

# RETIREE NOTES

## Economic insecurity on the rise for seniors

WITH MEDICARE AND SOCIAL Security on the chopping block, the pending discussions in Washington stemming from the disastrous debt-ceiling deal are almost certain to increase economic insecurity for seniors.

A newly released report from the Institute on Assets and Social Policy gives cause for that concern. It found that in 2008, 37 percent of senior households had a zero or negative budget balance after paying for essential needs.

The dream of having ample time and resources for a fulfilling retirement is turning into a nightmare for too many retirees. More than one of every three seniors is economically insecure today, as measured by an index that takes into consideration retirement assets, household budget, health-care expenses, home equity and housing costs.

All told, three-fourths of senior households find themselves in an economically vulnerable position, with little or no protection against financial ruin should they be faced with an unexpected illness or other traumatic life event. And the long-term financial difficulties are felt more acutely in the households of African American, Latino and single women seniors.

The report's authors conclude that reversing the trend must include:

- Strengthening Social Security for the most vulnerable groups, including low-income earners and those with sporadic attachment to the labor market due to caregiving and other responsibilities;
- Strengthening pension provisions to ensure the stability of employer and employee investments;
- Increasing asset-building opportunities;
- Encouraging flexible employment options for older workers to ease the transition to retirement;
- Supporting a strong program, like the CLASS Act, that enables working adults the opportunity to plan for future long-term care needs; and
- Expanding programs that reduce housing expenses for vulnerable seniors, such as utility assistance and rental housing vouchers.



## Quincy retiree a model in community activism

QUINCY SUB-CHAPTER 83 TREASURER Paul Soebbing's contributions to his community go far beyond his leadership in the AFSCME retirees organization.

"Paul Soebbing has been a great asset," said Audrey Egerton, president of the subchapter. "His activism has extended throughout the United States and serves as a constant reminder to us of the good that one person can achieve. He has been one of our most active members, constantly fighting to protect the benefits that our members worked to attain."

Perhaps the best indication of his commitment to helping others has been his participation in the Adams County Chapter of the American Red Cross.

Since he began volunteering with the Red Cross in 2005, shortly after Hurricane Katrina, Soebbing has been deployed on National Disaster Relief Operations in Louisiana to help clean up after Hurricane Gustav in 2008, in Quincy during the 2008 floods, in Georgia and Tennessee after the 2008 tornadoes, and in Alabama after the 2011 tornado, to name just a few.

His activities have included sheltering, feeding and doing casework to help the victims of these catastrophes as well as teaching classes that train others to help.

"Paul's extraordinary personal commitment to the mission of the Red Cross is apparent in his day-to-day activities with our chapter," said Pam Shaffer, executive director for the Adams Red Cross. "Paul is a true leader within disaster services and for that we are extremely grateful and appreciative."

Soebbing received the Distinguished Volunteer Service Award from Adams County Chapter of the Red Cross in 2010.

## IMRF gets positive attention

THE ILLINOIS MUNICIPAL Retirement Fund, which provides death, disability and retirement benefits for employees of local units of government, has been nationally recognized as one of the most successful and sustainable public pension funds. IMRF employers include cities, villages, counties, parks, libraries and school districts.

Tens of thousands of retired AFSCME members receive pensions from the IMRF.

IMRF was selected as a

2011 finalist for the Public Sector Plan Sponsor of the Year for leadership in providing a more secure retirement for workers.

A program that judges plans according to benefit administration costs, customer service levels and industry best practices ranked IMRF among the highest of the 71 plans surveyed.

IMRF also received a national award for 2009 recognizing its financial reporting practices.

The fund attributed its success to the employers making their contributions when due and the decision by the

trustees, staff and their independent investment consultant to focus on long-term investment goals despite the severe market crash in 2008.

The success of IMRF serves not just as an asset for municipal employees, who count on it for retirement benefits. It also adds to the overall Illinois economy because its retirees are consumers and taxpayers. The benefits ripple through the local economy as payments for food, clothing and other bills and purchases. That money then becomes income for other businesses and individuals.

## What to watch for during heat wave

WITH A BLAZING HOT SUMMER NOT QUITE OVER, IT'S IMPORTANT THAT SENIORS UNDERSTAND THE DANGERS posed by excessive heat. They are especially susceptible to the heat because their bodies do not adjust well to sudden temperature changes and because they are more likely to have a medical condition or be on prescription medications that would prevent their bodies from doing so.

It often takes an extra set of eyes and ears to make sure seniors are doing everything they can to stay protected. The following list will help you and your loved ones identify and care for heat related illness.

### What is heat stroke?

HEAT STROKE IS THE MOST SERIOUS HEAT-RELATED ILLNESS. IT OCCURS WHEN THE BODY BECOMES

unable to control its temperature: the body's temperature rises rapidly, the sweating mechanism fails, and the body is unable to cool down. Body temperature may rise to 106°F or higher within 10 to 15 minutes. Heat stroke can cause death or permanent disability if emergency treatment is not provided. Warning signs of heat stroke vary but may include:

- An extremely high body temperature (above 103°F);
- Red, hot and dry skin (no sweating);
- Rapid, strong pulse;
- A throbbing headache, dizziness, nausea or confusion.

If you see any of these signs, you may be dealing with a life-threatening emergency. Have someone call for immediate medical assistance while you begin cooling the victim. Do the following:

- ∞ Get the victim to a shady area;
- ∞ Cool the victim rapidly, using whatever methods you can, like immersion in a tub of cool water; a cool shower; a cool water spray from a garden hose; sponge with cool water; or, if the humidity is low, wrap the victim in a cool, wet sheet and fan him or her vigorously;
- ∞ Monitor body temperature and continue cooling efforts until the body temperature drops to 101-102°F;
- ∞ If emergency medical personnel are delayed, call the hospital emergency room for further instructions;
- ∞ Do not give the victim alcohol to drink; and
- ∞ Get medical assistance as soon as possible.

### What is heat exhaustion?

HEAT EXHAUSTION IS A Milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids. Those most prone to heat exhaustion are elderly people, those with high blood pressure and those working or exercising in a hot environment.

The warning signs of heat exhaustion include the following: Heavy sweating, paleness, muscle cramps, fatigue, weakness, dizziness, headache, nausea or vomiting or fainting.

If heat exhaustion is untreated, it may progress to heat stroke. Get medical attention if symptoms worsen or last longer than one hour.

To cool the body during heat exhaustion: drink cool, nonalcoholic beverages; rest; take a cool shower, bath, or sponge bath; seek an air-conditioned environment; wear light-weight clothing.

