals on Wheels, AFT-Oregon Retirees and more.

State Senator and AFT-Oregon Retiree member, Michael Dembrow (pictured above) was featured speaker. Other speakers included: Jim Cook, the postal workers; Michael Arken, Oregon AFSME Retiree President; Scott Blau, ORARA President; Dr. Jim Davis, gerontology professor, Marylhurst University and David Young, Health Care for All Oregon.

According to the Alliance for Retired Americans, nearly 120 similar events were held across the country. The goal was not only to celebrate Medicare, but to educate the public about its importance and necessity. Richard Fiesta, Executive Director of the ARA said, "...Thanks to Medicare, they have a high quality of life...without sacrificing their standard of living or burdening loved ones with medical bills.

(Continued on page 2)

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Medicare Anniversary; Alliance for Retired Americans Legislative Conference

By Louise Currin, President

Americans recently celebrated the 50th Anniversary of Medicare and the 80th Anniversary of Social Security. Unfortunately, there are a large number of national politicians who would like to see these *earned benefits* either reduced or eliminated. As citizens and retirees, we need to be vigilant to assure that they are either maintained or enhanced for ourselves and our children and grandchildren.

I had the opportunity this summer to attend the Alliance for Retired Americans Legislative Conference in Washington, D.C. Attendees were informed of how Social Security and Medicare benefits are in danger. We were presented the information we needed to have conversations with our national legislators and their staffs. Congressional visits were arranged as part of the conference; I visited with the staffs of both of our Senators, Jeff Merkeley and Ron Wyden, and with Congresswoman, Suzanne Bonamici. The Senators and the Congresswoman are both supportive of those benefits and will continue to work on our behalf.

The other issue that we learned about and discussed with our legislators was that of the Trans Pacific Partnership (TPP). There has been a lot of secrecy around this proposed trade agreement. Trade unions are mostly opposed to it for many reasons, but mostly because historically trade agreements have had a negative effect on American workers. One of the possible negative effects could be the extension of patents on prescription drugs resulting in much higher prices for the drugs that many of us use. Senator Jeff Merkeley and Congressman Peter DeFazio are the only members of the Oregon delegation to have opposed the TPP.

AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219; 971-888-5665.

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Parliamentarian —Deanna Woods

See us on Facebook.

Editor, Val Jack

Actively Retired in Oregon is printed quarterly by Classified Employees who are members of Portland Community College Federation of Classified Employees, AFT Local 3922.

I am excited by our upcoming year. We are changing our member meeting place and time. We will still be meeting on the third Tuesday, but will now meet at 10:30 a.m. at Izzy's at Gateway and have lunch afterward. I hope that many of you will be able to attend.



AFT-Oregon Retirees members Louise Currin and Everice Moro and ORARA President Scott Blau lobbied Oregon Senators and Representatives while attending the ARA Conference in Washington, D.C. Below: Currin and Moro in a workshop session.



(Continued from page 1 — Celebrate Medicare)

Medicare is a success story..." He continued, "Current and future retirees must be wary of those politicians who are seeking radical changes that would make it harder for seniors and disabled Americans to see a doctor..."

Cupcakes were served to all and the Raging Grannies entertained with their songs of activism including: *This is your plan, This is my plan.*



Politics matter: Our grandchildren and other young people in our lives

By Deanna Woods, Special Liaison to Retiree Chapter Board

Study: Want Your Grandchildren to Succeed? Make Sure They

Learn to Share

A newly published study found that children who learned to share in their early years actually were more successful as adults than those children who didn't.

Tracking students for 2 decades, researchers found that when children learned positive social skills early in school, they were more likely to have a college degree and a full-time job by the age of 25.

Bottom line? When educators address social-emotional skills in schools as well as academics, children grow up more likely to be successful adults.

How does this matter politically?

When schools are public rather than privatized, parents and guardians have more say in curriculum, and access to decision-makers – school boards. ALEC (corporations drafting state-level bills) is linked to the American City County Exchange (ACCE), which—like ALEC—is designed to work towards policies such as privatization of schools.

Study: Poverty Damages Children's Brains and Hurts Academic Performance

Income inequality is a major issue in America today, and it will be very important in the 2016 election.

A recently published long-term research study found that up to 20% of the achievement gap between children coming from low-income homes and those in high-income homes is directly related to the effects of poverty on children's brain development.

Living conditions of poor families led to children with brain volumes 8 to 10% below normal development, and those only 50% above the poverty line being 3 to 4% below the norm.

What's really disturbing is that this gap isn't closed by the time these children turn 22.

In 2013, 51% of U.S. students were from low-income families. Research found that these chil-

dren "are exposed to more environmental stressors, such as less access to healthy food, unsafe neighborhoods and stressed parents."

How does this matter politically?

As economists tell us, 1% of Americans have been getting the vast majority of America's wealth increasingly since the Reagan administration's move to trickle-down economics. The number of poor has been constantly increasing; the middle class is disappearing.

If income inequality isn't addressed – and it must be addressed politically at state *and* federal levels – the numbers of children who grow up cognitively impaired will increase.

The question for union retirees is this: Which 2016 candidates are willing to address income inequality, and have detailed plans for doing it?

Note: If you'd like more information and the sources for this article, contact me at deannawds@aol.com

(Continued from page 1 - Meetings)

one of these facilities. Be prepared!

In November, Vickie Burns, Director of Labor's Community Services Agency will be with us. She will explain LCSA's work with union members who find themselves unemployed and in need of assistance. In December, they are a major force in Presents From Partners, an annual Christmas party for children who might otherwise not have Christmas. AFT-Oregon Retirees annually makes and donates 300 Christmas stockings so each child who attends the party goes home with one.

In December, the Union Friends Holiday Potluck brings together retirees from many different unions. Bring a dish to share and a toy for Presents from Partners.

As you can see, our speakers all bring very important information. Plan to attend a meeting soon. Enjoy a buffet lunch with other retirees and friends.



Join (or renew) AFT-Oregon Retirees Give to AFT-Oregon Political Action Today!

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Email _____

Retired from (Local Name) _____

- Yes! I want to join (or renew my membership) AFT-Oregon Retirees. Enclosed is \$30 for a one-year individual membership.
- I am enclosing \$ _____ contribution to AFT-Oregon Political Action Fund. (I understand that this money will be used to make political contributions. AFT-Oregon and AFT COPE may engage in joint fundraising efforts with the AFL-CIO.) Donations up to \$50 (\$100 per couple) may be taken as a credit from your Oregon State Tax.

Complete and mail this form to AFT-Oregon Retirees, 10228 SW Capitol Hwy., Portland, OR 97219

Signature _____ Date _____

See Inside:
New Meeting Time and
Location

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AFT-Oregon Meeting schedule

Membership Program and Activities Vice President Claudella Walland has lined up a great speaker for AFT-Oregon Retirees lunch meeting in November. The meeting will be held at Izzy's, 1307 NE 102nd Ave. (NE 102nd and Halsey) in Portland.

- Nov. 12 — ORARA Meeting
 - Nov. 17—AFT-Oregon Retiree Meeting, Speaker, Vickie Burns, Labor's Community Services Agency
 - Dec. 10 — Union Friends Holiday Potluck Luncheon
 - Jan. 14—ORARA Meeting
 - Jan. 19—AFT-Oregon Retiree Meeting, (Speaker TBA)
- AFT Retiree Lunch meetings held at 10:30 a.m. at the Izzy's, 1307 NE 102nd Ave., Portland
- ORARA meetings held at 10:00 a.m. at Oregon AFL-CIO Building, 3645 SE 32nd, Portland

Vickie Burns, Director of Labor's Community Services Agency will be with us. She will explain LCSA's work with union members who find themselves unemployed and in need of assistance. In December, they are a major force in Presents From Partners, an annual Christmas party for children who might otherwise not have Christmas. AFT-Oregon Retirees annually makes and donates 300 Christmas stockings so each child who attends the party goes home with one.

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Stockings for Children



AFT-Oregon Retiree members cut and stitch Christmas stockings for "Presents from Partners" (see article on Page 2). Pictured, clockwise: Louise Currin, Claudella Walland, Leanna Hakala, Janice Byram and Paula Kingsbury cut and sew stockings.

Union Friends Holiday Potluck

Join with your friends and retirees from many unions in Oregon, on Thursday, **December 10** from 11:30—1:30 at the Oregon AFL-CIO, 3645 SE 32nd (1 block south of Powell).

Bring your favorite dish to share: hors d'oeuvres, salad, bread, or dessert and enjoy ham and turkey, with the trimmings (provided). Place settings will be also provided.

Invite your friends, spouse or partner to join in the festivities.

You can participate in "Presents from Partners" (see above and Page 2) by bringing \$5.00 gift card(s) to McDonalds, Taco Bell, Burger King, Wendy's, Dollar Tree, or other of your choice, as well as books, and/or new toys to be donated.

Don't miss out on this annual get-together with your union friends."



Support Systems: important to all of us

By Louise Currin, President

Most retirees, like myself and our board members, have busy, active retirements. However, there are times when life gets in the way just as it did when we were part of the paid workforce. When we experience life challenges such as health problems and death of loved ones, it is wonderful to have a great support system to help pick up the pieces and get stuff done.

Thank you so much to our retiree board team for stepping up to the plate when I needed them. Thank you to Kristi Crooks, Executive VP; Leanna Hakala, Secretary/Treasurer; Claudella Walland, Membership VP; Greg Monahan, VP for Political Action; and Deanna Woods, Parliamentarian.

We all need this support as well as the support we receive from family and friends. Please consider making AFT-Oregon Retirees a part of your support system and encourage your fellow AFT retirees to join.

We encourage those of you in the Portland area to participate in our meetings where we offer great speakers to address a myriad of family, senior and union issues. Our newsletter editor Val Jack has done a more than admirable job in summarizing much of what speaker presentations in our newsletter (see page 4); however, if you're not at the meet-

ing, you do not have the opportunity to have your questions addressed. Most importantly our meetings also offer us an opportunity to network and exchange information that adds value and connection to others in our lives.



My involvement in "Presents from Partners"

By Leanna Hakala, Secretary/Treasurer

Three years ago I got involved in "Presents from Partners" through Labor's Community Service Agency. Many unions and businesses work cooperatively to sponsor this annual event. Held early in December, the recipients are children whose parents are searching for jobs but have not yet been successful.

At a planning meeting, there was a discussion of "stocking stuffers." I asked if they had Christmas stockings for the kids, and — you guessed it, the answer was "no."

I couldn't let that be, so volunteered to make 300 Christmas stockings for the children. Afterwards I realized I was taking on a huge task for my first involvement in the program. I turned to my AFT-Oregon Retiree friends and we proceeded to whip out the stockings, in three sessions, at a member's home. (See picture Page 1.)

Since then we have made almost 1,000 stockings. We have fun and feel good about our involvement in this totally awesome program. If you have Christmas fabric or ribbon which you currently don't plan to use, or would like to make a monetary donation to purchase fabric, etc., please call the AFT-Oregon office (971-888-5665) and leave a message for AFT-Oregon Retirees. Be a part of helping make a child's Christmas one to remember..

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See us on Facebook.

Editor, Val Jack

Contributors to this issue: Louise Currin, Leanna Hakala, Kristi Crooks, Claudella Walland, Deanna Woods

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Americans' Support of Unions is Growing Research affirms "Unions might be *necessary*" to a healthy economy and society – definitely to our children

By Deanna Woods, Special Liaison to Retiree Chapter Board

Business Insider, no less, published an article this month on a recent study that found unions appear to be necessary for ensuring we have a middle class.

In fact, the researchers wrote that "parents' unionism has a significant relationship with their offspring's well-being." In all categories of study, the "children with unionized parents end up with better earnings, higher educational attainment, and fewer health issues than those without." (www.nber.org/papers/w21638)

Polls show Americans' support of labor unions improving and now at 58%

Gallup released its August 2015 survey of Americans and found that more and more Americans approve of unions, and want them to have more influence in politics.

The growth is especially significant in women and in young adults aged 18 to 34, who have more positive opinions of unions.

As for political parties – 79% of Democrats approve of unions, compared to 52% of Independents and 42% of Republicans.

Colorado looking to universal healthcare system governed by Colorado citizens

Far more than the 99,000 signatures were submitted to put the proposal on the ballot. If the signatures are verified, then Colorado voters will decide on it at the next election. This proposal would take Obamacare a step further to embrace all Colorado citizens.

America is one of the few developed nations without universal healthcare.

The primary opponents are the Koch organizations, which support libertarianism.

EPI reports that 401(k)s are Negligible Source of Income for Seniors

Anyone pushing for replacing educators' defined pension plans with 401(k)s is pushing a scam. Studies by the prestigious Economic Policy Institute finds that 401(k)s contributed on average less than \$1,000/year for each person 65 and older.

However, traditional pensions gave almost \$6,000/year to seniors, on average.

EPI Reports Public-Sector employees earn more in states with full collective bargaining rights

Another study by EPI found that only in states

where public employees had full collective bargaining rights did they earn as much as private sector employees.

In right-to-work (for less) states, public employees doing the same jobs "earn lower wages and compensation" than those doing private-sector jobs. **Campbell Brown, speaking for anti-public school groups, calls for elimination of all public schools**

Diane Ravitch reports that the Koch Network, Wall Street, and hedge fund managers are promoting the end of public schools and replacing them with private, for-profit academies.

These would do away with school boards and local control. Also, the group behind Campbell Brown advocates that these schools operate without monitoring of the use of taxpayer money, which would keep the door open to what research says is happening now--rampant waste, fraud, and mismanagement.

Diane Ravitch, the researcher who has been reporting on Campbell's activities, is one of the most respected educators in the world. She's been studying this corporate privatization movement for years.



<h3>Retail and Apparel Discounts</h3> <p>We all need to save money when we can. Here are some Retail and Apparel Stores that offer senior discounts. You sometimes have to ask for the discount – businesses don't always publicize them:</p> <ul style="list-style-type: none"> Banana Republic: 30% off (50 +) Bealls: 20% off first Tuesday monthly (50 +) Clarks : 10% off (62+) Dress Barn: 20% off (55+) Goodwill: 10% off one day/week (varies by location) Hallmark: 10% off one day/week (varies by location) Kohl's: 15% off (60+) Rite Aid: 10% off on Tuesdays & 10% off prescriptions Ross Stores: 10% off every Tuesday (55+) Salvation Army Thrift Stores: up to 50% off (55+)

Speakers bring important and valuable information to retirees

Each month (with the exception of July and December) AFT-Oregon Retirees' meetings feature a speaker with information to assist retirees in their daily lives. Information from every speaker isn't necessarily important to every member, but at some time during their retirement it will be useful for the retiree or a member of their family or a friend. Below is a synopsis from the September and October meetings:

Long Term Care Ombudsmen

AFT-Oregon and Local 111 (PFSP) retiree Carmel Chandler and her husband Doug were speakers at the October 20 meeting. Carmel and Doug have been Long-term Care Ombudsmen for several years. They serve as advocates for residents in several Assisted Living and Residential Care Centers in the Portland area.

The program was established by the "Older Americans Act" and all states have ombudsmen in some form. Oregon's is somewhat different because of the community-based programs. Facilities covered are nursing homes, assisted living centers, residential care homes and adult care homes. *Elders in Action* also has ombudsmen for In-Home care.

Every facility should have a prominently-displayed poster that says "Do You Need Help?" The poster will include contact information for the Ombudsman assigned to the facility, or if one is not assigned, the number (1-800-522-2602) for the Ombudsman Program in Salem.

All Ombudsmen receive 48 hours of training, and continuing training is available. They are asked to do approximately 16 to 20 hours per month volunteering. They work closely with staff to advocate for and protect the rights of residents in long-term care facilities. The program is always looking for additional volunteers. Anyone interested can call the 800 number to volunteer.

All residents of care facilities should enjoy freedom from abuse and neglect, and the ability to make choices about their care. Typical concerns include: poor quality of care, inappropriate use of restraints, violations of dignity, abuse, denial of choice, nutritional concerns, financial exploitation, etc. Ombudsmen are independent and operate strictly on behalf of residents without obligation to the facility or the state.

Individuals looking for a facility for placement for themselves or a family member can also call the 800 number for information on various facilities. The "Uniform Disclosure" form lists comparisons between facilities.

Many thanks to the Chandlers for this important information.

Caregiver Support Programs

Although a Multnomah County Employee, much of the information brought by September's speaker Loriann McNeal, applies to every county in Oregon (and some in Washington). McNeal, from the Multnomah County Aging, Disability & Veterans Services, Family Caregiver Support Program, discussed several programs available to individuals who are serving as Caregivers for a friend or family member. One important aspect of these programs is respite care for the caregiver.

The **Family Caregiver Support Program** is supported with Federal money and includes a Coordinator in every county. There are over 29.2 million Americans caring for an older family member, often without help from other family members. This support program helps the caregiver by linking them to resources to make caregiving duties easier.

The mission of the program is to promote independence, dignity and choices in the lives of seniors and people with disabilities and serves caregivers who care for someone who is 60 or over or a person of any age with Alzheimers or other dementia by linking them to available resources.

The Family Caregiver Support Program also serves grandparents (and other non-parent relatives, age 55 and older), who are taking on the role of raising their grandchildren. The program helps by linking caregivers to programs which may provide financial assistance, educational opportunities, grandparent support groups, after-school activities, etc.

The **STAR-Caregiver Program** is available in Multnomah, Jackson and Josephine Counties (and Washington state). This program is designed to help caregivers reduce or eliminate family member's problem behavior. A trained STAR-Caregiver Consultant makes home visits and

(Continued on page 5)

Retiree membership numbers on the rise

As Vice President of Membership I am excited to announce that paid membership in AFT Oregon Retirees is now at 99. But, in order to make sure more retirees are informed, we would like to increase our paid membership numbers.

I am asking for you to help get the word out. Talk with your former co-workers Invite them to attend a meeting with you and to become a paid-up member. Let's see how many members we could get by the end of the year.

Let them know there are membership benefits for retirees, as well as speakers that bring wonderful and important information that pertains to seniors. For more information, you can e-mail the names to me, Claudella Walland (cwalland@msn.com) and I will send them the membership information; or you could pass along the Membership Form on the back of this newsletter.

Thank you for your help. Claudella Walland, Vice President Membership

Support families: don't shop On Thanksgiving

Below is a list of some stores that have announced they are aware of the importance of their employees spending the holiday with their families and will therefore be closed Thanksgiving Day.

Publix	Dillard's
Home Depot	Barnes & Noble
Lowe's	Bed, Bath & Beyond
Marshalls	Radio Shack
Pier 1	Sur La Table
Nordstrom	JoAnn Fabric
TJ Maxx	Home Goods
Crate & Barrel	Game Stop
Costco	Burlington Coat Factory
REI	American Girl
Petco	

There may be additional stores that remain closed on Thanksgiving Day and we encourage you to support them when you do your shopping – after Thanksgiving.

Meet the Officers: Kristy Crooks, Vice President

Greetings fellow members: I am Kristi Crooks; In May 2015 I was elected Vice President of AFT Oregon Retirees and am honored to hold this position.

As a Beaverton School District retiree (22 years), I am a member of: ROSE (Retired Oregon School Employees), ORARA, and AFT Oregon Retirees. As a member of these organizations, I have truly enjoyed fellowship with and learned a lot about Senior Citizens and our issues and concern as well as the many resources and benefits that are available.

If you have not yet done so, I invite you to attend our monthly general meetings as well as join in the celebration at the Union Friends Holiday Party on December 10 and the Union Friends Picnic in July. Speakers at general meetings share their expertise on senior issues. We also receive information about PERS issues and what's happening in the legislature.

I look forward to meeting you in person soon. In solidarity, Kristi Crooks, Vice President

(Continued from page 4 — Speakers)

phone calls to work with the caregiver. This program was developed at the University of Washington and is clinically tested and proven to lower depression in caregivers and decrease problem behaviors in the person with dementia.

Oregon Project Independence is another program that works to help seniors remain in their home rather than having to move into a care facility. Individuals receive help with things such as housekeeping and bathing assistance. Fees are charged on a sliding scale.

For additional information on these programs, here is contact information:

- www.ADRCofofOregon.org; 1-855-ORE-ADRC (673-2372)
- ADRC Helpline: 503-988-3646 (TTY 771)
- 503-988-3646 (24-hour helpline)
- <http://www.oregon.gov/dhs/spwpd/pages/offices.aspx> (Local offices state-wide)



Join (or renew) AFT-Oregon Retirees Give to AFT-Oregon Political Action Today!

Name _____

Address _____

City _____ State _____ Zip _____

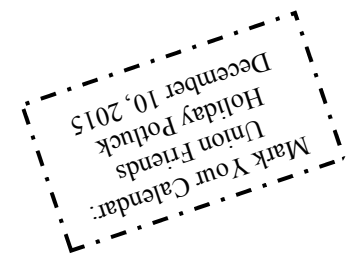
Home Phone _____ Cell Phone _____ Email _____

Retired from (Local Name) _____

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