It is appropriate to take note of some transitions that have some bearing on retirees and retirement. Joe Boyd, CTA Executive Director, retired in March, 2024. Many of us have known and worked with Joe going back many years. Whether it be with United Teachers—Richmond or Teachers Association of Long Beach, Joe was always a stalwart advocate for public education, students, and educators. We wish him well in his own retirement.

At CalSTRS, Chris Ailman, the Chief Investment Officer for twenty-three years, also announced his retirement. Chris has been transparent and available to answer questions regarding CalSTRS investments. Those of us attending CalSTRS Board meetings appreciated his candor and openness to inquiries from stakeholders and the public. CTA/NEA-Retired is always there. Investments are the true lifeblood of CalSTRS. They make our pensions possible.

Our table ambassadors attending various CTA conferences and interacting with attendees at State Council have noticed a positive response to the partial payment option for Pre-retired Lifetime and Lifetime dues. Whether it be Active members or those recently retired, the ability to make three consecutive payments by credit card (3 X $200 = $600) appears a winner. This option is available only ONLINE and is accessed by going to cta.org/retired and scrolling to JOIN CTA/NEA-Retired. One may effect this three-payment opportunity to become either a Pre-retired Lifetime member (those still working) or Lifetime member (now retired). Please share this information with active and retired educators who are not already members of CTA/NEA-Retired.

Elections are a part of this spring for CTA/NEA-Retired officers and Board of Directors. Watch for a notification with details and timelines. Voting will again occur online through Simply Voting.

On the sober side, CTA/NEA-Retired continues to receive communications—emails, letters, telephone calls—from members and non-members demanding that we stop sending promotional “junk mail” to them or their spouses: “My wife has never been a teacher. Stop sending this stuff.” There is “another organization” with a look-alike name, and that organization does send promotional material, seemingly funded by insurance vendors. When we investigate these demands, it is usually that other organization sending out the mail. Our vendors—Cal Casualty, The Standard, and those approved through CalSTRS—continue to appreciate our openness and candor.

WORRIED ABOUT PURCHASING POWER PROTECTION?

By: Cassandra Lichnock,
CalSTRS CEO

At the September 2023 Board meeting, CalSTRS announced the successful implementation of SB 868. This bill, supported by the CalSTRS Board, provides additional purchasing power protection through Supplemental Benefit Maintenance Account benefits to members and beneficiaries who began receiving a retirement benefit before 1999.

What is purchasing power? It’s a measure of how your retirement benefit keeps pace with inflation. For example, if your benefit amount stays the same, but the cost of items doubles, your purchasing power is only 50% of what it was originally.

The Supplemental Benefit Maintenance Account (SBMA) was created to provide inflation protection for CalSTRS retirees and their beneficiaries. The SBMA provides quarterly supplemental payments to maintain 85% of the purchasing power of a member’s initial retirement benefit and is one of the strongest anti-inflation programs operated by any public pension in the nation. The amount of the payment is based on inflation as measured by changes...
Action Items: At the January 26, 2024 Board Meeting, the following were approved: fund members Alicia Diaz and Gabriella Mitchell to attend the CTA/NEA-Retired Issues Conference in Los Angeles on February 29 to March 1, 2024; fund member Maria Rodrigues-Gonzales to attend the NEA-Retired Conference in Chicago on March 3-5, 2024; and remove Standing Rule 3.10 (Recommendation of Candidates for NEA-Retired Offices) for further work by the By-laws Committee. At the March 1, 2024 Annual Membership Meeting, the following were approved: changes to Bylaw Article VII (General Meeting moved from June to October State Council) and Article XII (meetings allowed in person, virtually or by conference call).

Reports:

1) President Orval Garrison shared the following: ESP-Retired membership dues were announced as being 60% of regular dues. A new data breach was announced at Delta Dental, with a two-year ID protection plan offered. The possibility of direct member payments to our Russo and Pedretti Scholarship fund is being researched. Our website conversion to a block format is still ongoing. Our newly assigned CTA Support Staff person, Julia Jackson, was introduced. The $300 per year Chapter Assistance Program was voted at the October 20, 2023 Board Meeting to be ongoing for all Chapters who submit receipts. Two Russo Scholarships of $1,000 for speech and audiology credential students and four Pedretti Scholarships of $1,500 for elementary and secondary credential students were awarded in 2023. Chapter growth continues with West County-Retired (Richmond/Contra Costa) and Community College Association-Retired (Long Beach State) being approved October 26, 2023. Your officers, staff person, and one member attended the NEA-Retired Conference in Chicago on March 3-5, 2024. Newly passed SB 765 allows for an early return to work effective July 1, 2024 to June 31, 2026. The substitute pay limit has been increased to $74,000 for two years. Our CTA/NEA-Retired CalSTRS Cadre continues to represent us and advocate for our concerns, including credible pension work and “maternity disability” topics. The Social Security penalties (GPO/WEP) repeal is an ongoing CTA/NEA-Retired effort. We were reminded that CTA Vice President Leslie Littman is our liaison to the CTA Board.

2) Vice President Dana Dillon announced that we have had three successful retirement webinars so far this year. The Bylaw changes that were referred from the October 20, 2023 Board Meeting to the March 1, 2024 Annual Meeting were explained and approved (Article VII-Committees and Outreach Programs and Article XII-Meetings).

3) Secretary/Treasurer Debra Sheehan presented our Revenue and Expense statement, to be filed for audit. Our membership has increased by 368 since last year, to 20,798. The Russo Scholarship balance is $6,000 and the Pedretti Scholarship balance is $198,000. Donations are requested for the Russo Scholarship, with no funds from dues or Service Center budgets allowed. Checks should be made to the CTA Foundation for Teaching and Learning, with “Russo Scholarship Fund” on the memo line. Mail checks to Debra Sheehan, 3045 Capitola Road, Apt. 17, Santa Cruz, CA 95062.

4) Board Member Reports were presented by the Directors at the January Board Meeting. Membership efforts, Service Center and Chapter activities, and chapter revitalization efforts were described.

5) NEA-Retired Board Member Ed Foglia discussed the progress to repeal the GPO/WEP this year. Although the Social Security Fairness Act has the necessary 298 sponsors, it is currently stalled due to inactivity in the House of Representatives. A recent article about GPO/WEP was included in the NEA Today magazine.

6) Member Announcements included: urging members to be poll workers, George Sheridan is running for the NEA Board, and Orval was thanked for his service as President.

7) Information items: The next Board Meeting will be Friday, April 5, 2024 at the Westin in Los Angeles. Like us on Facebook: www.facebook.com/ctanearetired, (no “membership” in Facebook required) or visit our website: www.cta.org/retired.
The CTA/NEA-Retired Scholarship Committee selected Cynthia Phipps and Olivia Lambooy to be this year’s recipients of the Sharilynn Gardella Russo Memorial Scholarships.

Cynthia Phipps has already earned her AA degree from Mt. San Antonio College and BS in Biology from Cal Poly Pomona. She has just finished her first year in the Extended Master’s Program in Communicative Disorders at San Jose State University.

In kindergarten, Cynthia and her sister were diagnosed with dyslexia and spent many years “being shuffled around to various therapies.” She found these to be helpful and positive experiences. Cynthia, who is fluent in Spanish and English stated, “I want to help people like my sister and I and make sure they also have good experiences with therapy...after graduation, I would like to work in schools as a speech-language pathologist with students who have learning disorders and bilingual students.”

Among her professional experiences, Cynthia has worked as a Substitute Teacher for the Campbell Unified School District, a Behavior Interventionist, performing ABA (Applied Behavior Analysis) therapy with children on the Spectrum, and as an Assistant Teacher in a K-1 classroom.

Her community activities include volunteering in elementary schools, observing and participating in OT, PT and SLP led sessions. She also has tutored multiple subjects and taught Spanish while serving as Fundraiser Chair for the Spanish Language Association at Cal Poly. In his recommendation, Cynthia’s professor, who hired her as a learning assistant in the Biology Sciences Department at Cal Poly, had high praise for her professionalism and leadership skills. He wrote, “...she continued to display her strong intellect, creativity, patience, and empathy in her role as a Behavior Technician at Autism Learning Partners where she taught special needs children and now with her excellent performance as a graduate student in speech pathology.”

Olivia Lambooy graduated with a B.S. in Speech Pathology from the Communication Sciences and Disorders in May 2023 at Biola University and is in her first year earning a Master’s degree in that program.

Olivia listed many paid and volunteer work experiences that will be helpful to her in her career and leadership development, including serving on the board of the National Student Speech Language and Hearing Association, teacher’s assistant in speech and language development classes (birth to 5 years), speech-language pathology assistant intern, and student clinician in an elementary school. She also directed an eight-month research project on “Special Educators Perspective on the Impact of COVID-19 on the Pragmatic/Social Communication of Children”.

During The COVID lockdown she helped present webinars for expat families in Eastern Europe and made YouTube video lessons for preschoolers.

In her glowing reference, Olivia’s advisor and professor in two courses wrote, “...Olivia has been conscientious and demonstrated an excellent work ethic. She works well with others and looks out for the needs of others within her class.” She also stated, “... I believe that she has a promising future as a speech-language pathologist...”

The 2023 Scholarship Committee included: Dana Dillon, Shelley Krantz, Orval Garrison, Mary Rose Ortega, and KC Walsh.

Donations are always gratefully accepted anytime of the year! Please make checks out to the CTA Foundation for Teaching and Learning with the following notation:

Russo Memorial Scholarship Fund in the memo line of your check.
Checks should be mailed to:
Debra Sheehan 6170 Sheraton Pl., Aptos, CA 95003-3190
The 20th CTA/NEA-Retired Issues Conference was held February 29 – March 1 at the Bonaventure Hotel in Los Angeles. More than sixty members attended in person and had the opportunity to go to sessions on a variety of topics.

In one session, CTA Political Action Manager Michael Borges presented a 2024 Political Overview. He started with the March Primary by sharing information about critical races and the data that the demographic group which had already returned the most primary ballots by March 1 was voters sixty-five and older and Democratic ballots returned far exceeded Republican ballots at this time with many Republicans preferring to vote on election day. Looking towards November, in addition to the Presidential race, he shared that Californians will be voting for 52 Congressional seats, 100 State Legislative seats, 1 U.S. Senate seat, at least 5 ballot measures (probably more) and 2,603 School Board and County Board seats. CTA is developing a campaign plan and he urged members to be involved. Two very effective ways to influence voters are door-to-door canvassing and post card writing.

In the session “Living a Brain Healthy Lifestyle,” Dr. Linda Ercoli, Interim Director of the Longevity Center at UCLA, shared that “health span lags behind life span” but there are lifestyle changes that can help close the gap. She explained that cognitive decline begins at age 40 and accelerates in the 60s, but then the wisdom of life experiences can help with coping. Because “heart health equals brain health,” she emphasized the importance of getting 7-9 hours of sleep in order to digest memories, exercising regularly, and a healthy diet that limits processed foods and includes foods high in antioxidants and healthy fats like those found in fish oil, olive oil, avocado oil, walnuts and salmon. Reducing stress is also very important. For more information about UCLA Longevity Center programs go to: https://www.semel.ucla.edu/longevity.

Since retired educators possess a wealth of knowledge, experience, and passion that can greatly benefit their communities by serving on school boards, in one session a panel of CTA-Retired members who also are elected school board members offered suggestions on how to run a successful school board campaign. (See picture) Suggestions included building a strong support network of stakeholders comprised of teachers and school employees, parents and students and, spend time listening to their concerns; actively engage and volunteer in community events; develop strategies to address criticism and misinformation; seek support from organizations which share values including labor unions and community organizations; craft a well-written candidate statement for the voter guide emphasizing that you are an educator; make sure all materials are available in multiple languages; and attend CTA and NEA candidate trainings.

The Conference sessions were followed by our Annual Meeting. See the Board Report on Page 2 for actions taken. The winner of the 2024 WHO Award was also announced. Congratulations to Northbay-Retired President Sheila Bell! (See article on Page 5.)
More than sixty members attended the in-person CTA/NEA-Retired Issues Conference and Annual Membership Meeting in Los Angeles. Among the sessions offered were Medicare in 2024, Member Benefits, Memory Loss and Alzheimer’s, Re-imagining Retirement, CalSTRS, Your Rights in the Hospital, Starting/Revitalizing Your Local Chapter, Identity Theft, and Healthcare for All.

SAVE THE DATE: THE 2025 CTA/NEA-RETIRED ISSUES CONFERENCE IS SCHEDULED TO BE FEBRUARY 28-29 IN NORTHERN CALIFORNIA.
mail. Our vendors—Cal Casualty, The Standard, and those approved through CTA & NEA Member Benefits—make clear their connection to CTA/NEA-Retired, CTA, and NEA. The other organization does not require one ever to have been an educator, and their mailings are a solicitation to join them. As we say so often, “If it does not start with CTA, it’s not us!”

It is with satisfaction, that I report the outcomes of the annual CTA/NEA-Retired Issues Conference (Feb. 29—Mar. 1, 2024) in Los Angeles and the annual NEA-Retired Conference (Mar. 3—5, 2024) in Chicago. Both gatherings brought retiree members together to explore ways to enrich and share retirement experiences, continue advocacy for public education, assist students and educators, and work toward political outcomes that support education funding and repeal unfair Social Security penalties. Prior to these two events, NEA-Retired’s annual 2023 Holiday Auction, a virtual effort over several days, raised over $10,000 for the NEA PAC. The in-person auction in Chicago raised $12,000+ for our political action committee that helps to keep educators relevant in the legislative arena. Retirees help keep us in the game.

And speaking of politics, this is an election year, and I thank all those who voted in the California primary on March 5, 2024. Political priorities and goals vary from person to person in any large organization. What should not vary is the determination to make sure one is registered to vote, knows where and how to vote, and then votes! Elections matter but only when the citizenry is activated and does not leave the decision making to others. We in union leadership hear: “Why does the union not get rid of the GPO/WEP Social Security penalties?” Doing that is not easy when some lawmakers question the very value of Social Security. November is not that far away. A lot is on the line. PLEASE PARTICIPATE AND PLAN AHEAD TO VOTE.

CTA’s 2024 CTA Equity and Human Rights Conference concluded with a performance by the African Soul International Dancers. Founded in 1998, they are dedicated to preserving African and African-American cultural arts and bringing diversity and inclusion programming and community based events to empower and educate youth in the inner-city Los Angeles community.

LESSONS FOR LIBERATION: CRITICAL CONNECTIONS FOR CRUCIAL TIMES
By Mary Rose Ortega, Ethnic Minority Director

The 2024 CTA Equity and Human Rights Conference was held on March 1-3rd at the Westin Bonaventure Hotel in Los Angeles. This year’s Conference theme was “Lessons for Liberation: Critical Connections for Crucial Times.”

It began with a welcome dinner that included a Comedy Performance by Rachel Joravsky, a queer-identifying comedian, writer and educator. Her performance was followed by the Exclusive Screening of Join or Die which “Centers on America’s civic unraveling through the journey of Scientist Robert Putnam, whose research on the decline in American community lights a path out of our democracy’s present crisis.”

On the second day of the conference, there was Welcome and Grounding-in by Joey Williams, a member of the Nuwa (Kawaiisu) people from the Kern Valley Indian Community. He began organizing over 15 years ago as a youth pastor working to dismantle the school to jail and prison pipeline in Bakersfield.

After the general session of the conference, the workshop sessions covered the themes of “Awareness”, “Capacity Building” and “Action.” A few workshop titles included “Closets are for Clothes” which explored a variety of issues to improve the learning environment for all students. “The Timeline of American Black Experience” took the participants through a journey of the significant events, action, and laws that have defined the remarkable progress of Black people. “Educating the Indigenous: Helping You Decolonize Your Classroom” highlighted the issues that Indigenous students may face in K-12 Public Education and how educators may best address those issues.

In “Building Bridges, Not Walls – Understanding the Immigration Process and Supporting Immigrant Teachers” the participants learned about how to create a safe and inclusive environment that supports immigrant teachers and how to advocate for the rights of immigrant teachers and students. And, “Why Asian American Pacific Islander Studies is for Everyone” made the case for Asian American and Pacific Islander studies by presenting a chapter of a textbook that will be launched in 2025. During lunch there was a “Keynote speech” by CTA President David B. Goldberg. The afternoon ended with the Ethnic and LGBTQ+ Caucus meetings.

On Saturday evening, CTA celebrated their 40th Anniversary CTA Human Rights Awards Dinner. At the dinner CTA “Honored CTA Members Who Have Made Exemplary Contributions in The Area of Human and Civil Rights.” At the Sunday Closing Session, we listened to Dr. David Stovall, a professor in the department of Black Studies and in the Department of Criminology, Law & Justice at the University of Illinois at Chicago. He spoke about how he works with community organizations and schools to address the issues of equity, justice and abolishing the school/prison nexus. His speech was followed by a performance by “The African Soul International Dancers.”
WORRIED ABOUT PURCHASING POWER PROTECTION?

Continued from page 1

in the All-Urban California Consumer Price Index. Each year, CalSTRS uses the calculated inflation from the previous fiscal year to assess the level of purchasing power for CalSTRS retirees after the application of the 2% annual benefit adjustment increase. The rate of inflation for the 2021–22 fiscal year was 8.3%

As a result, in October 2022, about 50,000 members who retired in 2005 or earlier began receiving SBMA payments for the first time. This increased the total number of SBMA recipients to almost 112,000 and the total amount paid in quarterly benefits almost doubled from $63 million to $123.9 million.

For fiscal year 2022–23, California inflation was 3.1%. Members lost some purchasing power, but no new members fell below the 85% purchasing power threshold. However, due to the implementation of SB 868, almost 46,000 members and beneficiaries will receive an additional 5% to 15% increase to their supplemental benefit. The increases are based on retirement date and are a percentage of the total benefit as follows:

- Fifteen percent for members who retired prior to January 1, 1980.

Paid separately from regular monthly benefits, SBMA payments are made quarterly on the first of October, January, April and July. If you’re eligible, you’ll receive a letter from CalSTRS confirming your eligibility.

To learn more about supplemental payments, please read the CalSTRS Supplemental Payments publication. Also see “Protecting against inflation during retirement” in the CalSTRS Member Handbook.

Editor’s note: SB 868 was a direct result of your CTA/NEA-Retired liaisons working with CalSTRS. Please see archived copies of the Advocate for more detailed information about CTA/NEA-Retired’s role in getting SB 868 signed into law.

Looking for a CTA/NEA-Retired chapter near you? Go to cta.org/retired. Under the large group picture click on Local Chapters. There is a map and a list of chapters and local Presidents with contact information by Region. Not one close to you? We can help you start one. Just contact one of our Officers or Board Members. The list is on Page 2 of this publication.
REMINDER!

As members of CTA/NEA-Retired, did you know that many of your CTA and NEA Member Benefits continue? Please visit www.CTAMemberBenefits.org and register in the upper right-hand corner. Some of the most popular benefits for retired members are:

- **VSP Savings Pass Program** for discounts on eye exams, lenses, and frames. In addition, VSP members can save up to 60% on the latest brand-name hearing aids through the **VSP/TruHearing Hearing Aid Discount Program** at www.CTAMemberBenefits.org/vsp.
- Retired members enjoy traveling, so visit the travel discounts section to help stretch your vacation dollars at www.CTAMemberBenefits.org/travel.
- All members have access to **Calm** at www.CTAMemberBenefits.org/calm. Download the app today and log-in with your CTA Member ID number and begin to enjoy the daily meditations, yoga stretches and bedtime stories. You can also give five dependents free access to the Calm app through the website.

Explore www.CTAMemberBenefits.org today and learn of other benefits you have available.