

**2019 Officers**

Michael Carroll  
*President*

Ann Byrnes  
*Vice President, Fundraising  
and Regions & Groups  
Coordinator*

Nancy Blaschak  
*Secretary, Communications  
Chair*

Jack Campbell  
*Treasurer*

David Therkelsen  
*Immediate Past President,  
Nominations Chair*

**Directors/Committee Chairs**

Harold Brooks  
*Advocacy & Education Chair*

Jim Hamilton  
*Membership Chair*

John Pacheco  
Sharyn Whitman

**Other Leadership Positions**

Helen Dubois  
*Retiree Connection  
Coordinator*

Robert Howard  
*Webmaster*

**Region Representatives**

Bill Dutton, *West*

Open *Mid-Atlantic*

Open, *Midwest*

Open, *Northeast*

Nancy Brockway, *South*

**Administrator**

Christie Phillips

Tel: (202) 303-7184

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P.O. Box 1581

Vienna, VA 22180

**From ARCRA President Michael Carroll**

The ARCRA Board of Directors met on 10/31 and began with congratulations for Dave Therkelsen and Bill Dutton on

completion of their terms. Dave served in many leadership positions including a term as President and was the “founding” Chair of the Advocacy & Education Committee. Bill was Chair of the Southern California Group, served as Region Representative for the West and was a valuable member of several committees.

During the meeting, the Board:

- Received the Nominations Report from Dave Therkelsen and elected Jim Hamilton to serve as President in 2020; Ann Byrnes (VP), Jack Campbell, (Treasurer), and Nancy Blaschak (Secretary) will continue serving their 2-year terms. In addition, John Hendrickson, Matt Meyer & Scarlet Sobasky were nominated to the Board. (See ballot in this newsletter.)
- Received Chair Jim Hamilton’s Membership Report: although total membership grew to 1,324 with about 88 new members added during the year, we’re still 29 short of where we finished 2018 primarily because renewals have been slow and the pool of new member prospects continues to drop.
- Approved Treasurer Jack Campbell’s Financial Reports which indicated that although we are

currently tracking close to budget, a solid 4thQ will be required to break-even at about \$28k at year end. Donations from members are helping to offset lackluster membership income.

- Received a Communications Committee report from Nancy Blaschak who noted that our monthly eNewsletter had an August “open rate” of 64% which compares favorably with industry standards and added that a refreshed format would be rolled out soon.
- Received a report from VP Ann Byrnes on ARCRA Fundraising; about \$5k has been received this year with plans to appeal to Lifetime Members in late November.

Noting that this was his last board meeting as President, Michael Carroll conveyed his confidence that Jim Hamilton and other ARCRA leaders, including those providing leadership for our Affiliated Groups, would ensure that the Association would continue to speak up for Red Cross Retirees and provide other valuable benefits for our members. He added that while changes in the way Red Cross ensures payment of benefits to retirees is making membership recruitment more difficult, whether our benefits come from the Retirement System, an annuity company, the Red Cross Savings Plan or in a lump sum, we’re all still proud Red Cross Retirees and the Retiree Association can still be a valuable resource.

# American Red Cross 2019 Annual Funding Notice

*from the Advocacy & Education Committee*

All of us who are in the Retirement System of the American National Red Cross recently received the Annual Funding Notice, which reports officially on the state of the plan.

The main news is that our pension has assets equal to 80.01% of its liabilities as of July 30, 2019. The comparable figure from last year was 80.06%, almost identical.

(Plan members who looked at the plan closely might have noted the funding ratio, “without adjusted interest rates,” is 65.1%. The difference between the two figures is that the former makes a calculation based on average interest rates over the last 25 years; the latter just looks at the last two years. Since pension funds operate over decades, the “official” figure of 80.01% uses the longer-term calculation.)

Any member of a pension fund would, of course, hope that it is funded 100%. Very few pension funds are at that level or higher. From one point of view, being less than 100% funded is not too worrisome, because pension liabilities extend far into the future, and, frankly, beyond the expected lifetime of most of us.

As the Annual Funding Notice was being finalized, ARCRA board members Jack Campbell and David Therkelsen spoke with a retirement benefits specialist at American Red Cross. The person we spoke with is fairly new to Red Cross, but previously worked for a major human resource consulting firm. Based on this prior experience we were told that it is common for major corporate pension funds to be close to the 80% funding range.

Milliman Worldwide, a consulting firm, reported that, at the end of 2018, the 100 large corporate pension funds it tracks were at 87.1% of being fully funded, up 1.3% from the previous year. Milliman reported that public sector pension funds (states, cities, school boards) had funding ratios averaging 72.1% as of mid-2018.

ARCRA has not found a figure representing large nonprofit organizations. But if Milliman is right, the Red Cross pension fund is well ahead of public pension funds, but lagging behind large corporations.

One important consideration that the Red Cross benefits specialist discussed with us is that American Red Cross has pre-funded retirement fund contributions – that is, it has paid more than is legally required into the fund. As of July 1, 2018, the pre-

funding balance was about \$390 million. This figure does not count in the calculation of the funding ratio. The reason is that in future years, such as in recession conditions, Red Cross could use the pre-funding balance to meet its obligations at that time, instead of making additional cash contributions. But if the prepayments were counted, the Red Cross pension fund would be more than 99% funded.

ARCRA’s leaders believe that while a funding ratio at or above 100% would be highly desirable, the current ratio is acceptable, especially taking prepayments into account. Pension plan beneficiaries have no reason to worry that the plan will not be able to meet its obligations to them. Even in the unlikely event the Red Cross pension plan were to fail, it is backed up by the Pension Benefit Guaranty Corporation (PBGC), to which Red Cross makes large premium payments every year.

## 24,442 Participants in Retirement System on July 1, 2018 Valuation Date

The recent Annual Funding Notice and MAP-21 Supplement reported that there were 24,442 participants in the Red Cross Retirement System on the last “valuation date”: 7/1/18. The chart below includes the next valuation date (July 1, 2019) and allows us to identify key trends:

The # of vested employees still working at the Red Cross dropped by 835 (about 10%); the Plan was closed to new employees in 2009

While those vested but not yet drawing benefits dropped by nearly 1,000, those receiving benefits grew by only 240. The slow growth likely reflects normal attrition and the new (1/1/19) option which allows all retirees to take their entire benefit in a lump sum at the point of benefit eligibility.

Total Plan participation dropped by 3% from 2018 to 2019. However, the Retirement System will be paying benefits to Red Cross retirees for many years to come.

Year	Vested Employees	Vested Seperrated	Receiving Benefits	Total
7/1/18	7833	9004	7605	24,442
7/1/19	6998	8857	7845	23,700
Change	(835)	(147)	240	(742)

*Continued Page 3*

- Plan participation dropped from 55,750 in 2010 to 39,659 in 2016, a 29% decrease, because the System stopped adding employees to the Plan and offered some special election options in 2013 and 2016.
- Plan participation has dropped 39,659 in 2016 to 23,700 in 2019, a drop of 40%, primarily because of the purchase of the Athene annuity contract, changes in the way the Aetna and John Hancock annuities contracts are managed, and earlier lump sum options.

## **Red Cross @ Work - ARC Benefits Service Center**

Red Cross retirees who have questions about their benefits and Medicare supplement programs to which they have subscribed through the Red Cross should contact the Red Cross @ Work - ARC Benefits Service Center at 1-877-860-7526.

Also, if you are moving to a retirement community and need verification of your Red Cross pension payments please list the Red Cross @ Work – ARC Benefits Service Center at 1-877-860-7526 on the application form.

You can also log into The Red Cross @ Work website <http://digital.alight.com/redcross>, at this one-stop hub for information on Red Cross benefits including the Red Cross Savings Plan (401k) and the Retirement System, Health Care, and a Message Center with important communications from the Red Cross.

## **Jim Hamilton Elected as ARCRA President**



Officers of the American Red Cross Retiree Association are elected by the Board of Directors. Jim Hamilton has been elected president beginning Jan. 1, 2020. He succeeds Michael Carroll who is completing his third year.

Jim has served two terms on the ARCRA board. He has been vice president, and currently chairs the Membership Committee.

Jim retired from American Red Cross as a Divisional Vice President, responsible for Red Cross services in 12 states in northwest U.S., and Guam and the Northern Marianas Islands. His Red Cross career began in 2001, when he became CEO of the chapter in the Seattle, WA Area. Prior to Red Cross, Jim was CEO and administrator of the Federal Way Fire District, which serves 100,000 residents south of Seattle. Earlier he held several positions in hospital administration.

An avid outdoorsman, Jim is a backpacker, canoeist, kayaker and motorcyclist.

On behalf of ARCRA members, the board has expressed its appreciation to Michael Carroll, who served a rare third year as president, to lead the organization through a period of significant change, as the retiree landscape has been affected by buyouts and annuitization of thousands who had Red Cross careers.

## **Can't Remember your Membership Renewal Date? Help Has Arrived!**

As part of the reformatting of the ARCRA eNewsletter, we have found a way to include your membership type (Annual or Lifetime) and your renewal date if you are an Annual Member in the header of your monthly eNewsletter. So, you can now easily see your renewal date without going through the steps of logging on to our website. We hope that you will find this helpful and an easy way to see when your membership renewal will be coming!

If you have an email address and want to start getting the monthly eNewsletter, just email your name and email address to [admin@arcretireeassoc.org](mailto:admin@arcretireeassoc.org). or call the office 202-303-7184 and leave a voice mail with your name and email address. We will update your membership profile to include your email address and you will get the next eNewsletter at the end of the month.

# American Red Cross Updates

## Hurricane Dorian's Fury

More than 3,100 American Red Cross disaster responders supported families affected by Hurricane Dorian across multiple states in the USA. As flood waters receded and power was restored across the east coast, it was clear that the US was spared the worst of the storm. The category 5 storm had hovered over the Bahamas for two days, devastating families on the Abaco Islands and Grand Bahama. Dorian update and photos are available online at [www.redcross.org/about-us/hurr-dorian](http://www.redcross.org/about-us/hurr-dorian).

The global Red Cross and Red Crescent network, in support of the Bahamas Red Cross, provided immediate aid in the storm's aftermath and continues a major relief and recovery effort.



Shirley Jean, a mother from the Abaco Islands, and her five children remained among the destroyed buildings for three weeks relying on whatever food and water was available. They finally boarded a ferry to Nausau, where they were greeted by the Bahama Red Cross. "The Red Cross was the first agency I saw, the first who

approached me and could help," says Shirley Jean, who received a cash grant from the American Red Cross. "The first thing that I am going to do is to buy food for my kids." You can read about Shirley Jean and the ongoing financial assistance program at [www.redcross.org/about-us/news/2019/hurricane-dorian-first-steps-start-with-dignity.html](http://www.redcross.org/about-us/news/2019/hurricane-dorian-first-steps-start-with-dignity.html). Because families' needs are so varied, the Red Cross has distributed financial assistance to affected families, empowering them to use the funds for rent, basic supplies, and to replace household items that have been lost.

As part of this global effort, the American Red Cross has committed more than \$6.1 million to support the people affected by Hurricane Dorian in the Bahamas. Thirty-five American Red Cross disaster responders have deployed to the Bahamas since early September.



## Give the "Gift of Life" This Holiday Season

Red Cross continues to face critical blood shortages. No matter your blood type, your donation can help meet patient needs. Sign up to donate and encourage family members and friends to make an appointment to donate. Red Cross makes it easy to find a blood drive near you and to schedule an appointment. Go to [www.redcrossblood.org](http://www.redcrossblood.org) and find a donation site. Or go to your personal assistant – "Alexa, schedule a blood donation appointment."

## Red Cross Home Fire Campaign Has Saved 642 lives

The Home Fire Campaign was launched five years ago to address the threat of home fires and reduce deaths and injuries by installing free smoke alarms and providing fire safety education in high-risk neighborhoods. During that time at least 642 lives have been saved. Nearly two million free smoke alarms have been installed for people in high-risk communities across the country. Many ARCRA members have volunteered with this program. The 2020 Sound the Alarm campaign will run from April 13 to May 3, 2020. More information at <https://www.redcross.org/get-help/how-to-prepare-for>

## Helping to Bring Clara Barton's Words to Life

Volunteers are transcribing Clara Barton's dairies through the Library of Congress By the People program. Over 1,200 volunteers have registered and transcribed over 2,716 pages from her correspondence while founding Red Cross and organizing relief aid for natural disasters. Check out *By the People* on the Library of Congress website [www.crowd.loc.gov/about/](http://www.crowd.loc.gov/about/) and sign up. Direct any questions to [redcrosshistory@redcross.org](mailto:redcrosshistory@redcross.org).

*"I've participated in this program for the past month. I spend about a half hour each morning reading one page of the Barton dairies and transcribing it," said Kathy Glackin, PenJerDel ARCRA Group.*

# ARCRA Membership 2019

ARCRA Membership	12/31/18	3/30/19	6/30/19	9/30/19	Change in 2019
Annual Members	834	868	750	786	(48)
Lifetime Members	519	528	530	538	19
<b>TOTAL MEMBERS</b>	<b>1,353</b>	<b>1,396</b>	<b>1,280</b>	<b>1,324</b>	<b>(29)</b>
<b>Notes:</b>					
* Annual Membership totals reflect 'normal' attrition, slow growth of new members and higher than-normal non-renewal rates					

## “In Honor Of...”

Is there a recent Red Cross retiree or former colleague that you would like to pay tribute to in a special way? Consider making a donation to ARCRA “in honor of” that person. The “honoree” will be notified of your thoughtfulness.

Donated funds are used to support and further the mission of ARCRA and to cover the annual membership fee for fellow retirees who are no longer able to afford it.

To make a donation, log in to the website, [www.arcretireeassoc.org](http://www.arcretireeassoc.org), and click on the “Donate” button. Note, in the comment section, the information on the honoree so that we can contact them.

If you do not have access to the Internet, you can send a donation to ARCRA, PO BOX 1581, Vienna, VA 22180. Make your check payable to ARCRA and provide information on the honoree so that we can contact them and inform them of your gift.

Because of our tax status, as a membership organization that advocates for its members, gifts are not tax deductible.

## Are you Ready for Real ID?

If your driver’s license is expiring soon, consider updating your driver’s license to REAL ID. Starting October 1, 2020, you will need to present a REAL ID-compliant license, current U.S. passport, or another acceptable form of identification for domestic air travel or to enter federal government facilities. Check out the list of acceptable IDs at <https://www.dhs.gov/real-id>

A REAL ID compliant driver’s license is one that meets, and is issued by a state that complies with the REAL ID Act’s security standards. For questions go to <https://www.dhs.gov/real-id>

## Don’t Miss Out-Keep Your Contact Information Current

Have you changed your address, phone number or email during the last year? Make sure that your contact information is current.

- Update your ARCRA Membership Profile: Send a note to ARCRA PO Box 1581 Vienna VA 22180 with your new contact information or call 202-303-7184 and leave your current contact information in the voice mail. You can also change your information online at the ARCRA website [www.arcretireeassoc.org](http://www.arcretireeassoc.org). Log in with your email address and ARCRA password. If you have never logged in or cannot remember your password, click “Forgot Password” and follow the prompts to set up a new password.
- Update your information at Red Cross @ Work: The Red Cross @ Work website <http://digital.alight.com/redcross> is the one-stop hub for information on Red Cross benefits including the Red Cross Savings Plan (401k) and the Retirement System, Health Care, and a Message Center with important communications from the Red Cross. You can also call the Red Cross @ Work Service Center toll-free at 1-877-860-7526 between 9 a.m. and 5 p.m. EST Monday through Friday.



**The Senior’s Guide to Online Safety**

<https://www.connectsafely.org/seniors/>

## Upcoming Affiliated Group Meetings

Check out the list of Affiliated Groups and dates for upcoming get-togethers and reach out to the contact person listed to get connected. Our 16 Groups provide opportunities to stay connected and offer informative and enjoyable programs.

ARCRA Groups and contacts:

- Cincinnati Regional Red Cross Retiree Group**, Gary Miller gary.miller@redcross.org
- Cleveland Group**, December 11, 2019, Dorothy Dimmick linnieo1951@gmail.com
- Columbus Association of Red Cross Retirees**, William Miracle mgrdstr@aol.com
- Evergreen State (WA) Group**, December 4, 2019, Ann Bodden ann.bodden@redcross.org
- Georgia Group**, Teresa Caver teresacaver@bellsouth.net
- Minnesota Group**, Barbara Pierce pierc024@umn.edu
- New York Group**, Angelo Cinti nancycinti@gmail.com
- Northeast Pennsylvania Group**, December 7, 2019, Anthony Dombroski adombroski1500@comcast.net
- Northern CA Group**, Anne Chan sfcalgal999@gmail.com
- Oklahoma Group**, Timothy Sartorius sartorit@ox.net
- PenJerDel Group**, April TBD, 2020, Stanley Roberts piperwallace@comcast.net
- South Carolina Group**, Doug Ambrose ambroseds@bellsouth.net
- South Central TX Group**, Bob Howard bhoward@ghspr.com
- Southern CA Group**, Tuesday, April 21, 2020, Marlene Zweig justcallmz@aol.com
- St. Louis Group**, December 9, 2019, Loretta Hassler hasslerla@yahoo.com
- Washington/Baltimore Group**, June 11, 2020, John Hendrickson jehandeah@verizon.net

## Looking for a great volunteer assignment? Volunteer with ARCRA

Looking for a spot to use your skills and big heart? ARCRA relies on volunteer retirees to serve our members; get involved and help us make a difference. Check out these open volunteer positions:

- **The Retiree Connection**, ARCRA's call-back service assisting members with benefits and other issues, is staffed by trained volunteers, "Links", who respond to calls from retirees seeking information, resources and help.
  - **Retiree Connection Coordinator**-Organize the Links schedule and training and prepare quarterly reports for the ARCRA board.
  - **Retiree Connection Link**- Check the Retiree Connection and ARCRA office phone numbers for voice mail messages daily and respond to retiree calls during a one week assignment every three months.
- **ARCRA Facebook Coordinator** to help create and moderate Red Cross Retiree Facebook page that *provides a forum for retirees to stay connected.*
- **Members for Advocacy & Education, Programs & Services, Finance, and Membership committees.**
- **Region Representatives** in the Northeast and Mid-West ; RRs provide support to our 16 Affiliated Groups.

# ARCRA Election of Board Members

Per the ARCRA bylaws, members elect Board of Directors members. The Nominations Committee and the ARCRA Board recommends these individuals for election to two-year terms on the board:



**John Hendrickson;** John's ties to ARC go back to 1969, when he was a photographer and writer covering stories about ARC and International Red Cross humanitarian actions in Southeast Asia, and when he worked in the ARC Southeastern Area Office in Atlanta. In the decades since then, John worked in public relations, fundraising and health and safety roles in several chapters. Then he worked at National Headquarters in Health and Safety and Financial Development, and was executive assistant to President George Eley. John has been a consultant to the Association of Fundraising Professionals. John is currently the president of the ARCRA-affiliated group that covers the D.C. area, Maryland, and Northern Virginia.



**Matthew D. Meyer:** Matt's involvement with ARC started as a youth volunteer in 1966; he was a youth/young adult volunteer for 10 years preceding a 43-year career on Red Cross staff. He retired as Executive Director of Greater Kansas City and Northwest Missouri. Matt served in a range of leadership positions in Health and Safety, followed by executive positions. Matt is a Disaster Services veteran, and among many other assignments worked in the aftermath of Hurricanes Harvey, Katrina and Andrew. He is a national instructor and instructor trainer. Matt joined ARCRA before retiring from Red Cross.



**Scarlet Sobasky:** Scarlet retired in 2010 after a 22-year career in Red Cross. She was chiefly an HR professional, serving in leadership roles in the Fort Wayne and Tennessee Valley Regions. In Fort Wayne she was also the director of development, education and training. Much of her work in Red Cross was to help the blood regions, where she worked to accommodate the sometimes dramatic organizational changes that were occurring during her tenure. Scarlet has served as personnel and accounting supervisor for a hospital in Indiana and since retirement, Scarlet was the Business Manager for St. Elizabeth Ann Seton Catholic Church in Fort Wayne. Taking her career in totality, Scarlet will bring ARCRA background in HR -- which matters to us because we interpret pension and other benefits to our members -- and in finance and accounting.

**2020 Ballot - You can vote online at <https://arcretireeassoc.org>. You will receive an email with the link when voting is open.**

*To serve a two-year term on the board*

- John Hendrickson
- Matthew D. Meyer
- Scarlet Sobasky

Suggest fellow retirees for future ARCRA board position

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**Mail your membership Renewal/Ballot to:**

American Red Cross Retiree Association  
PO Box 1581, Vienna VA 22180

*Membership Renewal - Enclose Check to ARCRA:*

- One Year \$30.00     Lifetime \$275.00

Name (last, first, MI)

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Street Address, P.O., or RFD #

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City, State, Zip \_\_\_\_\_

Phone: \_\_\_\_\_

Email address \_\_\_\_\_

## Did You Receive This Newsletter as a Printed Document?

Twice per year, ARCRA sends out printed copies of a newsletter to members for which we don't have a current email address. That means that those members are missing out on the eNewsletters during the other 10 months of the year. If you received this newsletter as a printed document via the U.S. Postal Service, ARCRA does not have an email address for you. To get the monthly eNewsletter, please send a message to [admin@arcreeassoc.org](mailto:admin@arcreeassoc.org) or call the office at 202-303-7184 and leave a voice mail message with your name and email address. Once we get your email address, we will update your ARCRA membership profile and we will start sending you the eNewsletters every month!

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## Check out PerkSpot Discounts for American Red Cross Staff, Retirees and Volunteers

There are a variety of discounts available to American Red Cross Retirees through PerkSpot-travel, entertainment, bicycles, electronics, discount clubs, wireless plans.

Use the link below to check out all the deals. If this is your first time to log into PerkSpot, use the link and follow the prompts to set up an account. Sign-up for the eNewsletter to get notice of the most recent deals.

For more information go to the website and set up an account <http://americanredcross.perkspot.com>

Vienna, VA 22180

P.O. Box 1581



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