PRESIDENT’S PERSPECTIVE

It’s Spring again and educators all over the state are dreaming about the end of the school year and thousands of lucky CTA members are planning their retirements. While these happy retiring educators are completing CalSTRS paperwork we also want them filling out applications to join CTA/NEA-Retired (and a retired local chapter, if available). We are, of course, concentrating our membership recruitment efforts on new retirees, but let’s not ignore those who have retired in previous years and left our CTA Family. If you have friends who are retired or about to retire and not yet CTA/NEA-Retired members, steer them to our website - cta.org/retired - so that they can see what they are missing. Members automatically are eligible for NEA and CTA Member Benefits programs. We offer many travel, entertainment and product discounts, CTA Group Legal Services, (free) NEA liability insurance for those who substitute, eligibility for CTA’s disaster relief assistance, health and wellness programs, and the list goes on. Also let them know by belonging to CTA/NEA-Retired, they will be supporting our advocacy efforts to defeat the “pension reformers”, repeal the unfair Social Security Offsets and elect candidates who support retirees and public education.

Enrollment forms are easily downloaded from our website (just click on the button), or can be ordered by calling 650-552-5439 or via email at CTA-Retired@cta.org. We encourage paying through monthly deductions from your CalSTRS or CalPERS pension checks, as it’s a little cheaper and saves us the hassle of sending out renewal notices every year.

If you still have contacts in your local CTA chapter, we ask that you encourage them to help us in our efforts to recruit new members and keep them in the “CTA Family”. First, we would like to see every active chapter give each new retiree a one-year membership in CTA/NEA-Retired as a retirement gift. Some chapters already do this, but many don’t. The best way to accomplish this is ask them to return their completed enrollment form to the chapter office, then reward them with a gift card. Second, we ask that active chapters send the names and contact information of this year’s retirees to CTA-Retired@cta.org. Please be assured that sharing this information is all aboveboard and legal, as CTA/NEA-Retired is the (Only) Retired Affiliate of CTA and NEA in California.

Any help you can give us in our recruitment efforts will be greatly appreciated by us and your retiring colleagues!

Speaking of our advocacy and participation in the political process... We urge you to VOTE June 5! CTA and CTA/NEA-Retired are supporting TONY THURMOND for State Superintendent of Public Instruction and GAVIN NEWSOM for Governor. As mentioned in previous newsletters, CTA is recommending these candidates because of their consistently strong support of public education and educators. FYI, the State Superintendent sits on the CalSTRS Board and the Governor appoints five members to the CalSTRS Board. More information on these and other candidates can be found at Campaign2018CTA.org (members only).

CALSTRS SHARES RETIREMENT READINESS REPORT: IT’S ABOUT US!

By Ed Foglio, District 2 Director

In February the CalSTRS Board received a very interesting report “about us” and I would like to share some of the highlights with you. The Retirement Readiness Assessment Report, taken every other year, evaluates the overall financial status of CalSTRS members for both active and retired members.

The report showed that younger members are finding that paying off student loan debt continues to rise as an obstacle to saving for retirement. Additional major obstacles that prevented most teachers from saving for retirement during their active years were: making mortgage payments, saving for children’s college education, medical and healthcare expenses, and providing for dependent children and adults. While many teachers are concerned with being able to live comfortably when they retire, the majority of retired members (76%) have maintained a standard of living in retirement that is the same or higher than the standard of living immediately prior to their retirement.

Our retirees are still active in retirement with 22% continuing to work for pay. Reasons that retirees cite for adding to their financial wellbeing are to have extra income for travel, luxuries, and entertainment or

Continued on page 4
BOARD REPORT
By KC Walsh, Secretary-Treasurer

CTA/NEA-Retired Board of Directors
Meeting - April 6, 2018

Action Items:
- None

Reports:
- Marc reported results from the NEA and NEA/CTA-Retired elections. (Election Results are included on Page 5 in this issue.) The NEA Retired Meeting will be held in St. Paul, MN, 6/27-6/28/2018. The NEA-RA will be held 7/2-7/5/2018 in Minneapolis, MN.
- Our proposed membership bylaw change which would allow NEA-Retired members who taught in other states but now live in California to join CTA/NEA-Retired has advanced to the CTA Board of Directors.
- Russo Scholarship applications are in. The committee will meet to select winners.
- There were problems getting the latest edition of ADVOCATE printed and sent out due to fewer staff in CTA’s printing department. Please note that last issue is always available on line at cta.org/retired as soon as the issue is print ready.
- Board members reported on attending service center meetings, local meetings, field trips and end of year receptions.
- Allen Ritchie, NEA Retired Executive Council member, reported on the recent NEA Retired Organizing Conference and Leadership Summit which was held in Chicago. The conference was shortened to eleven hours of conference time, but some good ideas were discussed. He also informed us that John Jensen, NEA-Retired Vice President, will be resigning due to health issues. There will be an election at the summer meeting.
- CTA/NEA-Retired will have a presence at CTA Presidents’ Lobby Day on May 23.
- Bonnie Shatun, our representative to CTA’s 2018 Campaign Workgroup, spoke about the June primary election. We need to work hard to elect Gavin Newsom as Governor and Tony Thurmond, State Superintendent of Public Instruction. Latest polling on the Governor’s race has Newsom in the lead by 2 points, within the margin of error. Bonnie reminded each board member to ask their local presidents to name a point person in each chapter to help with recruiting our retired members to participate in CTA election activities.
- Theresa Montano, CTA Vice President, discussed the NEA “New Educator” campaign.
- Dana Dillon and Harry Keiley, elected members of the CalSTRS Board, discussed the gun issue. Harry emphasized that the issue is not guns vs. no guns, but balancing benefits vs. the ability to influence positive change. He also noted that CalSTRS has already divested from weapons manufacturers. The Board commended companies like Dick’s Sporting Goods, which have banned the sale of large capacity weapons. Both Dana and Harry are available to speak to our retired chapters.
- Rose Luna, CTA staff, distributed a list of retirement workshops being held this year. She noted that these are increasingly popular, not only with end of career teachers, but also beginning and mid-career teachers.
- Jennifer Baker, CTA Government Relations staff, is focused on fighting CSBA’s attempts to change the CalSTRS funding model in use, creating a non-existent “crisis.”

Information Items:
- Our Board meetings are held on Friday afternoons at CTA State Council in Santa Anita A at the Westin Bonaventure in Los Angeles. All members are welcome to attend. We had approximately 30 members attend the April Board meeting.
- The next Board and General Membership Meeting will be held Friday, June 1 (1:30 Board/2:00 General)
- Like us on Facebook: www.facebook.com/ctaneretired (no “membership” in Facebook required)

VOTE
JUNE 5
On June 5 we have a wonderful opportunity to help elect Assembly Member Tony Thurmond to be California’s next Superintendent of Public Instruction (SPI). As a social worker for twenty years helping at-risk youth, a City Council and School Board member, and now in the California Assembly, he has made kids and improving public education his top priority. As a member of the Assembly, he has helped to pass legislation to provide millions of dollars to keep kids in school, fought for money to make sure that those in foster care have the opportunity to go to college and increased funding for early education programs. In this legislative session Tony is working to provide more money for preschool and after school programs, working to expand school-based health and social service programs, and exploring ways to solve the teacher shortage by looking for incentives to attract and retain great educators.

The SPI is the nonpartisan elected executive officer of the California Department of Education who directs all functions of the Department of Education and carries out policies set by the California State Board of Public Instruction. The Superintendent chairs the State Board of Education and is the state’s chief spokesperson for public schools. The SPI also provides direction to local school districts and has a seat on the CalSTRS Board.

Because there are two main candidates in this race, it could be decided in the June Primary. At a time when billionaires are trying to privatize our schools and divert money out of California’s neighborhood schools to fund privately run charter schools without accountability or transparency, this decision about who holds this office could not be more important. Tony Thurmond is the candidate who will stand up to the privatizers and stand with California’s students and educators. That is why Tony has CTA support in this race.

Please share information about Tony with friends and family and contact your local Association, local CTA office or Board member to find out how you can help spread the word.

"His history of working with kids – poor kids, disabled kids, foster kids – shows a deep commitment to the students who most need a champion."

– Sacramento Bee, April 29, 2018

"Thurmond has demonstrated an unwavering commitment to at-risk students and a deep understanding of the obstacles they face. . . . As a freshman assemblyman, he pushed through legislation to combat chronic absenteeism, a top priority for him. He also wants to provide more STEM education and counseling for students. . . . This experience, the ability to work within the framework of elected office and his deep, first-hand knowledge of students' needs set him above the rest."

– Los Angeles Times, April 23, 2018
BOB MCDONOUGH RECEIVES THE ELLEN LOGUE WHO AWARD!

By Marc Stemberger, President

At our Annual CTA/NEA-Retired Issues Conference in March, the CTA/NEA-Retired Ellen Logue Memorial WHO (We Honor Ours) Award was presented to a very surprised Bob McDonough. As an active member, Bob served as the local chapter president and CTA State Council Representative for many years. He also received the CTA State WHO from Stanislaus Service Center Council during his active member involvement.

When Bob retired seven years ago, he wanted to get stay involved, so, with friends in CTA/NEA-Retired and his home area, he helped establish the Stanislaus CTA/NEA-Retired Chapter. The chapter increased membership and member involvement significantly under his leadership as President from its beginnings until 2016. Since then he has remained active as a CTA/NEA-Retired Membership Coordinator and Liaison to the Service Center Council. As one of our Ambassadors, he has recruited new members, disseminated information and cultivated interest in the organization with attendees at CTA Region II Conferences, CTA Presidents’ Conferences, and CTA Issues Conferences. He also helped establish Stanislaus-Retired as the “official” host/presenter of the now very popular Pre-retirement Workshops in the area.

Bob has continued to be involved and encourages others to participate in election campaigns by phone banking, precinct walking and participating in rallies and events. He also leads retired members to lobby with local legislators each year. When he’s not involved in CTA/NEA activities, he’s volunteering and helping to organize community activities to raise funds for cancer survivors or events to increase acceptance of LGBT community members, and he lets people know he’s a proud CTA/NEA-Retired member.

Congratulations Bob, we’re proud of you, too!

CALSTRS SHARES RETIREMENT READINESS REPORT: IT’S ABOUT US!

Continued from Page 1

necessary living expenses. Continuing to work also helps to maintain social connections and helps retirees stay mentally alert. Also, over half of the retirees are regularly involved in scheduled volunteer work.

Ninety percent of retirees own their home. The most common reasons for those who do not own their home is because they cannot afford a home in the area where they live or they just prefer to rent.

When it comes to Social Security Offsets, 50% of active members do not know if the Windfall Elimination Provisions (WEP) will affect their Social Security benefits. The percentage of active members who are unaware of the Government Pension Offsets (GPO) impact decreased from 48% within the last two years to 41%. A surprising number of retired members, 29% and 27% respectively, do not know if their Social Security benefits would be reduced or eliminated because of WEP and GPO.

Medicare is the only source of health Insurance for a quarter of all CalSTRS retirees. For those who do not rely on just Medicare, 70% report their premiums are not difficult or only slightly difficult to afford.

We are fortunate that teachers who live until age 60 will live longer than any other group of working Americans. A major reason for their longevity is healthy living – eating the right foods, being physically active, getting enough rest, and being socially engaged.
The 2018 Elections for the CTA/NEA-Retired Officers, Board of Directors and Delegates to the NEA-Retired Annual Meeting and NEA Representative Assembly (RA) were conducted by mail and the ballots were counted by our Elections Committee on March 26-27.

Congratulations to these eighteen elected delegates who will represent CTA/NEA-Retired at the NEA-Retired Annual Meeting to be held in St. Paul, MN on June 27-28 and the NEA-RA to be held in Minneapolis, MN July 2-5:


Office Elections:
- President – Marc Sternberger (re-elected)
- Vice President – Orval Garrison (re-elected)
- Secretary/Treasurer – KC Walsh (re-elected)

Officers will hold office from June 26, 2018 to June 25, 2020

Directors/State Council Representative Elections:
- Region 1 Director – Gretchen Lipow (re-elected)
- Region 2 Director - Ed Foglia (re-elected)
- Region 3 Director - Bonnie Shatun (re-elected)
- Region 4 Director - Sharon Fitch Boudreau (re-elected)

The Directors will hold office from June 26, 2018 to June 25, 2021.
The Regional Directors also serve as our State Council Representatives.

Ethnic Minority Director – Mary Rose Ortega
The Ethnic Minority Director at Large will hold office from June 26, 2018 to June 25, 2021.

THANK YOU HARRIS!

Many thanks to Harris Kight-Moore who is stepping down after an outstanding job serving as our Ethnic Minority Director-At-Large for six years. As the first person elected to fill this position, he helped define its roles and responsibilities. We greatly appreciate and value his many contributions to our organization.

Also a special thank you to our Elections Committee for finishing the tough job of counting ballots!

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.
CARA PREPARES FOR JUNE ELECTIONS AND STATEWIDE SENIOR LOBBY DAY

By Pat Ryan, CARA Representative

CARA is very busy preparing for the 2018 June primary election being held in California. We are focused on helping to elect congressional representatives who will address the needs of the many seniors in this great state in a positive way. The 2018 elections could decide the future programs that seniors depend upon – especially Medicare, Medicaid and Social Security.

CARA has a senior vote 2018 plan that is targeting five congressional races where there are incumbents who continue to vote to dismantle our social insurance programs – programs that we paid for. Seniors vote and could be the deciders as to representation in these districts: Denham (CD10), Valadao (CD21), Rohrbacher (CD48), and Issa (CD49). If you would like to be a Senior-to-Senior phone ambassador and contact 20 seniors in one of these districts, contact CARA at 510-663-4086 or 877-222-6107 (toll free).

On June 8, is CARA’s Statewide Senior Lobby Day. We will be visiting every legislative office in every district across California to discuss issues important to seniors. If you would like to participate and meet with your State Assembly Member or State Senator, please call 510 663-4086 for more information.

CARA, the League of Women Voters and a coalition of community organizations are proposing a ballot measure for the November ballot to restore over $11 billion a year for our schools and community services. It does not raise taxes on homeowners, renters or small businesses, but it would close the Proposition 13 corporate loophole that allows large commercial property owners to avoid paying a total of over $11 billion every year in property taxes. The current title is the California Schools and Local Communities Funding Act of 2018. Interested CARA members can support this effort by signing the petitions being circulated to place this initiative on the November 2018 or 2020 ballot. For more information, go to info@schoolandcommunitiesfirst.org.
UNITING OUR MEMBERS AND THE NATION: CHICAGO HOSTED THE NEA-RETIRED ORGANIZING CONFERENCE

By Phyllis Grenier, CTA/NEA-Retired Member and Liaison to Alcosta Service Center Council

Uniting Our Members and the Nation: ’Retirees Hand in Hand with You,’ was the theme for the 2018 NEA-Retired Conference, held March 17-19, in Chicago, Illinois. NEA-Retired President, Sarah Borgman, welcomed about 300 NEA affiliate retirees from all fifty states.

There were three speakers and four breakout sessions. Each breakout session offered six option choices, which all focused on the Leadership Competencies of Organizing and Advocacy. Twenty-four choices meant something for everyone. One of the sessions I attended discussed the Theory of Change Model. Briefly, the necessary components of complex change are: vision, skills, incentives, resources, and an action plan. When any one component is missing, the respective results are confusion, anxiety, gradual change, frustration, or a false start. I found this model very helpful and it can be applied to so many situations. Coupled with excellent presentations, there were many opportunities to find out what is happening with education in other states, how retirees are involved, and to share ideas.

Mary Kusler, Senior Director of the NEA Center for Advocacy, shared information about new federal legislation. She explained that in the new federal tax bill tax cuts for corporations are permanent, but for individuals they are temporary. A few successes that the NEA lobbied hard on are the Children’s Health Insurance Program (CHIP) which was renewed for ten years and the educator and student loan deductions which were both saved. She also spoke about many issues that still need to be worked on. Did you know that there are 9,000 educators affected by DACA?

The delegates generously contributed more than $16,000 to the NEA Fund for Children & Public Education (NEA’s PAC). Additionally, over $3,000 was raised to support the NEA-Retired Jack Kinnaman Memorial Scholarship Fund for aspiring educators.

An added bonus was being in Chicago on St. Patrick’s Day and seeing the Chicago River dyed green right outside our hotel.

Do consider attending the NEA-Retired Organizing Conference next March in Denver. NEA-Retired will be celebrating its 35th Anniversary!
NEA’s Auto Buying Program has been there for Active & Retired members for years. I know members who have used it with success. The average national savings change from year to year. The latest national NEA calculations (2017) reveal that members saved an average of $3,383 off MSRP.

When I learned of the Auto Buying Program years back, this is how it worked: go online, identify a car you want, give your residence location, get to a dealer in the program, get a discount purchase price certificate, and go to the dealer to buy at that price. You would know how much you were or were not saving off MSRP.

The NEA Auto Buying Program has improved. Now it uses the “TRUECar price curve” which shows what others are paying in your local area. “Build” or identify the car (make and model) you want, get a price at a local dealer, get a Member Savings Certificate, and be guaranteed that’s the price you will pay if you buy from a Program Certified Dealer.

The NEA Auto Buying Program includes used car purchases from the same Certified Dealers. These used cars are “quality” vehicles, not “clunkers” at basement prices. You are given the specifics of the vehicle such as year, make, current picture, and mileage. Significant savings are possible. You’ll get to see the car online. You may go examine the car before you buy because you have fixed the radius of your geographical search. Trade-in options are available.

The Program also has an exclusive TRUECar Buyer’s Bonus: Auto Repair Expense Reimbursement (20% of repair up to $500, twice a year, parts included), Auto Insurance Deductible Reimbursement (up to $500, twice a year), Auto Expert Opinion (access to a certified mechanic’s opinion regarding “recommended” repairs and costs, sounds the car is making, etc.).

For more details about the NEA Auto Buying Program, go to www.neamb.com/autobuying. (Register with NEA Member Benefits IF you have not already done so and establish a User ID, which is usually your email address, create a Password, and write it down). Go to HOME AND AUTO DISCOUNTS. Click on “NEA Auto Buying Program” and start exploring.