



IAM DISTRICT 98 RETIREE ACTION GROUP  
3200 East Prospect Rd.; York PA 17402 Tel: 717-600-1198  
District 98 website: [www.iam98.org](http://www.iam98.org)

**FIGHTING TO PROTECT SOCIAL SECURITY AND MEDICARE!**

October 4, 2018

The speaker this month will be Irwin Aronson, an attorney with Willig, Williams and Davidson. He will talk about financial planning for retirement including the rules around protecting assets when a spouse goes into a nursing home.

**Housing and Older Adults** -According to Wellspan, in 2015 they had 4126 avoidable days in Medical surgical beds related to community placement issues. This means that patients remain in the hospital long past the time they could be safely discharged. This is related to the cost of staying in a Personal Care Home. The average cost is \$3,600 a month. At the same time, 17.1% of York County residents 65 and older (11,558) live below 150% of poverty (\$1,485 month). In addition, 41.7% live alone with no one to care for them when they are discharged. With SSI allowing only \$36.30 a day, the number of available beds for the many people who can't pay the \$3,600 out of pocket has decreased in York County by 70% over the past 8 years.\*

The number of people in York County over 65 continues to increase. The decline in working people's income, and the disappearance of defined benefit pensions over the last few decades, partly because of the unrelenting attack on Unions, will only make this problem worse in the future.

\*This information came from the South Central Pennsylvania Regional Housing Summit

**Place: I.A.M. District 98 Hall, 3200 East Prospect Road, York, Pa 17402**

**Agenda: 9:30am Membership Meeting. Lunch will be served at the conclusion of the meeting.**

**Date: Tuesday, October 16, 2018**

**RSVP: To Kelly, IAM District 98, at 717-600-1198 to let us know if you can attend So, we can have an accurate count for lunch.**

**Our meetings continue to be the third (3<sup>rd</sup>) Tuesday of every month. All members are reminded to bring a new person with them to the meeting. Come and have lunch with us. Come and help us to help you.**

*Clark Ruppert*  
President

*Lonny Dietz*  
Vice President

*Hank Maul*  
RS

*Chuck Fleege*  
ST

*Robert Miller*,  
DBR