

Retiree Advocate



STAY CONNECTED • BE PROTECTED • ENJOY BENEFITS

PUBLIC EMPLOYEES UNDER ATTACK

I have a couple of updates from the world of “what can we do to hurt public employees?” The first is about the DeMaio/Reed Pension Initiative. The latest news is that after our last newsletter, the initiative I wrote about has been pulled and TWO initiatives were filed in its place. One of them seems more likely to be moved forward. It would cap employer contributions for all retirement, retiree health and deferred compensation benefits at a total of 11% which could increase employee contribution by 20-30%. It appears to be a viable threat which CTA and CTA/NEA-Retired will place all of their forces against, if it makes it to the ballot box. Neither initiative is finalized enough to go out for signatures (and may never be) so our message is the same one that we gave you in our last issue - DON'T SIGN ANY PETITIONS that deal with public pensions or voter empowerment. We will provide you with more details when there are more details!

Secondly, on November 6, CTA and NEA along with a number of other unions filed a respondents' brief with the United States Supreme Court in the case of Friedrichs v. CTA. It has now reached the U. S. Supreme Court and a decision is expected no later than June 2016. In this case, a small group of teachers charge that even paying an agency fee is unfair. If the case is decided for the plaintiffs, it would make union dues voluntary for all public employee unions. Although all educators would enjoy the benefits of negotiated contracts and protections, they would not all be required to pay their fair share of those costs. CTA would have to sign up educators to VOLUNTARILY pay dues to a union that would still be LEGALLY OBLIGATED to represent both members and non-members. For retirees, the Supreme Court's decision would have little or no direct impact on CalSTRS and CalPERS pensions, but could reduce the resources we have to protect them in the future. Far more important is the damage that an adverse decision would have on public employees across the nation. Here is one more attack on middle class families!



Alen Ritchie
PRESIDENT
CTA/NEA-Retired

MEDICARE PART B TO INCREASE FOR SOME

By Ed Foglia, District 2 Director

Is this double jeopardy? In 1985, President Reagan and House Speaker O'Neill instituted the Offset provisions to “save Social Security.” Now public employees who do not have Social Security coverage are again being asked to bear the brunt of subsidizing the rising costs of Medicare coverage for the coming year.

When Social Security recipients

up to a 52% increase in our Part B premiums in 2016 because we do not have Medicare premiums deducted from a Social Security check?

House Minority Leader Nancy Pelosi has led the fight to ease the impact of these premium increases. Working with former House Speaker John Boehner and the White House, the 2016 Part B premium increases

Unfortunately, the “hold harmless rule” does not extend to the 30% of Medicare beneficiaries who do not have Social Security.

do not receive a cost-of-living adjustment (COLA), they are protected from Medicare Part B premium increases. The federal government special rule, the “hold harmless rule” for Social Security recipients, ensures that Social Security checks will not decline from one year to the next because of increases in Medicare Part B premiums. That is the case in 2016.

Unfortunately, the “hold harmless rule” does not extend to the 30% of Medicare beneficiaries who do not have Social Security. That includes the retirees who have already been negatively impacted by the Social Security Offsets (GPO/WEP). We have been denied the Social Security we have earned and others enjoy because of the Offset provisions. Were they also expecting us to pay

will now be about 15% instead of 52%. This bi-partisan legislation also included a two-year Federal Budget and raises the debt limit for the federal government until March 15, 2017. Without the Budget adoption and extending the debt limit we would have another government shutdown.

The impact of the Part B increase for individual and family premiums is based upon the individual or family earnings. For example, a person earning \$85,000 or less or a family earning \$170,000 or less is currently paying \$104.90 monthly premiums and will see their monthly premiums increase to \$123.70. This includes a \$3 surcharge to repay for the shortfall in the Part B trust fund for as long as it takes, probably about 5 years.

BOARD OF DIRECTORS

President

Alen Ritchie

938 Nottingham Drive
Redlands, CA 92373
Home: 909-793-9229
Email: alenritchie@verizon.net

Vice President

Marc Sternberger

3015 Mayhew Court
Walnut Creek, CA 94597
Home: 925-937-1824
Cell: 925-323-3631
Email: marcpea@aol.com

Secretary-Treasurer

Frank Tarantino

1480 Edgehill Drive
Chula Vista, CA 91913-2982
Cell: 619-985-5508
Email: fatarantino@cox.net

District 1 Director & State Council Rep

Gretchen Lipow

2242 San Antonio Avenue
Alameda, CA 94501
Home: 510-846-5465
Cell: 510-814-9592
Email: gretchenlipow@comcast.net

District 2 Director & State Council Rep

Ed Foglia

201 Ravenwood Court
Granite Bay, CA 95746
Email: edndonna@surewest.net

District 3 Director & State Council Rep

Bonnie Shatun

4043 Pacheco Drive
Sherman Oaks, CA 91403
Email: bshatun@aol.com

District 4 Director & State Council Rep

Sharon Fitch Boudreau

292 Palmer Street, C-2
Costa Mesa, CA 92627
Home: 949-646-8606
Email: sharbou@aol.com

Ethnic Minority At-Large Director

Harris Kight-Moore

P.O. Box 1952
Idyllwild, CA 92549-1952
Home: 951-659-0196
Cell: 951-288-8022
Email: metalinefalls1@yahoo.com

EDITOR

Bonnie Shatun

Email: bshatun@aol.com

PHOTOGRAPHS

Retired Members

BOARD REPORT

By Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors Meeting - October 23, 2015

Action Items:

- Approved:
 - o San Diego Education Association CTA/NEA-Retired revised Bylaws
 - o High Desert Service Center CTA/NEA-Retired Bylaws
 - o The CTA/NEA-Retired Goals for 2015-2016
 - o New CTA/NEA-Retired Standing Rules 3.5 and 3.6 which codify:
 - (1) liaisons to the CTA Caucus at statewide Political Party meetings, and
 - (2) two scholarships to the CTA/NEA-Retired Conference for identified Ethnic Minority members
 - o Amending Standing Rule 6 (Assignment of Responsibilities) by adding the appointment of the State Membership Coordinator, Community Engagement Chair and members of the CTA/NEA-Retired Chapter Bylaw Review Committee to the responsibilities of the CTA/NEA-Retired President
 - o Reimbursement of conference expenses for the CTA/NEA-Retired Conference Workgroup Committee

Reports:

- The Board received an update on the Government Pension Cap of 2016 Initiative (DeMaio/Reed)

- Information on the proposed Medicare Part B Premium/Deductible increase was provided to the Board; the increase has since been largely eliminated by Congress

Matters Pending:

- Review of CTA/NEA-Retired Chapter membership lists
- Action on a potential State Council NBI to effect a change in regulations requiring multiple fingerprinting for retirees who return to work or volunteer in schools/jurisdictions outside of their city and county of residence

Information Items:

- The CTA/NEA-Retired Board welcomed Gretchen Lipow, newly elected District 1 Director
- The CTA/NEA-Retired Board and CTA consultants continue to meet with Student CTA Membership to explore ways to work and support each other
- CTA/NEA-Retired Issues Conference will be held March 3-4, 2016 at the Torrance Marriott Hotel Redondo Beach (registration now open at CTAGo.org)
- The NEA-Retired Organizing Conference will be held in San Diego on March 22-24, 2016 at the Sheraton Hotel and Marina on Harbor Island
- Like us on Facebook: www.facebook.com/ctanearetired ("membership" in Facebook is not required)

REMINDER - DEADLINE EXTENDED TO FEBRUARY 1, 2016

Nominations are open for the 2015-16 Ellen Logue WHO (We Honor Ours) Award

Annually, CTA/NEA-Retired honors one member who has continued to be active in their retirement by exhibiting leadership in the Association, in public education and in the community. The recipient will be recognized at our annual CTA/NEA-Retired Issues Conference to be held on March 3-4, 2016 in Torrance. Past winners of the award are:

| | |
|------|----------------|
| 2015 | Bonnie Shatun |
| 2014 | Val Muchowski |
| 2013 | Orval Garrison |
| 2012 | Tim Jenkins |

The deadline for nominations is Monday, February 1, 2016 no later than 5:00 p.m. Nomination forms can be found online at www.cta.org/retired. If you would prefer to receive the form in the mail, please call CTA/NEA-Retired at 650/552.5561 or email CTA-Retired@cta.org.

2015 SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIPS AWARDED

By Marc Sternberger, Vice President

The CTA/NEA-Retired Scholarship Committee selected Monika Ifah and Jonathan Forfa, out of the many impressive applicants, to be this year's recipients of the Sharilynn Gardella Russo Memorial Scholarship.

Monika came to California in 2009 after graduating high school in Indonesia. She earned a B.A. in Psychology from UC San Diego and has completed her first year in the Speech-Language Pathology Master's Program at CSU East Bay. In her application she stated, "I started working as a behavioral therapist for children with autism and

Pathology Assistant and upon arriving to Chapman, he began offering services to his community and school. Jonathan soon was elected by the National Student Speech Language Hearing Association as their local chapter President. He also volunteered for the Scottish Rite Childhood Language Center in Santa Ana and now holds a Graduate Assistantship in that program. In his application Jonathan stated, "I recognize the value of serving families who come to the "Childhood Center" where speech and language services are always free. I recognized how I, as an SLP, must offer

Scholarships given in Sharilynn Russo's memory, provide financial aid to students pursuing a college degree/certification in a Speech Pathology and/or Audiology-related career in public education.

volunteering in the department. This work motivated me to learn more about language development, which led me to pursue a career in the field of Speech Pathology." She also wrote, "I believe that my educational experience in psychology and my background as a Chinese-Indonesian bilingual will prepare me to work with the multilingual community...I hope to help bilingual children and adolescents..." Monika was recognized at a ceremony hosted by ALCOSTA-Retired on June 17 in the Sharilynn Gardella Russo Conference Room at the CTA Concord Regional Resource Center.

Jonathan Forfa just finished his first year as a Communication Sciences and Disorders graduate student at Chapman University, Orange County. He is a product of Massachusetts public schools and completed his undergraduate degree in Communication Disorders at the University of Massachusetts. He previously worked as a Speech Language

culturally/linguistically-sensitive services that meet children's and family's needs." He also expressed interest in working in our nation's public schools.

These scholarships, given in Sharilynn Russo's memory, provide financial aid to students pursuing a college degree/certification in a Speech Pathology and/or Audiology-related career in public education. Sharilynn, a retired Speech Pathologist and Audiologist in Contra Costa County Schools, was the Vice President of CTA/NEA-Retired and had just been elected President when she tragically died in a car accident in March 2012.

To support the Russo scholarship fund, please make checks payable to CTA Foundation for Teaching and Learning and write Sharilynn G. Russo Memorial Scholarship Fund in the memo line. Checks should be mailed to Frank Tarantino, 1480 Edgehill Drive, Chula Vista CA 91913.

SCHOLARSHIP RECIPIENTS



Scholarship recipient Monika Ifah accepts the \$1,000 check from Steven France (Sharilynn's cousin) who is representing the Gardella/Russo family. Five of Sharilynn's family members were among the attendees at the ceremony held by ALCOSTA-Retired in Concord.



Jonathan Forfa is congratulated by Orange-Retired's President Carol Comparsi. Chapman University recognized the scholarship awardee at their annual awards presentation.

ETHNIC MINORITY REPORT

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

CTA State Council in January overwhelmingly passed a New Business Item to change October 12 in all CTA publications and calendars from Columbus Day to Indigenous Peoples' Day. This is great news and a victory for respect, and I was happy to help with the wording. ¡Sí, se puede!

As 2016 approaches, the CTA/NEA-Retired Board is preparing action plans for the upcoming year. One is the *Community Engagement Plan*. The Plan will be presented to the Board in January for approval and identifies four areas of involvement: Election 2016, California Reads/Read Across America, Local Social Justice/Civil Rights Issues and Intergenerational Mentoring. There is a pilot program starting on Intergenerational Mentoring which involves retired members working with Student CTA.

Two new leadership positions are needed at the Service Center Council level to advance this work. They are a Community Engagement representative and a Political Action representative. Please contact me or your local retired chapter President to volunteer.

We need you and we all need each other!



Southeastern-Retired had a great turn out at their first meeting of the year. They invited newly retired CTA members to a luncheon and to hear a presentation about the many benefits of joining CTA/NEA-Retired.

NEWS FROM THE CARA CONVENTION

By Pat Ryan, CARA Representative

The California Alliance for Retired Americans held their 12th Annual Convention on October 19 & 20 in Ontario, California. Highlights included a panel discussion about health and pharmacy issues that affect us, and conference participants had the opportunity to ask additional questions of the panelists. The moderator was California State Senator Connie Leyva, who represents the 20th Senate District. There was consensus that there are flaws in the laws that regulate health costs and they need to be remedied to make it more accessible to all.

The Convention celebrated the 50th anniversary of Medicare and Medicaid, and the 80th anniversary of Social Security. CARA continues to be opposed to privatization and to changing the age qualifications for benefits, and reaffirmed its support for the elimination of the Social Security offsets for those who have public employee pensions.

The CARA Legislative Committee will meet in Sacramento at the California Labor Federation office on November 19 from 10 am to 2 pm. All members who are in the area are invited to come and help set the agenda for this legislative session.

A culminating highlight of the convention was a brief presentation by the American Postal Workers Union about the government moving postal services from post offices to Staples stores. We are being asked not to shop at Staples. The conference participants boarded busses to a local Staples to march in protest. For more information about CARA or these issues, go to www.CaliforniaAlliance.org.



CTA/NEA-Retired was well represented at the CARA Convention in Ontario. Here are just a few of our members who stopped by our table on their way to board busses to the demonstration in support American Postal Workers.

ANNOUNCING \$100 2015-16 CTA/NEA-RETIRED CHAPTER MEMBERSHIP DRIVE

The local retired chapter recruiting the most and newest CTA/NEA-Retired Members will receive \$100 and recognition at CTA/NEA-Retired's 12th Annual Conference on March 4, 2016.

Effective Membership Start Dates: September 1, 2015 to January 31, 2016 (includes new members signed up in Spring/Summer 2015 and became members as of September 1).

Turn in Names, Addresses & E-mails of the New Members by February 5, 2016 to CTA-Retired@cta.org to be verified & counted.



KC Walsh and Marc Sternberger served as "Ambassadors" to the Region I Leadership Conference. Our Ambassadors are now sharing information about the benefits of joining CTA/NEA-Retired at most of CTA's conferences and all CTA State Council meetings.



Members of San Geronio-Retired hired a mini bus to take them on a tour of Temecula wineries. Their day included a winery tour, tastings at four different wineries and a gourmet lunch.

HAVE YOU TRIED VACATION RENTALS?

by Jim Clark, CTA/NEA-Retired Staff Consultant



A vacation rental is a good way to get a lot more space per dollar than you can find in a conventional hotel room or even a suite. They usually have kitchen facilities that can keep your meal expenses down. They're also great for accommodating families or a group of friends who want to vacation together.

My wife and I have rented a one bedroom apartment in Paris on Rick Steves' famous city bus line #69. For the cost of a Metro ticket we traveled from the Eiffel Tower to Pere Lachaise Cemetery "through some of the city's most interesting neighborhoods." The cost for the apartment? \$185 per night.

Later that week we shared an apartment three blocks from the Arc de Triomphe with two other couples. Amenities included four bedrooms, living room, dining room, two full bathrooms, a fully equipped kitchen, washer/dryer, TV, DVD, stereo and two balconies - one overlooking the quiet street and the other the inner courtyard. The cost was a little over \$200/couple per night.

For travel tips and web resources for finding and getting a great deal on your next vacation rental from the Independent Traveler website go to:

<http://www.independenttraveler.com/travel-tips/hotel-and-b-and-b/finding-a-vacation-rental>

What can you do to protect yourself?

SmarterTravel.com recommends:

Rent a Curated Property

- The best way to minimize risk is by renting through an agency that manages a "curated" list of units. These agencies offer only rentals that staff or representatives have personally vetted, and they act as true agencies, not just bulletin boards, with a contractual responsibility to you as a renter.
- Agencies handling curated rentals typically specialize in limited regions and offer a limited number of rentals in each location. They also generally specialize in more upscale properties. And, their prices tend to be higher than rates on websites that just list rentals submitted by property owners.
- Renting a curated property from an established agency pretty well reduces all levels of risk (other than encountering a crooked rental agency). I have personally used At Home in France (athomeinfrance.com) and Vacanza Bella in Italy (vacanzabella.com), but search the Internet for others.

The reviews on Tripadvisor.com and other independent sites are other resources that I have found useful. USA Today printed "**Tips to keep your vacation rental from going wrong.**" Please visit <http://www.usatoday.com/story/travel/2014/04/24/vacation-house-condo-rental/8059161/>.

CTA/NEA-RETIRED ELECTIONS ALERT!

Although the 2016 NEA Representative Assembly seems to be a long time away, the Declaration of Candidacy form to run as a CTA/NEA-Retired Delegate will be available in the December/January issue of the California Educator and posted on the cta.org website. Each Spring CTA/NEA-Retired members elect delegates to represent our members at the NEA RA and NEA-Retired Annual Meetings. All of CTA/NEA-Retired in good standing are eligible to run. In past years we have elected, funded and sent 14 to 16 members, depending on our membership count. We expect to send a similarly-sized delegation to the Washington D.C. meeting this coming summer.

It is also time to elect officers and alternates. If you wish to run for CTA/NEA-Retired President, Vice President, or Secretary-Treasurer or run for State Council Alternate, the Declaration of Candidacy form for these positions will be in the same issue of the Educator.

Declaration of Candidacy statements and forms must be **received by January 29, 2016, no later than 5:00 p.m.** Please mail to CTA Region I, CTA/NEA-Retired Elections, 1705 Murchison Drive, Burlingame, CA 94010.

SPECIAL NOTE:

If you have had a change in address and/or phone number(s), please contact CTA Membership as soon as possible. The number is 650/552-5578. You can also send the information to CTA-Retired@cta.org.

ASK YOUR FRIENDS TO JOIN

Talk to your friends and former CTA members about the benefits of being a member of CTA/NEA-Retired. Encourage them to checkout our website which provides a wealth of information about our Association and current retirement issues. It is important we all:

- STAY CONNECTED
- BE PROTECTED
- ENJOY BENEFITS

We look forward to hearing from your friends! For more information, please contact:

CTA/NEA-Retired
650-552-5561
www.cta.org/retired

Retiree Advocate





CTA/NEA-Retired
12th Annual Retirement Issues Conference
March 3 & 4, 2016
Torrance Marriott Redondo Beach



- * Capitalize on your retirement years! Come and make connections with new and former colleagues as well as attend informational workshops that will peak your interest. You will learn about the political issues and initiatives that we are working on as a unit in order to protect your retirement and enrich your quality of life. Make the most of your retirement - see you in March 2016!

Registration Cost - \$100 (includes Thursday's reception, breakfast & lunch on Friday)

Go to www.cta.org/conferences or call 650/552.5355 to register



CTA/NEA-Retired
1705 Murchison Drive
Burlingame, CA 94010

Phone: 650/552-5561
Email: CTA-Retired@cta.org
Web: www.cta.org/retired



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HAPPY HOLIDAY SEASON

Happy holiday season from the CTA/NEA-Retired Officers and Board of Directors to you and your family!

Alen Ritchie, President • Marc Sternberger, Vice President • Frank Tarantino, Secretary-Treasurer
Gretchen Lipow, District 1 Director • Ed Foglia, District 2 Director • Bonnie Shatun, District 3 Director
Sharon Fitch Boudreau, District 4 Director • Harris Kight-Moore, Ethnic Minority At-Large Director

