

# ROSE Newsletter

Retired  
Oregon School  
Employees



Looking out for the rights and benefits of retired OSEA members

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Benefits of being a ROSE (Retired Oregon School Employees) member include OSEA life insurance, member discounts, OSEA publications, PERS information, training, events and social activities.

## Do Your Elected Representatives Vote to Protect Seniors?

How many times have you received the call that your car warranty is expiring? Or the one I often get from Amazon, saying my card has been charged \$1,999 for an iPhone 11? Maybe you got the one that your grandson is in jail and needs bail. These are all scams and robocalls.

Many come from small Oregon cities like Susanville and Stayton. Some calls show up under the name of one of your contacts, so you answer it. This is called spoofing. How do they do this and why isn't it illegal?

Between June 2020 and June 2021, 59 million people lost a combined \$29.8 billion according to Truecaller, a phone number identification app. We have all heard of someone who has fallen for one of these scams. It can be easy to be tricked, especially if you are not on top of your finances — when I got the call about a charge on my Amazon card, I knew it was a hoax because I don't have an Amazon card. But a spouse who does not take care of the bills may be unaware of that and fall



By **BONNIE LUISI**  
Chair

victim.

The Federal Communications Commission (FCC) recently implemented industry rules called "STIR/SHAKEN" to help mitigate spammers' efforts. Phone providers are now required to authenticate that the call people received really is from the number shown on the caller ID. The STIR/SHAKEN anti-spoofing rules went into effect on June 30, 2021. Large service providers like Verizon, AT&T or T-Mobile are now required to implement caller ID authentication standards and to submit a plan outlining their robocall mitigation efforts. Some of the smaller providers (those with 100,000 customers or fewer) have an extension on those dates.

Robocalls are on the decline, although it may not seem like it. August saw 4.1 billion robocalls, down 4.4 percent from July, which was down 4.8 percent from June, according to YouMail, a robocall blocking software company. Efforts by Verizon to

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## GET CONNECTED AND STAY CONNECTED

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# A Dark Year

By KATHRYN RIEGGER  
Zone V Coordinator

I have experienced a lot of sadness in my life, some unnecessarily. When it weighs on me, I have found that putting my feelings into words can bring me a sense of peace. I thought that I would share some of those thoughts with you.

Scary time for me  
Trudge on  
Promises broken  
Demanding persons abound  
Rules to live by  
Fools refuse  
Endangering all

This is a dark year  
A shoulder to lean on  
Turns to dust  
Will my needs be met

Within a silent panic  
Consuming my thoughts  
A certain hope  
Dare I peek



*Oregon Gov. Earl W. Snell signs legislation creating the Public Employees Retirement System on March 26, 1945.*

# OPRI Board Meetings During the Pandemic

From JAY OSBORNE

Oregon PERS Retirees, Inc. (OPRI) meets monthly. For the past year, we've had the option of participating in the meeting in-person or over Zoom. I've read that many people don't like Zoom meetings, preferring to meet face-to-face with other attendees. I prefer Zoom meetings. I'm hearing impaired and have difficulty hearing people speak in group meetings. With Zoom, I wear noise-cancelling headphones which eliminate background noise and allow me to adjust the volume.

The folks at Public Affairs Counsel in Salem set the meeting room up with enough microphones scattered around the conference table so that everyone attending in person can be easily heard by all. People are more inclined to speak one at a time. Zoom Cloud Meetings continues to update their program, making it easier to use and more effective. Did you know with Zoom Cloud Meetings you can have up to 100 attendees logged in?

## The September Board Meeting

One of the items we discussed at the September meeting was very exciting. We are in the early planning stages for holding our very first OPRI conference next year. One location we talked about for the conference was

Chinook Winds. We discussed whether to have a one- or two-day conference. The main advantage of doing it all on one day is cost savings. The disadvantage is that depending on the agenda, it might be too long for people. A two-day conference allows for some free time for the attendees to enjoy doing some things on their own.

We will be looking into vendors who would be of most interest to retirees. The vendors would help sponsor the event. This way the conference could possibly be free to OPRI members. We hope to schedule some speakers to present on topics of interest to retirees. We talked about inviting some of the legislators whose election campaigns we supported and who we have endorsed.

As mentioned, the idea of having an OPRI conference is in the early planning stages. We welcome hearing your suggestions and thoughts about the conference. This includes other possible locations, whether to hold for one day or two, topics you'd like to know more about, and the type of vendors to have. Planning updates will be shared in our newsletters and on our Facebook page.

If you have not already checked it out, please visit the OPRI Facebook page, facebook.com/OrPersRetirees. We work to keep it as current as possible and post items that we hope are of interest to you. ■

# CEOs Against Medical Price Negotiation Were Paid \$400 Million Collectively Last Year

**From ALLIANCE FOR  
RETIRED AMERICANS**

**T**he fight over allowing Medicare to negotiate lower drug prices, and use the savings to expand guaranteed dental, hearing and vision benefits, continued in earnest on Capitol Hill this month.

Executives from 33 pharmaceutical corporations sent a letter to Congress reiterating their opposition to allowing Medicare to negotiate lower prescription drug prices. The letter contained

numerous falsehoods about the impact of Medicare drug price negotiations and asked Congress to block any legislation that would weaken their monopoly power to set prices. In response, Patients for Affordable Drugs Now, a bipartisan organization fighting for lower drug prices, released new data showing that Big Pharma CEOs were collectively paid \$400 million in 2020. The average compensation for CEOs was \$12.5 million, 185 times the average American household income — and 420 times the income of Medicare beneficiaries.

The report also shows that 19

of the 33 countries that wrote to Congress are based in foreign countries, where they charge less than half what they charge Americans for the same drugs.

“Americans pay the highest prices in the world for prescription drugs and those CEOs are fighting tooth and nail to keep it that way,” said Richard Fiesta, Executive Director of the Alliance. “We are doing everything we can to defeat these corporations and get this common sense solution into law. President Biden made this a priority, and Congress needs to deliver this for the American people.” ■

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## Extreme Wealth Inequality at All Ages is Tied to Retirement Struggles for Many Americans

**From ALLIANCE FOR  
RETIRED AMERICANS**

**R**esearchers with the National Institute on Retirement Security have found wealth inequality among members of the Baby Boom generation, which they defined as Americans aged 55-73.

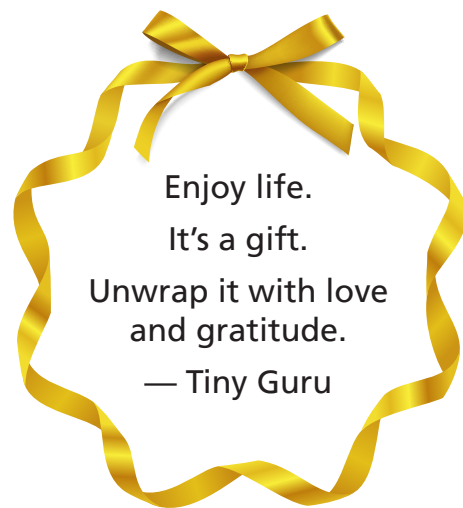
The entire bottom half of Baby Boomers held only two percent of their generations wealth in 2019, threatening the retirement security of millions of Americans who are at or close to retirement age. Comparable levels of inequality were found among younger demographics, including “Gen X,” aged 39-54, and Millennials, aged 23-38.

When broken down by racial and ethnic groups, white Baby Boomers held 91 percent of the financial assets for their age group, while Black and Hispanic Baby Boomers own only a sliver of the total.

Financial asset ownership, including 401(k) plans, individual retirement accounts and other forms of investment, is especially important to retirement security because so many workers are expected to generate their own personal retirement savings as pensions become less common.

“Wealth inequality hurts Americans of all ages, and is particularly dangerous for older people,” said Joseph Peters, Jr., Secretary-Treasurer of the Alliance.

“We need to expand Social Security and increase benefits, since it is clear that more and more Americans will need to rely on it for the majority of their retirement income.” ■



# ROSE Recipe: Carrot Cake

This recipe comes from a family friend of my wife, Genny. Joe was her dad's best friend and the two families spent many occasions together. Joe would make and bring this cake to all the family events. I hope you enjoy it as much as our family has.

## Joe Driscol's Carrot Cake

2 tsp baking soda  
1 1/2 tsp salt  
2 cups flour  
2 tbsp baking powder  
1 1/2 tsp cinnamon  
2 cups sugar  
1 1/4 cups salad oil  
4 eggs  
2 cups finely grated carrots  
8 oz. can crushed pineapple  
1/2 cup chopped nuts  
3 1/2 oz. flaked coconut

## Cream Cheese Frosting

1/2 cup butter  
8 oz. cream cheese



1 tsp vanilla  
1/2 box powdered sugar

Sift together flour, baking powder, baking soda, salt and cinnamon. Add sugar, salad oil and eggs; mix well. Add carrots, pineapple, coconut and nuts. Blend

and pour into a lightly greased and floured cake pan. Bake at 350 degrees for 45-50 minutes.

To make the frosting, combine butter, cream cheese, vanilla and powdered sugar. Spread onto cake.

– **Gary Rychard**

## ROSE Meetings

**Dec. 3** – ROSE Meeting

**Mar. 4** – ROSE Meeting

**May 6** – ROSE Meeting

*ROSE meetings take place at 10:30 a.m. at the OSEA State Office in Salem. Meetings will be held virtually via Zoom if necessary due to the pandemic.*

A Member's Union  
**OSEA**

AFT Local 6732

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lessen robocalls led to 500,000 fewer each month. AT&T says they can identify and label 1 billion robocalls each month while T-Mobile says they can verify 300 million of their calls each day.

While STIR/SHAKEN helps crack down on domestic calls, little can be done with those coming from outside the US. The FCC has little authority abroad. So, will many of these scammers move their operations overseas? Probably!

What can you do for now? Many call providers have their own robocall blocking apps. On my iPhone, I can block all calls that are not originated from someone in my contact list. (To do this, go to settings, phone, silence unknown callers.) When a call from an unknown number comes in, my phone doesn't even ring. If it is not a spammer, the caller can leave a message for me to return their call. I set this up six months ago and I have only received one call from someone I needed to call back.

Check out your phone for options available to you. Stay safe and stay aware of these scammers. Scammers will always find new ways to steal and cheat — don't let them! ■