

Dear 3937 - I haven't responded to your survey as it seems to imply married with kids which is not my situation. I'm single, 56 years old. I became a member of 3937 in August of this year via the JEQ process. JEQ approval brought me to 19.21 per hour, an increase of \$35.20 per week, \$70.40 per paycheck. A good raise - worth the pain of completing the JEQ. Today, approx 6 mos later, my salary increase has been completely negated by my health insurance costs of \$71.61 per paycheck. At 56 my goal is to retire comfortably. Unfortunately saving for retirement is nearly impossible with a stagnant or decreasing salary. Thanks.