

The Retiree **ADVOCATE**

The Monthly Publication of
PSARA EDUCATION FUND
"Uniting Generations for a Secure Future"

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June 2015

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and the Construction of Race
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Safe Staffing

In her car before she walks into the hospital, a nurse prays, "Please, please help me make sure that all my patients make it out alive."

In Harborview's renowned Burn Intensive Care Unit, a nurse is about to begin a two hour wound care procedure on her patient, when she is given a second patient requiring one-to-one care. The new patient is a five year old just out of brain aneurism surgery.

A custodian at Swedish was responsible to clean 17 rooms per day when she first took the job 10 years ago. Now she is responsible to clean 28 rooms per day.

At Swedish- Ballard, a charge nurse faced with too many patients begs for more nurses but is refused help. The nurse is later viciously assaulted by a patient wielding his IV pole.

How are these stories possible? Hasn't the Affordable Care Act made health care better in Washington State? A forum put on by SEIU Healthcare 1199NW and Washington Community Action Network on May 7 provides troubling answers.

Washington hospitals are consolidating into national corporate chains. Swedish has become part of Providence Health and Services, with 34 hospitals in five states. UW Medical Center, Harborview, Northwest and Valley Medical Centers, UW Clinics, and Airlift Northwest are all part of UW Medicine. Highline Medical Center is now part of Catholic Health Initiatives, which has

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PSARA General Membership to Honor Nick Licata

Besides the always fabulous potluck lunch, our June General Membership Meeting will take the opportunity to honor the progressive public service and long-time activism of retiring Seattle Councilmember Nick Licata. Since 1998, Nick has been an elected leader in Seattle, and his influence has been national in scope. He has been a go-to councilmember in the most recent progressive victories, including leading the fight for Paid Sick & Safe Leave, helping to lead the fight for increasing the minimum wage in Seattle, the Targeted Hiring Ordinance, and opposition to Fast Track. He has consistently been a reliable elected leader for progressive policy initiatives in Seattle. Most recently, he facilitated the opening of the discussion regarding the possibility of creating a Seattle Public Bank. (Unfortunately, he will not be on the Council to guide the Public Bank into law.)

Nick has been a progressive mover well before his election to public office. He founded and published the People's Yellow Pages (1973 and 1976), which listed community and political groups and social and public services in Seattle. Subsequently, he published the Seattle Sun, an alternative weekly newspaper which was published from 1974 to 1982.

Nick helped found the anti-redlining organization Coalition Against Redlining in Seattle, and in 1983 he co-founded Give Peace a Dance, which for 6 years held 24-hour dance marathons to raise funds for TV ads promoting nuclear disarmament. Nick is the founding chair of Local Progress, a nationwide organization of progressive local officials. In 2012, The Nation magazine's "Progressive Honor Roll of 2012" chose Nick as its "Most Valuable Local Official" in the United States.

The general membership meeting will include a presentation of the long-term plans to insure that PSARA will remain vibrant and strong for the foreseeable future. (See president's column on Page 3.) We look forward to hearing your comments on how PSARA should continue moving forward as we try to play our part in building a statewide movement to fight for an economically secure and dignified retirement for present and future generations of seniors and retirees.

Finally, there is a very good chance that we will have at least a rough cut and maybe the final cut of Social Security Works WA's newest video, "(Don't Wanna) Work Til I Die" to show at the meeting. Lots of PSARA members were involved in the making of the video!!

The meeting is Wednesday, June 17, from noon to 3 p.m. at Machinists District Lodge 751 Hall, 9125 15th Pl. S. (See the flyer on Page 7 for more details on driving directions, parking, public transit, etc.)



The Retiree ADVOCATE

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For up-to-date information
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Steal from Medicare?

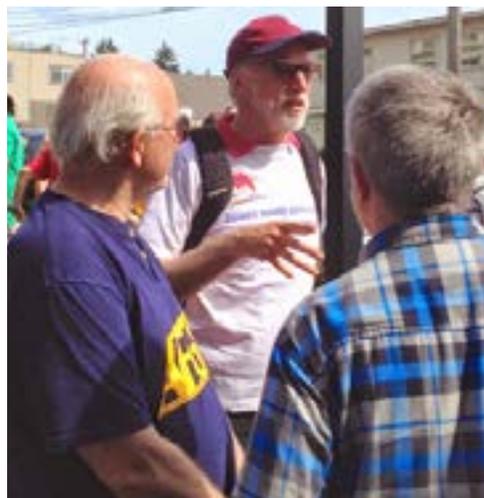
The "compromise" that was agreed to in the U.S. Senate to get the votes needed to pass Fast Track legislation for the Trans Pacific Partnership free trade agreement involved a raid on the Medicare Trust Fund. Included in the Fast Track legislation was funding for the Trade Adjustment Assistance (TAA) program. This is the program that is supposed to assist workers who lose their jobs because of trade agreements. Seven hundred million dollars will be taken from the Medicare Trust Fund to pay for the TAA "compromise." The Fast Track legislation is now in the House. Rep. Dave Reichert is one of the leading proponents for funding TAA as part of the Fast Track legislation by using dollars from the Medicare Trust Fund. The raid of the Medicare Trust Fund is another good reason to let our representatives hear from us.

May Day 2015

Photos by Richard Hodgkin



May 1, 2015. PSARA members gathered at the Washington State Labor Council offices with other community and labor activists to meet with farm workers from Familias Unidas por la Justicia. Then all joined with Casa Latina in the annual march for immigrant rights.



PSARA's Plans for the Future

By Robby Stern

Among the many activities of PSARA, there are two projects I want to share with you. PSARA is focusing on helping to build a progressive movement that includes as a goal the opportunity for present and future generations to be able to enjoy their senior years with dignity and economic security.

Long Term Planning

PSARA's long term organizational planning process achieved an important milestone in May. The PSARA Executive Board overwhelmingly approved a Memorandum of Understanding (MOU) to create a strategic partnership with Washington Community Action Network (Washington CAN!), a statewide community-based organization with approximately 40,000 members.

Thanks to our members, PSARA has grown to more than 1,250 members. It is very difficult to continue to administer an organization of this size with what is essentially volunteers. (We have a few people on contract, but much of the administration is accomplished by volunteers.)

More importantly, to quote from the MOU, "Growing retirement insecurity has become a permanent feature of the long-term growth in economic inequality and insecurity in our nation." The harsh reality is that more and more people, young, middle aged, and old, face uncertain and insecure retirements.

PSARA has been dedicated for decades (different names but similar visions) to providing a leading voice in the fight for a secure and dignified retirement for all people. In order to be more effective in the fight for retirement security, we need a statewide community-based movement that is capable of demanding policies at the local, state, and national level that will promote real retirement security.

PSARA's Executive Board decided to step up to the challenge of trying to create that statewide presence and movement. We approached Washing-

ton CAN!, which also does retirement security work, and asked them if they would be interested in creating a strategic partnership with PSARA. They were very excited about the possibility.

Washington CAN! has experience in creating and working with organizations that serve the larger progressive movement. The best example of this is the Main Street Alliance, a statewide progressive small business association with several thousand members. Main Street Alliance was first organized by Washington CAN! and now has its own governance structure working in partnership with Washington CAN!. Without going into details, the Main Street Alliance has changed the statewide business advocacy landscape dramatically. With thousands of small business members, they have been a voice for progressive changes while also representing the needs of small businesses.

With the model of the Main Street Alliance in mind, and also realizing that PSARA already has a dynamic presence primarily in the Seattle region and a very effective governance structure, we began discussions with Washington CAN! about a strategic partnership. The partnership includes a contract with Washington CAN! to handle a large proportion of our administrative work, assistance for PSARA with grant writing and fund-raising, and joint work on policy issues where our interests are aligned.

The PSARA Long Term Planning Committee, under the capable guidance of PSARA member Alice Ito, developed, along with Washington CAN! leaders and staff, an outline of what became a Memorandum of Understanding between the two organizations. At the same time, a number of PSARA leaders met with a significant number of Washington CAN! leaders and staff to get to know each other better and learn about each other's organization.

In May, the Memorandum of Understanding was approved by the PSARA Executive Board and the leadership of Washington CAN!. PSARA will retain



our identity, our governance structure, and all decision-making authority for the direction PSARA will take. The changes you are likely to see over time as we move into the implementation stage are new methods of communication. For example, we will continue to produce and mail hard copies of the Retiree Advocate unless you would rather receive the online version. But many of the letters we now mail (reminders that it is renewal time or thank you letters) will be replaced with emails when we have the member's email address. This change is more efficient and far less costly for PSARA.

We hope that through joint fund-raising we will be able to develop the resources to get at least a half-time staff person, possibly shared with Washington CAN! working on retirement security issues.

There will be glitches. Please be patient as we work through the glitches. Ultimately, we will all benefit from gaining the capacity to implement a progressive retirement security agenda statewide.

Mark Your Calendar for August 8!!

**"Medicare & Social Security:
Celebrating Decades of Success"**

The 50th Anniversary of Medicare and the 80th Anniversary of Social Security provides us with the perfect

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GUILTY!

Five Monster Banks Admit to Currency Fraud

By Mike Andrew, Editor Retiree Advocate

Some of the world's biggest – and greediest – banks are at it again. On May 20, US Attorney General Loretta Lynch announced that five huge banks would plead guilty to felony fraud charges arising from their manipulation of currency exchange rates.

The five banks "for years participated in a brazen display of collusion," Lynch said at a press conference.

"The penalty all these banks will now pay is fitting considering the long-running and egregious nature of their anti-competitive conduct," she added. "It is commensurate with the pervasive harm done. And it should deter competitors in the future from chasing profits without regard to fairness, to the law, or to the public welfare."

The banks will pay a whopping \$5.7 billion in fines for fraud, plus an additional \$1.6 billion imposed by the Federal Reserve for currency violations.

The banks also agreed to three years of "corporate probation" that would include federal court supervision and regular reporting to authorities to ensure that they had ended "all criminal activity."

The guilty banks include some of the world's largest:

- JP Morgan Chase is the world's fifth largest bank, with \$2.57 trillion in assets.
- Barclay's Bank is the world's tenth largest, with assets of \$2.1 trillion.
- Citicorp is the thirteenth largest bank, with \$1.84 trillion in assets.
- The Royal Bank of Scotland owns \$1.63 trillion in assets, making it the seventeenth largest in the world.
- UBS is the baby of the group with only \$1 trillion in assets, but it is the biggest bank in Switzerland and the world's largest manager of private wealth.

The \$925 million fine assessed for Citicorp is the largest criminal fine in history, Lynch said, and the combined total is the largest set of antitrust fines the Justice Department has ever levied.



The Dishonor Roll of crooked banks

Barclays and UBS are repeat offenders, having been fined for a similar currency manipulation scheme in 2012. They will have to pay millions of dollars in extra fines for violating the terms of the 2012 settlement.

What the banks did was to manipulate LIBOR (London Interbank Offered Rate), a measure of currency exchange rates which is calculated from information submitted by individual banks.

Because the guilty banks are so big, if they submit false data they can alter LIBOR substantially.

"The banks pleading guilty today are not ordinary market participants. They are 'market makers,' representing 25% or more of dollar-euro exchange rate transactions each year," Assistant Attorney General Bill Baer said at the Justice Department press conference.

"As such, they were uniquely positioned to manipulate the market. And that is what they did."

Again, because the banks are so big and handle so much money every day, even a small adjustment of LIBOR could net them millions of dollars in extra income.

If these monster banks were only stealing from each other, it would still be illegal, but it might not upset ordinary people. But LIBOR is used as a reference rate for many everyday financial products including home mortgages and student loans, and the collateral damage from manipulation of LIBOR hurts hundreds of thousands of regular people.

A thousand dollars more or less may be incidental if you're handling assets of \$2 trillion, but for a working family struggling to pay the mortgage and

send the kids to college, it can be the difference between success and failure.

In the 2012 LIBOR scandal, more than 100,000 homeowners filed a class action suit against 12 large US banks, charging them with using fraudulent interest rates that cost the homeowners thousands of extra dollars in mortgage payments.

One of the lead plaintiffs in the suit was Annie Bell Adams, a retiree living on a pension, whose subprime mortgage was converted to a LIBOR-based loan, sold to derivatives investors and then foreclosed, leaving her homeless.

Another round of lawsuits was filed by the City of Baltimore and other municipalities who charged that LIBOR manipulations caused them to lose \$6 billion in the hedge fund investments they used to back up city bonds.

In a 2012 Financial Times article, former trader Douglas Keenan charged that LIBOR manipulation has been common since at least 1991. BBC News and Reuters subsequently confirmed his claims.

What that means is that the guilty pleas announced by the Attorney General May 20 are only the tip of the iceberg. The world's biggest banks are so greedy that even ordinary market-driven greed will not satisfy them. They have to resort to extraordinary – even illegal – measures to rake in millions in extra profits.

A banking system where fraud is standard operating procedure can't last. And it shouldn't last.

Fines are a step in the right direction, but they're not enough.

Ordinary people go to jail for petty theft. Who goes to jail for theft on a global scale?

Divestment Campaign:

"Gates Foundation, Stop Giving with One Hand and Taking with the Other!"

Story by Bobby Righi and Kristen Beifus, with photos by Richard Hodgkin

On Thursday, May 14, Royal Dutch Shell brought its Arctic oil rig to Puget Sound amidst huge and growing protest. PSARA is part of the protest voices and has taken part in hearings, flotillas, and the Terminal 5 action.

The Bill and Melinda Gates Foundation has over \$1 billion invested in fossil fuel, including Royal Dutch Shell. Despite the Gates Foundation's commitment and support for global health programs around the world, they also invest in the very industries which are expediting global warming and putting the very communities they are serving at risk of vector-borne diseases, drought, storms, food scarcity, rising seas, and war.

In an annual letter, Bill and Melinda Gates wrote: "The long-term threat [of climate change] is so serious that the world needs to move much more aggressively – right now – to develop energy sources that are cheaper, can deliver on demand, and emit zero carbon dioxide."

The Gates Foundation needs to put their money where they claim their values are. The Guardian newspaper has called on the Gates Foundation to re-align its priorities and divest from fossil fuel over the next five years and to not invest anymore in the fossil fuel industry.

Bill McKibben and 350.org started the call for divestment from fossil fuel



companies in 2012, and it has grown rapidly around the world. Students, church members, and citizens have organized to convince universities, churches, and cities to sell their coal and oil company stocks. The University of Washington in the last month joined close to 30 colleges and universities that have turned toward a positive future for our planet. This recent divestment is modeled on the success of anti-apartheid divestment in the past, which exposed the companies involved, curbed their vast lobbying power, and created the political will for widespread change.

This movement raises awareness of the devastation caused by burning the fuel that is in reserves controlled by international oil companies. These reserves contain three times the amount of carbon that we can burn and still hope to keep our atmosphere from

heating so much it becomes catastrophic. And energy companies are still searching for more -- helped along with \$5.2 billion a year in U.S. government subsidies!

The Guardian has begun a petition campaign to urge the Gates Foundation and the Wellcome Trust (which holds tens of billions of dollars in fossil fuels) to stop and re-invest in our shared future. The petition campaign calls on Bill Gates to become a climate leader and divest from fossil fuels. They are neighbors and should be hearing from us too. Here is how you can sign on: <http://350.org/guardian-launches-fossil-fuel-divestment-campaign/>

Kristen Beifus & Bobby Righi serve on the PSARA Executive Board. Kristen co-chairs the PSARA Environmental Committee and Bobby is a member of the Environmental Committee. Richard Hodgkin is also a PSARA member.



"Medicare & Social Security: Celebrating Decades of Success"



**Saturday, August 8, 1:00 – 3:00 p.m.
Westlake Park, Seattle**

EVERYONE Deserves a Secure & Dignified Retirement

Come celebrate the **50th** Anniversary of Medicare & the **80th** Anniversary of Social Security. Add your voice to the demand that Social Security & Medicare be expanded to address the 21st century economic realities.

Interesting & exciting speakers from a diversity of communities
Great Entertainment & A **BIG** Birthday Cake

PSARA SUMMER MEMBERSHIP MEETING and POTLUCK

***Wednesday, June 17 – Noon to 3 pm
Machinist District Lodge 751 Hall, 9125 15th Place So.***

Please Join Us for Our Summer Potluck and Meeting:

- 12:30 PM Potluck Lunch and socializing***
***1:00 PM Speaker: Nick Licata, Retiring Seattle City
Councilmember***
***1:30 pm PSARA business meeting including
discussion of Long Term Planning for
PSARA'S future***

We are fortunate that Nick Licata has worked diligently to help make Seattle a progressive leader among large cities. We will hear his comments about work done and yet to do and we can tell him how much his leadership has meant to Seattle residents.

RSVP: Please let us know 1) if you can be there and 2) if you can bring a main dish, salad, fruit dessert or soft drink for the potluck 3) if you need help with a ride. Let us know by calling the office: 206-448-9646 or email: adminvp@psara.org.

Bus and Parking: Ample parking is available in the Machinists lot and surrounding streets. Now that the South Park Bridge is open again, you can drive there directly from East Marginal way, turning west on 16th Avenue S. which, after passing the South Park Bridge, becomes 14th S. and goes directly to the Machinist Hall.

***Metro Transit Bus route #132 from downtown to one block of IAM Hall.
Route#60 from Broadway & Republican to 3 blocks of the Hall.***

Rents Based on SSHP's "Tier System" Are Unfair

By Phyllis Baker, SSHP resident and PSARA member



Some residents of Willis House, a Seattle Senior Housing Program building, have formed a "rent committee" to look into SSHP's current policy of calculating rents.

While rents in publicly funded low-income programs are figured on percentage of income, SSHP adopted a "tier" system in 2003 under which a very small increase in income can instantly result in a rent hike of nearly \$200 or more. A resident taking a part-time job to supplement his or her income quickly learns that he or she can lose that income and a great deal more in increased rent. This is only one of the abuses this unfair policy inflicts on residents of SSHP.

Residents with incomes which are only a few dollars different can find they are paying radically different rents for identical apartments.

Another abuse of the system: Medicare premiums, which are automatically deducted from Social Security payments and never reach the recipient's bank account, are still counted as income for rent purposes. Persons whose premiums are covered under Medicaid never have to report those amounts.

Low-income residents live within a narrow margin. A sudden unplanned rent increase of \$200 a month would throw anyone's budget seriously off, but especially persons who are already watching their nickels and dimes. Even residents who are not paying the higher rents find the use of the tier system painful and mystifying. It's time to discard it and go back to the straight percentage calculation which is fair to everyone.

Debate Over Washington State Budget Continues

By Marilyn Watkins

The first 30-day special session of Washington's State Legislature hasn't brought Senate Republicans and House Democrats any closer to agreement on the state budget. It's looking like the gloomy predictions many made last January will come true – that the legislature won't finish up until the end of June, when the threat of a government shutdown come July 1 might force action.

While the House budget is clearly the better choice for Washington families, neither side has proposed a budget and revenue package that would actually adequately fund the educational opportunity and services our people need in today's economy.

Republicans who control the Senate claim we can increase spending on schools, cut university tuition, and move money from the General Fund to transportation – without raising taxes. To get there, they void the class-size reduction initiative voters passed last November, assume a big increase in marijuana consumption, shuffle funds around, throw in savings from unspecified "efficiencies," and continue to skimp on compensation for teachers and state workers (while accepting an 11 percent increase in pay themselves).

When the May revenue forecast for the 2015-17 biennium showed a small uptick, a group of Republican Senators immediately proposed handing out half of the anticipated additional revenue in permanent new business tax breaks.

Democrats, who control the House are suggesting the wealthy and big corporations come closer to paying their fair share, in order to enhance early learning, K-12 education, mental health, and other services. They've proposed new revenue from a capital gains tax on investment income that would fall exclusively on the wealthiest, closing some tax breaks and restoring service business taxes to the 2012 level. But the Democrats' budget also overturns the class size initiative and leaves the state a long way from fully funding McCleary, let alone restoring basic public services that protect our communities and provide opportunity for our children.

Washington's tax structure has become the most unfair in the country, with low- and moderate-income families paying proportionately much more than the wealthy.

Most of our revenue comes from the sales tax and a gross receipts business tax. When the system was designed in the 1930s, that brought in enough to educate kids for jobs on farms, lumber yards, and factories.

Today – in an era of globalization, a service-based economy, rapidly changing technology, and soaring inequality – an income tax has to be part of any fair or sufficient system. State Treasurer Jim McIntire recently proposed a new tax structure with a 5 percent income tax, reduced sales tax, and revamped business taxes. His proposal would greatly improve both adequacy and fairness. But because it relies on a flat rather than progressive income tax and reduces sales taxes only a little, it still leaves lower-income families paying more than their fair share – and the rich paying not enough, especially given soaring income inequality.

Regardless of the merits of McIntire's reform proposal, voters have been so skeptical of an income tax in the past that legislators are entirely ignoring it.

Teachers across the state have taken to the streets in a series of one-day rolling strikes to put some pressure on legislators to act. On May 20 many state employees used their lunch break to rally.

It's time for the rest of us to step up, too. Let's assure our elected representatives that we're willing to pay our share of the bills to educate our kids and keep our communities strong – but we'd like the wealthy and profitable corporations to pay their fair share, too.

Marilyn Watkins is Policy Director at the Economic Opportunity Institute and a member of PSARA.

The Story of Lewis G. Clarke

By Carver Gayton

From Trayvon Martin in Florida, Michael Brown in Ferguson, Eric Garner in Staten Island, to the recent killing of Tony Robinson in Madison, Wisconsin: it is clear that the nation remains divided on race and bloodlines. In 1903, W. E. B. DuBois, founder of the NAACP, predicted that the problem of the 20th century would be the color line. If he were alive today I doubt he would be surprised that his prediction remains relevant in the 21st century.

The story of Lewis G. Clarke, my great-grandfather, a fugitive slave who became an abolitionist, helps illustrate the complexity of the color line problem.

Clarke was born into slavery in Kentucky as the son of a Scottish weaver and a quadroon mother, and was separated from his family at the age of six. He became the slave of his wicked white aunt and half-sister of his mother. For over 10 years for the slightest offense she would torture young Clarke daily with an oak club, a chair, shears, tongs, raw hide, or anything else that was close at hand. According to Clarke, his aunt was typical among slave-holding women in that she seemed to hate and abuse him all the more because he had the blood of her father in his veins.

Clarke was subsequently sold to two other slave masters, where his treatment somewhat improved. At the age of 25 he decided to escape from bondage after being informed that he was to be sold to a slave owner in Louisiana. In planning his departure Clarke intended to connect with his brother Milton, rumored to have escaped to Essex County, Canada, and to free his youngest brother, Cyrus, in Lexington, Kentucky. He began a long, surreptitious sojourn all the way to Canada and back to Oberlin, Ohio, and Lexington. His modes of travel were by foot, river barge, horseback, ferry, steamship and stagecoach. During the trek he suffered emotionally and physically, and avoided near capture by slave catchers

unleashed by slave owners in Kentucky. After rescuing Cyrus and reconnecting with Milton in Oberlin, Ohio, word of Clarke's suffering and dramatic escape spread among abolitionist leaders in Western Ohio as well as New York City and the Boston area.

Clarke was recruited to come North by Lewis Tappan, a wealthy founder of the American Anti-Slavery Society. Under the auspices of the Society, Clarke established his residence at the home of Aaron and Mary Safford in Cambridge, Massachusetts, where he lived for most of the 1840's. While there, he encountered Mary's stepsister Harriet Beecher Stowe, author of Uncle Tom's Cabin, published in 1852. Clarke's experiences are evident in the great novel (Stowe later identified him as the prototype of the book's rebellious octoroon slave, George Harris).

While living in the Northeast, Clarke delivered over 500 speeches to audiences numbering in the thousands. His most significant speech, from a historical perspective, was probably his first in the North, delivered in Brooklyn beginning on October 20, 1842. Clarke spoke for three days. Lydia Maria Child, editor of the National Anti-Slavery Standard, captured the speech in an article, "Leaves from a Slave's Journal of Life."

While addressing the crowd, Clarke made this profound query: "My grandmother was her slave master's daughter, and my mother was her master's daughter and I was my slave master's son, so you see I haven't got but one-eighth of the [black] blood. Now admitting it is right to make a slave of a full black nigger, I want to ask gentlemen acquainted with the business whether because I owe a shilling [approximately 25 cents], I ought to be made pay a dollar?"

Clarke was never ashamed of his black blood. Nevertheless, his riveting question made abundantly clear the irrational, greedy, and racist basis of the "one drop rule," which meant anyone



with a known black ancestor was considered black. One aspect of the rule certainly increased the number of available slaves and bolstered the burgeoning cotton economy to the benefit of slave owners.

Clarke's question continues to be debated today among blacks and whites as to what constitutes race. Biologists unequivocally agree that racial categories have no scientific basis. Clarke was of the opinion, however, that the one drop rule, though fashioned out of ignorance and greed, united peoples having their origins from three continents, who could be proud of their customs and heritage as well as fight against slavery and racial injustice. I agree with Clarke's perspective.

Editor's note: This is Part I of an article by Carver Gayton. Part II will appear in next month's Retiree Advocate.

Carver Clark Gayton is the author of "When Owing a Shilling Costs a Dollar: The Saga of Lewis G. Clarke, Born a White Slave" (2014) and a PSARA member.

A Speak Out on Hospital Care

Continued from Page 1

93 hospitals in 18 states. These hospital systems are earning impressively. For instance, in 2014 Providence earned \$771.4 million in profit. CEO/administrator salary is also growing. Valley Medical CEO's total compensation for 2013 was \$1,427,341. Northwest Hospital's CEO earned \$1,380,436 in 2012. The CEO of Providence earned \$1,918,810 in 2013.

But staffing at these hospitals continues to suffer. In a bedside survey from 2014, 67 percent of RNs at Swedish-Providence responded that staffing on their unit was "what it should be" only 50 percent of the time. Poor staffing does not just give staff a hard day at work. It costs lives. Each year 400,000 patients die from preventable medical errors which could be avoided if hospital staffing was adequate. And in hospitals where patient safety suffers, Medicare cuts payments. In 2014, Medicare penalized all Swedish Hospitals, Harborview, Northwest and Valley Medical Centers over concerns about patient safety.

California passed a landmark law in 2004 limiting the number of patients assigned to one RN. It remains the only state with a safe staffing ratio law for all hospital patients, and national staffing legislation sits waiting in the House and Senate.

Medical Debt

Before the implementation of most provisions of the Affordable Care Act (ACA) in 2013, over 20 percent of American adults struggled to pay their medical bills, and three in five bankruptcies were due to medical bills. But now that insurance coverage has expanded, the predominant cause of medical debt has changed from uninsured to underinsured patients. High co-pays and deductibles, uncovered procedures and specialists, insurance plans and processes that are difficult to understand all lead to debt. And there remain many Washingtonians who are uninsured because they can't afford their premiums for insurance, even premiums for insurance provided by the ACA. Immigrants with legal documentation are not eligible for Medicaid or for state exchange insurance subsidies. And immigrants over the age of 21 who

do not have legal documentation are not eligible for health exchange coverage or Medicaid at all.

Even though hospitals are required to offer charity care to patients with bills they cannot pay, Washington hospitals place barriers in the way of patients receiving charity care. Financial assistance counselors do not inform patients about charity care. The application for charity care is long and requires financial documents which an ill patient may have difficulty locating. Hospitals have established a 14-day deadline for completion of the application, a short deadline which is difficult for a sick patient to meet. And hospital charity care provisions do not cover contracted medical services performed in a hospital.

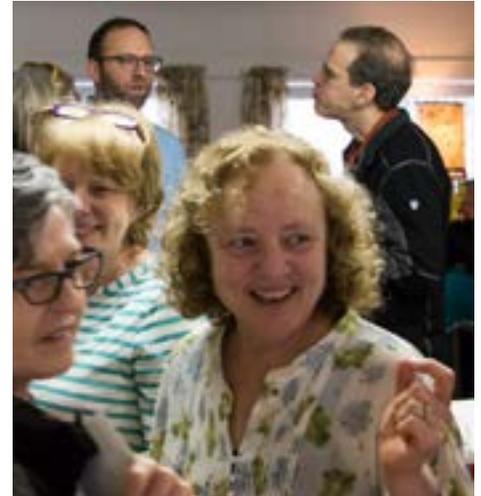
Consider the experience of Ben, a Seattle resident diagnosed with non-Hodgkins lymphoma 18 months ago. He was fortunate to have good health insurance and a supportive employer. He was treated with surgeries and chemotherapy, and is now cancer-free. But he could not pay all the co-insurance charges. He was awakened early on a Sunday morning by a loud banging on his door. The hospital had sold his debt to an aggressive debt-collection agency who served him notice that morning that they would sue him if he failed to pay.

He and others like him with medical debt face collections harassment, application of interest and fees, garnishment of wages, and liens.

What needs to happen

Hospitals have a responsibility to provide safe, affordable care. They need to staff adequately for safe caregiver-to-patient ratios. Since hospitals have declared their opposition to safe staffing minimums, we must compel these minimums through statewide or national legislation like the 2004 law in California.

Hospitals need to inform patients who qualify for charity care of its availability, create an application process that is not too complex for a sick hospital patient to complete, and provide a longer time period in which a patient can make a charity care application.



Dina Burstein

Hospitals should not send patients to collection agencies, particularly patients who should have been enrolled in charity care in the first place.

Insurance plans need to clarify which providers and institutions they cover.

The ACA has led to great improvement for a large number of people in Washington. But there is clearly room for improvement in quality of care and billing practices.

Health Care Is a Human Right-Washington, a coalition which includes PSARA, is working to create a universal single-payer health care system for all Washingtonians. If we could achieve that, along with safe staffing ratios, we would see many fewer nurses praying in their cars on the way to work, and many fewer Bens seeing their hospital and its CEO get rich off of their needed cancer care.

The Washington legislature, with the support of the Governor, should pass legislation that provides universal health care coverage for all Washington residents. Additionally, legislation must be passed, following the example of California, to require the hospitals to provide safe staffing ratios to protect hospitalized patients and the staff that care for them. In the absence of legislation, the city must find ways to hold the hospitals accountable, including support for a charity care policy that will help to eliminate the medical debt that should be covered by charity care.

Dina Burstein is a nurse, a member of SEIU 1199NW, and a member of PSARA.

opportunity to educate regarding our goals for these two bedrock social insurance programs. Turning out large numbers of people at Westlake Park on August 8 can help educate about the need to expand these programs. We want enhancement of the two programs to be a focus of discussion in the 2016 election.

Besides celebrating past successes of the programs, we will focus on how we can help make these programs meet the needs and economic realities of the 21st century. Medicare, to be more financially sound, should be expanded and available to all, regardless of age. Medicare needs to include a long-term care benefit and Center for Medicare Services should be authorized to negotiate with pharmaceutical companies over the cost of prescription drugs.

Social Security benefits must be increased. Additionally, there needs to be a credit rather than a financial penalty for people who take time off from paid work to care for a family member. The COLA needs to be changed to the CPI-E (Consumer Price Index for the Elderly); survivor benefits for kids who lose a parent should continue to age 22 so these kids have the opportunity for higher education; and the spousal survival benefit needs to be increased. Scrapping the Cap will pay for a large portion of these benefit improvements. Combined with a small increase in the payroll tax, we can financially achieve these needed reforms.

Please put August 8 on your calendar and invite your neighbors and friends.

"PSARA is an organization open to the community, not just to retirees. They are activists and allies committed to making social justice and equal rights not just a philosophy, but an active practice in our community."

At PSARA's 2014 Summer Meeting, we asked attendees to describe PSARA in one sentence. This is what one member said about us.

A Letter on Social Security Access

Editor's note: On May 13, David Cox, National President of the AFGE, and Witold Skwierczynski, President of the AFGE Council of SSA Field Operations, sent the following letter to US Senators and Representatives.

With the publication by SSA of its Vision 2025, it is quite clear that the agency either has no plans for SSA field offices, or that they do, and do not want to talk about them. In a 10,000 word document describing the future of the agency, there are exactly two mentions of SSA field offices - neither one providing any insight into the agency's plans for serving the public. This is true despite the fact that almost 50 percent of SSA employees work in field offices.

At the same time, the document is absolutely clear and unambiguous on its plans for utilization of the internet and other technology based mediums to provide service. It begins with the statement that MySSA will be the gateway to Social Security. Historically, local Social Security offices have been the face of and gateway to the Program. Removing a trained staff person, capable of answering questions and providing options a computer cannot, would be a major policy shift for SSA and it needs to be examined closely before moving forward. Certainly, the internet and other technologies have their place in serving the public and should be available for those who want to use them, but Americans have paid for personal service, locally based in a field office, and overwhelmingly they support its continuation and even expansion.

The reason SSA gives for this fundamental shift in the way it will operate in the future is the public demand for service in this manner. Yet a November, 2014 Public Policy Poll shows 86 percent of Americans want as many or more field offices in the future. Only 11 percent want to use the Internet or mail to request a replacement Social Security Card. When it came to filing for benefits, just 13 percent of respondents said they wanted to file for retirement online.

Even among people under 30, who are among the most computer literate, that number was only 4 percent.

If SSA has a secret plan to eliminate all or most of the field offices, Congress, the public and the employees deserve to know about it. If they do not, then the agency should be asked to provide some insight into the role of these community offices in the future. It is a reasonable question and it should be put to the agency before this process is allowed to continue. In addition, the agency should be asked about its recent decision to change the definition of "face to face service" to include internet use. Documents accompanying the Vision 2025 plan state "Moving forward we will expand our definition of face-to-face service to include virtual options like video and other online delivery tools."

We urge you to ask Acting Commissioner Colvin why field offices were not discussed in the Vision 2025 document and what role she sees them playing in 2025. If you support the field office network as strongly as your constituents do, please help us clarify this critical issue.

Thank you.

To Renew or Donate

PSARA Education Fund
2800 1st Avenue, Room 262, Seattle WA 98121
Donations are tax deductible

- Basic contribution: \$20
- Limited income/living lightly: \$15 or whatever you can afford
- Supporting: \$50 New contributor
- Sponsoring: \$100 or more Renewing contributor

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Meetings and Events

PSARA Government Relations Committee: 1 p.m. – 2:30 p.m., Wednesday, June 3, Seattle Labor Temple, Room 226, 2800 First Ave., Seattle. All welcome as we discuss important state and federal issues.

PSARA Environmental Committee: 10 a.m.- 11:30 a.m., Thursday, June 4, Seattle Labor Temple, 2800 First Ave., Room 208, Seattle. All welcome as we determine how we can best contribute to the education and action necessary to address the causes and solutions to the fossil fuel-created climate crisis.

Green Lake Discussion Group: Noon to 1:30 p.m., Thursday, June 11, Green Lake Library, 7354 East Green Lake Drive N., Seattle. Brown bag lunch. The topic of discussion will be: "Homelessness and the Library – What we are doing and how we are thinking about the future?" All are welcome. For further information contact Susan at sjlevy.01@gmail.com

PSARA Summer General Membership Meeting & Potluck: 12:30 – 3 p.m., Wednesday, June 17, Machinists District Council 751 Hall, 9125 15th Place S., Seattle. Join us for the always excellent potluck, hear and honor progressive retiring City Council member Nick Licata, discuss the important long-term plans being developed for PSARA's future. See the flyer in the centerfold for more details about transportation and how to RSVP.

Medicare & Social Security: Celebrating Decades of Success! 1 p.m. – 3 p.m., Saturday, August 8, Westlake Park, 4th Avenue and Pine Street, Seattle. Everyone deserves a secure and dignified retirement. Celebrate the 50th Anniversary of Medicare and the 80th Anniversary of Social Security. Add your voice to the demand that Social Security & Medicare be expanded to address the 21st century economic realities.

Build the Movement for Universal Health Care

PSARA members and other supporters of the Health Care Is a Human Right campaign are being invited to be part of a statewide Health Care Action Team.

Volunteers will have the opportunity to build the base of universal health care supporters in strategic Washington districts. Health Care Action Team members will be asked to choose from a variety of activities such as writing a letter to the editor, hosting a house party, signing up friends, and talking to legislators.

An organizer with Washington Community Action Network will assist Action Team volunteers.

To find out more, email teresa@washingtoncan.org or call 206-805-6674.

