

The Retiree **ADVOCATE**

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“Uniting Generations for a Secure Future”

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March 2015

Mark McDermott finds
\$3.5 billion
for the people
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The President’s Budget and Social Security

By Steve Kofahl

The President’s Budget released February 2, for the fiscal year that begins on October 1, 2015, would amend the Defense of Marriage Act to require the Social Security Administration and other agencies that administer programs in which marriage is a factor, to consider an individual as married if the marriage is valid in the state where that marriage occurred.

If Congress passes this provision, many more gay and lesbian spouses and survivors will finally be afforded their equal protection rights under the U.S. Constitution’s Fifth Amendment. Soon after the Supreme Court’s June 26, 2013, decision in *Windsor vs. United States*, SSA began paying benefits to some gay and lesbian spouses, based on guidance from the Department of Justice. However, many benefit applications were held and not processed

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Golden Years Turned to Lead

By Tamara Crane

Debt is a bully. It can be bigger, stronger and more intimidating than any school-yard kid who took your lunch away when you were younger. It’s especially hard for seniors. Seniors are faced with debt when their fixed incomes have little excess to dig themselves out of mounting bills.

Older middle-class Americans are now carrying more credit card debt than younger Americans, according to the AARP. Some debts are from old loans or more recent ones that older Americans take to go back to school or pay for college for their kids. The Consumer Financial Protection Bureau (CFPB) reports that for older Americans, debt collection is the top complaint.

For some, their “golden years” may feel more like “leaden years,” as they face harassing phone calls from debt collectors. Some seniors even report receiving illegal threats to garnish their Social Security and other federal benefits. The distress caused by being harassed by a debt collector aggravates any existing medical conditions and could endanger their health and well-being.

We need to fight back against this problem. Washington Community Action Network and the Alliance for a Just Society are planning a national conversation on debt. This conference, *Up From Debt*, will talk about the impact of debt on people’s lives and analyze how the structures and institutions push people into the debt trap. The convening will go deeper into specific battles including credit card, medical, student, mortgage debt as well as the legal financial obligations of prisoners as they re-enter society. The *Up From Debt* conference will be a place to break the shame and isolation of debt to gain empowerment and find solutions.

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If Black Lives Mattered...Transforming How We Respond to the Climate Crisis

Excerpted from Naomi Klein’s article in the *Nation* magazine by Bobby Righi

What does #BlackLivesMatter, and the unshakable moral principle that it represents, have to do with climate change? Everything. Because we can be quite sure that if wealthy white Americans had been the ones left without food and water for days in a giant sports stadium after Hurricane Katrina, even George W. Bush would have gotten serious about climate change. Similarly, if Australia were at risk of disappearing, and not large parts of Bangladesh, Prime Minister Tony Abbott would be a lot less likely to publicly celebrate the burning of coal as “good for humanity”. And if my own

city of Toronto were being battered, year after year, by historic typhoons demanding mass evacuations, and not Tacloban in the Philippines, we can also be sure that Canada would not have made building tar sands pipelines the centerpiece of its foreign policy.

The reality of an economic order built on white supremacy is the whispered subtext of our entire response to the climate crisis, and it badly needs to be dragged into the light. The highly racialized discounting of certain lives does play out between countries but also, unfailingly, within them—perhaps most dramatically within the



Naomi Klein

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To Our Readers

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We hope you'll continue to support the Retiree Advocate. Please use the coupon on Page 11 to renew your subscription or make a tax-deductible donation to the PSARA Education Fund. Thank you.

About the February Issue

No, you don't need new glasses. The charts on Page 3 of last month's issue really were blurry. Sorry about that. We'll see that it doesn't happen again.

The good news is that we have a new, faster computer that ultimately will help us do an even better job on the Advocate. We just needed some time to adjust the new settings and make them work with our InDesign program.

You can see the information from the charts online at psara.org/2015/02/02/social-security-and-medicare-facts-and-figures/

Earth Day 2015

Earth Day 2015 : An afternoon of music, art, workshops, and planning for action on climate change.

Saturday, April 18, from 1 to 4 p.m. at Seattle Central Community College's Mitchell Activities Center on Broadway in Seattle.

Sponsored by 350.org, Sierra Club and other environmental, community and labor organizations.

Health Care Access for All

By Mike Andrew

"**W**anted to let everyone know we had a great hearing this morning for HB 1321 in the House Health Care Committee," EOI Senior Policy Analyst and PSARA member Tatsuko Go Hollo reported in a February 20 email.

"We had wonderful testimony from a representative for the community and migrant health centers, a nurse at Harborview, a representative from the chronic care services community, and a retiree advocate (PSARA Executive Board member Ronnie Shure)...A huge THANK YOU to all that worked to find folks to testify."

While HB 1321 did not advance to the floor of the House for a vote, effective committee testimony is a way to prepare legislators to pass a similar measure in an upcoming session.

HB 1321, with its Senate companion bill, SB 5305, was a bill "Declaring the intent for all Washingtonians to have health care coverage by 2020." The bill aims to close loopholes in the Affordable Care Act of 2010 (ACA or Obamacare).

Along with other organizations PSARA is deeply involved in the "Health Care is a Human Right" coalition, advocating for the passage of this important legislation, among other issues.

While the ACA was certainly an advance that has reduced the number of Americans without health insurance to all-time lows, many individuals were left out and others find it hard to access coverage they're theoretically entitled to.

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The 1% Off the Hook, "Fixing" Social Security, and Other Challenges

By Robby Stern



A Tax Holiday for the 1%

February 10 marked the date when the top 1% in the country no longer paid into the Social Security system. The lower level earners among the 1% hit the \$118,500 cap on that date. Of course, a large proportion of the 1% hit the cap after their first or second week of earnings in 2015.

We know that if the cap were eliminated and everyone paid at the same rate regardless of income, Social Security would not only be able to pay full benefits for the remainder of this century, but we could actually increase benefits and make other needed changes to the program. We could consider improvements such as increasing benefits, particularly for low income earners; adopting a more accurate cost of living index, the CPI-E; adopting a care-giver credit for family care-givers who temporarily leave the paid work force to care for a child or an ill family member; and other reforms that would advance Social Security as a 21st century social insurance program.

It is not as if the top 1% (or top 5% for that matter) actually needs the tax holiday they are awarded by the cap. Given the composition of the Congress,

the cap will not go away in the next two years. But, we will "keep on pushing." Another chance will come in 2016. The cap will be an issue in the 2016 election.

The 80th anniversary of Social Security in August of this year provides an opportunity to promote the campaign to make Social Security a better program for our children and grandchildren. Maybe by the 85th anniversary we will be able to make the cap a piece of history that has been replaced by a more equitable policy.

Congress to Create a Commission to "Fix" Social Security

Meanwhile, the "Congress critters" (to quote Jim Hightower) are once again coming after Social Security. Reps. Tom Cole (R-OK) and John Delaney (D-MD) are planning to introduce a bill this Congress to establish another commission to propose changes to Social Security.

We know what to expect, and it will not be Scrapping the Cap. The changes they will propose are likely to include cuts like raising the retirement age, reducing benefits for some individuals, adopting the chained CPI, and introducing means testing for beneficiaries.

Advocates for Social Security believe this legislation is likely to make it through Congress. We already know that, in the past, the President was looking for the "grand compromise". Stay tuned and get ready to become active to stop this renewed attack.

President Obama's Budget

President Obama's Fiscal Year 2016 budget proposal offers a mixed bag for seniors. The budget contains several changes to Medicare, including higher deductibles, new home health co-pays, and increased means testing.

On the positive side, the budget

calls for Medicare rebates for prescription drugs, saving approximately \$116 billion in Medicare payments to drug companies for medications prescribed for low-income patients. The proposed budget also would close the prescription drug donut hole in 2017, three years earlier than was adopted under the Affordable Care Act.

The budget also includes a reallocation of payroll tax revenue from Social Security's old-age and survivors' trust fund to the disability trust fund. This would keep the Social Security Disability Fund solvent past 2016. The Republican Congressional leadership has made clear that they intend to try and pit Social Security beneficiaries against those who receive Social Security disability by requiring cuts to Social Security in order to transfer dollars to the Social Security Trust Fund. We will oppose the effort to create a wedge. Scrapping the cap is a viable alternative.

July 30, 50th Anniversary

Planning has begun for a joint celebration of the 50th anniversary of Medicare and the 80th anniversary of Social Security. The anniversaries offer the opportunity to also discuss improvements to the Medicare program.

Some of the reforms could include lowering the age (not raising the age!) of eligibility for Medicare; allowing the Secretary of Health and Human Services to negotiate the price of prescription drugs with pharmaceutical companies; offering a prescription drug benefit in traditional Medicare similar to what is allowed in the Medicare Advantage program; and stopping Medicare Advantage programs from receiving higher reimbursement rates than are paid for comparable beneficiaries in traditional Medicare.

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Enough is Enough. Let's Fight the Fare Hikes!

By Katie Wilson



Starting this month, retirees who rely on public transit are taking a big hit to the pocketbook. On March 1st the senior fare on King County Metro and Link Light Rail went from seventy-five cents to \$1.00, an increase of 33%.

You may recall that not so long ago, back in 2010, an unlimited annual bus pass for seniors cost just \$100. Then Metro raised the cost of a monthly pass from \$9 to \$18, and then to \$27, while eliminating the annual pass. In 2011, seniors' yearly transit costs leapt from \$100 to \$324. As of March 1st, with the new monthly pass price of \$36, that number has shot up to \$432.

I hope you're feeling outraged, because this is nothing if not an outrage. So many low-income seniors subsist on fixed incomes and must budget every expense with the utmost care. How many will find themselves stuck at home, their mobility and freedom curtailed? Where does King County get off raising seniors' transportation costs by nearly 450%, and that during the deepest recession in generations? Don't our County Councilmembers have parents? Grandparents? Don't they expect to retire some day? Well, maybe they don't expect to be poor or to be stuck riding the bus.

We can fight back. Seniors are not alone in facing rising transit costs. Riders with disabilities have seen their fares skyrocket in exactly the same manner. Access Paratransit riders are getting a double-whammy, with fares increasing fifty cents from \$1.25 to \$1.75. Youth, too: in 2011 the youth fare went from seventy-five cents to \$1.25, and on March 1st of this year it rose again to \$1.50. Public school students who live less than two miles from school don't even get a subsidized pass. How many low-income youth will miss school or activities because their cost-burdened families can't afford to get them there and back every day?

If King County needs a good example to follow, there's one not far away. Coincidentally, also on March 1st, San Francisco made riding the bus free – yep, you read that right: free – for all low- and moderate-income seniors and people with disabilities. San Francisco already has a free bus program for low- and moderate-income youth.

Enough is enough. At some point we

fought for, with the support of PSARA and many other organizations, finally became a reality. The new ORCA LIFT program allows riders with incomes below 200 percent of the Federal Poverty Guidelines to ride for a reduced fare of \$1.50.

Of course, many of us remember way back in 2008 when the standard fare was \$1.25. Since then King County has raised bus fares four times and eliminated the downtown Ride Free Area. So, while the new reduced fare for low-income riders is a welcome step in the right direction, it does not by any means solve our crisis of affordable transit.

Now standard fares are going up yet again. The new offpeak adult fare is \$2.50, and the peak fare is \$2.75. Many welloff commuters who can afford the increase may think, "Well, OK, I'm happy to pay a little more..." But this is another step in the wrong direction. Metro already has among the highest fares in the nation. Fare hikes cause reductions in ridership. An increase of 10 percent,



Public transit is a public good, not a business. It should be treated as basic infrastructure, and it should be amply and publicly funded.

need to put our collective foot down — and that point is now. That's why the Transit Riders Union (TRU) is building a mass delegation of transit riders (yes, you can join!) to meet with county councilmembers to reject the fare hikes and lay out concrete steps toward more affordable transit. And we're not going to let up until we see results.

There is a silver lining for some riders: on March 1st, the low-income fare TRU

such as the peak fare increase from \$2.50 to \$2.75, will cause ridership to fall an estimated 3.5 percent. Climate change is accelerating. Gridlock is already at unacceptable levels. We should be doing everything possible to increase, not decrease, the use of public transit.

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Health Care Access for All

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Undocumented workers and their families, for example, are excluded from ACA coverage. So are documented foreign-born workers who have been in the US for less than five years.

So are many DREAMers – young workers and students who came to this country as children and are now fully integrated in our economic and educational system but lack permanent residency status.

DREAMers under the age of 19 are covered under Apple Health for Kids, but those over 19 are not. Pres. Obama's DACA executive order deferred action on deportation for DREAMers, but did not give them access to medical insurance.

There are also many working families who are entitled to coverage under the ACA, but fall through the cracks because of low income or seasonal employment. They are, for example, not poor enough to qualify for Medicaid, but still can't afford even modest insurance premiums.

Others may be seasonal workers who have income only at certain times of the year – farm workers, for example, who only find work during the harvest season. Because insurance policies are open for enrollment only once at the beginning of the year, seasonal workers may be excluded because they can't pay the initial premiums when they are due.

Still other low-income workers may be underinsured, with low-cost policies that really don't provide adequate coverage.

According to the bill itself, the ACA provided health care coverage for 1 million previously uninsured Washingtonians, but 10% of the state population is still not covered – some 650,000 people. Some 8,000 people lost insurance during the past year because they were unable to pay their premiums.

A major illness or accident could devastate a family without insurance, and the cost of providing what's called "uncompensated care" – medical care that's not paid for by the patients or their insurance – runs to \$1 billion for Washington state alone.

Covering these uninsured Washingtonians is good policy, and should be a priority for future legislatures.

Social Security: Why It's Not Broke & How We Can Expand It

By Tom Barry, photos by Garet Munger

Several years ago I was talking with one of my students, Siri, from Norway. She was taking her first US Government class at the time and was surprised to learn that few of her classmates thought Social Security would be around when they retired and, even more surprising, few seemed to care.

Siri had pointed out in an earlier conversation that we Americans spend a lot of our resources on things that might happen, but which we hope we don't need. We buy health insurance and hope we don't get sick. We buy car insurance and hope to avoid an accident. We get life insurance policies and pray our families won't be cashing them out prematurely.

"So why aren't you concerned about what happens to you when you retire, something you know will happen and you know you'll need?" she asked. It was a good question, and one for which I didn't have a great answer.

So this week I was excited to attend a PSARA sponsored panel called "Social Security: Why It's Not Broke & How We Can Expand It," and I came away with a much better answer to Siri's question than whatever I bumbled out a few years ago. The answer is simply that many of us – myself included – simply don't understand Social Security, so we assume it's broken. But it's not.

Among the long list of things I was ignorant about before I attended the session was the realization that Social Security isn't just about retirement; it's a safety net for all of society. It's not an example of bureaucratic waste; it's an example of bureaucratic efficiency. And it's not bankrupt, but not everyone is paying their fair share either.

As one of the panelists pointed out in response to a question about defending Social Security benefits, "the problem with defensive politics is that you only need to lose once to lose it all." If we want Social Security to be around for our generation, we will need to be just as aggressive about its expansion as those who would like to see it dismantled.

Tom Barry is a PSARA member.



Tom Barry



Seattle City Councilmember Kshama Sawant shares a lighter moment with Social Security Works Co-director Eric Kingson (left) and Jeff Johnson, President of the Washington State Labor Council (right).



More than 100 young and old participants listened intently to presentations on the future of Social Security.

Greece Challenges Transatlantic Trade and Investment Partnership

By Mike Andrew

"We won a battle, but not the war," Greek Prime Minister Alexis Tsipras told his country after his government won a short-term debt extension from its European creditors. "The difficulties lie ahead of us."

The biggest difficulty will be to get the European Central Bank and the IMF to back down from their demands that Greece continue the crushing austerity measures that have devastated the national economy.

But that's not all. The new government led by SYRIZA – the Coalition of the Radical Left – is also challenging the projected trade agreement between the US and EU known as TTIP (the Transatlantic Trade and Investment Partnership).

The US government sees TTIP as a companion treaty to TPP (the Trans-Pacific Partnership), a trade and corporate protection treaty it is negotiating with countries in the Pacific Rim. Like TPP, TTIP would protect trans-national corporations from regulation by the governments of countries where they do business.

The stakes are even higher than with the TPP, however. The US and European Union together represent 60% of global GDP, 33% of world trade in goods, and 42% of world trade in services. A trade treaty linking the US and Europe would potentially be the largest trade agreement in history, covering 46% of world GDP.

SYRIZA, which is fighting to take back control of its own economy from the European Central Bank and IMF and has no desire to surrender control to foreign corporations, has already rejected the draft TTIP treaty published on January 7.

"I can assure you that a Parliament where SYRIZA holds the majority will never ratify the deal," Greece's deputy administrative reform minister Georgios Katrougkalos told the press on February 3. "And this will be a big gift not only to the Greek people but to all the European people."

Katrougkalos raised serious concerns about the Investor State Dispute Settlement mechanism, or ISDS, contained in the pact.

The mechanism is designed to protect corporate investments from laws or court rulings in the countries where investors do business. Under the ISDS mechanism, trans-national corporations can take legal action when a country's laws negatively impact their economic activity.

Greece is currently trying to reverse the privatization of public assets forced on it by European banks. The new SYRIZA government recently halted negotiations to sell the port of Piraeus – the country's largest – to foreign investors.

TTIP, however, would outlaw that kind of interference in corporate acquisitions, and the ISDS mechanism would allow foreign corporations to sue the Greek government if it tried to assert control over the country's ports, power plants, TV stations, or other national assets.

Workplace health and safety regulations and even the minimum wage could also be at risk, since all these protections "negatively impact" the profit margin of foreign investors.

The Greek government is not the only one concerned with ISDS. In December 2013, some 200 environmentalists, labor unions, and consumer advocacy organizations on both sides of the Atlantic sent a letter to the European Commission demanding that ISDS be dropped from the draft treaty.

"Investor-state dispute settlement is a one-way street by which corporations can challenge government policies, but neither governments nor individuals are granted any comparable rights to hold corporations accountable," the letter said.

Another problem comes from the fact that Europe has more stringent environmental, health, and safety protections than the US does.

"For example we [the EU] don't permit GMOs, [and] data protection is



Georgios Katrougkalos

significantly more important as well as the protection of national health systems," Katrougkalos explained, adding that new rules established by TTIP "will undermine the way the welfare state is organized in the EU."

Banks and brokerage firms, which may benefit the most from reduced regulation, are also subject to much less supervision in the US than in Europe.

Finally, Katrougkalos charged that the EU's executive, the European Commission, was not conducting negotiations in an open and aboveboard manner. Their precise mandate to craft such a comprehensive treaty was unclear, he said.

"An undemocratic practice of lack of transparency has prevailed from the very beginning of the negotiations," Katrougkalos said.

Under EU rules, treaties are negotiated by the European Commission but have to be ratified by all 28 countries that make up the union. The treaty will also have to be ratified by the European Parliament.

France has already gotten provisions that might harm its film industry dropped from the draft treaty, and Bulgaria has said it will also veto the project unless the US lifts visa requirements for Bulgarian citizens.

Greek objections go much deeper, however, and only time will tell whether a draft acceptable to the SYRIZA government will be forthcoming.

A Wonderful Tour of the NW African American Museum

By Vivian Lee, photos by Garet Munger

On January 29th, twenty one PSARA members participated in a PSARA Diversity Committee sponsored tour of the Northwest African American Museum (NAAM). Before our tour began, we were warmly greeted by Katie Williams, NAAM Public Program Manager.

The tour was led by Seattle Central College Professor Emeritus, Minnie Collins, an excellent docent, who brought the history of the northwest African American community to life. The permanent exhibit, entitled "Journey", details Northwest African American history on a timeline from the arrival of the first African American to Washington State, George Washington Bush, to the recent arrival of new immigrants from Africa. Prof. Collins got us thinking and talking by asking us what we or our ancestors were doing during some of the significant events on the timeline reflected in the exhibit.



PSARA Executive Board members Bob Shimabukuro, Kristen Beifus, Outreach VP Vivian Lee, and Secretary Frieda Takamura listen intently.

We also viewed two contemporary exhibits. The first is a traveling exhibit entitled "Funky Turns Forty" which displays Black Character animation art from the time in the 1970s when Black cartoons began to display more positive images of African Americans. We also viewed "The Fabric of Our Lives: Tales of Dirty Laundry" by artist Anatacia Tolbert. This very powerful exhibit created for the 150th Anniversary of the passage of the 13th Amendment to the US Constitution focusses on the human cost and the determined human spirit



associated with winning the rights established by the 13th Amendment.

Following the tour, we had lively small group discussions and lunch at the nearby Fare Start café. The discussion revealed that we were all very impressed with the museum and the exhibits. Without exception, everyone felt they had learned new information from what we viewed and also found the exhibits emotionally impactful.

In our discussion groups there were some interesting observations. To mention a few, one participant noted that she didn't just learn more about African American history that day. Instead, she learned more about our shared history. Another member commented that African Americans have framed and led the discussion and have taken charge of

their own struggles. The progress that has been made is a result of the African American community fighting hard to elevate the issues to public discourse and demanding change. It is also important that other races and ethnicities have assisted after understanding the issues.

The tour made clear that there is strength in numbers. That is what PSARA is all about: organizing numbers of people to act for progressive change. The Diversity Committee gathered suggestions to consider so the Committee can help us all better understand our historical experiences and also encourage more racial/ethnic diversity in PSARA's leadership and membership.

Vivian Lee is Outreach Vice President of PSARA.



I Found \$3.5 Billion for the People: We Need a Permanent Alliance to Get It

By Mark McDermott

For years, I have been arguing that our state's progressive movements need to create a permanent alliance to move forward decisively. Equally important is learning from movements in other states. Our consistent failures on tax reform make this point.

In January, California's tax system was ranked 2nd best while our state was ranked 50th in terms of fairness to working people and the poor. This is not new. Our poorest 20% of families, average income \$11,900, pay 16.8% of their income in state and local taxes. Our richest 1%, average income \$1.52 million, pay 2.4%. Do you know anyone who thinks this is fair, just or healthy for our state? I don't. Unfortunately 30 years of Democratic governors, combined with many years of Democratic control of the Legislature, has failed to bring tax fairness.

We have a choice on how we organize ourselves for this long-term fight for tax reform and our much broader agenda for a just, equitable, sustainable and thriving state. Failing to make the right choice will help continue the many injustices in our state.

In 2010, progressives pushed Initiative 1098 calling for a modest state income tax on individuals earning more than \$200,000 and couples earning more than \$400,000. It was crushed 64% to 36%. We can't claim our opponents bought the election. It is one thing to be attacked and lose badly. It is much worse to pick a big fight and get stomped. In 2012, California voters approved Proposition 30, 55% to 45%.

It raised the state income tax rate to 12.3% on incomes over \$500,000 and a 13.3% rate on incomes over \$1 million. Our counterparts in California picked a big fight and won big.

Over many years, our counterparts in California have built more public support for fair taxes, passed a fair income tax, and have the power to elect a governor who actively fought to raise the income tax on the wealthy.

They correctly understood their voters. We did not. We did not do the needed multi-year statewide grassroots educational work on this issue. We also lack a permanent statewide alliance that brings together our many progressive movements to shift our political culture needed to win big on taxes and other key issues. This is a decades-long problem.

In January, hundreds of organizations working for economic, social, racial and environmental justice began lobbying in Olympia for increased funding. I support many of them with both money and time. I want us to win big. At the end of the session, I fear too many will return home again disappointed and largely empty handed.

This is both predictable and a long-standing tradition. The result will be continued underfunding of programs which address the legitimate needs of working people, students, educators, environmentalists, people of color, women, immigrants, people with disabilities, the elderly, the mentally ill, and others.

Let's compare California and our state. They have 111 billionaires, 1st in the country. We rank 7th with 12. Clearly the super-wealthy in California are doing quite well.

In California, the poorest 20% of families, average income \$13,900, pay 10.5% in state and local taxes. The richest 1%, average income \$1.97 million, pay 8.7% after using federal tax breaks to write off their state taxes.



Let's have our richest 1% pay the same rate of taxation as California's richest 1%. Their rate rises from 2.4% to 8.7%. Paying 2.4% nets \$36,000 in taxes. Paying 8.7% nets \$132,000. A tax increase of \$96,000 per year per family. WOW!!! This simple change will raise at least \$3.5 billion for the two year budget. I bet everyone I know can think of great ways to spend the money. We have a problem. Corporate Washington and their allies will oppose it. Convincing the people of our state will also be a challenge unless we do our work well.

This is only one of several great ways to raise billions to meet the needs of the people. Getting there is the problem. Without a permanent statewide alliance that brings all of us together to win big on many key issues, the story I have told is all too likely to continue. I hope I am wrong, but I fear I'm right. We have a choice on how we organize ourselves for this long-term fight for tax reform and our much broader agenda for a just, equitable, sustainable and thriving state. Failing to make the right choice will help continue the many injustices in our state. If you disagree with the need for a permanent multi-movement alliance to win big, what is your alternative approach?

Mark McDermott is the chair of PSARA's Education Committee.

"Fair Trade or Bust Tour" Comes to Washington

To voice opposition against the disastrous impacts Fast Track would have on the Pacific Northwest's economy, environment and public health, the Washington Fair Trade Coalition, Sierra Club, and allies in the labor, environmental, public health and human rights movements got on a bus called the "Blue-Green Machine" for an action-packed day of rallies, press events, and briefings to highlight how bad trade policy has impacted our communities.



PSARA Executive Board member Ronnie Shure speaks at the Fair Trade rally in Tacoma.

Fast track would give the President authority to negotiate TPP and send it to Congress for an up or down vote, without an opportunity for amendments that protect our economy, environment, and health.



The "Blue-Green Machine." The debate over "Fast Track" legislation for the Trans-Pacific Partnership (TPP) and other pending trade deals is rapidly coming to a head. The tour met with Rep. Susan DelBene's staff in Mt. Vernon, Rep. Derek Kilmer's staff in Tacoma, and state legislators in Olympia.



The Fair Trade crew poses in front of the bus.

Enough is Enough. Let's Fight the Fare Hikes!

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Ultimately, all this boils down to a simple idea: Public transit is a public good, not a business. It should be treated as basic infrastructure, and it should be amply and publicly funded. Yes, those who can easily afford to pay should pay for public transit – but this should be done through progressive taxes, not user fees like fares. And most important, the tax base should include not only high-income individuals but also the many multimillion and billion dollar corporations that reside in Seattle and King County, which profit immensely from the transit system and other public amenities.

It's true that our state's legislature in Olympia hamstring county and city governments, severely limiting local funding options. But legislators aren't quite as helpless as they'd like us to think. For example, King County, the City of Seattle, and Sound Transit's Multicounty Transportation Benefit District all have the power to levy a modest Employee Hours Tax on business to fund public transit. This would generate more than enough revenue to roll back the fare hikes. We could start making strides in the other direction. But it's not going to happen as long as the business lobby creates the loudest noise our elected representatives hear. It's time transit riders put our voices, and our votes, together.

Katie Wilson is a member of PSARA and the General Secretary of the Transit Riders Union. To learn more about the ORCA LIFT program, including enrollment locations, visit www.orcalift.com. To join the Transit Riders Delegation and learn more about the campaign against fare hikes, visit www.transitriders.org or leave a voice message at 206-651-4282.

The President's Budget and Social Security

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while the Agency sought further guidance. The amendment to DOMA would allow these claims to be processed. We wish that the President had acted more quickly, but now we must put the heat on Congress.

The proposed Budget also provides for reallocation of reserves from the Old Age and Survivors Insurance Trust Fund to the Disability Insurance Trust Fund to balance the funds and allow full payment of benefits through 2033. This counters the action of the House of Representatives to block reallocation for the first time in history, which would cut benefits for disabled individuals and their children by 20% as soon as next year.

The President's request also would boost total budget authority to administer SSA programs by \$732 million,

while adding 1506 work years (staffing and equivalent overtime hours). That would allow the Agency to reduce the record 1 million + pending disability claim hearing requests, cut telephone and field office visit waiting times, and hopefully keep SSA from closing more offices.

These are positive developments. On the "we better keep vigilant side", the President has staked out a position of no "drastic" cuts to Social Security benefits. "Drastic", as we know, is in the eyes of the beholder. The President was proposing a "grand compromise" in the past. The Chained CPI or raising the retirement age may not be considered drastic in beltway mentality. We have to stay vigilant.

For now, the President has made his proposal. We will see what the Con-



gress has in mind within the next few months. At that time, we will know what kind of a fight we will have to wage.

Steve Kofahl is President of AFGE 3937 and a member of the PSARA Executive Board.

If Black Lives Mattered...

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United States. I was reminded of this while reading about Akai Gurley, the unarmed 28-year-old black man who was "accidentally" shot and killed last month in the dark stairwell of a Brooklyn housing project. Like the elevator, the lighting system in the building had been left unrepaired, despite complaints. And when that neglect of a public institution that disproportionately serves African-Americans intersected with armed fear of black men, the result was lethal.

When Superstorm Sandy hit New York City two years earlier, a similar combination of forces showed its brutal face. Housing projects suffering from decades of official neglect were devastated by the storm, with water and electrical systems completely knocked out for weeks. No lights. No heat. No power for lights or elevators. But the worst part was how fear of those darkened buildings clearly played a role in keeping government officials and relief agencies from checking in on

elderly and sick residents, leaving them stranded in high-rise buildings without basic provisions for far too long.

Thinly veiled notions of racial superiority have informed every aspect of the non-response to climate change so far. Racism is what has made it possible to systematically look away from the climate threat for more than two decades. It is also what has allowed the worst health impacts of digging up, processing and burning fossil fuels—from cancer clusters to asthma—to be systematically dumped on indigenous communities and on the neighborhoods where people of color live, work and play. The South Bronx, to cite just one example, has notoriously high asthma rates, and a staggering 21.8 percent of children living in New York City public housing have asthma, three times higher than the rate for private housing. The choking of those children is not as immediately lethal as the kind of choking that stole Eric Garner's life, but it is very real nonetheless.

If we committed ourselves to responding to the climate crisis on the basis that black lives matter, it would demand hopeful transformations — greatly improved services, increased democracy and self-determination, real food security and countless good jobs. In short, a justice-based climate mobilization would do more than end the way neglected communities are policed; it might just help end the neglect itself.

The clarion call that Black Lives Matter deserves to transform how we approach a great many crises in our societies, and it must jolt us out of our climate inaction. Because if the current race-based hierarchy of humanity is left unchallenged, then we can be certain that our governments will continue their procrastination, to allow for the sacrifice of ever more people, ever more ancient cultures, languages, countries. Conversely, if black lives matter—and they do—then global warming is already a five-alarm fire, and the lives it has taken already are too many.

The 1% Off the Hook, "Fixing" Social Security, and Other Challenges

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Medicare also needs to address the problem of long-term care. Right now, the cost of extended hospitalizations are a major cost driver. It would be a cost savings to create a Medicare long-term care benefit and would take an enormous weight off the shoulders of families trying to care for loved ones. More information will be provided on the celebration as plans develop.

PSARA Members Support Health Care as a Human Right

PSARA members for whom we have emails were asked in the early part of February to contact Sen. Randi Becker, the chair of the Senate Health Care Committee. She was asked to hold a hearing on Senate Bill 5305 that would create a goal of providing health care coverage for all Washington residents by the year 2020. We received the report that the Senator's office was surprised by the number of phone calls and emails they received. Lobbyists for the Health Care is a Human Right Coalition were asked which organization generated so many calls to the Senator. PSARA was not alone in requesting action, but I heard from a number of PSARA members that they either made the call or sent an email. Obviously, a large number of PSARA members care deeply about the issue of health care being a basic human right. THANK YOU!

"Time after time we're told corporations should have freedom from pesky job safety regulations, environmental protections and labor standards - giving working people the freedom to be crushed in collapsing mines, choke on filthy air and get paid too little to live on."
-- Richard Trumka, AFL-CIO

Golden Years Turned to Lead

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The conference takes place on Saturday, March 14, at the SEIU 775 Office on 215 Columbia Street in Seattle.

Register at www.washingtoncan.org or call Xochitl (pronounced Sochi) at (206) 557-9456.

As we are building this movement. We would love to hear your story, good or bad, about debt, to be shared with others who may be in the same situation and need to know they're not alone. You can get in touch with us by email rosalind@washingtoncan.org or by calling (206) 389-0050.

Meantime, here is what the Consumer Financial Protection Bureau recommends:

- Protecting your federal benefits: Seniors need to know that most federal benefits are protected from debt collectors. When federal benefits are received by direct deposit to a checking account, the bank or credit union is required automatically to protect up to two months' worth of these benefits. Benefits received on government-issued prepaid cards are also protected.
- Identify the debt: Older consumers report that collectors often reject or ignore their attempts to correct cases of mistaken identification. Identifying where the debt originated from can often eliminate debt collector's harassment.
- Putting a stop to the harassment: One of the most common debt collection complaints the CFPB receives from seniors is that that collectors use abusive and aggressive tactics to intimidate, aggravate or coerce them into making payments. Stand your ground!

Tamara Crane is on the Executive Board of Washington Community Action Network and is a PSARA member.

"Who will have your back when you are as old as I am? Your grandfather, grandmother, father, and I have been involved since before you were born. Otherwise, without Social Security and Medicare, your cash flow would be remarkably diminished.....Think about it." -- At our 2014 Summer Meeting, participants were asked to describe PSARA in a sentence or two. This is what one said about us.

To Renew or Donate

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

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

Name (Please print): _____

Address: _____

Phone: _____ Email: _____

Meetings and Events

PSARA Government Relations Committee: 1 p.m. – 2:30 p.m., Wednesday, March, 4, 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. - noon, Thursday, March 5, 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, March 12, Green Lake Library, 7354 East Green Lake Drive N., Seattle. Brown bag lunch. The topic of discussion will be "Poetry, Love it, Fear it, Write It." All are welcome. For further information contact Susan at outreachvp@psara.org

PSARA Diversity Committee: 11 a.m. – 12:30 p.m., Thursday, March 19, Central Area Senior Center, 500 30th Ave S, Seattle. Members welcome as the Committee continues planning for the next committee project.

PSARA Executive Board Meeting: 12:30 p.m. – 3 p.m., Thursday, March 19, Central Area Senior Center, 500 30th Avenue S., Seattle. All members are welcome.

PSARA Education Committee: 10:00 a.m. – noon., Tuesday, March 26, Seattle Labor Temple, Room 234, 2800 First Ave., Seattle. All welcome as we discuss developing a new retirement security educational program focusing on the fight to expand and enhance retirement security for all.

Seattle Labor Chorus Singalong

By Janet Stecher

The Seattle Labor Chorus' annual Singalong and Silent Auction takes place on Saturday March 7, 7:00 p.m., at Phinney Ridge Lutheran Church, 7500 Greenwood Avenue North.

The Singalong features community singing of songs of labor, peace, and justice and golden oldies (words projected on a screen so you won't be left out).

There will be homemade snacks and desserts, tea and coffee and soft drinks; tickets for the Chorus' quilt raffle; and a silent auction. Admission is by a suggested donation of \$15 per adult or \$5 per child, but no one will be turned away. Tickets are available from Chorus members or at the door. Call Janet Stecher at (206) 524-7753 with any questions.

Janet Stecher is a PSARA member and PSARA's new bookkeeper

