



Communications Workers of America — Local 9509, AFL-CIO

Dear CWA Retiree,

May 9, 2018

The May meeting will be held on the third Wednesday of the month at the CWA Local 9509 Union Hall, 7548 Trade Street San Diego, on May 16th. The meeting will be at 10am with lunch to following. Lunch is \$4.00 if you wish to participate.

If you need to contact the RMC, please call into the Local number at 858-695-1509. Someone will get back to you.

We all should be receiving our new Medicare cards in the mail soon. Do not talk to anyone on the phone if they are trying to talk to you about new Medicare cards. Medicare will NOT be contacting people regarding the new Medicare cards by phone. This would be a scam. So protect yourself.

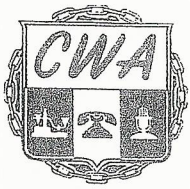
Attached please see the CWA District 9 political endorsements.

Retiree Rose Hicks is now cancer free. What wonderful news. Has been a very long journey.

Foxyne Hinton
President RMC

Anthony Catanese
Vice President RMC

Lyle Wright
Treasurer RMC Secretary RMC



I know I sound like a broken record, but as the summer is getting closer, please remember to stay hydrated and wear sunscreen if you plan on being out in the sun. Dehydration is a real issue with retirees in the best of times.

If you are a retiree who has a service to offer others, please let us know and we will list it in our newsletter. Please support our retirees. (see attached)

I hope you find all the attachments helpful.

If we have missed listing your birthday, please call the Local and leave a message when it is and I will make sure it gets in the newsletter.

We would really like to grow the club. We invite you to attend the meetings and bring a friend. If you would like to mention anyone in the newsletter, please leave a message at the Local. We also welcome any articles or information you think would be of interest to our retirees.

Happy Birthday to the following retirees: Betty Kennerson 5/1, James Fischer 5/3, Joan Bridgeman 5/5, Dennis Rusich 5/13, Judith Hammack 5/23 and Rose Hicks 5/25

*Sincerely,
Joayne Hinton*

Foayne Hinton
President RMC

Anthony Catanese
Vice President RMC

Lyle Wright
Treasurer RMC Secretary RMC

Services Offered by our Local Retirees

Bird Rock Travel

Penni Kai

11128 Avenida Del Gato

San Diego, CA 92126

858-566-7778

travelbug@sbcglobal.net

Bon Bon The Clown

Bonita Love

619-282-9668

bonbonsandiego@yahoo.com

InteleTravel.com

Algredia Roberson (Rita)

P.O.Box 741711

San Diego, Ca 92174

619-431-3151

travelaway@gmail.com

Carole's Handmade Scarves

619-583-6844

What's the Difference Between Alzheimer's and Dementia?

By Korin Miller | March 27, 2018

Here's what every older adult should know about these often-misunderstood conditions.



Alzheimer's disease and dementia are often used interchangeably, but they're not the same thing. Here, we break down the difference—and why it matters.

What Is Alzheimer's Disease?

Alzheimer's disease is an irreversible brain disorder that slowly destroys memory and thinking skills, according to the National Institute on Aging.

"It's caused by a particular buildup of proteins in the brain and is a progressive neurodegenerative condition," says Daniel Franc, M.D., a neurologist at Providence Saint John's Health Center in Santa Monica, California. People

with Alzheimer's eventually have difficulty doing even the simplest tasks.

More than 5 million Americans are living with Alzheimer's disease, according to the Alzheimer's Association. Most people develop what's known as late-onset Alzheimer's disease, which happens when symptoms first appear when the individual is in their mid-60s. However, the disease can occur in people in their 30s, 40s, or 50s too. This rare condition is known as early-onset Alzheimer's.

What Is Dementia?

Dementia is a term used to describe a group of symptoms that impact your memory, thinking, and social abilities enough to interfere with your daily functioning, according to the Mayo Clinic.

There are many different types of dementia, and Alzheimer's is one of them, explains Amit Sachdev, M.D., an assistant professor and director of neuromuscular medicine at Michigan State University.

Other forms of dementia include:

- **Vascular dementia**, which occurs as the result of injuries to blood vessels that supply blood to your brain, such as after a stroke (<https://www.silversneakers.com/blog/stroke-facts/>).
- **Lewy body dementia**, which is a progressive form of dementia caused by abnormal protein deposits in the brain known as Lewy bodies.
- **Frontotemporal dementia**, which is a group of diseases caused by damage to the nerve cells in the frontal and temporal lobes of the brain.
- **Mixed dementia**, which is a combination of two or more dementia disorders. For example, someone might have both Alzheimer's and vascular dementia, or a combination of Alzheimer's, vascular dementia, and Lewy body dementia.

The takeaway: Someone with Alzheimer's has dementia, but not everyone with dementia has Alzheimer's, Dr. Franc says.

What Are the Symptoms of Alzheimer's and Dementia?

Both conditions impact memory, but memory loss is the predominant symptom in Alzheimer's, Dr. Sachdev says. Symptoms of dementia include exaggerated mood changes, agitation, or problems with how fluid movements become, he says. (Learn more about the early warning signs of dementia (<https://www.silversneakers.com/blog/qa-early-warning-signs-dementia/>).

Symptoms of Alzheimer's also tend to show up sooner and be more progressive than those of dementia, Dr. Franc says.

If you're concerned that you or a loved one has Alzheimer's disease or dementia, talk to your doctor (<https://www.silversneakers.com/blog/doctor-visit/>). There are many things that can cause memory loss, and your doctor should be able to recommend next steps to find out why you're experiencing symptoms.

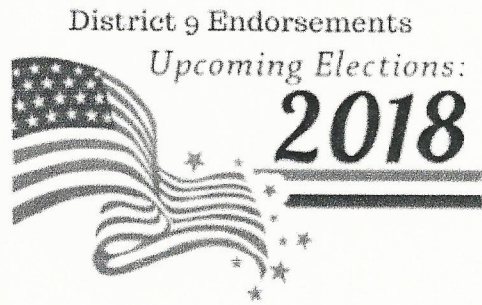
What Else Can Help

Research says that healthy habits, including exercise, may cut your risk of dementia (<https://www.silversneakers.com/blog/6-ways-cut-risk-dementia/>). If you've been diagnosed with dementia or are a caregiver (<https://www.silversneakers.com/blog/tips-caregivers/>) to someone with dementia, staying active can boost your physical and mental health, and give you opportunities to find social support.

And with SilverSneakers, your workouts could be free—whether you prefer group fitness classes (<https://www.silversneakers.com/learn/classes/>) or exercising on your own at the gym (<https://www.silversneakers.com/learn/gym-fitness/>). Check your eligibility or find a location here (<https://www.silversneakers.com/join-in/>).

CWA District 9 California Statewide Endorsements

February 12, 2018



Candidates Running for Office

June 5, 2018 Primary Election

In accordance with the District 9 Endorsement Policy, the District 9 COPE held endorsement interviews for candidates seeking CWA District 9 endorsement for a statewide office. Since we received no objections from the locals, the following candidates who were recommended for endorsement by the District 9 COPE will receive the endorsement:

California Governor:

Gavin Newsom

California Lieutenant Governor:

Ed Hernandez

SHARES

California Secretary of State:

Alex Padilla

California State Controller:

Betty Yee

California State Treasurer:

Fiona Ma

California Attorney General:

Xavier Becerra

NRLN President's Forum

Holes in the Safety Net – Social Security

This is the first of two NRLN President's Forum messages that I'm calling "Holes in the Safety Net" because Social Security and Medicare have long been considered a "safety net" for older Americans. This message focuses on how important Social Security is to millions of people who depend on its monthly payments and the funding crisis that Social Security is heading toward. My follow up message will address Medicare.

When Congress and President Franklin D. Roosevelt created Social Security in 1933, the program was designed to be a "safety net" for Americans who had little or no financial support. Now, millions of Americans are relying heavily on Social Security for their retirement income.

Here are a few facts about Social Security from the Social Security Administration.

- 63 million Americans will receive approximately one trillion dollars in Social Security benefits in 2018.
- 9 out of 10 individuals age 65 and older receive Social Security benefits.
- 50% of married couples and 71% of unmarried persons receive 50% or more of their income from Social Security.
- 23% of married couples and about 43% of unmarried persons rely on Social Security for 90% or more of their income.
- \$1,326 is the average monthly Social Security retirement benefit--\$15,912 a year.
- 40% of Americans aged 65 and older would have incomes below the poverty line without Social Security.

An estimated 173 million workers are covered under Social Security.

- 46% of the workforce in private industry has no private pension coverage.
- 39% of workers report that they and/or their spouse have not personally saved any money for retirement.

According to the Social Security and Medicare Board of Trustees' July 2017 report to Congress, Social Security has an unfunded liability of \$34 trillion in the 75-year window between now and 2091. Social Security will begin paying out more in benefits than it's generating in revenue by 2022. The program will exhaust the surplus built up over the past 35 years by 2034 when Social Security's current approximately \$3 trillion in asset reserves will be completely depleted. This includes cashing in all of the IOUs the Social Security trust fund holds in lieu of cash Congress took to pay bills.

Workers and employers who equally pay a total of 12.4% payroll tax on earned income up to \$127,200, generate the bulk of revenue for the program. This will ensure that Social Security doesn't go totally bankrupt.

To address the completely depleted asset reserves, the House Ways and Means Social Security Subcommittee Chairman has proposed a 31% cut in benefits, raising the full retirement age to 69, reducing benefits for above-average earners and eliminating the cost-of-living adjustment for individuals earning more than \$85,000 (or \$170,000 for married couples).

The Trustees' report also identified to Congress what needs to be done to sustain Social Security. The report stated that a permanent 2.83% increase in payroll tax would solve the Social Security Trust funding problem for 75 years. This assumes the total 2.83% funding increase began in 2017 and is left in place thereafter.

In an August 18, 2017 petition to President Trump signed by 6,960 NRLN members and during the NRLN's September 11-13, 2017 Fly-In to Washington, DC we advocated negotiating a "Grand Bargain" proposal using the upcoming tax reform legislation to rescue Social Security and Medicare for the next 75 years.

Unfortunately, neither the President or Congress paid attention to the Trustees' report or the NRLN's proposal and they continue to ignore the political and long-economic consequences that Social Security and Medicare are headed toward.

The NRLN is not giving up on its efforts to preserve Social Security and Medicare for the current beneficiaries, our children, grandchildren and great grandchildren. We are working on another proposal that I'll share with you before long.

Bill Kadereit, President
National Retiree Legislative Network
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