A year ago I wrote in this column lamenting the results of the 2016 general election. My comments were mostly met with agreement and commiseration, but there were also a few negative phone calls and emails from members who found my views “partisan” and “disrespectful” to those who welcomed the election results. I’ve hesitated delving into political commentary here for a while, but find that one of those messages still rings in my ears, “Stop causing trouble and protect our pensions…” For the life of me, I still cannot seem to figure out how to promote our association’s stated purpose and goals, including protecting our pensions, by remaining silent and uninvolved in the political process.

More than twenty years ago I noticed a sign in a CTA Legislative Advocate’s office in Sacramento which said, “Everything We Do and Have in Our Classrooms is Decided Upon by Elected Officials.” Now I believe that, every law, rule, regulation that affects the welfare, healthcare, financial security of our retired members is also decided upon by elected officials. For that reason I remain vigilant and involved in the local, state, and national government decisions made by elected representatives, yes, politics!

A history of political involvement and activism is what has separated CTA/NEA-Retired from other retired organizations. CTA and NEA and their retired affiliates have not shied away from our advocacy role. This often has required active participation in the political process, supporting candidates and issues, lobbying, and even protesting at times.

2018 is a “mid-term” election year. In California we are going to elect state constitutional officers and our congressional delegation in November. One of the most important elections for educators will probably be decided in the primary election in June. That “non-partisan” race for the next State Superintendent of Public Instruction will be between Tony Thurmond, a pro-public education and union supporting California Assembly Member from the Richmond area and Marshall Tuck. Tuck brought and 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. (See the December/January issue of the CTA Educator for more about CTA’s recommended candidates.)

I know that many of you want to participate in the political process and elections this coming year. On critical issues that will be coming forward in the CA State Legislature and Congress we will need people willing to lobby in person and/or by e-mailing, calling, and writing. And we will also need members to step up and join active CTA members in campaigning for our recommended local, state, and federal candidates and issues. Some of these may even be “non-partisan!”

Marc R. Sternberger
PRESIDENT
CTA/NEA-Retired

“DACAmented” California Students and Teachers on the Deportation Road

By Harris Kight-Moore, Minority Director at Large

At the October State Council Meeting, I had the opportunity to attend a CTA forum titled “DACA: Supporting Immigrant Students and Their Families.” Panelists spoke about the impact of the Trump Administration’s rescission of the Deferred Action for Childhood Arrivals (DACA) program. This program has allowed those who arrived in the United States as infants or young children protection from deportation and allowed them to have work permits, go to college and get driver’s licenses. The DREAM Act (Development, Relief, and Education for Alien Minors Act) which would offer a permanent legislative solution has been pending in Congress since it was first introduced in the Senate in 2001.

CTA President Eric Heins opened the forum by talking about the need for educators to get involved. “This isn’t extra to our work, this is our work,” he said. “This doesn’t only affect our students. We have 5,000 teachers in California who are DACA, so it affects our members as well.”

California is home to 223,000 out of the 800,000 DACA recipients in the U.S. and many of them are living in fear of deportation ...
BOARD REPORT

By KC Walsh, Secretary-Treasurer

CTA/NEA-Retired Board of Directors
Meeting - October 20, 2017

Action Items:
• Approved:
  o Process for approval of “Startup-Seed” grant monies for local organizing which is that after a new or renewed local chapter asks for money, a motion comes to the Board for approval.
  o New bylaws for Healdsburg and Santa Clara chapters never came to a vote because we found the already approved bylaws and just reiterated that these chapters are chartered.
  o Secretary/Treasurer KC Walsh’s Membership and Financial Reports were presented and approved.

Reports:
• Marc reported that so far seven members from Santa Rosa have applied for disaster relief from the CTA Disaster Relief Fund. Marc serves as the “local” president, so if you or any CTA/NEA-Retired member you know, needs to apply, Marc needs to sign the application.
• We will be having elections in the spring for all four regional Board Members, the Ethnic Board Member at Large, and all officers. The election will be done simultaneously with the RA election.
• The CTA officers and board members are in the process of holding regional meetings with the leadership in each region. We have finished with Regions 1 and 3. Regions 2 and 4 are upcoming. We are extremely fortunate to have Sheila Bell, CTA retired staff and current president of CTA/NEA-R Northbay, present the training along with our Vice President, Orval Garrison. The trainings have been well received. It’s great to see the leaders interacting and learning from each other! We believe these trainings will strengthen us and help our organization grow.
• Board members reported on attending Service Center meetings, chapter meetings, receptions, and field trips! There is growth throughout the state, especially in Regions 1 and 3. We are glad to see the growth and believe that the new teacher and student teacher mentoring programs are helping to increase membership.
• Alen Ritchie, NEA Retired Executive Council, detailed information about the 2018 NEA Retired Organizing Conference, being held in Chicago on March 18-19 as part of the NEA Leadership Summit which will be March 16-18. At our January meeting, we will choose two CTA/NEA-R members to attend this conference. And, big news, there will be NO NEA dues increase this coming year. Alen was also pleased to announce that the two grants Marc wrote and submitted were approved. One covers the mentoring program and another will assist us with presenting and hosting pre-retirement workshops. Way to go, Marc!
• If you are interested in working on establishing or participating in either Teach-to-Teach or new teacher mentoring, please contact your Board members. We need people in every region to work on these programs.
• Jennifer Baker asked that we take the time to thank Assemblyman Ash Kalra. Assembly Member Kalra listened to our concerns about the Dakota Access bill and worked with Jennifer to amend it. His bill originally included CalSTRS divestiture. Jennifer also let us know that no retirement initiative has been filed yet for the coming election cycle.
• Pat Ryan, our CARA (California Alliance of Retired Americans) liaison, reported on their convention held in Sacramento. Marc, KC, and Mary Rose Ortega, also attended the convention. Pat was installed as a Vice President representing CTA/NEA-Retired. Mary Rose was installed as a CARA Vice President, representing UTLA.

Information Items:
• Our CTA/NEA-Retired meetings are held on the Friday afternoons of CTA State Council at the Westin Bonaventure Hotel in Los Angeles. All members are welcome to attend. We had approximately twenty-five members attend the October meeting.
• Like us on Facebook: www.facebook.com/ctareaconsulted (no “membership” in Facebook required).
HAPPY AND MERRY HOLIDAYS & A HEALTHY AND FULFILLING NEW YEAR!

Continued from page 1

CTA/NEA-Retired has set up a system of communicating our need for membership actions. We call it the “RAN” (Retiree Advocate Network). Those who join RAN will receive legislative updates, details on lobbying activities, and information on how to get involved in campaigns. JUST EMAIL YOUR NAME AND E-MAIL INFORMATION TO CTA-RETIRED@CTA.ORG and indicate you wish to be part of RAN.

Although politics affects everyone, I know that involvement is not for everyone. CTA/NEA-Retired still offers opportunities to be involved in education and community and needs your help and participation in local chapter activities and in some areas establishing local chapters.

Want to get involved? Please read on about the Retired Issues Conference coming up March 1-2 in Torrance, Candidacy opportunities for CTA/NEA-Retired Officers positions and NEA Representative Assembly Delegates, as well as other Political Campaigns coming up.

Hope to see you all “out there”!

“DACAMENTED” CALIFORNIA STUDENTS AND TEACHERS ON THE DEPORTATION ROAD

Continued from page 1

only affects students. The Migration Policy Institute (www.migrationpolicy.org) released a fact sheet showing there are 20,000 DACA educators nationwide and 5,000 of them live in California and could be facing deportation at a time when the Economic Policy Institute (October 6, 2017) reports that 327,000 teaching positions nationwide are going unfilled. The Institute estimated that our Dreamers have the potential of advancing our U.S. economy by $460 billion within the next decade.

Nationwide 97% of our DACA young people are employed or in school. To us veteran educators, it's heartening to know that 36% of the estimated 800,000 “DACAmmented” have college degrees!

At the forum, we also heard from CTA chapter leaders who spoke about DACA students’ and families’ rights as well as educators’ rights and discussed how their chapters are using immigrant rights to engage their members in social justice work and ways to move forward. The entire forum was recorded and is available for viewing by going to www.cta.org and putting DACA Forum in the search box.

Our retired chapters have an opportunity to support the efforts to mentor, lift up and champion these “DACAmmented” teachers and students. At press time, Congress had not yet acted on the legislation. By the time you read this, if there has been no progress, CTA is asking members to call Congress at 1-855-764-1010 and urge them to pass the bipartisan DREAM Act.

FOCUS ON CHICO CTA/NEA-RETIRED

By Jim Burfeind, Chapter President

The Chico area never had a CTA/NEA-Retired chapter until now. Our Service Center area is ninety miles north of Sacramento and covers Butte, Glenn, and Plumas counties which are a combination of small towns and agriculture.

Several local association leaders and activists retired in the summer of 2015 and we were very aware of the range of attacks on public education, students, and our union. Many of us had been active fighting the spread of charter schools, low educator salaries, and threats to our pensions among other issues. We still were motivated by “an injury to one is an injury to all”, so we decided to see what we could do to help ourselves and CTA.

We formed an Organizing Committee and with lots of help from CTA/NEA-Retired we began to investigate forming a chapter. Many people helped us. We made a point of contacting our local Service Center Chair, Kat Stevens, at the very beginning to make sure we were coordinating with her. She immediately saw how we could work together and has enthusiastically supported us. One of the best ways Kat helped us was by asking us to support the local associations as well as putting us in touch with each other.

For example, when Oroville and Durham educators faced intransigent and disrespectful school boards, we were asked to help and mobilized retired educators to attend school board meetings and picket lines. We also called and emailed residents of the districts to explain why educators should be supported.

For the campaign to pass Proposition 55, our new chapter was consulted early about all the ways we could help. On some nights of phone banking, the majority of callers were retired educators. Several local school board elections were very important and we also participated in those activities in every way we could. Most recently, the Teachers Association of Paradise asked us to help oppose a new charter high school and we got retired educators to attend two county board meetings.

In addition to this work, we have had presentations on CTA benefits and some fun potlucks and lunches. We now have over 200 dues paying members of CTA/NEA-Retired in our area.

My advice to anyone starting a new chapter or thinking about the future of an existing one is to work closely with your local CTA leadership to find out what help they need and dive in. There are some discouraging events in the world around us, but, as the old time labor saying goes, “Don’t mourn, organize.”

If anyone has questions about what we have been doing I can be reached at jwburfeind@comcast.net.
On September 26-27, 2017, the CARA State Convention was held in Sacramento. It began with an informative panel discussion on how we go into the future on issues regarding seniors and Californians in general considering the current political climate. **Remember: SENIORS VOTE!**

There were many workshops. The topics included SB562 Lara/Atkins (the “Healthy California Act”), social media for seniors, and affordable housing for senior Californians. Senator Lara attended and spoke at the SB562 workshop where his legislation to bring “Single-Payer” Healthcare to California was well received. (Note: Both CARA and CTA are in support of this bill.)

There was a “meet and greet the candidates” reception held in the afternoon. This event gave all the convention participants an opportunity to hear from and ask questions of candidates running for 2018 state constitutional offices. Candidates for Governor, Lieutenant Governor, Attorney General, Treasurer, Controller, Insurance Commissioner, and State Superintendent of Public Instruction were in attendance. Retired educators were especially interested in hearing from and later conversing with both candidates for Superintendent of Public Instruction, Assemblymember Tony Thurmond and businessman Marshall Tuck.

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The luncheon keynote speaker was Tom Steyer, philanthropist and founder of NEXTGEN AMERICA, an organization that acts politically to prevent climate disaster, promote prosperity, and protect the fundamental rights of every American. In his very inspirational speech he urged everyone to “stand up” and “give back” to help all Americans and advocate for what is “right and reasonable for society.” He spoke of the opportunity we have in California in the next election to “replace some members of the California Congressional delegation who do not appear to be working for the majority of Californians.” **Remember: SENIORS VOTE!**

A culminating activity of the convention was a call to action activity. We visited an AT&T facility to support the Communication Workers of America (CWA) in their fight for a new contract. Many of the convention participants boarded two buses to go and protest with AT&T workers who are taking a stand against the corporation’s lack of proposals that invest in good jobs with a future with health benefits. Also at issue was the company outsourcing jobs to other countries and outsourcing jobs here in American to third-party (non-union) dealers.

Remember, as a member of CTA/NEA-Retired, you are also a member of CARA and eligible to attend their events. For more information on CARA’s legislative positions, calendar of events and resolutions go to: www.californiaalliance.org

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Assembly Member Tony Thurmond, CTA’s recommended candidate for Superintendent of Public Instruction, spoke at the 2017 CARA Convention about why he has made supporting California’s kids and improving public education his top priority in the Assembly.

CTA/NEA-Retired’s CARA Representative Pat Ryan (center) presented the Resolution Committee’s Report to delegates at their 2017 Convention. With her at the podium are CARA V.P. Jim Gordon (left) and CARA President Nan Brasmer (right).

**Editor’s Note:** Two CTA/NEA-Retired members were sworn-in as Vice Presidents of CARA at this meeting. Congratulations to CTA/NEA-Retired’s Liaison Pat Ryan and UTLA-Retired’s Liaison Mary Rose Ortega!
REGISTRATION IS NOW OPEN!!!!
REGISTER NOW @ www.ctago.org

14th ANNUAL
CTA/NEA-RETIRED ISSUES CONFERENCE
March 1 - 2, 2018
Torrance Marriott - Redondo Beach

Come join us for the 14th Annual CTA/NEA-Retired Issues Conference! You don’t have to be retired to attend. If you are retired or are considering retirement in the next few years you will benefit from the information offered by speakers and workshops on a variety of issues.

“Make the Most of Your Retirement!”

Attend this conference to learn how you can

**stay connected, be protected & enjoy great benefits**

Plan to Attend Sessions to...

- Find out about local CTA/NEA-Retired chapters & events in your area
- Learn how to start a new retired chapter
- Make Sense of CalSTRS and Public Employee Pensions
- Negotiate the Healthcare Maze – Medicare & the Affordable Care Act
- Be Updated on NEA’s Advocacy for Federal Retirement Security
  *(Protecting Social Security & Repealing GPO/WEP)*
- Discover the CTA/NEA Member Benefits including NEW Programs available to you!

- Staying Healthy and Active in Retirement

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**SPEAKERS AND PRESENTERS to inform and inspire!**

Eric Heins – CTA President
Jack Ehnes – CEO, California State Teachers Retirement System (CalSTRS)
Jennifer Baker – CTA Legislative Advocate
And more!

Reception *Thursday Evening, March 1*
Come and meet other participants and have some great snacks!

**COST**

Registration cost is $100.00
(Thurs. evening reception, Fri. breakfast and lunch are included as part of your registration).

REGISTER NOW @ www.ctago.org
HAS DISASTER STRUCK YOU?

By Bonnie Shatun, Editor and District 3 Director

When we put a request in the last Advocate offering a $25 gift card for a picture of someone using CTA Member Benefits, we didn’t expect it would be about the Disaster Relief Fund. That’s the one Member Benefit that we always hope no one ever has to use. Unfortunately, wildfires have ravaged our state. To date in the Santa Rosa area alone, nearly 40 CTA members have lost their homes, with over 100 members losing their homes in several Northern California counties. Applications are still coming in from the Los Angeles and Ventura County fires.

Members of CTA/NEA-Retired are eligible for the same support as active members. The Standard grant is up to $1,500 for significant economic hardship due to damage to the member’s primary residence, displacement or disruption in required utilities. If damages exceed $50,000, members may be eligible for up to another $1,500. And, up to $500 is available for members who are displaced. Visit CTAMemberBenefits.org/drf to read the qualifications in detail and to print an application. Completed applications need to be first submitted to your local CTA/NEA-Retired President or to Marc Sternberger at Marcpea@aol.com for membership verification and then to the FACT Foundation as listed on the application.

Divestiture: Again a Major Focus of CTA Retirement Committee

By Sharon Fitch Boudreau, District 4 Director

Jennifer Baker, CTA Leg. Advocate, an invaluable asset, reported on recent Retirement Committee bills. Governor Brown signed one of the bills, AB 20 (Kalra) Dakota Access Pipeline Engagement Bill, which is a big success for CTA. Originally CTA was opposed to this bill but worked closely with Assemblyman Kalra to repurpose it to meet the needs of CalSTRS and CalPERS regarding the divesture issue. This bill requires CalSTRS and CalPERS to review and consider factors related to tribal and indigenous rights as part of the Boards’ investment policies.

Divesture was also on the front burner at this meeting because State Treasurer, John Chiang, sent a letter to CalSTRS asking for an additional level of divesture from companies that manufacture firearms and ammunition that are illegal for sale or possession in California. He is requesting that CalSTRS allocate no funds to companies that benefit from the wholesale or retail of these banned weapons. Our concern about this change is that it could very likely increase the CalSTRS unfunded liability. The committee is taking a serious look at this because of the negative impact it could have on the entire retirement portfolio.

Securities Compliance Examiners, Jill Persson and Jessica Adams, from the U.S. Security and Exchange Commission (SEC) presented a helpful program: Teacher Investment Outreach project that helps educator invest wisely. At www.sec.gov/teachers, the SEC offers tools and resources to help us learn more about the 403(b) and 457(b) retirement plans that are most often offered in public schools districts. The site also has a short five question quiz to test your general knowledge about this kind of investing.

The Retirement Committee is committed to the retention and enhancement of retirement benefits for all educational employees and considers a myriad of subjects pertaining that goal. Below is some important information from the October meeting:

• Retirement Committee recommends that all CalSTRS members, active or retired, check their CalSTRS Annual Progress Report. It is only delivered electronically via www.mycalstrs.com. If you haven’t created an account, YOU NEED TO!
• Ed Foglia, District 2 Director, CTA/NEA-Retired brought forward a motion for the committee to study and make recommendations to bring CalSTRS death benefits in line with Social Security death benefits.
• Liaisons to CalPERS, Cathy Jepson and Jackie Lee, reported that CalPERS has changed their pharmacy management company. This has caused some continuing issues. They cautioned members to monitor their benefits closely.
• There is a great deal of information on the Social Security Windfall Elimination and the Government Pension Offset at www.socialsecurity.gov.


This is a picture of Jane Vosburg, retired English and Spanish teacher in the Santa Rosa City Schools District, digging at the site in Santa Rosa that used to be their home. She wrote, “Bill and I are so grateful for the funds that the CTA Disaster Relief Fund so generously donated to me. With rebuilding costs going through the roof, we will put your contribution towards the difference between what the insurance company will pay out (apparently most people, like us, have been under-insured) and the actual cost of rebuilding. None of us knows how we would react to losing one’s home to fire. I have focused on making our temporary house a home. Grief might hit me in a month or two, but currently, I am feeling blessed to be alive and am grateful to still be able to enjoy nature, hear music and get to know our new community in Petaluma.”

(For ways you can help, go to https://www.cta.org/en/Member-Services/Member-Benefits/Support-for-victims-of-the-California-fires.aspx)
A GROUP OF CALSTRS RECIPIENTS ARE AT RISK

By Ed Foglia, District 2 Director

When I retired in the early nineties CalSTRS had one pension plan. Now, CalSTRS basically has three plans. CTA was instrumental in passing pension plan legislation in 1999 that upgraded CalSTRS retirement benefits.

The benefits included increasing most employees’ final earnings to the highest salary plus longevity bonuses. In 2012, the third pension plan was enacted. In essence, it primarily addressed the unfunded liability and changed the benefits so that the employee must work longer and contribute more to receive basically the same retiree benefits.

The CalSTRS Board of Directors recently disclosed that the pension system has about 10,000 of its members living at or below the economic level of poverty. Most of them, if not all, retired prior to 1999. The state passed legislation that established the Supplemental Benefit Maintenance Account Act (SMBA) which brought relief to those retirees. The SMBA gave retirees purchasing power protection, whereby the CalSTRS Board has the authority to adjust the purchasing power protection, frequency and timing of the SMBA.

The CalSTRS Board establishes the Percentage of Purchasing Power which is currently at 75% of the cost of living increases. However, since the designated index for determining the Cost of Living has gone up slowly, the percentage of purchasing power at a rate of 75% is not keeping up with the real retirees’ real cost of living. The SMBA now has an $11 billion surplus.

The CalSTRS Board has yet to deal with the surplus of funds in the SMBA and bring help to the 10,000 members living at or below the poverty level! CalSTRS funding SBMA does not impact the unfunded liability, the Budget or basic pension plan.

These retired colleagues who are living on the edge are in further jeopardy because of the provisions in the Trump federal tax reform. They will be negatively impacted when the one and half trillion dollar deficit is dealt with in balancing future federal budgets. Congress has two ways to deal with the deficit. They can raise taxes or cut back programs that usually help the poor such as Medicare and Medicaid. These retirees are especially hurt by the offset provisions to Social Security. If a spouse who was receiving Social Security benefits dies, their family’s income and benefits would be cut.

CTA/NEA-Retired is committed to having the CalSTRS Board address the plight of members in need. We are currently speaking out as well as working with retired groups and unions in addressing these important issues.
This year we will be electing CTA/NEA-Retired Officers (President, Vice President and Secretary-Treasurer for 2-year terms), CTA/NEA-Retired Representatives to CTA State Council/Board of Directors from CTA Regions I, II, III, IV and our Ethnic Minority Board Member at Large (3-year terms).

All members in good standing are eligible to run for the officer positions. State Council Candidates must reside in the electoral district (CTA-Region) they are running to represent. Candidates for the Ethnic Minority Board Seat must be a member of ethnic minority as defined in the CTA bylaws.

Candidacy forms will be available in the December 2017/January 2018 publication of the CTA California Educator and posted on the My CTA website.

Although the July 2018 NEA Representative Assembly seems to be a long time away, Declaration of Candidacy forms to run as a CTA/NEA-Retired Delegate will also be available in the December 2017/January 2018 publication of the CTA-California Educator and posted on the My CTA website. Each Spring CTA/NEA-Retired members elect delegates to represent our members at the NEA and NEA-Retired Annual Meetings. All Retired Members in good standing are eligible to run. Last year we elected, funded and sent seventeen members and this coming summer we expect to send a similarly-sized delegation to the Minneapolis, MN meeting.

Declaration of Candidacy Statements and Forms must be RECEIVED, not only postmarked, by January 31, 2018, no later than 5:00 p.m. Please mail to CTA/NEA-Retired, c/o C4OB, PO Box 921, Burlingame, CA 94011-0921.

More information will be available along with the form in CTA’s California Educator.