Thanks to the many people who made our 14th Annual CTA/NEA-Retired Issues Conference a great success. I wish all of our members could have heard from and interacted with our speakers and presenters. Keynote Dr. Sylvia Johnson, our new NEA Federal Lobbyist, brought us information and insights from Washington, DC. Much of her message urged us to be vigilant and vocal about the very real threats to Medicare, Public Education, Civil Rights, and Unions. She reassured us that we are joined by the millions of NEA members in campaigns to protect “Dreamers”, to stop gun violence in our schools, and to end the unfair Social Security Offsets.

CTA President Eric Heins also spoke about the challenges we are facing with the pending US Supreme Court decision on Janus vs. AFSCME. It is expected that the high court will end “Fair Share” in the next few months. We, the retired members, who remain members because we see the value of CTA/NEA membership, are being asked to bring that message to the active educators. Eric also urged us to get involved in CTA’s Campaign 2018.

One of the most crucial decisions for educators will probably be decided in the primary election in June. The “non-partisan” race for the next State Superintendent of Public Instruction will be between Tony Thurmond, a pro-public education and union supporting CA Assembly-member from the Richmond area, and Marshall Tuck. Tuck ran charter schools in Los Angeles and has supported legal attacks on teachers’ due-process rights. CTA’s State Council has voted overwhelmingly to support Tony Thurmond’s candidacy. CTA also recommends we choose Gavin Newsom to be our next CA Governor. Retirees will be impacted by these election outcomes as the State Superintendent sits on and the Governor appoints five voting members to the CalSTRS Board.

Conference sessions led by CalSTRS CEO Jack Ehnes and COO Cassandra Lichnook about investment strategies for our pension system were well attended and received, as were sessions on Member Benefits, Pension “Reform”, and Computer Security presented by CTA and NEA staff. We also heard from guest presenters on Medicare, Getting Organized, Healthy Life Style, and Travel Opportunities. Our own Board Member Ed Foglia’s workshop focused on our “Intergenerational and New Teacher Mentoring Programs” and encouraged our involvement.

Special Thanks to our Conference Planning Committee: Kathy Cleary, Shelley Krantz, Carlotta LaRue, Ditra Stearn, Bonnie Shatun and Sharon Fitch Boudreu and Staff Consultants Gerry Fong and Mark Young and the CTA Conference Center staff.

Marc R. Sternberger
PRESIDENT
CTA/NEA-Retired

HAVE YOU TRIED THE Osher Lifelong Learning Program?

By KC Walsh, Secretary-Treasurer

As a relatively recent retiree, I sometimes find myself laughing at how I used to marvel when retired people told me that they were so busy in retirement, and they don’t know how they ever got things done when they worked full time. I seem to be in that situation now myself, busier than I thought I’d be. However, if you’re looking for something very worthwhile to fill your time, may I recommend the Osher Lifelong Learning Program?

The Bernard Osher Foundation established the Osher Lifelong Learning Institute (OLLI) program in 2001. The Foundation gave grants of $100,000 to institutions to establish lifelong learning institutes. The Foundation currently supports 120 programs nationwide. In California, there are Osher Institutes at ten California State University campuses and seven University of California campuses. I believe most of us live near one of these. For those of you living outside California, I’d recommend a Google search since this is a national program (www.oshерfoundation.org).

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**At the CTA/NEA-Retired General Membership Meeting held at the conference, members overwhelmingly and enthusiastically passed a motion calling for “… affirming our support of NEA’s and CTA’s positions and actions regarding ending gun violence in schools.” CTA and NEA are officially supporting activities being organized for the “National Day of Action Against Gun Violence in Schools” on April 20.**

Please visit CTA.org and NEA.org and our Facebook page for further details.
CCTA/NEA-Retired Board of Directors
Meeting - January 19, 2018

Action Items:
Approved:
Recipients/scholarships for NEA-Retired Organizing Conference (Chicago, Mar. 18-19), four names drawn: Lloyd Porter, Phyllis Grenier, Deborah Imerson, Dayle Gillick, two will be funded to attend.

Reports:
• Marc reported that grants are still available for fire victims.
• Membership bylaw change has advanced to CTA Bylaws Committee. Would allow NEA-R membership to qualify for CTA/NEA-R membership.
• Retired Issues Conference registration information is in current (December 2017) ADVOCATE.
• Russo Scholarship information has been disseminated to colleges and universities. Application deadline is 3/23/18.
• The five Facilitation Workshops have been finished in the four regions. Local retired chapter presidents, liaisons, and ambassadors have come together to share learnings. The goal has been to continue to grow membership and strengthen the organization. Kudos to Sheila Bell, Orval Garrison and Marc Sternberger!
• Marc reported on Teach-to-Teach and Mentoring programs and the Pre-retirement workshops to the Service Center Chairs.
• Rose Luna, CTA staff, spoke about the June primary election, emphasizing the importance for us to work to elect Tony Thurmond for Superintendent of Public Instruction.
• Theresa Montaño, CTA Vice President, spoke about the importance of union membership and keeping CTA strong. She also invited Retired members to join in the Women’s March on Saturday, January 20.
• Dana Dillon, CalSTRS Board Chairperson, reviewed a presentation on CalSTRS membership and finances. Dana also discussed the purpose and cost effectiveness of the new CalSTRS building.
• Jennifer Baker, CTA Governmental Relations Staff, presented information about the Governor’s proposed budget. No new pension reform initiative has been filed, the possible unintended consequences of various divestment proposals on CalSTRS, and warned about potential problem of charter schools opting out of CalSTRS.
• Chris Ailman, CIO of CalSTRS, reported positively on CalSTRS investments and that more money is paid out to retirees than brought in from contributions therefore adequate investment return is essential.

Information Items:
• Gerry Fong has “officially” retired from CTA. However, her work with CTA/NEA-R will continue in emeritus status! Yay for us! Gerry was honored with a cake and thanked for her years of service.
• Our meetings are held on Friday afternoons at CTA State Council. All members are welcome to attend. We had approximately twenty-five members attend the January meeting.

• Like us on Facebook: www.facebook.com/cтанаретired (no “membership” in Facebook required)
A MESSAGE FROM CALSTRS

By Dana Dillon, CalSTRS Board Chairperson

When I was asked to contribute several articles to the Retiree Advocate, I jumped at the opportunity. As Chair of the CalSTRS Teachers’ Retirement Board, I am committed to ensuring that CalSTRS members understand their benefits, the mission of CalSTRS, and the critical issues and initiatives CalSTRS is pursuing on behalf of our 900,000+ members and beneficiaries. To help you understand more about our Board, let me share a little about us.

The CalSTRS Board includes three members elected by CalSTRS members. Harry Keiley, is a Santa Monica high school teacher and former President of the Santa Monica-Malibu Classroom Teachers Association. I am a Weed Elementary School teacher and have served as CTA State Council Retirement Committee Chair, an NEA Director, and a CTA Board Member. We were elected by K-12 CalSTRS members. Board Vice Chair Sharon Hendricks was elected by Community College members. She is a communications studies professor with the Los Angeles Community College District and is the current Los Angeles Community College Guild President. In addition, the Board includes Karen Yamamoto, a retired K-14 teacher who was recently appointed by the Governor. Karen is a retired West Sacramento elementary teacher and former member of the West Sacramento Teachers Association and a member of CTA/NEA-Retired. As you can see, the four of us are or have been active in our educator unions and hold those values dear.

The California State Controller, the State Superintendent of Public Instruction, the State Treasurer, and the Director of Finance are ex-officio representatives. The remaining positions on the twelve-member board include three public representatives and a school board representative appointed by the Governor.

During my fourteen years on the Board, I have observed CalSTRS’ unwavering commitment to meeting the needs of its members and its continual pursuit to secure the financial future and sustain the trust of California’s educators.

The decisions CalSTRS makes to keep the organization on the path toward long-term success are not always easy and sometimes controversial due to short-term costs and consequences. Examples are last year’s legislative proposals that would have required CalSTRS to divest from companies whose products or activities some find objectionable. CalSTRS generally opposes divestment, which eliminates our ability to engage with companies to bring about positive change and carries the potential for investment losses which could negatively impact retirees. CalSTRS appreciates the support and counsel provided by CTA/NEA-Retired on these and other issues last year.

In future articles, I hope to share some critical decisions the CalSTRS Board will be considering.

HAVE YOU TRIED THE OSHER LIFELONG LEARNING PROGRAM?

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The cost is minimal at $60 annually. There are a myriad of interest groups to join – over fifty at UC Santa Cruz, my local university, including architecture, wine tasting, local history, painting, Spanish and French, book clubs, health and wellness, and field trips to local points of interest. There are also courses available which only cost $20! A few examples are World Affairs, Cosmology, Shakespeare, and Celebrating Great Scenes from Favorite Operas. It is also possible to audit classes on campus or online with the permission of the instructor. And, OLLI members are often welcome to attend campus special events or performances for free or for a nominal charge. Please take some time to explore this wonderful local program. Who knows what you’ll be lucky enough to find?
CARA MEMBERS ARE CALLING SENIORS

By Pat Ryan, CARA Representative

CARA is very busy organizing for the 2018 midterm elections and state and federal legislation that could affect all of us. The 2018 elections could decide the future of programs that we depend upon, especially Medicare, Medicaid, Social Security, and our pensions. Privatization and cuts to these programs are top priority for the current national leadership. We have to let them know that we will not vote for someone determined not to support seniors and our families by cutting these essential programs. SENIORS VOTE!

CARA is targeting five congressional races where the incumbents continue to vote to dismantle the vital programs that seniors have paid for with our taxes. The plan throughout California is to talk to up to 10,000 senior voters in these targeted congressional districts. CARA is recruiting seniors throughout the state to “adopt a list” of 20 seniors in one of the key congressional districts to call on a regular basis (3 to 5 times before the election). These voters will receive important information to help them make more informed decisions using candidate answers to questionnaires, voting record “scorecards”, etc.

CARA will not endorse a candidate, but our callers will help provide information and answers about the issues seniors care about and the positions the candidates have taken.

Additionally, CARA continues to lobby for passage of SB562 Lara/Atkins, the “Healthy California Act.” Both CARA and CTA are in support of this bill, as well as legislation protecting seniors and supporting affordable housing for senior Californians.

CTA/NEA-Retired is a member of CARA and has representatives on their Board of Directors and Legislative Committee. For more information about the CARA campaign or other programs, call CARA’s toll free number 877-223-6107 or visit the website at www.californiaalliance.org.

There’s a new chapter forming in Ventura County! On January 22, CTA/NEA-Retired invited new retirees as well as current members who live in Ventura County to a brunch in Oxnard or a luncheon in Thousand Oaks. The program was a presentation given by CTA Member Benefits consultant Stephanie Lieb. A total of sixty-five educators attended and twenty-six of them signed up to help organize and plan future meetings for the new chapter. (For more information about this new chapter contact Bonnie Shatun at Bshatun@aol.com or Dayle Gillick at DGILLICK@aol.com)

Southeastern Retired enjoyed a presentation by their very own member Amy Tsubokawa on How to Lead a Balanced Life. In the picture, members are practicing a Tai chi exercise for stress management.
HURRICANE RELIEF: A CRUISE FOR THE CARIBBEAN

By Anne Johnson-Curtis, Co-President CTA Retired-High Desert

On January 19, I boarded the Crown Princess for an eight-day cruise. There were 2800 passengers who were on the ship to enjoy the regular itinerary. I, along with about 150 other passengers, was with the Fathom “Cruise for the Caribbean” — a cruise to help victims of the hurricanes. Many islands in the Caribbean were hit hard by hurricanes Irma and/or Maria. We visited four ports on the cruise. The first was Antigua which was not hit by the hurricanes, so we were able to join with the rest of the passengers to relax and enjoy sightseeing on the island.

- On St. Maarten, there was major damage. We went to a sea turtle nesting site to do beach clean-up. If the turtles have problems on land, they return to the sea laying no eggs for the year. We cleaned one and one-half tons of trash off the beach. Trying to pick up Styrofoam was unbelievably difficult. It breaks down into small balls. Each time I tried to grab some, the wind blew them away. It was just as hard to grab them in the water pools. Because those balls glow in the water, many fish and birds eat them, dying later with the balls filling their stomach but providing no nutrition.

- St. Thomas was hit hard as well and lost many buildings, while others lost their roofs or sustained serious damage. We had been given lists of items to bring for babies and for the Boys and Girls Club which we brought in our luggage. Many others donated money towards supplies that Fathom had delivered. In the morning we had a health fair. Parents went through many stations to collect items needed for their infants such as clothes, diapers, baby insect spray, mosquito netting, etc. Then we went to the St. Thomas Boys & Girls Club. We met with the kids and heard their heartbreaking stories. Next, we painted walls, cleaned the trash off the playgrounds, and assembled work/game tables and planters. (I didn’t know I could do this!)

- When we docked at the Dominican Republic, we were bussed up into the mountains where entire houses had been destroyed. One Fathom group was building a house for a mother with five children. My group made the cement floors for a 103-year-old man and his family. We used shovels to mix cement powder with sand and water. Then we bucket-brigaded the cement into the house and bucket-brigaded the empty buckets back to be filled again. We cemented the floor of the small five room house, the porch and some sidewalk. We were exhausted, but what a feeling of accomplishment and an experience I will never forget!

If you are looking for a way to combine your love of travel with your desire to make a difference in the world, I recommend looking into Fathom cruises. Last year Fathom had its own ship, but now it’s working with Carnival Lines and Princess and plans to add Holland America by the end of the year. For more information go to www.fathom.org or contact Anne at nedanne@verizon.net.

Anne is pictured in the Dominican Republic passing buckets of cement to help build the floor of a five room house for a 103 year old man and his family who lost their home in the hurricane.

CTA/NEA-RETIRED ANNUAL MEETING

The Annual Meeting for CTA/NEA-Retired is scheduled for June 1, 2018 at 2:00 pm at the Westin Bonaventure Hotel in Los Angeles (probably in the Santa Anita Room). All members are invited to attend. You are also welcome to attend the Board Meeting which precedes it and will start in the same room at 1:30 pm.
Experian and Equifax credit breaches, telecom hacks, department and discount store data raids, bank account and credit card losses—these and other events have caused millions to think about how safe they are in the face of ID theft assaults. Members of CTA/NEA-Retired have “member” options in terms of securing protection against ID theft.

California Casualty, endorsed carrier for CTA and NEA, serves active and retired members. It offers home, rental, auto, and specialty insurance policies. One of the “member benefits” that comes to CTA/NEA-Retired members with a Cal Casualty policy is FREE access to the ID Defense program. There are no premiums or yearly fees. The ID Defense program is managed by CyberScout, a premier provider of identity services and fraud education.

ID Defense is not an insurance product and does not reimburse for expenses or personal losses. It does, however, assist policyholders and their household family members by assigning a fraud specialist to the ID theft victim, guiding the person through the process of safeguarding identity, resolving the ID theft situation, and restoring one’s financial reputation. The program offers information about how to avoid being a victim in the first place.

For information or questions about ID Defense go to calcas-idtheft.com or call 1-888-390-6140.

Also available to members is the NEA Identity Theft Protection Program powered by LifeLock. For NEA members, the first 30 days are free. This is an insurance program, with premiums, offered at three levels: Standard ($8.99/mo), Advantage ($17.99/mo), and Ultimate Plus ($29.99/mo). These prices reflect 10% off normal rates. After the initial free 30 days, if you prefer to pay up front for one year, you get an additional discount that translates into another month free for your paid year. If you sign up for one plan, you can change to another later. You may cancel LifeLock services any time by calling 1-800-LifeLock. Reimbursement for stolen funds, personal expenses, lawyer & experts coverage ranges from $25,000, $100,000, to $1,000,000 depending on the plan selected.

For details about the NEA Identity Theft Protection Program, go to www.neamb.com. Be registered with NEA Member Benefits. IF you are not registered, do so by establishing a USER ID and Password. Go to Discounts and Everyday Discounts. Click on to “NEA Identity Theft Protection Program.”

ID Defense and NEA Identity Theft Protection are two more examples of how Member Benefits may assist those who are members of CTA/NEA-Retired.

In his breakfast speech CTA President Eric Heins encouraged conference attendees to get involved in CTA’s Campaign 2018 and upcoming active membership drives.
CHRISTOPHER AILMAN, CIO OF CALSTRS UPDATES THE RETIREMENT COMMITTEE

By Sharon Fitch Boudreau, Region IV Director

At the January State Council Retirement Committee meeting, Christopher Ailman, Chief Investment Officer of CalSTRS, gave an extensive presentation regarding the structure and progress of our retirement system. Mr. Ailman is the recent recipient of Institutional Investor magazine’s first-ever lifetime achievement award. The award recognized Mr. Ailman’s three-decade career, including 17 years at CalSTRS where he shepherded the portfolio’s growth from $116 billion upon his arrival in 2000 to $219.6 billion today. In addition, Mr. Ailman also led efforts to diversify the portfolio, most recently creating a Risk Mitigating Strategies asset class to complement global and private equities, real estate, cash, fixed income, and innovative and strategic overlay. “Chris has been a stalwart for CalSTRS’ leadership position in high visibility areas like sustainability and environmental, social and governance efforts,” said CalSTRS CEO Jack Ehnes.

Mr. Ailman shared with the committee, during an interactive discussion, that CalSTRS has grown to approximately 933,000 participants with approximately 12,000 participants retiring each year from CalSTRS and the average age is 63. He also shared that CalSTRS investment performance has been an average of 8.7% over the last 30 years. Divestiture was addressed, and Mr. Ailman explained that divestments have cost CalSTRS $5.8 billion. He stated that engaging companies actively while still holding their product is more effective than divestment. You can learn much more by going to CalSTRS.com.

Members who have worked with multiple employers over their career are advised to request a CalSTRS Service Credit Breakdown to verify the accuracy of their Annual Progress Report. Call 1-800-228-5453 to make this request.


Members of Bay Valley Retired are pictured on the left in the Globe Lobby of the historic Los Angeles Times building waiting for their tour of the newsroom. On the tour they had the opportunity to see Times writers and photographers at work. They enjoyed lunch in their cafeteria followed by a visit to the nearby Olympic Printing Plant which is capable of printing 70,000 newspapers per hour and is semi-automated with “robots” delivering the huge rolls of paper.
WOMEN’S CAUCUS NEWS

By Debra Sheehan, NEA Women’s Caucus Retired Coordinator and CTA Women’s Caucus Secretary

The CTA/NEA Women’s Caucus would like invite retirees to join our caucuses and attend our meetings. NEA Women’s Caucus meetings are held at the Annual Representative Assembly and at most NEA conferences.

CTA Women’s Caucus meets at each CTA State Council and at CTA conferences. Caucus advocacy topics include social security fairness, health care, improving sexual harassment policies and establishing a Silver Alert to locate missing seniors. Membership includes both CTA and NEA Caucuses.

For more information, please contact the caucuses at www.ctawomenscaucus.org or www.neawomenscaucus.com. And don’t hesitate to contact me with questions and concerns at dwsheehan@yahoo.com.

We look forward to hearing from you.