



# NRLN Focus

Volume 1, Issue 3

**NRLN**  
NATIONAL RETIREE LEGISLATIVE NETWORK, INC.

Fall 2004

## WELCOME TO THE THIRD ISSUE OF THE *NRLN Focus*

To our new members, this is our acknowledgement of your membership in the NRLN. Thank you. We welcome your support and your generous financial contributions.

This newsletter is a vehicle that we are using, along with our Web site ([www.NRLN.org](http://www.NRLN.org)), to keep our membership informed and “focused” on legislative matters that affect retirees and pre-retirees alike. Also, we are not shy about asking you for help from time to time. As a grassroots organization, that’s how we get things done.

For example, the following is a letter that I recently sent to my Congressperson in California. If you agree with its message, please consider sending a similar version to your House Representative and Senators.

September 22, 2004

The Honorable Mary Bono  
House of Representatives  
Washington, D.C. 20515

Dear Ms. Bono:

As one of your constituents, I strongly urge you to provide America’s seniors with the

health and financial security they deserve. Congress needs to act now to lower the costs of prescription drugs; strengthen Social Security for future generations; protect the retirement savings of working Americans from pension scams and corporate wrong doings; provide affordable options to long term care for all seniors; and improve the new Medicare Prescription Drug Benefit.

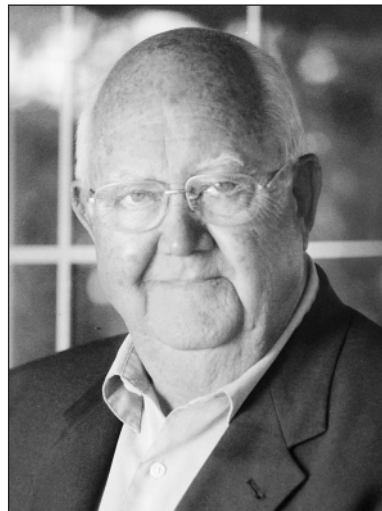
As one of 80 million people now over 50 in America, I

implore you not to ignore the needs of America’s growing and aging population. The time for Congress to act is now. We’ve simply waited too long for meaningful reforms that impact the future health and financial security for all Americans.

Respectfully,

A.J. (Jim) Norby  
Palm Desert, CA 92211

## A VIEW FROM WASHINGTON



**Jim Norby**

*“These men and women came of age in the great depression, when economic despair hovered over the land like a plague. They had watched their parents lose their businesses, their farms, their jobs, their hopes. They had learned to accept a future that played out one day at a time. Then, just as there was a glimmer of economic recovery, war exploded across Europe and Asia. When Pearl Harbor made irrefutably clear that America was not a fortress, this generation was*  
*(continued on page 2)*



***View from Washington***  
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*summoned to the parade ground and told to train for war. They left their ranches in Sully County, South Dakota, their jobs on the main street of Americus, Georgia, they gave up their jobs on the assembly lines in Detroit and in the ranks of Wall Street, they quit school or went from cap and gown directly into uniform and into the war production factories.”*

Tom Brokaw in his book “The Greatest Generation” was talking about YOU!

One more thing; This is the same generation that is going to leave, through inheritance, the largest single accumulation of wealth ever passed on to a succeeding generation.

So much for whom and what we are – now for the here and now.

Nearly every day we pick up the newspaper and read another story about employers renegeing on promises made to retirees when they were still employees. In bits and pieces they are in the process of taking away our retirement security. It’s insidious and progressive. Every week we read or personally experience yet another “take away” of our pensions and health benefits.

Among the most grievous is the recent news that United Airlines has decided it can’t “afford” to contribute to its Pension Trust Fund. Several days later they announced that it is “likely” that they will suspend pension payments to their retirees in the near future. In a recent NRLN news release, I commented:

“This decision is outrageous, given that time and time

again United Airline employees and unions have given wage and benefit concessions to the company. If this situation is not resolved to the satisfaction of the employees and retirees, the situation has the potential for a national pension scandal comparable to the Savings and Loan debacle of the 1980s. This, of course, will necessitate a multi-billion dollar tax payer bailout of the Pension Benefit Guarantee Corporation (PBGC) which already has a \$10 billion deficit.”

It must stop, and it must stop now. How, you ask? Let’s talk about that.

As an organization, the NRLN has made a lot of progress. We have raised awareness among the news media and the general population of the importance of our retiree issues. More and more we are being asked to comment for publication on how to deal with the problems being presented to retirees in the form of reduced pension and health care benefits.

Recently, for example, I was asked by a news reporter for my perspective as a retiree on what would happen if George W. Bush were reelected. Then he asked for my views about U.S. Senator John Kerry. I replied that I could see very little difference between the two on issues important to retirees. Sen. Kerry’s trillion

dollar health care plan sounds like a wild guess at something that hasn’t been researched very well. In all likelihood, I don’t feel it will go anywhere. President Bush, on the other hand, seems to think he did his part last winter by ramming through Congress a bill called “The Prescription Drug Amendment to Medicare.” Incidentally, that bill carried at least a \$500 billion price tag. Based on surveys by the New York Times and Washington Post, more than 70 percent of affected retirees and older people either don’t understand, or don’t like what they do understand, about that Act. I remind you, these are not dummies – we’re talking about America’s “greatest generation.”

### **Current Activities**

As you perhaps know, we joined with several other organizations recently in a coordinated effort to persuade the two major party presidential candidates to sign a pledge that, if elected, they would do whatever they could to support the issues of retirees. We have produced banners, signs, and handout materials to use at events where the candidates show up and address potential voters. We have their attention, but as yet, we haven’t been able to get them to sign on the dotted line. If you’d like to help in this effort, please let us know.

### **The Election**

The election process is an area of advocacy in which we can all take part. We must find out in each of our 435 Congressional districts how the incumbent and challenger stand on our issues, especially HR 1322, which  
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***We can make  
our votes count  
by supporting  
those candidates  
who support  
our issues.***



# NRLN RELEASES HEALTH CARE REFORM REPORT

Last year, the NRLN formed the Affordable Health Care Team to study the options for health care reform. The team surveyed several organizations and senior citizen advocacy groups about their proposals for health care reform and what specific options they supported. The survey posed a considerable challenge for a fledging organization attempting to help resolve what, in our opinion, is a major domestic issue in the U.S. today – the spiraling cost of health care and its effect on older Americans,

including retirees.

The 25-page report includes a statistical analysis. To summarize briefly: The research showed that those surveyed agreed that there should be coverage, or access to coverage, for everyone including the currently uninsured. They also agreed on a list of health care services that should be provided in that coverage. There was general agreement that a reformed health care system would need to be supported by more than one funding source.

While opinions differed on

what the most critical problems are, four themes emerged:

- concerns that everyone should be covered
- concerns about cost and cost management
- concerns about quality of care, and
- the need for consumer involvement, including consumer education and cost sharing.

The most divisive single issue is whether the country should move to a single payer system or should base reform on *(continued on page 4)*

## ***View from Washington*** *(continued from page 2)*

requires employers to keep promises made to their retirees while they were still employed.

To better understand HR 1322 and other issues affecting retirees, take a look at the “Legislative Directory” on our Web site [www.NRLN.org](http://www.NRLN.org). Refer to these issues when writing letters to your hometown newspaper, or when voicing your opinions to your local radio “call in” program. Most newspapers welcome letters from their readers discussing their views on important issues that affect them. So do radio “call in” programs. Let’s get busy writing letters and burning up the phone lines in support of our issues leading up to the November election. Let me emphasize that this is not “politics.” We’re talking about our livelihoods, our futures, and our families’ well-being.

All 435 members of the U.S.

***Let’s get our money’s worth and insist they start paying attention to the “greatest generation.”***

House of Representatives and many U.S. Senators who are running for reelection against their challengers for a seat in Congress are paying close attention to the issues back home. These people understand, above all else, the election process and know they cannot go to Washington without your vote.

Although we can’t outspend corporate special interests who continue to wage a successful campaign to enhance their bottom

lines at the expense of retirees, we can make our votes count by supporting those candidates who support HR 1322 and other key issues such as:

- S2328 that legalizes the reimportation of prescription drugs from Europe and Canada.
- The cash balance conversion issue which tends to penalize older workers as they approach retirement.

***Remember, as an organization, we do not endorse any one political party. We are issue oriented and vote for those candidates who support our issues and livelihoods.***

This is the last “Focus” before the election. We don’t have much time, so let’s all get involved, get organized, and start asking the tough questions of those we send to Washington. As you know, they work for us, so let’s get our money’s worth and insist they start paying attention to the “greatest generation.”



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the present multiple payer system, in which insurance plays a major role.

Among the services that most respondents agreed were “very important” or “important” to include in health care coverage were:

- Surgery
- Hospitalization
- Catastrophic Expenses, such as open-heart surgery, cancer treatment, transplants, etc.
- Preventive Care
- Chronic Illnesses
- Terminal Illnesses
- Routine Doctor Visits
- Prescription Drugs
- Hospice
- Home Health Care

Among the team’s recommendations were: (1) that the NRLN consider allying itself with another advocacy organiza-

tion on the health care issue, and (2) consider allying with an advocacy group that is building a coalition on the issues on which most agree and is neutral on the most controversial issues.

In summary: The research seems to say that nothing short of a total overhaul will solve our health care problems. The Board of Directors of the NRLN have accepted the report and commended the team members. Among the organizations being reviewed for possible affiliation are: Campaign for National Health Program Now, Physicians for National Health Insurance, National Coalition on Health Care, and The New America Foundation. We can make available by e-mail the health care report in Microsoft Word on a limited basis. If you want to review the whole report, let us know.

### National Retiree Legislative Network, Inc.

We seek to secure federal legislation that will guarantee the fair and equitable treatment of retirees in private and public sectors, health and pension programs, and will improve the adequacy of benefits provided by such programs. Also, we are committed to watch for and stop legislation that threatens retiree health and pension programs.

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