

VIP Club Newsletter

VOLUME 24, NO. 09 www.geocities.com/vipclub2003 SEPTEMBER 2004

The Number to call for information on Unisys Retirement Status and Benefits: 1-877-864-7972.

The Number to call for information on Lockheed Martin Retirement Status and Benefits: 1--866-562-2363.

Wednesday, September 01	Board Meeting, Eagan	10:00 a.m.
Wednesday, September 08	Eagan, Program & Social Time	7:00 p.m.
Wednesday, October 06	Board Meeting, Roseville	10:00 a.m.
Wednesday, October 13	Roseville, Pot luck & Program	6:00 p.m.

SEPTEMBER PROGRAM: EAGAN

THE AGING EYE

Due to popular demand we are bringing back Phyllis Salchow, a Registered Occupational Therapist with the Phillips Eye Institute. Her topic will be "The Aging Eye." Using both video and graphic projections, Ms. Salchow will describe normal eye functions, common age-related problems and solutions, and eye diseases of concern to seniors – macular degeneration, glaucoma, diabetic retinopathy, and cataracts. She will also demonstrate adaptive techniques and equipment that can help to maintain independence when vision is compromised. None of us can expect to age without vision problems at some point; come and learn. This program was so well received in Roseville we asked Phyllis to present the program again in Eagan.

OCTOBER POT LUCK: ROSEVILLE

The evening begins at 6:00 p.m. with a pot luck dinner followed by Dr. George Erickson who will give a slide presentation and talk based on his best selling book titled *True North: Exploring the Great Wilderness by Bush Plane*. Dr. Erickson, a retired dental surgeon now living in Ely, has spent thirty summers flying in the far north and tells his story about a two week trip to the arctic in 2000 using a small 1948 antique float plane. (Some of the places you'll hear about were discussed last year from a canoeing perspective by Bob O'Hara.) Dr. Erickson presents travel and nature slide lectures to a wide range of audiences and will have a second book for sale at the meeting, *TIME TRAVELING WITH SCIENCE & THE SAINTS*, with the proceeds going to charity. What to bring for the pot luck meal

is based on the first letter of your last name: A-F, Dessert; G-Q, Hot Dish, and R-Z, Salad.
Program arranged by Jack Farber.

ADDRESS CORRECTIONS

Please send permanent address changes to Dick Mullins addressed to the VIP Club at the address given on the label page of the newsletter. Also, please remember that for temporary changes the U.S. Postal Service will forward your mail.



PRESIDENT'S MESSAGE

From: Dale Phelps

Where has the summer gone? Our VIP Club just had the August Program Meeting at Unisys, Roseville on the 11th. Jack Farber gave an excellent slide presentation on his tour to western and central Turkey. The meeting was well attended and Jack did an outstanding job narrating the slides.

We have had requests from our Lockheed Martin – Eagan members to repeat the eye program held at UNISYS last January. We are bringing back Phyllis Salchow, a registered Occupational Therapist with

the Phillips Eye Institute, who will speak on "The Aging Eye." Our eyes are most important and a major concern for all of us, so let's come out and fill the room to gain knowledge about our precious eyes.

Included in this mailing, you will find an updated VIP Club Member Directory and also some information about the United Way. It is my hope that the VIP Club members will help support the United Way in some way.

It is not too early to think about election of VIP Club Officers and Directors in November. We need members who would like to serve the club in the future. We would even like to see some competition for the positions. Please contact Hank Dotzler with your interest. This is your Club and we want to give you an opportunity to serve.

I want to thank everyone for your prayers, telephone calls and cards during my recovery from the total hip replacement. I am progressing well and getting stronger every day. Positive encouragement and prayer really helps the healing process. While in the hospital and rehab center I learned a new phrase: "I'll be right back!" Thanks to Bernie Jansen for writing the July President's Report and to all the board members for your concerns during my convalescence.

Respectfully, Dale Phelps, VIP Club President

From the Editors



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DINING CLUBS & GROUPS

Breakfast groups and get-togethers:
One breakfast group meets monthly at 9:00 a.m. on the 2nd Wednesday of each month at the Tri-City American Legion, Old Hwy 8, New Brighton. Phone: **763-416-3903**.

Another breakfast group meets monthly at 8:00 a.m. on the 1st Thursday of each month at Joseph's

Grill, 140 South Wabasha, (Wabasha and Plato) St. Paul. Phone: **651-222-2435**.

Luncheon Groups & Dinner Clubs:

One Unisys Luncheon group meets monthly on the 2nd Wednesday at 11:00 a.m. at the Old Country Buffet, Holly Shopping Center, located at University Ave. and Mississippi St. just north of I-694. For information call **651-552-1465**

Another Luncheon group (engineering/drafting) meets monthly on the 1st Tuesday at 11:00 a.m. at the Old Country Buffet at 2000 S. Robert, West St. Paul. For information call **651-456-0750**.

And another Luncheon group (Unisys and Burroughs) meets monthly on the 2nd Tuesday at 11:30 a.m. at the Mall of America 3rd floor North Food Court. We sit at the tables between the elevator and Burger King. For information call **952-854-7855**.

Dinner Club - A Unisys Dinner Club meets monthly on the 4th Wednesday at 5:00 p.m. at Champs located at 35E and Larpenteur Avenue. For information call **763-786-1044**.

MEETING & EVENT DATES 2004/2005

Date	Time	Location	Activity
Sept. 08	7:00 p.m.	Eagan	Program – Social Time
Oct 13	6:00 p.m.	Rsvl	Pot Luck – Program
Nov. 10	7:00 p.m.	Eagan	Program – Social Time
Dec. 09	5:45 p.m.	USAF	Christmas Party
Jan. 12	7:00 p.m.	Eagan	Program – Social Time
Feb. 09	7:00 p.m.	Rsvl	Program - Social Time
Mar. 09	7:00 p.m.	Eagan	Program - Social Time
Apr 13	7:00 p.m.	Rsvl	Program - Social Time
May. 11	7:00 p.m.	Eagan	Program - Social Time
June 08	4:00 p.m.	Park	VIP Club Picnic
July 13	7:00 p.m.	Rsvl	Program – Social Time
Aug 10	7:00 p.m.	Rsvl	Program – Social Time

Note: Rsvl = Roseville, Eagan = Eagan Community Center, Park = Highland Park Pavilion, USAF = NCO Club at U.S. Air Force Base off Hwy 62

WELCOME NEW CLUB MEMBERS

Johnson, Ardell and Ruth U Bagley MN
Rubens, Dr. Sidney U Rochester, NY

U = Unisys B = Burroughs LM = Lockheed
 Martin D = Unisys Defense Systems

When the door of happiness closes, another opens; but often times we look so long at the closed door that we don't see the one that has been opened for us.

IN REMEMBRANCE

Nichols Jack W. Age 81, of Edina, passed away on July 18. Preceded in death by son, Scott. He will be deeply missed by his loving wife of 54 years, Carol. Jack was born July 25, 1922 in St. Croix Falls, WI. He graduated from Red Wing High School and Macalester College with a degree in journalism. Jack started his career in advertising at Northwest Airlines and later retired as Vice President of Communications at Unisys

Unger, Robyn A. – Age 64 of Lakeville passed away 8 August. Robyn had been diagnosed with breast cancer in 2000. She was a former CIA analyst and Unisys Defense Systems technical editor. Survived by husband, Charlie, and two daughters.

Wetherby, Clare H. - Nee Devine. Age 82, Of Shoreview, passed away on July 20, 2004. She will be missed by her loving husband of 26 years, Donald.

A MESSAGE FROM YOUR EDITORS

We again request our readers to submit pieces that might be of interest to the members. We appreciate the thanks and encouragement we've received about the newsletter content. We also realize that not every piece is of interest to all. Some of the recent retirees might be able to share some information on what our companies are doing with current technology. Also, we hope some at the Medicare-eligible age of 65 will share how the companies intend to change the supplemental plans as rules and provisions of the Medical Modernization Act become better understood.

ANNOUNCEMENTS

**Bloodmobile Information from Marion Scott:
SEPTEMBER RED CROSS BLOOD DRIVES.**

Wednesday, September 29th and Thursday, September 30th, Unisys Roseville needs greeters and servers 9 a.m.-12 p.m. & 12 p.m.-3 p.m.

Please call Marion Scott at 651-455-7952 to sign-up.

HEALTH ISSUES

Social Security

Have you noticed that newspaper articles about social security seem to ignore its real name: Retirement, Survivors and Disability Insurance. Whenever think tanks like the Heritage Foundation or the Hoover Institute talk social security, they speak of "your money getting poor investment returns" rather than our benefits being funded as part of an extremely successful 69-year old social

security insurance program. SSI is still the major source of income for two-thirds of the elderly and keeps 12 million of us above the poverty line. The formula used to calculate benefits is progressive and replaces about 57 percent of lifetime averages for low-wage workers, 42 percent for moderate-wage workers, and 36 percent for high-wage workers (retiring at normal retirement age). The following article is reprinted from the July 2004 Minnesota Senior News.

**Saving Social Security a Senior Federation Priority
By Dean Lemke – Vice President Issues**

Social Security was voted as one of the top federal issues at many regional conventions. It is one of the state Federation's priorities. What can we do to protect and enhance the program?

The 2004 Social Security Trustee's report indicated that Social Security can pay all benefits due until 2042. After that, income will allow 73 percent of benefits due to be paid. Trustees state the program has a 1.89 percent of payroll deficit. The question is how to fill that gap. Possible solutions include:

Increasing wages (currently \$87,900) subject to OASDI tax. Currently the Medicare tax applies to all wages, but not Social Security.

Requiring all newly hired state and local employees to participate. Ten percent are currently not covered, none of whom are in Minnesota.

Raising the age of eligibility. Another way would be to make the full retirement age closer to today than 2022.

Adjusting cost-of-living adjustment. Some "experts" believe the current formula overstates actual price increases and should be adjusted downward.

Adjusting initial benefit level. Since prices rise more slowly than wages, changing the way benefits are computed could put the program in balance. Initial benefits would be cut 8-10 percent.

Applying means testing. This would limit benefits payable to only those below a certain income level. It could also reduce benefits as incomes rise.

Privatizing. This would invest part or all of the money paid in Social Security taxes into private individual accounts.

These are some proposals under consideration. The first two are endorsed by Minnesota Senior Federation; the last two are opposed.

Privatization may be pushed hard after fall elections. This year's changes in Medicare have largely privatized that program and Social Security is next on the conservative agenda. Privatization would change the program from a guaranteed defined benefit program to a risky individual account program based on the stock market. Taking any monies out of current taxes would result in the

current program running out of money much sooner. This could result in benefit cuts, higher taxes or both. It is estimated that by taking even 2 percent from the current Social Security tax, trillions of dollars would be added to the deficit over the coming years. The money to make up this deficit would come from general revenue (taxes).

When you contact your federal candidate or incumbent, ask what their proposals are for eliminating the 1.89 percent long-range shortfall in Social Security. Ask if they favor private accounts and why. Ask how they would cover trillions of dollars in transition costs for these accounts. For more guidance, go to the Minnesota Seniors website at mnseniors.org.

Some combination of the first five solutions above will put Social Security in actuarial balance over the next 75 years without destroying one of the best programs this country has conceived.

Health and Drug Costs

That double digit increases in health costs went up another 16% in 2002 and that average annual out-of-pocket costs for insured Minnesotans was \$2,571 is a shocker, yet is no surprise. Revisiting the Glenn Howatt article in the 29 July 2003 StarTrib reports Minnesota Department of Health numbers for 2002 that also show cost increases of 21% for prescription drugs, 18% for outpatient care, 12% for inpatient care, and 12 percent for physician visits. And MDH economists said the increase might not be the peak. Unrelated but somehow associated, last month Humana reported revenue up 13% and on track to achieve record earnings; hospital giant HCA reported profits up 46.6% on \$352 million in second quarter earnings.

A Kaiser Family Foundation poll of Medicare recipients completed 21 July (11 August Cox News Service) tells us 47% of recipients had an unfavorable impression of the new Medicare law. Twenty-six percent favored the law, while 27% didn't know enough. Sixty-seven percent said the law should be amended, 13% said leave it as is, and 10% said repeal the law. People with unfavorable views said the law didn't provide enough of a drug benefit, was too complicated, and will give too much to the drug companies and for-profit health plans.

This second week of August saw two fresh insults from our government. The U.S. Customs stopped 350 CanadaRx prescriptions sent from the Bahamas to MN Senior Federation members in Minnesota and other states via Miami. The FDA, who had been told about the CanadaRx plan to open an office in Freeport, the Bahamas, then put a hold on the

prescriptions. The StarTrib headline on 11 August read "Drug shipments to seniors seized." The drugs were made in England, Germany, Switzerland, France, New Zealand, Chile, Israel, Denmark, Canada, and Australia, just like the drugs many of us have been getting from Canada (and just like those sold to us in U.S. pharmacies). CanadaRx has set up shop in Freeport to stay within Canadian laws that prohibit importing drugs and then selling them outside the country. The supply restrictions by Pfizer, Lilly, Astra Zeneca and others to Canadian distributors who supplied pharmacies that sold to Americans led to the Freeport program.

Also, a request to set aside a patent for an AIDS drug developed with government funds because the manufacturer raised the price fourfold last year was dismissed by the National Institutes of Health (NIH). The law currently allows a patent so developed to be taken if the maker engages in abusive practices; NIH said if Congress thought the maker's pricing practices were too rough, then Congress could decide the remedy.

A Medicare drug card study released by the Healthcare Leadership Council (this is the business group that previously said that Congress settled the Medicare drug issue last December) says the cards could save the average beneficiary 20% off the retail prescription cost. The average discounts available through 34 cards ranged from 11% to 24% for 25 of the most-often prescribed drugs. The study then says all beneficiaries should save an average of 35.5% by the time the program ends. (These percentages seem a little odd.) Another poll by Kaiser found 53% thought the card program was too confusing to bother with, 36% thought the card offered significant savings, 9% had enrolled, and 17% intended to enroll. Some other results showed: discounts remained steady and prices did not drop as Medicare officials expected; discounts offered by each card are regionally similar; and average discounted prices for generic drugs was \$6.94, a savings of 67.5%, while discounted average for branded drugs was \$68.06 for an 18.6% savings. Big discounts on the dime stuff and little discounts on the dollar stuff. Do your homework.

For another view of prescription drug issues, pharmacist Lowell J. Anderson (Pioneer Press, 7/22) tells us our system is safe and effective, as are our drugs, but we should dump the single-minded focus on cost. He ignores the drug price increases and advertising costs (my generic drug went up 400% in five years). Anderson cites the growing number of health practitioners that prescribe (docs, dentists, shrinks, optometrists) and suggests only the local pharmacist is in a position to monitor appropriate prescribing, dispensing, and use. What he fails to

note is that with drugs costs both high and variable, seniors with several prescriptions must check prices often and at several pharmacies – both local and out-of-state or out-of-country. The likelihood of any one pharmacy quoting the lowest price for all prescriptions is not very probable.

Submitted by Brian Berggren.

THE LIGHTER SIDE

A young boy just received his driving permit. He asked his father, who was a minister, if they could discuss the use of the family car. His father took him into his study and said to him, "I'll make a deal with you. You bring your grades up, study your Bible a

little and get your hair cut and we'll talk about it." After about a month the boy came back again and asked his father if they could discuss the use of the car. Again they went to the father's study where his father said, "Son, I have been real proud of you. You have brought your grades up, you have studied your Bible diligently, but you did not get your hair cut." The boy waited a minute and replied, "You know, Dad, I've been thinking about that. Samson had longhair. Moses had longhair, and even Jesus had long hair." To which his father replied, YES, and they WALKED everywhere they went.

Submitted by Pete Radle.

HAPPENINGS

2ND WEDNESDAY BREAKFAST GROUP MEETING AT THE TRI CITY AMERICAN LEGION



Many of your fellow retirees meet at the Tri-City American Legion at 9 a.m. on the second Wednesday of each month for breakfast and socializing. A few of those attending in July are shown in the above photos.

8th ANNUAL OLD TIMERS FIELD ENGINEERING PICNIC 8/7/04



Many ERA, Univac, Unisys, and Lockheed Martin old timers gathered at Spring Lake Park Reserve / Schaar's Bluff picnic area for an afternoon of feasting and socializing. Shown from left to right are: Ernie Horning, Andy Annonson, Ruth & Ardell Johnson, Larry Koral, Dave Durand, Pete Peterson, Juan Balli, Brian Berggren, Earl & Barb Stodden, Frank & Joan Brown, Vern Elverson, Ray Bowar, Paul & Sheryl Hove, Dick Roessler, Ron Huemoeller, Arnie & Edna Ness, Clint Haggerty, Don & Gayle Peterson, George Fedor, Jerry Bethel, and Dave Duray. Not shown are: Bruce & Hellen Klugherz, Joe Schwarz, Nick Benson, Jim Larson, and Marian Anderson.

**VIP CLUB – MS 4003
P.O. BOX 64942
ST PAUL MN 55164**

VIP CLUB OFFICERS AND CHAIRPERSONS FOR THE YEAR 2004

* = A/C 651, + = A/C 612, @ = A/C 763, # = A/C 952

**BOARD OF DIRECTORS:
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Programs Roseville ... Jack Farber *785-9557
Newsletter Editors Brian Berggren *451-9009
& Joe Schwarz *698-9698

WEBMASTER

Joe Schwarz *698-9698
email address: vipclub2003@yahoo.com

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Picnic.....Chuck Homan *699-5180

Metro Sr. Fed.....Brian Berggren *451-9009
John Dufour *639-8289
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Sunshine.....Jim Larson *698-3963
Lynn Farris Lindholm *484-1030

Travel Opportunities
Roger Gillette +926-7214
& Yvonne Cecchini at *423-9196

UNISYS Liaison, Roseville Judy Cognetta *635-6563
Printing & Mailing UNISYS Print Shop, Roseville

Lockheed Martin, Eagan Liaison Sheri Grone *456-2210

Directions to Eagan Community Center. Take Hwy 35E south or north to Pilot Knob Road. Turn left (north) on Pilot Knob Road. Turn left on Central Parkway (which is also the North entrance to Lockheed). The Eagan Community Center is at 1501 Central Parkway.

Directions to Unisys in Roseville. Take Hwy 35W south, or north, to the Industrial Way / St. Anthony Blvd off ramp. If coming north or south on Hwy 35E go west on Hwy 36 which will take you to the Industrial Way / St. Anthony Blvd. off ramp of 35W (Hwy 36 becomes Hwy 35W where it joins Hwy 35W). Go north on St. Anthony Blvd. to Walnut St. (the first street on the right). Turn right and go to Highcrest which is the first place where you can turn left. Past the stop sign. Bldg 3 is on the right. Gate 5 is in the center of the building.

From Hwy 280 northbound, use left lane exit just past Cty Rd B for Terminal road access (St Croix St.). Turn left at Terminal Rd, then turn right at Highcrest Rd to building entrance.