

AN INJURY TO ONE IS AN INJURY TO ALL



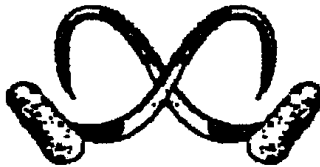
PUBLISHED BY
SEATTLE ILWU-PENSION CLUB

3440 EAST MARGINAL WAY S.
SEATTLE, WA 98134
206.623.7461 ex 6

VOLUME 24 – No. 1
Winter 2016

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Meeting Dates

January	4
February	1
March	7
April	4

A Foxx Guards the College Henhouse

By Dave Chaddock

When I went to college I had no problem paying my way. Part-time and summer jobs as busboy, caddy, and pinsetter in a bowling alley were more than enough to do the trick. Today however the average student ends up owing \$20,000 dollars on average. That's just an average. Hundreds of thousands owe \$150,000 or more (NYT, 11-29).

For some time now, the U.S. has been shifting the burden of financing college from the government to the students. 23% of public university revenue came from tuition and fees in 1987, but by 2012 this had jumped to 47% (NYT, 3-6-13). Ohio State, in 1990, got 25% of its budget from the state but by 2007 this had dwindled to only 15%, and by 2012 it had reached the pitiful figure of 7% (NYT, 5-13-12). The University of California has suffered a billion dollars in state funding cuts in recent years (NYT, 4-10). Scott Walker slashed \$250 million from Wisconsin's budget for higher education.

As students are increasingly being forced to apply for loans to finance their education, this has created opportunities for skullduggery and flimflam. In his book *The Student Loan Scam*, Alan Collinge relates horror stories of student debt: a single mother in Mississippi who originally borrowed six thousand and now owes over thirty-one thousand; a man in Texas who borrowed seventy thousand and his payback bill has escalated to four hundred thousand; and a

California man who, though he has already paid back thirty-three thousand for an original loan of thirty thousand, still finds himself owing about \$70,000!

Most student loans today are financed by the federal government. Interest rates for government loans are set by law and are usually lower than private loans. But there are many problems with the system. The main difficulty is that the overall guardian of the system is the House Sub-committee on Higher Education, which is currently chaired by Republican Congresswoman Virginia Foxx from North Carolina. Ms. Foxx follows in the "noble" tradition of John Boehner, who chaired the same House committee from 2001 to 2006, when private lenders Sallie Mae and Citibank had a bigger share of the student loan market and he was "by far the largest recipient of campaign contributions from student loan interests." At a thousand-dollar a plate dinner sponsored by Sallie Mae in 2004, Boehner promised that he "had enough rabbits up my sleeve" to get the big bankers what they wanted - among other things, legislation requiring that students who consolidated their loans after graduation would have to use the same companies that originated the loans (Collinge, 30-31).

What usually happens today is that colleges make loans with money borrowed from the government. But one of the biggest problems is that notorious for-profit "colleges" are gaming the system to make vast sums of money from innocent students

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From page 1

who are misled about the costs of what they are getting into, and are also given unrealistic estimates of their job prospects after graduation. These conniving white collar criminals seem to be well aware that there is oodles of money to be made from defaulting student loans. Though they enroll only about 12% of all students they account for almost half of all student defaults (NYT, 10-13). And they are taking a quarter of all federal aid! (NYT, 2-28)

Some of the worst of these snake-oil “universities” have been closed down. At one of them, Corinthian, students simply refused to pay back their usurious loans (NYT, 5-4). Another one, Educational Management, partly owned by Goldman Sachs, which received 90% of its tuition money from federal grants, after being accused of using “hyper-aggressive boiler room tactics” to enroll as many students as possible, agreed to pay \$90 million for an out-of-court settlement, and forgave 80,000 loans (NYT, 11-16 and 11-17). These two have been corralled but it is estimated that “tens of millions” are being handed out every month to other predatory outfits. ITT Educational Services, which runs 138 campuses, was exposed by Mother Jones in an article entitled “Screw U.” (Sept.-Oct. 2013) for browbeating students into signing forms that give their rights away. It has been sued by 19 states and the Justice Dept. One in five of its students will default and get an interest rate of 14.75%. It is still receiving federal money - \$512 million in the last 12 months (NYT, 10-13).

The Education Department is trying to devise a rule that would exclude these colleges which seem to exist “just to get the money” and use it to fleece students. The existing rule that enabled the government to push 1500 schools out of the federal financial aid system back in the 1990’s went like this: If the student default rate was above 30% for three years in a row or above 40% for one year, you were kicked out. But consider American National University. It claims a default rate of only 8.5%. But if you consider its “non-repayment” rate for five years – a rate that includes those who have deferred repayment – but a great many of whom will eventually default – the rate goes up to 71%. Keep in mind that one of the perks the for-profit college lobbyists have extracted from the likes of Boehner and Ms. Foxx is that students who default two to three years after college do not count! And thanks to a web page that helpfully coaches student loan recipients to opt for deferral (and incidentally, for ballooned interest rates) the moment

of debt crisis gets pushed beyond the default-rate window, thus allowing Amer. National U. to keep getting federal aid! (NYT, 10-8).

Ms. Foxx is opposed to a new rule reining in this injustice. Instead she backs a bill supported by the private college lobbyists to “prevent future federal overreach” in “academic affairs” (NYT, 2-21-14).

Now there exists something called Income Based Repayment (IBR) which was passed in 2007. For low income students who qualify it mandates capping monthly payments at 10% of income and allows any balance to be forgiven after 20 years. But it turns out that although 51% of borrowers are eligible for IBR, only 15% were actually enrolled (NYT, 10-11). Many are not even told they have this option as they are steered deliberately to deferment.

Another outrage is that students are not allowed to declare bankruptcy as Donald Trump once did. Student loans are the only ones exempt from this privilege. The justification by the big bankers is that, while an auto can be repossessed, you can’t seize a diploma. But what is the purpose of government aid for education in the first place? Is it to make education affordable or is it to profit on the backs of the poor? Unfortunately, right now it looks like the latter. The government has no problem in getting its money back. It can garnishee wages, income tax refunds and even social security checks. In April of 2013 it was predicted to rake in \$34 billion from student loans after raising interest rates from 3.4% to 6.8% (NYT, 4-9-13).

In such an atmosphere it seems pretty difficult to follow the example of China, where Premier Li Keqiang declared last Sept. 8 that “education must be our top priority,” adding that “education funding can only increase – not be slashed” (BR, 9-17).

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Here's a bit of foxy argument from Ms. Foxx as she opposes more government aid for higher education: "It's unfair to burden hardworking taxpayers, many of whom have not had the opportunity to attend college, with that debt" (NYT, 1-25-15). But just why is it that "many" have not had such an opportunity? Because it costs so damn much! I agree with Peter Cooper, who founded the Cooper Union in New York, declaring that education should be "free as air or water" (NYT, 9-2). And I agree with Bernie Sanders that undergraduate tuition should cost nothing at all at U.S. 4-year public colleges and universities. We need more respect for science. We need historians and economists from the working people who will respect the role of people like Harry Bridges. It can easily be paid for by fairer taxes in the higher economic bracket, where the top 0.1% own more than 20% of all household wealth, and where lawyers and accountants have become adept at aiding the rich to shift their earnings from the normal rates paid by the rest of us to the special half-sized rates of capital gains.

From the Welfare Office

For everyone that has coverage under the ILWU-PMA health care plan, please read your medical Explanation of Benefits (EOB) for accuracy when they arrive in the mail after you receive any medical treatment. If you suspect fraud, waste or abuse please report it to the Benefit Plans Office in San Francisco at (415) 673-8500 or call your local area Welfare Director, Andrea Stevenson at (206) 938-6720. All calls will remain confidential. Thank you.

Happy New Year!!!

From all of us at the Rusty Hook

We wish everyone a joyful, bright, healthy, prosperous and Happiest New Year ahead!!



Conversations with Harry

By Ian Kennedy

My flight was delayed for over an hour for departure from Seattle, then it was rerouted to San Jose, due to the fog at SFX. We were then bused as far as San Francisco's Airport. By this time I've lost over three and one half hours. The temperature was almost at freezing and the fog was like Pea Soup. After I checked in at the hotel, I dropped my bag in my room and headed back out. The cabs were busy so I waited, and felt the frost settle on my beard. Once I got to the bar, upon entering, I found a near empty room. Sue was sitting at a table playing some kind of solitaire. She looked up and smiled, "God, I didn't think we'd see another human being on a night like this." and that is how she greeted me.

I sat down at our usual table and waited for her to come to my table and take my order. She sauntered over, rested her hip against the table and asked. "Beer, whiskey or what?" "It's cold and wet outside, that calls for a Hot Toddy." She frowns, "That's a new one from you, you sure?" "This weather calls for drastic measures." I respond, and she heads to the bar just as Harry enters. She turns and returns to the table as Harry is taking off his top coat. "And what are you drinking tonight? No, wait, let me guess, hot whiskey and milk?" Harry nods to the affirmative and off she goes. Harry turns to me, "Is she in a bad mod? he asks. "Well maybe, I disrupted her card game, and I think she was planning on quitting early." Harry nods and smiles, "It is hell out there." he remarks.

"Yes it is." Sue responds as she slaps down our drinks, with an extra whiskey for herself, then parks herself in the empty chair. "Why are you guys here on a night like this?" she asks. Harry and I look at each other, then I reply, "We wanted to make sure you got a tip tonight, after all, we don't want you to go home broke." And she finally smiles, "Thanks."

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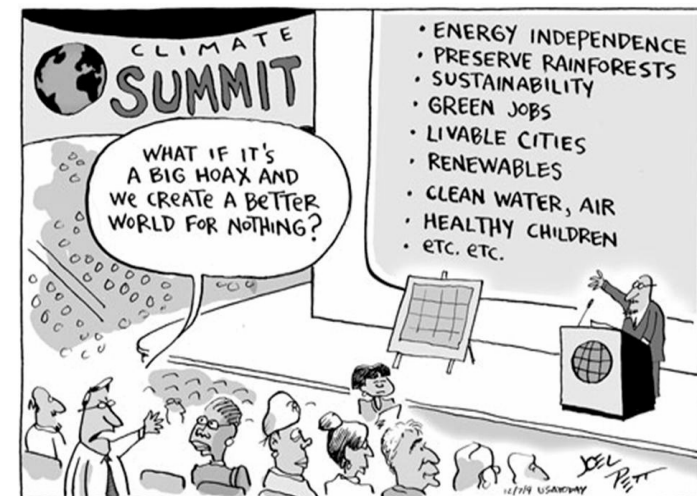


We enjoy our drinks for a few minutes, then Harry asks. "What news do you bring today?" I shake my head, "Where do you want me to start, Politics, wars, guns, climate change, pick your poison, the whole world is going to hell in a hand basket." I respond. Sue pipes up, "How about climate change, I heard on the radio that there was a big meeting in Paris, and they decided on how to correct the weather." She is sitting up straight, pleased to have some input. "Besides," she continues, "You can't even know what to wear when you go outside, the weather changes so fast. So all the countries are going to cut the carbon output, so we can get back to normal." She sits back with a smile on her face.

Harry smiles, nods his head, "If only it was that simple."

I'm in agreement with Harry, "If only it was. The United States, as well as most of the first world countries have hedged on making it a binding agreement. They don't want to guarantee the financial support the poorer nations need, nor will they guarantee that they would cut carbon output to the extent that is required. In the meantime, areas like ours in the Northwest, the temperatures are surely up, and I think they have drastically increased. Last winter we received only twenty percent of our snow pack and it became quite noticeable that water was becoming a problem with the lack of rain through most of the summer months." I look at my empty glass, then at Sue, handing it to her, "Could you refill this for me?" then sat back to wait for her.

Sue returns with drinks for all of us, hot toddy for me whiskey for Harry and herself, she is looking perplexed. "But the papers say that an agreement has been reached. That has to be good, things will get back to normal and I don't have to worry about my kids



Final Dispatch

Pensioners & Actives

Gale Charles Groves 52
Kenneth G. Maurice 52
Johnny Leonardo 19
Melvin Donaldson 19
Neil Vernon Rundquist 52
Rod Johansen 52
Samuel Puailihau Jr. 19
Gerald Arger 19
Michael Johnson 52

Survivors

Leila M. Gerrish 98

dying from over exposure." Harry laughs, "You had better find yourself a good man before you worry about kids." Sue gives him a nasty look. "I mean, if they have an agreement then things should be alright, shouldn't they?"

"If only that was true." I respond, "The agreement is full of should, could and maybes. Although it calls for major cuts in carbon production, it does not provide penalties for countries not meeting it's goals. And two of the major contributors to carbon output, China and India retain flexibility in how fast they must reduce output. China is the leading producer of carbon at twenty-five percent of the annual output, while the U.S. produces eighteen percent, and it takes a century for the carbon dioxide to clear from the atmosphere." I drain the last of my toddy, smile at Sue as I hand her my glass. She grunts at me and looks to Harry, he shakes his head 'no' and she heads for the bar. She returns with my toddy and another whiskey for herself. She asks, "What about the U.S., are we going to reduce our carbon emissions?"

"We have committed to reduction but nothing is binding. The President is using executive powers rather than taking it to congress, and Republicans are threatening to overturn his rulings when he uses Executive privilege, so It's hard to say what will happen. Also, we refused to allow the agreement to have any teeth, so Corporate America doesn't really have to fall in line."

Harry nods his agreement as he raises and puts on his topcoat, "Keep us informed Kid, in the mean time I'm going to face the elements." and out he goes. Sue turns to me, smiles, "Would you like the check?" She asks as she whips it out of her apron pocket. "And don't forget the tip." She smiles. "Do I ever?" I ask as I hand her an extra twenty, then head for the door.

Pensions

It seems Unions, with their pension plans, are not liked by very many of the Members of Congress. Especially the Republicans, but some Democrats as well. Late in 2014, Congress attached The Multi-Employer Pension Reform Act to a major spending bill that Obama had to sign, with little or no objections from or "friends". Did you catch that when it was in the papers?

What is the M-E PR Act, you ask? This law permits multi-employer pension plans, run by jointly by unions and employers, to apply to the U.S. Treasury Dept. to reduce benefits, and they are doing just that. Multi-employer pension plans cover more than 10 million workers, and most of them are under funded. The agency that was set up to protect the workers, The Pension Benefit Guaranty Corp. is itself under water, and Congress does not fund it as they should.

This issue comes up at this time because members of the Teamsters have received notice that their benefits are being cut. The Central States Pension Fund is cutting members checks by about 23 per-cent, activists are saying some cuts will go as high as 60 per-cent. Can this happen to us? You bet it can. We don't have to worry at the moment, but we must watch out for the employers and the tricks they pull. Our plan is funded on man hours, as we modernize, we lose man hours, thus funds for pensions. I've been told. President McEllrath tried to get the employers to agree to a change but they wouldn't budge. This should be a strike issue in our next contract. Those of you that are still working at that time, look to your future.



"At least we won't have to worry if our pension plans are any good."

Correspondence

To the Old Timer's

In memory of my dad, Dick Nelson, who passed away April 22, 2015.

It is said that "on your death bed, you're not going to be thinking about your job, you'll be thinking about your family." In the case of my dad, Dick Nelson, aka Jr., his thoughts about his job, and specifically the people he worked with, was as important as family!

As many will recall, my dad suffered from dementia for the last few years. He and his wife, Anne, had moved from the Seattle area (Duvall) to Eagle, Idaho to be near Anne's son and his family. It was a tough move for dad as he came to grips with the fact the coffee and doughnuts tradition with the Old Timer's would be coming to an end. Not surprisingly, he relished trips back even for a single morning get-together.

For 30+ years dad was a proud member of the ILWU and never had a negative thing to say about it whether in his working days nor in his retirement. They don't make men like this anymore.

A few memories we have are of the smell of breakfast being cooked for him every morning by mom as he religiously rose at 5 o'clock in the morning so he could make the trek down to the hall with the hopes of working that day. Years of hard work left him with arthritic knees, diminished hearing, and life-long friendships. He rarely mentioned the physical maladies, but rather focused on the latter.

The years of getting the 5PM phone calls announcing, "I'm bringing the Irish guys home for dinner" and mom and I scrambling to prepare a feast for them. This was when Seattle was a standard port of call for Irish Shipping, Ltd. Long after the relationship between the Port of Seattle and Irish Shipping waned, my parents continued relationships with many of the guys and their families and they would visit them when traveling to Ireland. That's just how mom and dad were.

Being a solid union family, I remember when grapes were not allowed in our house as the ILWU was in the midst of a sympathy strike for the grape pickers union in California. Again, that is how my parents were: sympathetic for those struggling.

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We continued strolling down the proverbial memory lane of his life in Seattle. Him growing up just off 85th and Aurora, the house near the Woodland Park Zoo, and the "big house" in Broadview (where I grew up). Favorite restaurants and places to go. And oh, the hunting and fishing trips! Most often with John Fern and his brother, Bob. reminded him how weird it was to have an elk carcass hanging in the garage and my friends always wanting to sneak in and peek at it, thinking surely I was a liar. And when he would return home from the annual weeklong trip he would always have his hunting beard and tickle me with it with that welcome home hug. He had many fishing trips to Westport with Gale Bloomer. Upon his return I would watch him carefully prepare his smoked salmon from the trip's bounty. To this day, I have yet to find a smoked salmon as good as his was ... warm and fresh out of the smoker.

For years many ILWU members would donate things for my parents to take to their beloved Mazatlan (Mexico) and the communities, orphanages, and clinic there. To this day, there is an operating room at the Margarita Maz Hospital with a plaque that bears my mom's name (Gloria) to honor her for her years of dedication to improving the hospital. Being the passionate scroungers that they were, many people benefited from the cache of goods they procured from the ILWU family.

Sadness would invade our home when he would come home with the news of a friend, and likely hunting or fishing partner, had passed away. Ray Willingham, Gale Bloomer, Atlee Percy, and perhaps most difficult for him, was the passing of his childhood friend, Gary LeBreche.

I wanted to share with you all a little about our dad's final days and who he thought about and where his conversation led. Despite his dementia, the family, my brother, myself, our spouses, and my children were incredibly blessed by a morning of complete clarity in thought and speech from dad. It was amazing!

Dad spoke of Seattle and wanting to return there. He made the blanket statement that "Seattle had interesting things to do." Translate this into coffee and doughnuts at the hall. He recalled going to union meetings and talking with friends. When I mentioned Ray, Gale, Atlee, Gary, Bob (Swanson), Joe (Waldean), he smiled and nodded. When I asked, "Dad, did you love your work?" He quickly replied, "Well, yeah!"

Dad and mom loved to travel. Many of their trips were with people he worked with. They introduced many to their precious Mazatlan. Atlee and Bette Percy often went with them. But Gary LeBreche left the biggest impression. Perhaps some will recall that Gary ended up having a partial amputation above his ankle after years of dealing with unsuccessful attempts to heal the literal hole in his leg after a fall on a cargo ship.

One trip, he and dad concocted the story of having Gary go into the ocean and then take off his prosthetic and yell, "Shark!" It was a story dad could not tell over the years without laughing hysterically recalling the entire scenario. What a pair they were!

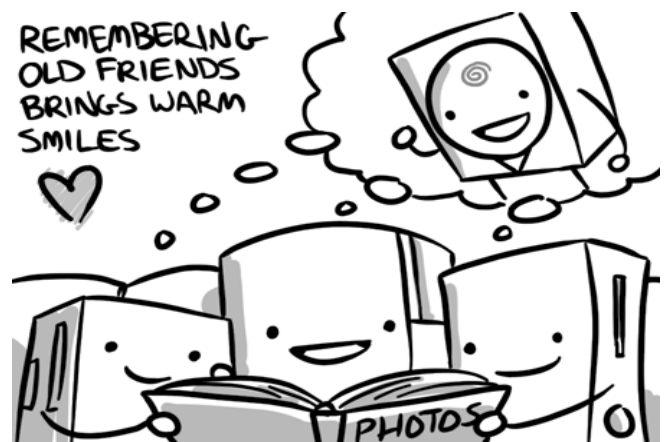
We recalled times when he was out on strike and how that meant lean times in our household. Even these many years after he is without regret saying it strengthened the union and would make things better for those who would come after him.

He adored my sons, John and Colin, and I know he would have loved to have seen at least one of them continue on down at the Port. I am grateful that his love spilled out into their lives as well and he will indeed live on through them in the little things.

I wanted to share these things with you because all of you had a profound impact on my dad's life. He had a job he loved to go to each day. He was surrounded by people he loved being around at work and after work. Not many people can go through life saying that. And so, it was no surprise to hear dad mentioning this part of his life on his literal death bed. Most assuredly, dad had a life well lived.

It is my hope that you will remember him and speak of him often with the genuine, kind affection he had for you.

With affection,
Dick's kids,
Dyan (and my brother, Craig)



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Correspondence

From **LYLE KENNEY**, \$50.00 donation to the Rusty Hook. Thank you **LYLE**.

From **MARY FULLER**, \$150.00 donation to the Rusty Hook. Thanks **MARY**.

From **LARRY SPAFFORD**, \$28.00 for 2016 dues and \$22.00 donation to the Rusty Hook. Thanks **LARRY**.

From **RICK RIZZO**, \$28.00 for 2016 dues and \$22.00 donation to the Rusty Hook. Thank you **RICK**.

From **PARKER JOHNSTON**, \$28.00 for 2016 dues and \$22.00 donation to the Rusty Hook. Thanks so much **PARKER**.

From **WILLIAM SODDEN**, \$28.00 for 2016 dues and \$122.00 to the Rusty Hook. Thanks you **WILLIAM**.

From **TIM SIPES**, \$56.00 for 2016, 2017 dues and \$14.00 to the Rusty Hook. Thanks **TIM**.

From **JOAN RETTINGER**, \$28.00 for 2016 dues and \$2.00 to the Rusty Hook. Thank you **JOAN**.

From **DON WALVATNE**, \$200.00 donation to the Rusty Hook. Thank you so much **DONNY**.

From **ALEX & DARLA BAROUMES**, \$25.00 donation to the Rusty Hook. Thanks **ALEX & DARLA**.

From **JOAN GUNDERSON**, \$100.00 donation to the Rusty Hook in memory of **BROTHER RICHARD GUNDERSON**. Thank you so much **JOAN**. He will never be forgotten.

From **BUFORD SCHACHERE**, \$40.00 donation to the Rusty Hook. Thanks **SCHACHERE**.

From **AL KENDRICK**, \$84.00 for 2016, 2017, & 2018 dues and \$16.00 donation to the Rusty Hook. Thanks so much **AL**.

The Pensioners office will be closed December 25th for Christmas, and January 1st, New Years day.

From **MANNY VENTOZA**,
To the Rusty Hook. The Ventoza Family extends its Best Wishes and Good Health to All ILWU Members and their Families a Very Merry Christmas and a Happy Year.

Please accept this small token (\$500) of Gratitude for all the valuable information and names of dedicated members that I have been receiving from The Rusty Hook through out of the years. The editorials are very knowledgeable written and gifted with intelligence and enjoyable to read.

Please extend to all my many thanks for all the years and valuable memories that I have had and enjoyed being a member at such a Great Fraternity, And enjoying my retirement.

Farewell My Brothers and Sisters, Till we Meet Again. Local 19-98. May the seas be calm and the horizon be bright.

Best Wishes To All Manuel (Manny) Ventoza
Nov. 27,2015

To our Snow Birds and others

If you travel south for the winter, or if you stop your mail delivery, Please let us know.

This last issue, we were charged well over ONE HUNDRED DOLLARS in return charges from the Post Office. If you travel for an extended time, or move, PLEASE let us know, call Local 19's office (206.623.7461) and give them the change of address or have the Post Office forward your mail, they will do that for a short period. Snow Birds, we can't forward mail out of the country, so please have us hold your copy of the Rusty Hook for you. ———PLEASE———



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"Grandma says a lot of her friends are like the birds. They fly south for the winter."



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