

# The Retiree **ADVOCATE**

The Monthly Publication of  
**PUGET SOUND ADVOCATES FOR RETIREMENT ACTION**  
“Uniting Generations for a Secure Future”

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December 2012

**Holiday fun and food  
at the Dec. 20 General  
Membership Meeting**

-- Story, page 2

## **Straightening out our priorities**

*By Dean Baker*

**W**orry about the grandchildren? Then stop global warming, but don't pretend deficit reduction by slashing pensions is for them.

Imagine if in response to Japan attacking Pearl Harbor in December of 1941, our political leaders had debated the best way to deal with the deficits from war spending projected for 1960. This is pretty much the way in which Washington works these days.

The political leadership, including the Washington press corps and punditry, were already intently ignoring the economic downturn that is still wreaking havoc on the lives of tens of millions of people across the country. Now, in the wake of the destruction from Hurricane Sandy, they will intensify their efforts to ignore global warming. After all, they want the country to focus on the debt – an issue that no one other than the elites views as a problem.

The reality, of course, is straightforward. The large deficits of recent years are due to the economic downturn caused by the collapse of the housing bubble. If the economy were back near its pre-recession level of unemployment, then the deficits would be close to 1% of GDP, a level that could be sustained indefinitely.

But the deficit scare-mongers are not interested in numbers and economics; they want to gut key government programs – most importantly, Social Security and Medicare. That is why they are pushing the fear stories about the debt and deficit. This is the rationale

*Continued on page 6*

## **To save Planet Earth: Handcuff the fossil fuel industry!**

*By Will Parry*

**T**his article is for my grandchildren. And yours. And everybody's, all around the world. I want them – all of them – to live out their lives on a vibrant, living planet. So do you.

To make that future a reality, we have work to do.

Our work starts by listening to the scientists. Their verdict is virtually unanimous. Unless we handcuff the fossil fuel industry, Planet Earth as we know it is doomed.

Environmentalist Bill McKibben is especially worth listening to. For 20 years he has been warning about the impending threat of climate change. And he's doing something about it.

McKibben is the founder and leader of the grassroots climate campaign which has coordinated 15,000 rallies in 189 countries since 2009.

On the day after this year's election, McKibben launched a 22-city “Do the Math” tour with a packed rally at Seattle's Convention Center.

Indeed, we must “do the math.” Here is the chilling calculation.

**First**, a scientific consensus has established an increase in global temperatures of 2 degrees Celsius over pre-industrial averages as a red line, an absolute limit beyond which catastrophic and irreversible climate disruption will occur.

*Continued on page 3*



**LABOR CORNUCOPIA: The new labor library at South Seattle Community College has now been named after Retiree Advocate Editor Will Parry. Will donated his entire collection of labor books and pamphlets to the college's Labor Research and Education program. From left: Cheryl Coney and Will Brucher, Labor Educators; Parry; and Sarah Laslett, Program Director.**

*Photo by Garet Munger*



# Membership Meeting and Holiday Party Dec. 20

**P**SARA members will mix pleasure with business at our annual Membership Meeting and Holiday Party on Thursday, December 20.

The festivities begin at 12:30 p.m., at UFCW Local 21, 5030 First Avenue South, with a potluck to make the mouth water and the table groan. Bring your favorite tasty dish or drink to share.

Also, please bring a thoughtfully-chosen food donation for the King County Labor Agency Food Bank, to express solidarity with our brothers and sisters hit hard by the Great Recession.

Our meeting will renew and replenish our PSARA leadership, electing our Outreach Vice President, Secretary, Treasurer, and several Executive Board members to two-year terms. If you are interested in serving in any one of these positions, please contact Maureen Bo, [adminvp@psara.org](mailto:adminvp@psara.org) or call the office, (206) 448-9646.

Yes, there's business to conduct, but our Holiday Parties are always wonderful fun, socializing with some of the sharpest people on the planet. Troubadour Will Parry has promised to bring his guitar to lead us in singing our way to a better world.

P.S. Please RSVP to Maureen [adminvp@psara.org](mailto:adminvp@psara.org) or call the office at (206) 448-9646.

## New on PSARA website

"Images of PSARA," a wonderful photograph album from PSARA events by our official photographer, Garet Munger, can be viewed at [www.PSARA.org](http://www.PSARA.org). Also new on the PSARA website is PSARA's 2013 legislative agenda, with background talking points.

## PSARA's holiday miracle gift

In this holiday season, where in the world could you find, for fifteen dollars, twelve gifts that will arrive monthly throughout the year 2013?

With each gift providing a package of news, analysis and comment from people actively engaged in tackling the real problems of real people.

With each gift adding another new member to the ranks of the Puget Sound Advocates for Retirement Action -- the outfit that works, not only to protect and expand our earned benefits, but for economic justice and a better world.

Where indeed, if not by way of a one-year gift membership in PSARA, including 12 lively issues of The Retiree Advocate?

We've signed up 183 new members so far this year. That's real progress -- but we need to reach our goal of 250.

With the help of our devoted readers and members -- with your help -- there's still time. Let's ring in the New Year with victory!

So break out those address and phone lists of family, friends and co-workers. Surely there are one or two -- or more -- natural candidates for PSARA membership among all those good people!

Simply make that \$15 check to PSARA. Use the convenient coupon on page 11 of this issue. Your gift will start with the next issue of The Retiree Advocate and keep right on brightening her/his mail box, month after month after month...

And you'll be building PSARA, one member (or more) stronger for every battle that lies ahead.

For up-to-date  
information about  
PSARA and

issues important to all of us,  
go to the PSARA web site:  
**[www.psara.org](http://www.psara.org)**  
Read the Advocate on line,  
post your comments  
on our blog,  
engage in discussions with  
other PSARA members or  
visit PSARA on Facebook.

## Need to reach us?

Here's a directory of Puget Sound Advocates for Retirement Action email addresses:

PSARA or its President,

**Robby Stern:** [president@psara.org](mailto:president@psara.org)

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[govrelations@psara.org](mailto:govrelations@psara.org)

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**Will Parry:** [pscsc@qwestoffice.net](mailto:pscsc@qwestoffice.net)

Our web page: [www.psara.org](http://www.psara.org)

Web Master, **Reed Wacker:** [info@psara.org](mailto:info@psara.org)

Or phone our office at (206) 448-9646.

If necessary, leave a message and your phone number. We'll call you back.

## The Retiree ADVOCATE

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# Deficit reduction *increases* Europe's deficit

By Mike Andrew

European austerity measures meant to reduce government budget deficits have proven to be stunning failures, according to new figures released by the European Union

Instead of reducing sovereign debt, the all-cuts austerity programs have actually increased deficits and reduced prospects that the poorest European countries will ever be able to lift themselves out of crisis.

The European economy as a whole shrank for the second consecutive quarter, officially marking the EU's slide back into recession. For four consecutive quarters the European economy has contracted or shown no growth whatsoever.

Protesters filled streets in Lisbon, Madrid, Rome, and Athens as EU finance ministers made the announcement. EU-enforced austerity policies in all

four countries have driven up unemployment and led to drastic cuts in wages and social security benefits, while failing to halt their slide into economic chaos.

Some 140 people were arrested in Spain, where the unemployment rate has jumped above 25%, and above 50% for workers under 25. In neighboring Portugal, employment stands at a record 15.8%.

In Greece, economic output declined at 7.2% annual rate as the country lurched into its sixth year of depression. Like Spain, Greek unemployment is now above 25% and nearly 60% for young workers. The actual existence of the country is at risk as the best educated and most enterprising young workers now emigrate en masse to Northern Europe or Australia simply to find work.

A newly announced EU/IMF "bailout" of Greece was barely suffi-

cient to reduce the country's debts from a staggering 144% of gross domestic product to a "mere" 124% of GDP by 2020. Had it not been for that injection of EU money, the debt to GDP ratio was expected to rise to 189% by 2013.

The latest EU loan to Greece – some 44 billion Euros – will be sufficient for the government to pay its December bills, but not much more. The Greek government is now taking bids from private investors who hope to buy its postal system, railroads, and bus lines. Even the Acropolis may be leased out to a private tourism firm.

Across the EU almost 26 million people are out of work, and studies indicate that 116 million Europeans are at risk of falling below the poverty line as governments cut spending and benefits, lay off workers, and sell state-owned assets.

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## Handcuff the fossil fuel industry!

Continued from page 1

**Second**, we are already perilously close to that red line. The scientists estimate that we can only release about 565 more gigatons of carbon into the atmosphere without pushing temperatures above the 2 degree limit.

And **Third**, the proven oil, gas and coal reserves that the extractive industries expect to exploit amount to *five times the 565 gigaton upper limit*. To preserve the planet, these reserves must stay in the ground, which amounts to the fossil fuel industry writing off \$20 trillion in assets.

Clearly, the business model of Chevron, Exxon-Mobil and BP is at war with Planet Earth.

McKibben summarizes the findings of more than 60 recent studies along with numerous review pieces that themselves each cover a large segment of the recent literature.

He cites "three of the best recent analyses of what we are headed towards." An M.I.T. analysis doubles

its warming projection to 10 degrees Fahrenheit by 2095. A Hadley Center analysis foresees "catastrophic" warming of 4 to 7 degrees Centigrade by 2100 on the current emissions path. And a "definitive" report from the National Oceanic and Atmospheric Administration warns of a scorching 9 to 11 degrees Fahrenheit warming over most of inland U.S. By 2090.

So far, we've warmed the planet by 0.8 degrees Celsius – enough to generate Hurricane Sandy and cause drought conditions in half the U.S. Continuing on or even near the current emissions path would invite these impacts:

- Staggeringly high temperatures over much of the United States.
- Permanent Dust Bowl conditions over the U.S. Southwest and many other regions around the globe.
- Sea level rise of about one foot by 2050, then four to six feet by 2100.
- As much as half or more loss of biodiversity.
- Food insecurity -- trying to feed



Bill McKibben

billions of people in a world with an ever-worsening climate.

• Unexpected impacts – the fearsome "unknown unknowns."

Again we turn to McKibben. He is initiating a campaign to disinvest in the fossil fuel industry, similar to the campaign that helped materially to bring down apartheid in South Africa. Already, students are at work to persuade their universities to disinvest. Foundations will soon find it bad public relations to have their funds in BP stock. Religious funds, too, will find such investments tainted.

# With a little help from our friends

By Robby Stern

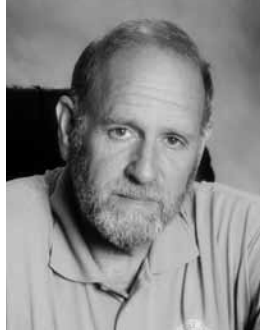
**D**uring this holiday season, we will be asking our members to help us fight Wall Street and the politicians and ideologues who are manufacturing this so-called “fiscal cliff” crisis. They are attacking our earned benefits from Social Security and Medicare and seeking to cut Medicaid and other programs vital to the welfare of the majority of the American people. It is yet another example of what author Naomi Klein terms “Shameless Disaster Capitalism”.

These programs did not create the deficit. The deficit our federal government is facing was created by the Bush tax cuts, by the wars in Iraq and Afghanistan, and by the Wall Street-created recession. It can be resolved by ending the tax cuts for the wealthy and launching a robust jobs creation program.

By using the right-wing language of “entitlements” (rather than earned benefits), those who created the deficit now want to lay its cause at the door-step of Social Security, Medicare, Medicaid and other government programs necessary to the vast majority of the people.

Could we have a more efficient and less costly health care system in our country? You bet we could! If we want to lower the cost of health care and make it more efficient, why not recognize health care as a human right and create Medicare for all? But that is not the direction the politicians are going. We will work to change their direction.

By the time you receive this newsletter, you will have been asked to call your Congressional Representative and two U.S. Senators with the message that we want them to end the tax cuts for the richest 2% and to oppose benefit cuts to



**Robby Stern**

Social Security, Medicare and Medicaid. We will ask you to call multiple times because repetition is effective. The calls will take, at most, 10 minutes.

We will also be planning street action with a large coalition of organizations. Please join us under the PSARA banner when the time comes.

The end of the elections signals a new time of mobilization and action.

At our annual legislative conference, PSARA adopted our priorities for the 2013 legislative session. We have our lobbyist, PSARA member Pam Crone and her partner, PSARA member Nancy Sapiro, ready to assist us on a day-to-day basis in Olympia.

Our priorities include:

- Support the raising of increased revenue to preserve Washington’s fiscal strength; promote economic growth and opportunity; protect essential services and jobs; fund quality education; and ensure that the state can meet its pension obligations.

- A critical Supreme Court decision will soon determine whether requiring a two-thirds majority to raise revenue is constitutional. If the Supreme Court decision finds the two-thirds requirement unconstitutional, it will still be challenging to raise revenue but it is attainable.

- Establish a State Investment Trust (state bank). The revenue the state raises by taxes and fees should be deposited in a state-owned account rather than in a private commercial bank like Bank of America (the present depository). Similar to the North Dakota State Bank, the Washington State Investment Trust would allow the people of our state to benefit from the income produced by the deposits. It would provide resources to invest in infrastructure, creating jobs and generating new revenue for Washington.

- Support the Healthy Washington Coalition legislative priorities for progressive implementation of the Afford-

able Care Act. We will advocate for the full Medicaid expansion up to 138% of the federal poverty level. This will lead to health care coverage for more than 300,000 additional residents.

\*We will also join the Healthy Washington Coalition in supporting programs that will provide quality coverage for low-income working families, such as the Federal Basic Health Option, sponsored by Senator Cantwell as part of the Affordable Care Act.

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## **The end of the elections signals a new time of mobilization and action.**

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This session will be critical for the creation of the Washington State Health Care Exchange. We will join with the

Healthy Washington Coalition to insist that all private insurers, whether they choose to be part of the Exchange or not, help fund the administrative costs of the Exchange.

- Finally, we will support the state legislative priorities of the *Caring Across Generations* campaign, including restoring cuts and supporting new investments in home care; ensuring all workers are able to take leave to take care of the health care needs of their families through Paid Sick days and Family Leave Insurance; and supporting legislation that facilitates immigrants playing the critical role of caregivers and domestic workers.

Our Legislative Conference also supported legislative efforts to create safe staffing standards in our hospitals, as well as the creation of a licensed dental practitioner – a new kind of dental provider that can enhance dental care the same way physician assistants and nurse practitioners have diversified the field of medicine.

This is a robust legislative agenda. When the session begins in January, we will have more articles about what is happening in Olympia and what we can do to get the best results for PSARA members and all Washington residents.

# The 'tax gap' scandal: Make corporations and the rich pay their taxes!

By Mark McDermott

**A**t an inspiring rally in Renton in support of striking Walmart workers, one slogan stuck with me: "We're fired up and we won't take it any more!"

This needs to be one of our national slogans as we fight to reclaim the American Dream. In my earlier articles I have been stressing the critical need for the many progressive movements to come together in a more strategic long-term way.



Mark McDermott

Here is a clear example.

As I write, the President and Congress are struggling over a possible "Grand Bargain" to prevent an alleged federal fiscal crisis. The debate is largely framed by how much to cut versus how much to raise taxes, with program cuts dwarfing tax increases.

What needs to be done? How about forcing every person and business to pay the federal taxes that they owe? How many times have you heard President Obama, Speaker John Boehner, Majority Leader Harry Reid or other elected leaders or pundits raise this issue? Why isn't this the centerpiece of every proposal?

On January 6, 2012, the IRS posted "The Tax Gap for Tax Year 2006 Overview." What's this? Every five years the IRS conducts a study to determine the "tax gap" which is the amount of federal taxes that are owed and not paid either before (gross tax gap) or after enforcement actions (net tax gap).

**THE GROSS TAX GAP FOR 2006 WAS \$450 BILLION. LET ME REPEAT: \$450 BILLION. AFTER COLLECTION EFFORTS, THE FINAL**

**NET TAX GAP WHICH REMAINED UNCOLLECTED WAS \$385 BILLION.**

**Ask yourself what \$385 billion in additional revenue would pay for.**

This is not new information. The tax gap study for 2001 conducted by the Bush administration showed a gross tax gap of \$345 billion and a net tax gap that remained uncollected was \$290 billion. Over the years 2001-2006, the annual uncollected total rose by \$95 billion. The President and Congress are prepared to cut needed programs and let the cheaters go.

In 2011, my wife and I paid 20 percent of our adjusted gross income in federal income

taxes. We paid a higher percentage than the Mittster. We pay our taxes as part of our patriotic duty to our country. We can argue about how much businesses and individuals should pay. But everyone should pay what they owe! Any disagreements here?

So who is cheating? 83% of the unpaid taxes were due to illegal failures to report income. Hmm? Guess what, over half of this under-reporting (\$189 billion) was business income. Are you surprised? **The amount of unreported corporate income taxes avoided grew 92% between 2001 and 2006.**

So who pays and who cheats? The vast majority of taxpayers get the vast majority of their income from wages and salaries which are mandatorily reported and taxes withheld to the IRS. The compliance rate on this income is 99%. Working people aren't cheating and the system is set up to prevent it.

Many people have income from pensions, Social Security, unemployment insurance, dividends, and interest which is subject to mandatory third-party

reporting. The compliance rate is 92%.

Income with little or no reporting requirements has a compliance rate of 44%. The system is set up to help the non-reporting cheaters.

How many of you knew these facts before you read this article? Do they bother you? Why didn't President Obama and the elected Democrats hammer away on this growing outrage over the past 4 years? Why isn't this a topic on every news show talking about the

impending fiscal crisis? We have a news blackout on this issue even though the information is readily available on the internet.

Why do I raise this issue? Obviously it is critically important to the national debate which threatens important programs that could result in deep hurt to the American people. I also raise it because I believe it reflects some of the major weaknesses in the ways the progressive movements are organized and working together. This tax gap scandal is public information. Why haven't our many progressive movements, individually and collectively, been hammering on this issue over the past years?

I'm sure that we could all agree that requiring everyone to pay their taxes should precede any discussion of cutting programs or benefits. We are allowing our political enemies to set the terms of this fiscal debate while \$450 billion in owed taxes go uncollected.

If you agree this is a problem, how do we need to change up the ways we organize and work together across movements? More on this.

(IRS Tax Gap Study - [http://www.irs.gov/pub/newsroom/overview\\_tax\\_gap\\_2006.pdf](http://www.irs.gov/pub/newsroom/overview_tax_gap_2006.pdf))

# Straightening out our priorities

Continued from page 1

for the Campaign to "Fix" the Debt, a collection of 80 CEOs ostensibly focused on getting the budget in order.



What is perhaps most infuriating about this crew is the claim that their efforts are somehow designed to benefit our children and grandchildren. This is bizarre for a number of reasons.

First, while they do want to cut Social Security and Medicare for current retirees and those expecting to benefit from these programs in the near future, the biggest cuts in their plans will hit today's young.

In effect, they are promising to "save" these programs for young workers by destroying them. Under most of the proposals designed to "fix" these programs, Social Security will provide a sharply-reduced benefit for retirees in 40 to 50 years' time, compared to the currently scheduled level. And Medicare will by no means ensure most seniors' access to decent healthcare.

However, what's even more bizarre regarding their generational equity logic is the idea that, somehow, the well-being of future generations can be measured in any way by the size of the government debt. This point should have been pounded home to even the thickest deficit hawk by Hurricane Sandy. What we do or don't do in the next decade will have a huge impact on the climate conditions that our children and grandchildren experience. Imagine that we listen to our Campaign to Fix the Debt friends and find a way to pay down the debt while neglecting any steps to curb global warming.

We'll be able to tell our children and grandchildren that they don't have to pay interest on government bonds (they also won't be receiving interest on government bonds, but let's not complicate matters with logic), even as they evacu-

ate their homes ahead of flood waters. Undoubtedly, they will be very thankful for this great benefit that we will have bestowed on them, courtesy of the public-minded CEOs of the Campaign to Fix the Debt.

In reality, the campaigners are spewing utter nonsense when they imply that

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## Imagine that we pay down the debt while neglecting our warming planet

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the well-being of future generations will be *in any way* determined by the size of the government debt that we pass on to them. We hand down to future generations a whole society and a planet that will be damaged to varying degrees, depending on our current actions. Neglecting the steps necessary to fix the planet out of a desire to reduce the deficit is *incredibly irresponsible* if we care about future generations.

Of course, global warming is far from the only non-budgetary cost that

we are imposing on future generations. When we fill our jails with young people, many of whom will spend much of their lives in the criminal justice system, we are imposing large costs on future generations. We just are not honest enough to enter them in the budget books. The same is true when we make enemies internationally with aggressive military actions that could lead to enduring hostility.

There are also even simpler cases of dishonest accounting: if the government imposed a \$250 billion annual tax on prescription drugs (roughly \$3 trillion over the ten-year budgetary horizon), everyone would understand this as a large burden on consumers. However, when the government grants patent monopolies on prescription drugs that allow drug companies to charge \$250 billion *more than the free-market price*, no one enters this additional cost on the ledgers.

The Campaign to Fix the Debt types like to pretend such costs don't exist. They just want us to shut up and gut Social Security and Medicare. But the public is not likely to be as stupid as they want us to be.

(Reprinted from Guardian UK)



Photo by Garet Munger

**FOCUSED:** Participants in the PSARA Legislative Conference zeroed in on issues for the 2013 session.



# ***PSARA Annual Membership Meeting & Winter Party***

***Membership Meeting, Election, Potluck and***

***Singing led by Will Parry***

***12:30 to 3:30 p.m. THURSDAY, DECEMBER 20***

**12:30 Potluck lunch and socializing:** Please bring a main dish, salad, fruit, dessert or soft drink to share at the party. **RSVP** to office phone and let us know the food item you can bring: 206-448-9646 or e-mail to [adminvp@psara.org](mailto:adminvp@psara.org). **Also, if you can, please bring items of non perishable food for the Labor Agency Food Bank.**

**1:00 pm.** Brief business meeting and election of PSARA officers and board members in accordance with our By-laws. If you have questions about the election, you can call the office 206-448-9646.

- Then we sing, eat and socialize. Celebrate the holidays and our determination to keep fighting for a better world with social and economic justice for all!

**Location: United Food & Commercial Workers Union Local 21  
5030 First Avenue South, Seattle**

*South of the SODO between the corner of Dawson and Hudson streets. Parking available in Local 21 lot. Transit bus #132 on First Ave to Dawson or on Fourth Ave to Hudson . If you cannot drive or take public transit and need a ride, or if you can offer a ride to a member who cannot drive, please e-mail Maureen Bo at [adminvp@psara.org](mailto:adminvp@psara.org) or leave a message on the office phone 206-448-9646.*

# DOMA a roadblock to marriage equality

By Mac McIntosh

The approval of Referendum 74 is only one stride on the path that married lesbians and gays need to travel to enjoy full equality.

Married lesbians and gays will come under the same Washington State laws as opposite-sex married couples. Unfortunately, however, same-sex married couples aren't protected by federal laws and regulations, because of a 1996 federal law called the Defense of Marriage Act (DOMA).

DOMA defines marriage as between one man and one woman. This definition denies gays and lesbians the rights and privileges that opposite-sex married couples receive.

These rights and privileges include Social Security survivor benefits, the right to be buried with a spouse in a military cemetery, and the right to inherit one's deceased spouse's money tax free. In all, hundreds of federal rights and privileges are denied to married lesbians and gays.

Eight lower courts have declared DOMA unconstitutional. President Obama has instructed the Department of Justice not to defend DOMA. Speaker of the House John Boehner disagreed with the President and instructed the Bipartisan Legal Advisory Group (a House subcommittee) to defend DOMA. Boehner has spent \$1,447,996.73 of Congress's money hiring outside lawyers.

House Minority Leader Nancy Pelosi criticized Republican leaders for wasting taxpayer's money defending a law that every lower court has declared unconstitutional.

"The American people should no longer have to foot the bill for Speaker Boehner's campaign to appease the most conservative forces within the Republican Party," Pelosi said.

To understand what damage DOMA can do, consider the case of Edith Windsor. She and her partner had been together 40 years. Two of those years they were married, which was recognized in New York State. When Edith Windsor's partner died, Ms. Windsor

was stuck with a \$363,000 tax from her inheritance. If their marriage had been recognized by the federal government, she would not have to pay any taxes because it would be covered under U. S. estate tax laws.

The cases declared unconstitutional by the lower courts will be heard by the U. S. Supreme Court in January or February. Its decision will probably not be announced until June.

In the meantime a bill that would re-

peal DOMA, the **Respect for Marriage Act**, has 154 co-sponsors in the House and 32 in the Senate. It is possible that DOMA can be repealed through legislation. This may be faster than waiting for the Supreme Court decision.

With the elimination of DOMA, married lesbians and gays will finally enjoy the full rights and privileges of other married citizens of the U. S.

## *We get letters....*

### Caregiving challenges

#### To the Editor:

Thank you for your very timely comments on the problems connected with memory loss in the older population. I live in a senior residence in Bothell, and of course we have residents here with the problem.

I was a caretaker myself after my wife lost her leg, so we managed, transferring her from chair to bed, etc. I washed her, helped her with her hair, took her where she needed to go, even to meetings. We used Metro for a short time, then we got a conversion van and managed very well for a little more than three years before she died.

I still enjoy and learn from your monthly newsletter. I wish you every good in all you do for our membership.

*Cecil Harsh, Bothell*

### Happy in Mexico

#### To the Editor:

Just a few lines to let you know how the election was received here in Oaxaca. The expat community, which is largely Democrat, were overjoyed. Pauline and I felt a great sense of relief. Romney was out to get those of us who need Medicare and Social Security. Those Mexicans I have talked with, almost all middle-class English speakers, are very happy that Obama won.

Our family doctor here, who speaks flawless English (he got his medical degree at UCLA in the Sixties) has much the same left criticism of Obama that I have. Obama's support for the overthrow of the Honduran elected government by the army a few years ago put him in the same rank as past presidents as far as Latin America goes. For some reason, people down here have a dislike of CIA-sponsored coups, invasions and bad trade agreements.

Our doctor sees Obama as one more imperialist, but he sees the Republicans as a bunch of dangerous nuts. In this we are in complete agreement. So even those who place their interests as Mexicans ahead of serving those of the U.S. are all smiles over the election.

Yours in Solidarity,  
*Alfredo Peppard*  
*Oaxaca, Mexico*



# Banking for the people

By Will Parry

The campaign to establish an Investment Trust – a state bank – in Washington State should be seen as part of a surging world-wide movement to build a parallel people's banking system that can challenge and outperform the corrupt and profit-thirsty giants.

Banking's future in miniature exists today in the remarkable publicly-owned Bank of North Dakota. For 92 years, the BND has ridden out recessions and depressions while serving the people and the economy of that state.

Ellen Brown, president of the Public Banking Institute, points out that North Dakota is the only state to have escaped the credit crisis of 2008, sporting a sizable budget surplus every year since. It has the lowest unemployment rate in the country, the lowest default rate on credit card debt, and no state government debt at all.

Apologists for the “too big to fail” banks will contend that North Dakota is unique – that public banking won't work elsewhere.

But public financial institutions, in one form or another, are working today. “Globally, 40 percent of banks are publicly owned,” Ellen Brown reports.

The scandal-ridden big banks are unloved by the masses, as was demonstrated when the grassroots “Move Your Money” campaign caught fire. Over the past year, an estimated ten million depositors have fled Bank of America and the other giants.

I myself switched from that bank to the Boeing Employees Credit Union. Lots of folks made similar moves. The Credit Union National Association reports that this year, for the first time, credit union assets rose above one trillion dollars.

“Credit unions,” Ellen Brown reminds us, “are non-profit, community-minded organizations with fewer fees and less fine print than the big risk-taking banks.”

And unlike the “too big to fail” behemoths, credit unions have never had to be bailed out by the taxpayers.

Credit unions are a major element in the big and growing co-operative movement. It's a movement worldwide in scope. The International Co-operative Alliance numbers affiliates from nearly one hundred countries, with an aggregate

membership of about one billion individuals. Co-ops employ about 100 million workers, in agriculture, fisheries, health, housing, insurance, tourism, industry – yes, and in banking.

## Saluting Jerry Otis

PSARA member Jerry Otis says his mother taught him not to use four-letter words.

“So I decided ‘can’t’ is a four-letter word, and I wasn't gonna use it.”

A retired union carpenter with a disability incurred 26 years ago, Jerry Otis is a man with a mission. Working with the Puget Sound Labor Agency, Jerry has dedicated his life to building the ramps that give low-income house-bound people freedom of access to the outer world.

“If people can't get out of their homes, that's not a life,” Jerry says.

Years ago, Jerry co-founded the Regional Access Mobility Program (RAMP) so that he and other volunteers could build ramps and other means of access for the elderly and persons with disabilities. Local labor councils and individual unions help Jerry get in touch with house-bound people.

“After the installation of a ramp, one client was able for the first time to go to the neighborhood grocery store and coffee shop,” Jerry said.

Jerry's still at it, and his vocabulary still doesn't include the word “can't.”

To find out about building a ramp for someone, or to contribute work or funds – or just to say, “Thank you, Jerry!” – you can reach him at [jerry12102@aol.com](mailto:jerry12102@aol.com) or through the Puget Sound Labor Agency at 206-448-9277.



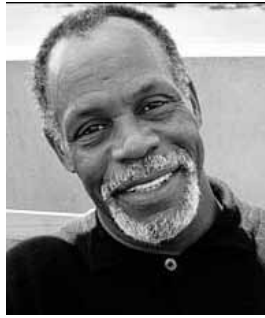
**MISSION: Each ramp built by Jerry Otis gives another home-bound person a ticket to the outside world.**



# Why Chavez Won Again

By Danny Glover

President Hugo Chavez's 10-point margin of victory over opposition candidate Henrique Capriles stands as a testament to the enduring



Danny Glover

popularity of his participatory democracy programs and his government's focus on addressing the needs of the poor.

Capriles campaigned on a platform

that supported the government's social programs, while criticizing inefficiencies in many government sectors and capitalizing on fears over high rates of violence and unchecked corruption. In reality, as former key supporters revealed, and the majority of voters affirmed at the ballot box, Capriles and his allies backed a sweeping neo-liberal program fundamentally opposed to the current government's state-led, pro-social economic policies and support for direct collaboration with citizens in improving their wellbeing.

In contrast to his prior contempt for the democratic decisions of Venezuelans—including a failed coup in 2002—Capriles formally conceded defeat shortly after the election results were announced. Although media coverage of Venezuelan politics might have led one to think otherwise, these presidential elections were about much more than Chavez, as significant as he may be as torch-bearer of the poor and marginalized.

I began to get a sense of the bigger picture when I visited the country for the first time nine years ago at the invitation of the Afro-Venezuelan Network. I saw how Venezuela's Afro-descendants—among the most under-educated, marginalized, and impoverished people in the country—were becoming proactive as full citizens under the Chavez government, increasingly participating in

political decision-making at the local level and claiming a voice in regional, national, and even international affairs. And I became increasingly aware of the growing political collaboration among Afro-Venezuelans, the Chavez government, and the approximately 150 million people of African descent throughout Latin America and the Caribbean.

My initial impressions, informed by my university studies in economics and my professional experience in community development in San Francisco, were confirmed on each of my subsequent visits. I observed numerous social, educational, cultural, and economic development projects that were improving the lives of marginalized communities and facilitating direct citizen participation and critical engagement in broader national, regional, and global affairs.

The Chavez government has also helped raise awareness about the historical links between racial exploitation and disempowerment and the socio-cultural relationship between wealth and luxury versus inequality and misery. The government's policies, for which the majority of Venezuelan citizens of all backgrounds have voted for the last 13 years, are addressing the legacy of slavery and helping expose and overcome generations of discrimination based on race, class, and gender.

On my most recent trip to witness the elections, I was greatly moved by the extraordinary civility and enthusiasm of voters from across the political spectrum, despite the fact that the opposing campaign agendas clearly represent radically different visions for the people and the country. Though media accounts create the impression that extreme political polarization is pervasive throughout Venezuela, I witnessed an atmosphere of respect and tranquility at the voting

centers. At every voting booth, volunteers from both campaigns were present to ensure that citizens had access to the ballot box and could freely exercise their choice for president.

But the most important moment of my trip was the day after the election when I met with local leaders and activists from the Afro-Venezuela community of San Jose in Barlovento, on the northern coast of Venezuela. I conversed with community leaders descended from the "maroons"—Venezuelans who had escaped slavery and created self-sustaining communities over 400 years ago.

Youth leaders described the educational missions and government programs that provided them with unprecedented access to higher education. Mem-

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**The government's policies, for which the majority of Venezuelan citizens of all backgrounds have voted for the last 13 years, are addressing the legacy of slavery and helping expose and overcome generations of discrimination based on race, class, and gender.**

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bers of workers' cooperatives discussed new state cacao processing factories co-managed by managers and workers that had helped lift the local economy and offered fair prices and social support to poor farmers. Other representatives of the community explained how new health and education missions were addressing the needs of communities that had had little or no access to basic services. In the small, poor community I visited, I learned about a state-run clinic focused exclusively on women's health issues. Though local leaders by and large expressed admiration for President Chavez and his policies, they also noted unresolved issues that they wanted to see addressed.

More generally, life has improved for a great number of Venezuelans over

*Continued on page 11*

# Why Chavez Won

Continued from page 10

the last decade. Poverty has been cut in half and extreme poverty cut by 70 percent. Free health care, education, and public pension programs have been greatly expanded, the minimum wage has steadily increased, and unemployment has dropped below 8 percent.

The most promising aspect of the Venezuelan government's social development agenda is the proactive effort to promote democratic engagement and citizen control over local conditions and possibilities. We should all take note that these efforts are taking place in the middle of a global financial, economic, and ethical meltdown, when many countries are sharply scaling back social policies and embracing the neoliberal policies Venezuela has repeatedly rejected.

A great deal of the foreign media coverage of Venezuela gives the impression that Chavez's social and economic policies are incoherent, not sustainable, and based on short-term electoral considerations. For years, the financial press has predicted an imminent collapse of the Venezuelan economy. But, in fact, Venezuela enjoys a large trade surplus and has relatively little public debt. That provides the government with lots of room for continued expansionary fiscal, monetary, and social development policies.

The press also often vilifies Chavez and portrays his supporters—a strong majority of the country—as poor, reverent masses who are blindly manipulated by populist rhetoric and occasional cash handouts. This portrayal is not only false, it is denigrating and injurious to the basic workings of democracy: ordinary people expressing their desires with visions of an improved quality of life, development projects, and a choice of political stewards to achieve their goals. Yet, nearly 14 years after Chavez was first elected, misrepresentations and outright fabrications still prevail in mainstream U.S. papers, television news programs, and in the statements of politicians from both major parties.



**WEIGHTY AGENDA: PSARA President Robby Stern welcomes the big crowd at our annual Legislative Conference which was held November 10. Our members reviewed critical issues and assembled a robust agenda for the 2013 session.**

If you want to understand how the Chavez administration continues to win free and fair elections, you need only hear the stories of formerly marginalized communities and look more carefully at the country's social and economic indicators. As I spoke with Afro-Venezuelans about their support for President Chavez and his agenda, I was reminded of the words of Dr. Martin Luther King, Jr., who said that we as a nation must undergo a "true revolution of values." As King explained, "A true revolution of values will soon look uneasily on the glaring contrast of poverty and wealth... and say, 'This is not just.'"

In the October 7 elections, as in

more than a dozen previous electoral cycles, Venezuela has shown that the majority of its people have a clear notion of justice and how it can be achieved. It is now time for those of us in the United States to look at our alliance with the elites of Latin America and say: This is not just.

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Foreign Policy in Focus

*(Danny Glover is an actor and political activist. He is not yet a member of PSARA although we would love to have him.)*

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# Preparing for the Silver Tsunami

By Adam Glickman

### PSARA General Membership

#### Meeting & Holiday Party:

12:30 – 3 p.m., Thursday, Dec. 20, UFCW 21, Joe Crump Hall, 5030 1st AV, Seattle, 98134. Award winning potluck, (bring your best recipe dish!), general membership meeting, election, a few by-law changes and socializing... Singing led by our beloved Will Parry and maybe a special guest! RSVP to adminvp@psara.org or call PSARA office, (206) 448-9646

#### Preparing for the Silver Tsunami – Meeting the Long Term Care Needs of a Growing Senior Population:

1- 5 p.m., Tuesday, January 8, Arctic Hotel, 700 3rd Avenue, Seattle. Speakers include Ai-Jen Poo, a national leader of Caring Across Generations and Dean Baker, economist from the Center for Economic and Policy Research.

During the next two decades Washington's senior population is expected to surge. By 2030, one in five Washingtonians will be over 65, placing unprecedented burdens on the state's long-term care infrastructure. How will the state pay for services? Is there a workforce trained to provide the necessary care?

These are some of the questions that we hope will be answered at *Preparing for the Silver Tsunami: Meeting the Long-Term Care Needs of a Growing Senior Population*, a forum of experts hosted by SEIU Healthcare 775NW and many local and national partners.

This event, scheduled for the afternoon of January 8, will engage elected officials, long-term care advocates and interested stakeholders on ways to move forward and reform Washington's long-term care system.

Nationally known experts scheduled to attend include Ai-jen Poo, Director of the National Domestic Workers Alliance; Joshua M. Wiener, Distinguished Fellow and Program Director of RTI International's Aging, Disability, and Long-Term Care Program; Dean Baker, Co-director of the Center for Economic and Policy Research; Lee Goldberg, Director of Health Policy, National Academy for Social Insurance; and David Rolf, President, SEIU Healthcare 775NW.

SEIU Healthcare 775NW represents more than 43,000 long-term care workers providing quality in-home care, nursing home care and adult day health services in Washington State and Montana.

PSARA members interested in attending *Preparing for the Silver Tsunami* should contact Nikki Gibbs at (253) 815-3789 or Nikki.Gibbs@seiu775.org.

*(Adam Glickman is Sec/Treas of SEIU Healthcare 775NW and a PSARA member.)*

### Puget Sound Advocates for Retirement Action

2800 First Avenue, Room 262

Seattle, Washington 98121

(206) 448-9646

Please check the address label on your Retiree Advocate. See the date on the label? If that date is **printed in red**, it's time to renew your membership. Your prompt renewal saves us the cost of mailing reminder letters.