

FRIDAY ALERT



Alliance for Retired Americans

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Missouri Retirees Help Force Suspension of Anti-worker State Law

Missouri Alliance members and other activists forced the [suspension](#) Friday of a new anti-worker state law before it goes into effect, delivering dozens of boxes of signed petitions demanding the law be put to a statewide vote in 2018.

Thirty-seven Missouri Alliance members traveled more than two hours by bus last Friday to march in Jefferson City and deliver petitions for the historic event. In all, more than 1,000 retirees, part of the “We are Missouri” Repeal Right to Work coalition who are hoping to block the law, rallied at the state Capitol and marched to the Secretary of State's office to hand in signatures.



Left to right: **Jerry Ochner**, **Karen Meinell**, **Charley Thomson** (behind Karen), Missouri Alliance President **David Meinell** and Treasurer **Gary Style**.

Republican governor **Eric Greitens** signed the Missouri anti-worker right-to-work into law in February, and it was set to take effect August 28. However, that was before activists turned in petitions from all 114 counties with enough signatures to qualify in every congressional district.

“The Right to Work Ripoff will now be on Missouri’s 2018 Ballot,” said **Dave Meinell**, President of the Missouri Alliance and one of the marchers. “We still have work to do to remove this legislative stain from our state, but at least we know for sure the law won’t take effect next week.”

“Seniors know that when you are compensated more fairly during your working years, you improve your retirement security,” he added. “They have enthusiastically supported this campaign.”

The Missouri Alliance and other activists have been working on the petition drive and ballot initiative campaign for more than a year. Their efforts led to thousands of petition signatures from citizens in at least 15 cities. It will now be up to voters to decide in 2018 whether to scrap the law or keep it in place.

If the right-to-work law is implemented, Missouri’s workers would be allowed to opt out of paying for collective bargaining, weakening their voice in the workplace. Right-to-work legislation [has created lower wages for both union and non-union jobs and lower pension payments](#) in the states that have adopted these laws, in addition to other harmful effects.

Legal scholar **Richard Kahlenberg** characterized right-to-work in Michigan as a misnomer, saying that its real intention is to reduce union power by allowing workers the right to be free riders – “to benefit from collective bargaining without paying for it.”

National President **Robert Roach, Jr.** criticized the legislation and right-to-work in general as “disrupting retirement before it even begins. The Alliance stands with our union brothers and sisters to ensure that the ill effects of right-to-work do not extend beyond its current borders.”

Insurers Re-entering Marketplaces, Leaving All Counties Covered in 2018

The attempts to repeal and replace the Affordable Care Act (ACA) left many insurers unsure about the law’s future. However, as the next enrollment period in November nears, new insurers are covering regions that other companies fled. Despite fears that portions of the country would have no ACA marketplace options, [many have now re-entered](#) those markets.

Last week in Wisconsin, the state’s final uncovered county gained insurance options through the ACA marketplace. In Nevada, an insurer has signed on to offer plans in the fourteen counties that had previously been without options. The last U.S. county at risk of going uncovered on the federal health law’s insurance exchanges, Paulding County in Ohio, landed an insurer on Thursday.

The **Trump** Administration has done little to promote participation in the exchanges by insurance companies or individuals. President Trump has been content to watch insurers leave the marketplaces, and cited these exits as examples of the law’s failure.

“Insurers saved these counties in part because they had an opportunity to make money,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “While this is a positive development, our next task is to make sure they don’t use their monopoly power to set higher rates.”

Traditional Pension Plans Remain Popular Among Public Sector Workers, Study Says

The National Institute for Retirement Security (NIRS) released a [report](#) on retirement plan choices for public sector employees Wednesday, outlining the popularity and efficiency of defined benefit pension plans among public sector workers planning for retirement. The plans provide a set, defined payout after retirement, unlike defined contribution plans, such as 401(k) plans, which offer no guaranteed amount. In North Dakota, 98% of employees enrolled in the defined benefit plans. In Ohio, the number was 95%.

The study also focused on the economic inefficiencies of defined contribution plans, which in many cases have seen an increase in costs due to manager fees. Returns can also be reduced due to individual investment decisions which turn out unfavorably, hurting the employees in the long run. Defined benefit plans have the advantage of a longer investment horizon, allowing for better growth. When states make the transition from defined benefit to defined contributions plans, they often are forced to maintain two accounts at the same time, which can also increase costs.

“The right to retirement security is crucial for public sector workers,” said **Richard Fiesta**, Executive Director of the Alliance. “Teachers, firefighters, police officers, and all kinds of state and local employees work hard their whole lives so they can enjoy a safe and healthy retirement. Strong pensions help them to do this. The data in this study show that workers know this, and that it offers efficiencies the defined contribution plans do not.”

The study was an update to an earlier study, which the NIRS originally published in 2011.

Nevada Alliance Holds its Convention in Las Vegas

NARA held its 9th Biennial Convention on Monday and Tuesday in Las Vegas at the Luxor Hotel. National Alliance President Roach and Nevada AFL-CIO Executive Secretary–Treasurer **Rusty McAllister** spoke about past and continued activism. **Gail Dietrich**, Alliance Community Advocacy Network (CAN) Board member, spoke about “Telling your Medicare Story” and “Photography for Action.” **Doug Twilligear**, Critical Care RN and Laborers Local 872 Patient Advocate, spoke about caring for our aging bodies and how to be your own advocate in medical situations. Several other speakers also lent their expertise.

The convention was called to order by President **Tom Bird**. **Jon “Bowzer” Bauman**, formerly a member of the group Sha Na Na, and retiree advocate, serenaded the group with the song, “Good Night Trump Care.”

Rich Miller was honored with NARA’s first Senior Social Activist Award for his lifelong work in support of working families and senior issues. The former Peggy Pierce Chapter was renamed the Dick Collins Chapter in honor of lifetime advocate **Dick Collins**.

The new board, sworn in by President Roach, includes Tom Bird, President; **Darlene Hayward**, Treasurer; and new elected Recording Secretary, **Sue Bird**. Vice Presidents are **Ernie Buschmann, Fran Almaraz, Forrest Darby, George Dunckhurst, Jr., Patricia Gallimore, Paul Harvey Jr., and Roger Bremner**. Trustees are **CJ Miller** and **Norm Kloke**, Appointees **Clyde Adams, Rita Weisshaar** and **Rich Miller** will be sworn in at a later date.



Jon "Bowzer" Bauman with NARA board members at the swearing-in. Photo credit: Social Security Works

The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families'