

ROSE Newsletter

Retired
Oregon School
Employees



Looking out for the rights and benefits of retired OSEA members

ROSE Leaders

Chair

Bonnie Luisi
541-701-7293

Vice Chair

Merlene Martin
541-942-8850

Secretary-Treasurer

Jay Osborne
503-655-0810

Zone I Coordinator

Paula Kingsbury
503-504-2766

Zone II Coordinator

Everice Moro
503-313-4661

Zone III Coordinator

Stephanie
Heins-Mueller
503-409-1835

Zone IV Coordinator

Marilyn Moss
541-870-1672

Zone V Coordinator

Kathryn Riegger
541-292-9316

Zone VI Coordinator

Linda Bradetich
541-350-0965

Zone VII Coordinator

Delores Piersol
541-561-7441

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.

ROSE Can Help You Stay Informed

When I was younger, I had many ideas about what my life would be like in way out in the future — the year 2000 seemed so far away! I thought we would all be traveling Jetson-style, maybe living on Mars with our spaceships, space suits and, of course, our jetpacks!

Yet with almost a quarter of the 2000s over, I can see that I had quite an imagination as a child. My concerns now center on protecting what we have and saving for the future. Will Medicare and Social Security benefits last? Will legislators protect the main source of income many seniors have? Will some seniors skip dosages of their medications because they can't afford to refill a prescription, putting their health at risk?

I try to read all that I can about senior issues so that I am informed. AARP and ARA are two excellent sources of information that I count on for truthful reporting about senior issues. Both organizations have lobbyists to bring senior issues to the capitol, whether that means Salem or Washington, D.C.

Most of you are familiar with AARP,



By **BONNIE LUISI**
Chair

who sends out monthly newsletters and offers Medicare information and plans. They have several different articles of interest to seniors — scams, identity theft, pension protection, health information and much more.

The ARA is a group that lobbies for senior issues. They have a Friday update

available online. I try to post this update on our ROSE Facebook page so all can get the information. You can find the ROSE Facebook page on your search just by typing 'ROSE.' It should come up; if not, please let me know and I will make sure you are able to find it. You can also have the Friday update emailed to you if you do not use Facebook. Let any ROSE officer know and we can hook you up. Our Zone II ROSE Coordinator Everice Moro is the Chair of the Oregon Chapter of ARA, and she has a wealth of knowledge about the issues seniors find most concerning.

I hope you are healthy and doing well in the new year. Let us know if there are any concerns you would like to receive more information on. I would love to see you at a ROSE meeting or hear from you on our Facebook page.

GET CONNECTED AND STAY CONNECTED

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ROSE Recipe: Chili Beans

This deliciously easy recipe is perfect for a chilly winter night. It is great for a family dinner or for a group of friends. Complete the meal with warm, buttery cornbread!

- 1 lb. lean ground turkey or beef
- 1 medium onion (or to your liking)
- 1 15 oz. can each: black beans, kidney beans and pinto beans with juices
- 1 14 oz. can diced tomatoes
- 1 14.5 oz. can tomato sauce
- 1 envelope chili seasoning (we prefer McCormick's)

In a pot (we use our dutch oven) sweat the onion in a bit of oil or bacon fat, then add meat and continue browning. Drain if needed. Add the remaining ingredients and simmer for 30 to 40 minutes.

Top with shredded cheese and sour cream if desired. Our daughter Kelly likes Fritos Corn Chips, too. And it's that easy! Enjoy!

– *Merlene Martin*



Retirees Welcome Lower Prescription Drug Costs Now Act

By **ALLIANCE FOR RETIRED
AMERICANS**

Members of the Alliance for Retired Americans (ARA) cheered the passage of House Resolution (HR) 3, the “Lower Drug Costs Now Act,” in the House of Representatives. The bill will lower drug prices by: requiring Medicare to negotiate drug prices on the 250 highest priced drugs, including insulin; making the lower negotiated drug prices available to all insured Americans, not just seniors; capping annual out of pocket expenses for Medicare beneficiaries at \$2,000; and using the savings to expand Medicare coverage to include hearing, dental and vision.

“Americans pay the highest prices in the world for prescription drugs and seniors are bearing the brunt of this burden,” said Richard Fiesta, ARA Executive Director.

“230 members of the House of Representatives stood up to pharmaceutical corporations.”

“HR 3 will help retirees enjoy longer, healthier lives with less financial anxiety,” added Fiesta. “Negotiating drug prices will save taxpayers billions of dollars and help ensure that no retiree has to choose between filling a prescription and putting food on their table.”

Jim Riordan, a member of the Illinois ARA and AFSCME Retirees, said passing the Lower Drug Costs Now Act would change his life. Riordan receives Xolair injections to treat his asthma at a cost of \$24,000 per month. Medicare pays 80%, leaving him with a \$4,800 bill each month. To save money he only takes half of his dosage, putting his health at risk.

“Our members have worked to give Medicare the power to negotiate lower drug prices for more than 15 years,” said Fiesta.

Oregon Alliance for Retired Americans Update

By **EVERICE MORO**
Zone II Coordinator

The Oregon Alliance for Retired Americans (ARA) had its annual convention in October, which included elections for officers. I will continue as president. Our own Bonnie Luisi stepped down from her role as secretary to serve on the Oregon Educator Benefit Board (OEBB). Louise Currin, president of AFT Retirees Oregon,

has replaced her. Scott Blau from the Letter Carriers has also joined the board.

We had a wonderful presentation from the Multnomah County Department of Emergency Management and Aging and Disability Resource Connection (ADRC). I encourage you to visit www.ADRCoforegon.org to find lots of great information on many valuable senior and disability resources in your area.

Attend a PERS Board Meeting and Stay Vigilant

By **JAY OSBORNE**
Secretary-Treasurer

At the most recent PERS Board meeting on Dec. 6, a piece of good news was shared: the year to date returns on investments through October 2019 were 10.75 percent. When the economy is good and PERS investments do well, the PERS financial position improves. PERS relies on a healthy economy to remain stable, lower the unfunded liability and yes, even grow the reserves. The Board reviewed an independent actuarial analysis of the system conducted by Milliman, an actuarial firm in Colorado, and PERS staff provided their response.

The PERS Board adopted rules for implementing Senate Bill (SB) 1049, the infamous PERS reform bill that passed last year. (Folks who have already retired are not impacted by SB 1049.) If OSEA and the PERS Coalition are successful in overturning parts of the law, some of these rules will once again be reviewed and adapted to accommodate any changes.

Attorney Bennett Hartman is retained by the PERS Coalition to represent PERS in legal matters and PERS members with responsibilities including attending all PERS Board meetings on your behalf. The PERS Coalition is comprised of representatives (often the union lobbyists), from all public employee unions and Oregon PERS Retirees, Inc. (OPRI), which exclusively represents retirees. It is the PERS Coalition

that decided to file suite in the Moro case, which we won. Currently, Bennett Hartman are the attorneys for legal action taken against the legislature regarding last session's passage of SB 1049.

Just when you thought all was quiet on the PERS reform front, you find out otherwise. Former Governor Ted Kulongoski and former Republican State Senator Chris Telfer sponsored five potential ballot measures that would revamp Oregon PERS benefits. There is never a moment when we can let our guard down. Tim Nesbitt, the former Oregon AFL-CIO president who has worked with state business leaders on the issue, pulled the anti-PERS ballot measures. A business-backed effort to get Oregon voters to reduce the costs of the state's public pension system has quietly closed shop — at least for the 2020 election.

Pass this information along. Corporate Oregon knows that their ballot measures simply don't have enough support to win. Oregonians do not support cutting public employee retirements.

Board meetings are scheduled on a periodic basis. I urge anyone interested to attend these meetings. The next regular meeting is scheduled for Jan. 31, 2020 at 9:00 a.m. For a list of scheduled meetings, go to: <https://www.oregon.gov/pers/Pages/Board/PERS-Board-Information.aspx>.

Affordable Legal Services for Seniors

By **MERLENE MARTN**
Vice Chair

Did you know that one in six seniors live below the poverty level? The December ROSE meeting included an informative presentation by Eric Olsen, founder of Help Eliminate Legal Problems for Seniors and Disabled (HELPS). As a nonprofit law firm, HELPS provides legal services to seniors for free or for a nominal fee.

Did you know that debt collectors cannot garnish your Social Security, pensions or retirement income? The only exception is for 15 percent of any student loans or owed back taxes. Even in that case, HELPS can help you relieve that debt.

You do not have to pay old debt that you cannot afford to pay, and your children are not responsible for your debt.

Federal law prohibits collectors from calling or sending demand letters to persons represented with an attorney. A simple call to HELPS can mean that you have an attorney, and they can write a cease and desist letter on your behalf.

HELPS does not negotiate, nor do they represent clients in court. HELPS does provide an affordable alternative to bankruptcy.

Most importantly, HELPS can return peace to your life if you are struggling with debt.

To ask questions or get more information, you can call HELPS toll free at 855-435-7787 or visit www.helpshere.org.

ROSE Celebrates the Holidays



By **EVERICE MORO**
Zone II Coordinator

As a ROSE board member and member of several union or labor-related organizations,

I participate in lots of activities that benefit or educate labor members. Our holiday celebrations are some of my favorites.

Many ROSE members participated in the annual Union Holiday Potluck on Dec. 11, with folks from AFT Retirees, National Association of Letter Carriers, AFSCME and Hillsboro Classified. At this annual party, people get together with food. We also donated gifts for the Presents for Partners Holiday Party.

Presents for Partners was Dec. 14 this year. It is a party for

union families experiencing a tough time. Lots of ROSE, AFT Oregon Retirees and a host of other unions contributed money, gifts, food, time and plenty of man- and woman-power to make a wonderful, heartwarming event. Our own ROSE folks helped make hundreds of Christmas stockings so that each child could pick their own. Presents for Partners was started by the Labor's Community Service Organization, which helps union families throughout the year.

It is always a treat to celebrate the season with fellow union members. Please join us next year!

The Importance of Gratitude

By **MERLENE MARTIN**
Vice Chair

Iserve on the Earth and Social Justice Committee with First Presbyterian Church in Cottage Grove. Recently our committee provided a wonderful speaker to our community: Tulku Jigme Rinpoche, founder of the Palmo Center for Peace and Education in Cottage Grove. The Palmo Center exists under the auspices of His Holiness the Dalai Lama, who inaugurated the center in 2013.

Tulku spoke to us about gratitude and the lessons we can learn from it. Although gratitude may sound easy, for many of us it is much easier to be grateful for people we agree with than those we don't like. Tulku believes that people who have different opinions or are frustrating are lessons. They can teach us tolerance, patience, forgiveness and even love.

Negativity is a terrible universe to be in! But when you express gratitude, you create space and

openness. It opens your mind and your heart. Difficult people and situations provide opportunities to experience gratitude and kindness.

Along with others, you must be grateful to yourself. Practice saying, 'I may not be the best but I try and I am good enough.'

Sometimes we forget to show gratitude to those closest to us, our friends and family. We assume they know how much we appreciate them and are thankful for them. They probably do know, but it is important for them and for us to let them know.

During and after Tulku's inspiring words, I found myself reflecting on myself and my actions. I know that I can do better. I have found myself pausing before I speak. I try to refocus when I find myself with negative or unkind thoughts and feelings. I will keep trying to respect diversity and show gratitude to myself and others.

I want you to know that, at the very least, I am thankful to you for reading our newsletter and to

some, I am grateful for so much more.

Tulku left us with a quote, which I will pass along to you:

"We can never make peace in the outer world until we make peace within ourselves."

– His Holiness the Dalai Lama

A Member's Union
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Calendar

Feb. 20 – 10:30 a.m. ROSE Meeting, OSEA State Office

Apr. 16 – 10:30 a.m. ROSE Meeting, OSEA State Office