

Membership Form

Group Membership

☐ **YES!** I want my retiree group to join as a group.

Please call the Alliance office at (312) 427-2114 ext. 207 to be mailed the Group Membership information.

Individual Membership

☐ **YES!** I want to join as an individual. To support all of the Alliance's efforts on my behalf, my \$10 affiliation fee is enclosed.

Name: _____

Address: _____

City/State/Zip: _____

Phone: _____

Email: _____

Please mail form and \$10 fee to
Alliance for Retired Americans
815 16th St, NW
Washington, DC 20006



www.illinoisretiredamericans.org

(312) 427-2114 ext. 207
illinoisara@gmail.com
27 East Monroe Street, Suite 1100
Chicago, Illinois 60603

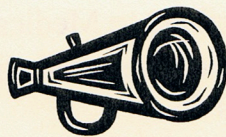


The **Voice** of Older Americans



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The Many Faces of Social Security

- Nearly 168 million workers contribute to Social Security through payroll taxes.
- Nearly 59 million people receive monthly Social Security benefits, including:
 - 41.9 million receive retirement benefits
 - 6.1 million receive survivors' benefits
 - 10.9 million receive disability benefits.

Average 2015 Monthly Social Security Benefit

- A retired worker: \$1,306
- A retired couple: \$2,140
- Disabled worker: \$1,146
- Disabled worker with spouse and child: \$1,943
- Widow or widower: \$1,253
- Young widow or widower with two children: \$2,635
- Maximum Monthly Social Security Benefit: \$2,663 (for worker retiring at Full Retirement Age).

Did you know? Social Security is an extremely efficient program, with administrative costs of only 0.8% of total expenditures!

Social Security Cost of Living Adjustment (COLA) for 2015: 1.7%

2015 Social Security & Medicare Contribution Amounts

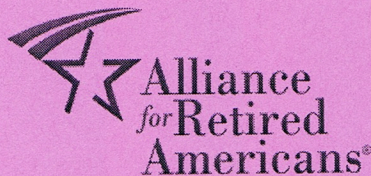
- Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$118,500.
- Medicare: 1.45% for both workers and employers on all wages.

2015 Social Security Eligibility:

- Full Retirement Age: 66.
- Early Retirement Age: 62. Taking early retirement can reduce Social Security benefits up to 30 percent.

Social Security: When & How to Apply for Benefits

- You should apply for Social Security benefits three months before the date you want your benefits to start. You can apply in one of the following ways:
 - Visit your local Social Security office. Call 1-800-772-1213 to find the office nearest your location.
 - Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, you can call Social Security at TTY 1-800-325-0778.
 - Go Online: <https://secure.ssa.gov/iClaim/rib>



Multi-employer Plans Provision

Included in CROMNIBUS Bill

The 2015 CROMNIBUS spending bill that passed Congress and was signed by the President on Tuesday, December 16, 2014 contains a provision that affects certain multi-employer pension plans. The provision allows trustees in multiemployer plans in “critical and declining” status to suspend a portion of the accrued and vested pension benefits of their workers and retirees.

Retirees that are disabled and those 80 years of age and above are exempt from any benefit reductions. Retirees between would 75 and 80 would see partial benefit reductions compared to beneficiaries under 75.

Multi-employer plans that want to reduce or suspend the benefits must obtain approval from the Treasury Department and must comply with the following conditions:

- For plans with 10,000 or more participants, the plan's board of trustees must select a participant in pay status to act as a retiree representative whose role is to advocate for the retired and deferred vested participants throughout the suspension process.
- The plan's actuary must conclude that, with the proposed suspension, the plan will avoid insolvency, and the board of trustees must determine that the plan will become insolvent without the suspension, and that all other reasonable measures to avoid insolvency have been taken.
- The monthly benefit of any participant may not be reduced below 110% of the amount guaranteed by the Pension Benefit Guaranty Corporation (PBGC).
- Plan participants must vote before reductions can be implemented. If the plan participants reject the reductions, the Secretary of the Treasury may still permit the requested suspension, or a modification, to take effect for certain "systemically important" plans – those that pose the greatest financial exposure to the PBGC.
- The insurance premiums that multiemployer plans pay to the PBGC are increased from \$13 to \$26 (in 2015) per participant per year. Thereafter, premium increases are indexed based on the national average wage index.

[12/19/14]



Call to order by President Hogan

Pledge of Allegiance

Roll Call taken: President, Vice President, Secretary/Treasurer, Recording Secretary all present.

Recording Secretary, minutes read and approved.

Secretary/Treasurer report read and approved.

Current balance is \$11,349.85. Stipend this month \$535.70 All checks are cleared. \$45.00 for our guest and meeting room, and \$70.00 to Mary pending.

President Hogan notes.

Springfield is in a state of flux. Our goals today are to plan to organize against Brauner's executive orders looking to use the budget crises against us. Work against privatization, fewer worker means lower contributions to pension funds. We must become Political Lobbyist. January 1st we will receive our COLA. Health insurance back pay due in March.

Open discussions on two sides of room.

1. Protecting Political Power by developing a, Individual Skills b, Team Skills
2. Growing Active Membership. We need to find potential active members Using past actions and the use of our government experience. The sources can be the locals, community groups and active groups in our areas. Both discussion groups concluded that cold calling and mailings have minimal results. We must reach those that will be mostly affected by pension reform and truly establish on going communication.
3. Focus is on Legislators,
What: building our influence and rapid response.
How : Group visits to Springfield, meet and address issues with legislators, use calls, letters to representative and mailings to members.
Why: Combat Rauner and Madigan.

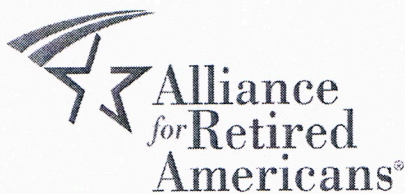
When : New sessions

4. Protect. We must protect our pensions and benefits

How: Educating legislators, unions, family, community members. Build active membership, alliances, communications , and support fair tax

**Our major concern is how will the Governor use his "executive order"
Mary stated that we must develop ongoing relations with member, not just calling around election time. The one on one can be can be best tool we can use.**

Next meeting 1/21/2015



For Immediate Release

January 20, 2015

Contact: David Blank – 202/637-5275 or dblank@retiredamericans.org

Retirees Voice Satisfaction with State of the Union Address

Paid Family Leave for All Workers Would Help Seniors

The following statement was issued tonight by Richard Fiesta, Executive Director of the Alliance for Retired Americans:

“Members of the Alliance for Retired Americans listened to President Obama’s State of the Union address on Tuesday night and voiced satisfaction with what they heard.

“The Alliance believes that paid family leave for all workers would benefit seniors, because their caretakers are often their working-adult children. Allowing medical leave for those caregivers would get the sick back to health more quickly, while also bringing the U.S. more in line with what other developed nations around the world allow.

“The expansion of Individual Retirement Accounts (IRAs), while well-intentioned, is not our preferred solution for improving retirement security. Retirees agree with those who say that ‘you can’t save what you don’t earn.’

“An increase in the minimum wage, which the President supports, would do more for future retirement security. Higher wages would allow for more retirement savings and improve retirees’ Social Security earnings. A higher minimum wage would also mean more money being paid into the Social Security Trust Fund, improving solvency projections. Overall, we need a new economy that works for all where increased productivity leads to higher wages.

“The Alliance does not support Fast Track trade authority. Proposed Fast Track legislation includes provisions that empower foreign drug makers to challenge drug pricing and preferences in programs like Medicare and Medicaid. That would raise drug costs for all Americans, especially hurting seniors. It could also delay the introduction of generics into the market, in turn raising drug prices.

“We are relieved that the President did not mention support for the chained CPI cut to earned Social Security benefits. Now, we must work to expand Social Security benefits.”

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The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.3 million retirees and their families.

www.retiredamericans.org