

Retiree Advocate



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NOTES FROM THE PRESIDENT

Last December I had the opportunity to participate in the California School Boards Association Annual Conference in San Diego. I was very impressed with the number of CTA/NEA-Retired members I had the opportunity to meet and chat with. One of them, Margie Garrett, suggested we come together as a group next year in San Francisco. I think it is a great idea! It also made me realize this is one way we, as retired educators, can give back to the profession that has given us so much. Who else knows what is better for our students than someone who has spent 20 or 30 years in the classroom? Who else has a better chance of gaining the voter support of the community in an election? Think about the students in your community whom you have taught. Think of their parents. Think of the support from your local association and the financial support of CTA. I am President of the San Bernardino County Board and Frank Tarantino (your CTA/NEA-Retired Secretary-Treasurer) is President of the Sweetwater Board. Join us!

It is time for a very pleasant update on the DeMaio/Reed initiatives to limit public pensions. Both have been pulled from signature gathering for the November ballot! Dave Low, Chairman of Californians for Retirement Security, questioned in a statement whether “donors will have any confidence in these two failed politicians who have repeatedly bungled efforts to put a proposal on the ballot.” Mr. Reed has said that he will try again in 2018 when there would be a lower voter turnout. But we hope that Mr. Low’s assessment of DeMaio and Reed’s chances of success in the future are accurate.



Alen Ritchie
PRESIDENT
CTA/NEA-Retired

IT’S ELECTION TIME!

We are in the process of electing our President, Vice-President, Secretary/Treasurer, four Alternate State Council Representatives and 16 delegates to the NEA Representative Assembly. Ballots are scheduled for mailing starting the week of February 16th and are due back on March 16th. In order to be counted, ballots must be RECEIVED, not postmarked, by 5:00 p.m. on that day.

Members who have not received their ballot by February 29, 2016 should contact CTA/NEA-Retired at (650) 552-5561 or via email at CTA-Retired@cta.org.

SAVING SOCIAL SECURITY

by Ed Foglia, District 2 Director

For the past 80 years of Social Security, it has been the federal government’s largest benefit program. It is now facing a long-term financial issue regarding the stability of the fund.

President Franklin Roosevelt signed the Social Security Act into law in 1935 with the key provision that the program would pay for itself. Funds have been collected through payroll taxes from wages and deposited into a Trust account. A cap on the taxable income was set. From 1937 to 1950, the maximum income subject to a Social Security tax was \$3,000. Anything earned above that amount was not subject to a

When the Social Security long-term solvency first came into question in the early 1980’s, it was President Reagan and Speaker O’Neill who reached the “Grand Compromise.”

Social Security tax. Since then the cap has risen. Last year, the maximum amount of taxable earnings was \$118,000. Anything an individual earned above that was not subject to a Social Security tax.

When the Social Security long-term solvency first came into question in the early 1980’s, it was President Reagan and Speaker O’Neill who reached the “Grand Compromise.” The President wanted to cut benefits and not raise taxes. President Reagan’s cuts came at the expense of public employees whose retirements were not covered under Social Security. The heart of Reagan’s proposal instituted the offset provisions (GPO/WEP) to Social Security benefits. It may have seemed harmless at the time, but as we know, it has had a tragic effect on many public employees including those in the CalSTRS system. In return the Speaker got what he wanted when Reagan agreed to raise the cap on income that could be taxed to fund Social Security.

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PHOTOGRAPHS

Retired Members

BOARD REPORT

by Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors
Meeting - January 29, 2016

Action Items:

- Approved:
 - Modification of CTA/NEA-Retired Bylaw Article X by adding a new Section (4) dealing with membership's authority to recall from office any person (s) having been elected thereto by the members.
(This addition to Bylaw Article X will be posted on the website and placed in the spring Advocate, and subsequently voted on by membership present at the CTA/NEA-Retired Annual Business Meeting held in conjunction with the June 2016 State Council Meeting).
 - Modification of Standing Rule 3.1 (Service Center Liaison Program), Standing Rule 3.2 (Liaison to CalSTRS), Standing Rule 3.3 (CTA/NEA-Retired Membership Coordinators) and Standing Rule 3.4 (Membership Recruitment).

- Submitting a New Business Item to Council regarding a change in how fingerprinting requirements, as they apply to substitute teachers, are implemented to improve efficiency and cost effectiveness.
- Accepted:
 - The 2014-2015 budget review and membership report submitted by the Secretary-Treasurer.

Matters Pending:

- Appointing a CTA/NEA-Retired liaison to S.C.O.R.E (A nonprofit, nationwide association of volunteer business counselors).
- CTA/NEA-Retired membership in *Californians Together* which champions the success of English Language Learners (ELL).

Information Items:

- The CTA/NEA-Retired Board Members and CTA staff consultants continue to meet with Student CTA Membership to explore ways to work and support each other.
- Like us on Facebook: www.facebook.com/ctanearetired ("Membership" is NOT required with Facebook).

SCHOOL BOARD MEMBERS



Anthony Parreira, Pam Baugher, Margie Garrett and Alen Ritchie are just a few of our CTA/NEA-Retired members who also serve as elected School Board members. They are pictured here attending the annual California School Boards Association Conference in San Diego.

12TH ANNUAL RETIRED ISSUES CONFERENCE REMINDER!!

On March 3 - 4, CTA/NEA-Retired will host its 12th Annual Retired Issues Conference at the Torrance Marriott Redondo Beach hotel. The registration fee is \$100 which includes a Thursday evening reception as well as breakfast and lunch on Friday. Please visit - <http://ctago.org/events/2016-cta-nea-retired-conference> - to register and make your hotel reservations.

If you have any questions or need assistance with the registration/hotel process, please contact the Conference Coordination Center at (650) 552-5561. We look forward to your participation!



More than 150 United Teachers Los Angeles members attended their January 22 General Meeting and heard CalSTRS Board Chair Harry Keiley and members of their investment staff report on the strength of our retirement funds. Did you know that CalSTRS has \$186 billion in assets as of December 31, diversified allocations across seven asset classes, and 130 professional investment managers?

CALENDAR OF UPCOMING EVENTS

- March 3-4 CTA/NEA-Retired Annual Conference (Torrance)
- March 22-24 NEA-Retired Organizing Conference (San Diego)
- April 8-10 CTA/NEA-Retired Board Meeting followed by CTA State Council (Los Angeles)
- June 2-5 CTA/NEA-Retired Annual Meeting and Board Meeting followed by CTA State Council (Los Angeles)
- June 29-30 NEA-Retired Annual Meeting (Washington, D.C.)
- July 2-7 NEA Representative Assembly (Washington, D.C.)

SAVING SOCIAL SECURITY

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The Government Pension Offset (GPO) reduces or eliminates any spousal (or ex-spouse) death benefits if the surviving spouse is receiving a government (Federal, State or Local) pension that did not require paying Social Security taxes. The surviving spouse is penalized even if the individual had made Social Security payments as part of another job. The Windfall Elimination Provision (WEP) reduces or eliminates Social Security benefit payments to those whose work histories include both Social Security and public employees who are not covered by Social Security. NEA fully supports H.R. 973, the Social Security Fairness Act of 2015, which completely repeals the GPO/WEP and is sponsored by Reps. Rodney Davis (R-IL) and Adam Schiff (D-CA). There are competing bills, but they do not correct all of the penalties.

For the last 30 years, Social Security has built up a surplus that is now valued close to \$3 trillion. Unless a solution is found, the fund will reach the point in a few years when retirees outnumber the workers paying into the system, and the Social Security Fund will be using the \$3 trillion reserve to pay benefits.

It is evident that public employee retirees who have paid into Social Security, but retire from a non-Social Security pension system have been subsidizing Social Security Trust. However, the solution to this unjust legislation is intertwined with the partisan gridlock in Washington. Our best option would be to remove the \$118,000 cap and apply a Social Security tax on all wages. Unfortunately, the current House and Senate leadership vigorously oppose raising taxes. Cuts in benefits could include increasing the minimum retirement/early retirement age, maintaining GPO/WEP, COLA changes and/or modifying the inflation factor.

It is in every working American's interest to strengthen Social Security especially for those of us who have suffered the most because of the "Grand Compromise."

SPRING INTO ACTION

By Harris Kight-Moore, Ethnic Minority At-Large Director

There are many opportunities for involvement this spring. I hope you will consider attending our 12th Annual Retired Issues Conference scheduled for March 3-4 at the Torrance Marriott Redondo Beach hotel. For more information, see the reminder on page 2. But let us CONGRATULATE Ramona Brown from our newly-formed High Desert chapter and Gwendolyn Humphries from the San Geronio Retired chapter who were selected from the many applicants to receive our Ethnic Minority grant to attend.

Immediately following our Retired Issues Conference is the CTA Equity and Human Rights Conference. It begins March 4th with a Friday night reception and ends Sunday, March 6th at noon. It is also held at the Torrance Marriott Redondo Beach hotel. This conference

combines speakers and workshops to provide our members with a greater understanding of the issues of diversity and equity. Both of these March conferences are outstanding and highly recommended.

Also in March is *Read Across America*. March 2nd is the day that CTA and NEA direct the nation's attention on the importance of reading. In California, CTA sponsors *California Reads* which is a year-around program and books are highlighted quarterly in CTA's *Educator* magazine. Resources and information are available at cta.org/californiareads. California Students of color especially yearn for people who look like them to be role models. Please contact your local retired chapter or local active CTA chapter to find out about opportunities to participate.



CTA Communications Staff Cyndi Menzel provided a great "Facebook Training" to the Stanislaus-Retired members at their January 21 meeting at the CTA office in Ceres. Everyone learned how to access the information on their page from their computers and smart phones as well as how to post their own articles and photos. All Stanislaus CTA/NEA-Retired members are encouraged to join the "group" by going to "Stanislaus CTA/NEA Retired" on Facebook. All members can keep informed and contribute information about their local CTA/NEA-Retired Chapters by visiting www.facebook.com/CTANEARetired!



Don Rowe, Charlie Young, Cherie Lamoreaux, and Charley James practice their photography and posting skills on the Stanislaus-Retired Executive Board



Stanislaus CTA/NEA-Retired President Bob McDonough and Facebook Group Administrator Cherie Lamoreaux discuss the group page.

MEMBER BENEFITS KEEP EXPANDING

By Orval Garrison, Region I Membership Chair

Most CTA and NEA Member Benefits programs are available to retiree members. Being retired does not mean that we lose access to the professional, legal and economic perks of membership. Member Benefits offerings from CTA and NEA are routinely changing and expanding. Programs judged to be less effective or helpful may be dropped; new programs will be brought on board. This is a good thing: we do not keep a benefit program if it is no longer useful.

One of the newest programs from NEA Member Benefits is the **NEA Hearing Aid Program**. It is available to members and their families. Did you know that 36 million Americans suffer from hearing loss or that only 20% of those needing hearing treatment actually seek help? We are not just talking about the "senior set."

The NEA Hearing Aid Program is an improvement over a previous plan that lapsed. This newer program expands the number of brands and models available to our members. Hearing exams, local fitting,

programming and follow-up care are included with each purchase. Additionally, 80 batteries (approximately a year's supply) are FREE to NEA Members.

Also newer to Member Benefits are the **NEA Group Part D Program** and the **NEA Dental and Vision Program**. The Part D Program (prescription drug coverage) complements the **NEA Retired Health Program** (Medicare supplement plans). It is available nationwide during normal open enrollment with two plan options. There are four Dental and Vision programs, with one dental plan focusing on retirees.

Information about these programs is available at www.neamb.com. Logon as a member, click on Discounts, Everyday Discounts, then select NEA Hearing Aid Program or click on Insurance, Health-Related Insurance then select either NEA Group Part D Program or NEA Dental and Vision Insurance Program. Why pay more? You may be able to get quality for less.

TAX FAIRNESS AND SCHOOL FUNDING

By Bonnie Shatun, District 3 Director

KC Walsh and I had the opportunity to spend a week at UCLA for CTA's Summer Institute in a track about Tax Fairness and Economic Justice. Here are a few facts we learned about school funding and health services:

- For K-12 schools, in 1978, California spent \$200 plus more per student than the national average. Prior to the implementation of Proposition 30, California was spending \$2,800 less than the national average.
- Higher education has become out of reach for many, or students are graduating with large student loan debt.

In 1978,

- o In-state UC fees were \$2,681 and for the 2015-16 academic year, they are \$13,400.
- o CSU was \$643 a year, now they are \$5,472.
- o Community colleges were free, but today 30 units can cost you \$1,380.

- More than half of all county hospitals have been closed.

So what happened in 1978? That is the year voters passed Proposition 13 which reduced the tax burden on homeowners, but also significantly reduced the money coming into the state for social

services such as education.

Schools experienced relief with the passage of Proposition 30 in 2012 which increased income taxes for seven years on individuals who earn more than \$250,000 a year and increased the state sales and use taxes by ¼ cent for four years. Prop 30 resulted in an increase of six billion dollars to public schools annually enabling school districts to restore programs, reduce class sizes and eliminate salary cuts for educators. However, Prop 30 is scheduled to expire.

At its January meeting, CTA State Council voted to begin the process of qualifying the Children's Education and Health Care Protection Act of 2016 for the November ballot. If passed, it would continue the current Prop 30 increased income tax levels on individuals earning more than \$250,000 a year for 12 years, but not the sales tax increase. It would continue the Prop 30 increase to public schools and colleges, and would also provide up to \$2 billion annually in funds for health care for low-income children and their families. If you would be interested in helping this initiative qualify by asking your family and friends to sign the initiative petition, please let me know. Contact me at BShatun@aol.com.



Members of the Southeastern CTA/NEA-Retired chapter enjoyed a presentation by their own Vice President Amy Tsubokawa on decluttering and how to collect and organize important documents. Amy became an expert on the topic by reading books, attending workshops and helping family members get their estates in order.



CTA/NEA-Retired Board Member Sharon Fitch Boudreau opened her "white elephant" gift which is a popular part of the San Geronio-Retired annual holiday luncheon. The members also brought new children's gifts to be donated to the Salvation Army toy drive.

SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIP DEADLINE - MARCH 25, 2016

The application for the Sharilynn Gardella Russo Memorial Scholarships is now available on our website (cta.org/retired). Two \$1000 scholarships, given in memory of our former CTA/NEA-Retired President-Elect, provide financial aid to students pursuing a college degree, credential or certification in a Speech Pathology and/or Audiology-related career in public education obtained from an accredited institution of higher education.

Higher education programs in California that offer degrees and/or certification in a Speech Pathology and/or Audiology-related career were contacted in January. We requested the appropriate college/university staff, financial aid departments and related organizations inform potential applicants the availability of this scholarship. **If you know anyone in or entering a program, please let them know about this opportunity. The application deadline is Friday, March 25, 2016.**

With scholarships funded through donations and from CTA/NEA-Retired, we hope to encourage students to enroll in these programs and help support those already in SLP and SLPA programs so they may eventually serve this ever-increasing population of students..

Donations are still gratefully accepted! **Please also consider making a donation to the scholarship in honor or memory of members of the teaching profession and loved ones.** Make checks out to the **CTA Foundation for Teaching and Learning Fund** in the memo line of your check.

Checks should be mailed to **Frank Tarantino, 1480 Edgehill Drive, Chula Vista, CA 91913.**

VISITING AMERICA THE BEAUTIFUL

By Jim Clark
CTA/NEA-Retired Staff Consultant



On August 25, 2016 the National Park Service turns 100! So this year is a great time to visit America the Beautiful. Living in California is especially rewarding for CTA retirees. Our state is home to eight National Parks including two World Heritage Sites (Redwood National Park and Yosemite National Park), 11 National Monuments, 36 National Natural Landmarks and 144 National Historical Landmarks.

For an illustrated list of and links to California's National Parks and National Monuments go to-<http://californiathroughmylens.com/california-national-parks-national-monuments/>.

The Interagency Senior Pass is a lifetime pass for U.S. citizens or permanent residents age 62 or over. This pass provides access to and use of Federal recreation sites that charge an Entrance or Standard Amenity Fee. The pass admits the pass holder and passengers in a non-commercial vehicle at per vehicle fee areas and pass holder plus three adults at per person fee areas. Some restrictions apply. Passes are non-transferable and are obtained in person at any Federal Recreation Area for a one-time fee of \$10. They can also be ordered online or by mail for an additional \$10.



The pass is valid for admission at more than 2,000 Federal recreation sites where Entrance or Standard Amenity Fees (day-use fees) are charged by the following agencies:

- Bureau of Land Management (BLM) <http://www.blm.gov>
- Bureau of Reclamation (Reclamation) <http://www.usbr.gov>
- Fish and Wildlife Service (FWS) <http://www.fws.gov>
- USDA Forest Service (USDA FS) <http://www.fs.fed.us>
- National Park Service (NPS) <http://www.nps.gov>
- US Army Corp of Engineers (USACE) <http://www.usace.army.mil>



Retiree Advocate

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FOCUS ON BAY VALLEY CTA/NEA-RETIRED

By Kathy Cleary, President of Bay Valley CTA/NEA-Retired

Bay Valley CTA/NEA-Retired does indeed stretch from the ocean to the valley. We include districts all the way from Long Beach Harbor to Santa Clarita Valley. Our general meetings are held four times a year from September to June. These meetings include a short business meeting, a speaker and our very popular potluck luncheon. Our goals are to keep members informed about issues facing public education as well as topics of special interest to retirees. We also look for ways to support our local CTA chapters, and have participated in phone banking about ballot measures of importance to schools and students.

Our past meetings have featured speakers who present on topics of general interest. We have heard about school funding, how to access local resources to research family histories, fraud schemes, accessing CTA

and NEA Member Benefits, and authors have shared about their writing process and how to get books published.

We alternate these business meetings with field trips to local points of interest. Recent trips have included a ride on the Metro to tour the Disney Concert Hall and Our Lady of the Angels Cathedral in downtown Los Angeles, the Chinese collection at the Chen Gallery in Torrance followed by a lunch at the Mitsuwa Food Hall and Marketplace, the Civil War Exhibit at the Autry Museum in Griffith Park, the Griffith Observatory and a guided tour of Descanso Gardens in La Cañada given by our member Julie Witter who is a volunteer docent there.

We hope our new members will join us on our upcoming activities which include a visit to the Santa Monica Heritage Museum and the Getty Villa.

BAY VALLEY



On February 3, some members of Bay Valley-Retired toured the USC Pacific Asia Museum in Pasadena and then enjoyed a delicious lunch at Le Cordon Bleu College of Culinary Arts.