

Retiree Advocate



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NOTES FROM THE PRESIDENT

THANK YOU! This is my final column as President of CTA/NEA-Retired, and I would like to thank all of you for putting up with me for four years, with special thanks to certain individuals.

For 28 years I was happy to go to my classroom every day, and occasionally do my “duty” as site rep, but I knew next to nothing about CTA or NEA. In 1989, Rick Hall and Mike Kress led me down the slippery slope into the leadership of the Redlands Teachers Association. Not long after that, CTA District O Director Barbara Kerr helped me get involved in CTA. Thanks Rick, Mike and Barbara!

In 2001, I retired from teaching and from Association work, and planned on keeping it that way until 2003 when Arlene Pavey called. CTA-R, as we were called back then, needed help. We had about 5,000 members, but no local chapters and most of our members hardly knew we existed. Arlene talked me into running for Region IV Director and State Council Rep. I won the statewide election with a TOTAL of 28 votes! We now have over 16,000 members and 19 local chapters. Thank you Arlene for all that you have done for me and for all that you have done for California’s retired educators! Thanks to my outstanding fellow officers Marc Sternberger and Frank Tarantino - You Rock! Thanks to Gerry Fong for being the best staff person in the history of CTA and to Erika, April and Tina for doing all the desk work in Burlingame. There are so many more, but I’ll end with special thanks to my wife, Carolyn, for always being supportive. Even when I was hunched over my computer mumbling words better not heard or when I was not home for long periods of time. She already has plans for my new “free time”!



Alen Ritchie
PRESIDENT
CTA/NEA-Retired

CALSTRS BOARD DECISION REGARDING SUPPLEMENTAL BENEFIT MAINTENANCE ACCOUNT IMPACTS THOSE WHO RETIRED BEFORE 1999

By Ed Foglia, District 2 Director

The Supplemental Benefit Maintenance Account (SBMA) is a special account in the Teachers’ Retirement Fund. It was established by law to provide supplemental payments to retirees when the purchasing power falls no less than 80%, but no more than 85% of the recipient’s initial pension payment. Based upon actuarial projections, the SMBA is funded through June 2089.

The major source of funding for SBMA is the State. They are legally obligated to make an annual transfer of fund contributions. Additional revenues come from the use of state school lands, including the sale of the Elk Hills Petroleum Reserve.

There has been a low rate of inflation since 2009, therefore, less payout to retirees and a sizeable surplus has accumulated in the account. The current assets plus future contributions will exceed the projected value of future purchasing power benefits by \$5.6 billion, a 43% increase in revenue.

At their last meeting, the CalSTRS Board received three options to address the

“The current assets plus future contributions will exceed the projected value of future purchasing power benefits by \$5.6 billion, a 43% increase in revenue.”

large increase in revenues. Two of the options increased the purchasing power benefit to all who retired before 1999, helping those who retired prior to 1989 the most. The third option would make no changes to the purchasing power program. The CalSTRS staff recommended no change (third option) based on the sensitivity of the SBMA to inflation. I, along with other retired constituency groups, spoke up and voiced our concerns. The Board accepted the staff recommendation to do nothing. The Board also adopted the staff recommendation to modify the legislative annual reporting to every four years. Which means nothing could be changed until 2020.

We are in the sixth year without retired representation on the CalSTRS Board of Directors. As a result, the retired members do not have an official voice, input or participation within CalSTRS on retirement issues. This retiree position is a political appointment made by the Governor. We continue to urge Governor Brown to make that appointment.

If you retired before 1999 and are impacted by the SBMA decision, share your personal story/concerns by writing or calling your legislator and/or CalSTRS CEO Jack Ehnes. Jack Ehnes may be reached at (800) 228-5453 or 100 Waterfront Place, West Sacramento, CA 95605.

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PHOTOGRAPHS

Retired Members

BOARD REPORT

By Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors Meeting/Annual Business Meeting - June 3, 2016

Action Items for the Board of Directors

Meeting

Approved:

- Bylaws for the newly formed Chico CTA/NEA-Retired Chapter
- Language modification for the High Desert-Retired Bylaws by replacing the word "President" with "President/Co-Presidents" throughout the document
- Funding for three \$1000 Sharilynn Gardella Russo Memorial Scholarships for 2016

Action Items for the CTA/NEA-Retired

Annual Business Meeting

Approved:

- CTA/NEA-Retired Draft Budget for 2016-2017 (September 1, 2016 - August 31, 2017)

Reports:

CTA/NEA-Retired Bylaw Amendment Section 4, Article X - Recall Election (NEW)

This item will be placed before membership to vote on during the March 2017 CTA/NEA-Retired Annual Retired Issues Conference being held at the San Jose Fairmont Hotel

VSP Vision Savings Pass Program for CTA/NEA-Retired Members

This discount vision program, available to life members, delivers an even higher value than the current VSP Access Plan, and offers immediate savings on eye care and eyewear. More information will be provided as it becomes available.

Matters Pending:

- Resolution of Bylaw discrepancy regarding membership in CTA/NEA-Retired between CTA Bylaws and those of CTA/NEA-Retired
- CTA/NEA-Retired Community Engagement Plan

Information Items:

- The 2016 October CTA State Council of Education will not meet in Los Angeles on October 23-26, 2016. Members/staff who would normally attend Council will participate in a statewide, field-based GOTV activity instead.
- The CTA/NEA-Retired Board continues to meet with Student CTA membership to explore ways to work and support each other
- Like us on Facebook: www.facebook.com/ctanearetired (Membership in Facebook is NOT required)

CTA RETIREMENT COMMITTEE REPORT

By Gretchen Lipow, Region 1 Director

Your CTA/NEA-Retired Directors play an active role in the CTA State Council meeting and several of us attend the Retirement Committee as well. At the June meeting, the Committee received a report on current legislation about retirement issues.

The Committee had a discussion about the issues regarding investment beliefs. CalSTRS thoroughly studies potential investments not only for the financial potential, but also their social, human and environmental impacts. In 2008, CalSTRS adopted their Investment Policy for Mitigating Environmental, Social and Governance Risks (or ESG risks) to assist investment staff in their analysis and decision making. This policy identifies 21 risk factors and a series of procedures to follow when faced with significant issues in these areas. The policy is currently being reviewed and CTA will be involved in this discussion as a stakeholder.

It was reported that a lawsuit will be filed against CalPERS, alleging there should have not been an increase in premiums to the long term care plan. The lawsuit states that CalPERS agreed when they first issued long term care policies that the premium would not increase. The premium has increased by roughly 85%. The complaint and the various updates on the lawsuit are available at <http://www.calpersclassactionlawsuit.com/>.

We also have many members who are receiving CalPERS pensions. There are ongoing discussions about reinvesting in areas CalPERS had previously divested, such as tobacco, and if that resulted in a loss of revenue to the funds. CalPERS has commissioned a study to be done in the next six to nine months regarding whether or not to reinvest in tobacco.



Pictured (left to right) are our incoming CTA/NEA-Retired Officers - Vice President Orval Garrison, President Marc Sternberger and Secretary-Treasurer KC Walsh.

MEET OUR NEW CTA/NEA-RETIRED OFFICERS

By Bonnie Shatun, Region 3 Director

President Marc Sternberger retired in 2011 after 38 years as a Speech/Language Therapist. He's been a union activist for more than 35 of those years under the various hats serving as President and Bargaining Chair of the Pittsburg Education Association, CTA/ABC Committee Member, NEA Board Member, and on the CTA Board as CTA/NEA Coordinating Director. As former Vice President, his responsibilities included chairing the Sharilynn Gardella Russo Memorial Scholarship Committee, coordinating our visibility at all CTA statewide conferences as well as establishing and maintaining the CTA/NEA-Retired Facebook page. Marc also continues to serve as the *retiree voice* on the CTA Long Term Strategic Plan Implementation Workgroup.

Remaining involved in our union through CTA/NEA-Retired has allowed Marc to continue working on issues that are important to him with friends who share similar passions and interests. Marc's goals as President comprise of growing membership; increasing participation in local chapter activities; building and maintaining relationships between CTA/NEA-Retired Chapters, CTA Active Chapters, and Community Organizations; and expanding the "Intergenerational Mentoring" Program that has been initiated between Student CTA and CTA/NEA-Retired.

Vice President Orval Garrison began his teaching career in Riverside, later teaching in Los Angeles and then in the Wm. S. Hart UHSD in Santa Clarita. As

a member of the Hart District Teachers Association, he held various union positions including President. As a high school English, History and Social Studies teacher, Orval most enjoyed teaching writing to students who were certain they could never write. He has been politically involved for years, coordinating and managing School Board and City Council election campaigns, among others.

Orval joined CTA/NEA-Retired when he discovered that it is not just a social club, but is committed to safeguarding the interests of retiree members and supporting public education. Orval hopes to increase CTA/NEA-Retired outreach to retirees by assisting in the formation of more local retiree chapters and by educating all members - retired and active - about Member Benefits.

Secretary-Treasurer KC Walsh was a special education teacher for 37 years who taught in both Santa Maria and San Jose. Since walking the picket line while on strike in her second year of teaching, KC has been active in CTA. She served as Secretary then President of her local, and also as a delegate to CTA State Council and the NEA Representative Assembly. KC was fortunate to end her teaching career as an active member of the NEA Board and as the CTA/NEA Coordinating Director. She is happy to have an opportunity, through CTA/NEA-Retired, to continue the work she did as an NEA Director advocating for public education, Medicare and fighting against the unfair Social Security penalties.



At June's CTA/NEA-Retired General Meeting in Los Angeles, President Alen Ritchie and Secretary-Treasurer Frank Tarantino were thanked for their many years of service. Alen has been elected to the NEA-Retired Executive Council and also serves on the San Bernardino County School Board. Frank will be keeping very busy as a School Board Member in the Sweetwater Union High School District and supporting his local CTA/NEA-Retired chapter.



Some members of Bay Valley-Retired visited Will Rogers State Historic Park in the Santa Monica Mountains. The visit started with a Ranger tour of the ranch house which the famous humorist built and lived in from 1928 to 1935. Then they walked to the hay barn, roping area, blacksmith and foreman's house, and polo field ending with an enjoyable lunch in the picnic area.

CTA/NEA-RETIRED GOALS

The purpose of the Association;

This Association shall be dedicated to the promotion of retirement with dignity, a fair and just retirement income, a comprehensive health care program, and decent, affordable housing through:

- a. Promoting the social, professional and economic status and general welfare of retirees;
- b. Promoting volunteer participation by its members in educational and civic affairs; and
- c. Promoting united action with CTA/NEA and its local affiliates as well as others who are devoted to the cause of public education.

TRAVEL THAT GIVES BACK – OR HOW ONE EDUCATOR ADJUSTED TO BEING RETIRED

By Kathleen Minck, CTA/NEA-Retired Member and Liaison to Channel Islands

Once I made the decision to retire, I wondered what emotions I might experience when the new school year was underway -- without me. Would I feel depressed or at least wonder “what now”? Then I saw that Habitat for Humanity was planning a build for November in Nepal. What perfect timing!

I set to work immediately raising the required \$3,000 for the trip by asking parents and staff to donate to the worthwhile cause in lieu of any other retirement gifts. I raised the money, packed my bags, and about two weeks prior to the trip, received the very disappointing news it had to be cancelled due to civil unrest in the country. The US Embassy couldn't guarantee our safety. The money I'd raised, thankfully, was able to be applied to other Habitat builds.

I was able to choose Thailand, and went for two weeks in January. Each day, when we arrived on the build site, we had a defined goal such as getting the walls to a certain height

or laying the cement flooring. The villagers got together and prepared a wonderful lunch for us from the greens and other produce in their gardens. Some also helped in the building. Most didn't speak any English, but we managed to communicate and build a rapport in spite of that! We all took one day off before the build was finished and attended a local ceremony dedicating the village's new Buddhist temple.

It was definitely hard to say goodbye to these new friends. The feeling of camaraderie I developed with the rest of the crew (assembled from around the world) and with the villagers in Udon Thani was irreplaceable. And now, with gym time, time for relaxing with friends and family, and time to participate in some local volunteer work, I find that I'm easing into this new phase of my life (retirement) just fine!

For more information about Habitat for Humanity, visit www.Habitat.org.



Kathleen Minck (left) and Cara Kramer, her roommate from Connecticut, are standing proudly behind the wall they just built.



In Udon Thani, members of the Habitat for Humanity hold a before picture of the structure. Now, they stand in front of the finished house.

2016 SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIPS AWARDED

By Marc Sternberger, Chair of the SGR Memorial Scholarship Committee

The CTA/NEA-Retired Memorial Scholarship Committee selected Karyl-Mae Luna, Summer Harp and Sofia Camacho, out of many qualified and deserving applicants, to be this year's recipients of the Sharilynn Gardella Russo Memorial Scholarship.

Karyl-Mae Luna came to California after graduating high school in the Philippines. She earned a Bachelor of Arts in Communication Sciences and Disorders (CSD) from CSU Fullerton, and has just completed her first year in the CSD Master's Program at Chapman University. This past year, when not in class or school-based practicum, Karyl-Mae was busy as a student clinician providing free therapy at the Scottish Rite Childhood Language Center in Santa Ana. She is also a Graduate Assistant in the Adult Learning Lab, and was elected Vice President of their student organization. Additionally, Karyl-Mae led successful fundraising efforts so that she and six fellow students can travel to the Philippines this summer to provide AAC (Augmentative/Alternate Communication) therapy to orphanage children. In her application it was stated, "...the first speech and language session I conducted at an elementary school

affirmed my commitment...After graduation, I will apply for my license and credential and begin working with children in California's public schools." Karyl-Mae's dedication to the career plus fluency in English and Tagalog will make her a valued member of any faculty.

Summer Harp just finished her first year in the Communication Disorders Master's Program at University of Redlands, where she also earned her Bachelor of Arts in 2015. In Summer's application personal statement, she stated, "My career goal is to someday work in a public school where I can help children of all backgrounds..." Through her program she has already worked with children with autism, cleft palate and auditory impairments. Her faculty advisor stated, "She will not be satisfied with a performance that is not valued as the best." Summer has maintained a high GPA throughout her undergraduate and graduate studies, and still has made time to give back to her community. A product of Redlands Public Schools, Summer has volunteered hundreds of hours at Redlands Community Hospital and serves on the Redlands Student Athletic Advisory Committee.

Sofia Camacho entered the Speech/Language Pathology Master's Program at CSU San Marcos after earning her Bachelor of Arts and graduating magna cum laude from the Speech/Language and Hearing Sciences Program at San Diego State University back in 2015. She has used her bilingual skills (English/Spanish) to teach ESL classes to seniors at a local Senior Center, assist in program-related research with the bilingual population and help provide "Early Intervention" therapy services to a local elementary school. According to her Clinical Supervisor, "Ms. Camacho integrates academic knowledge as well as personal experience to include all in activities regardless of impairment level." In her personal statement, Sofia stated, "I come from the Imperial Valley and plan to give back to the county... it is our job (SLPs) to increase the quality of life and that is exactly what I want to do..."

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



At their March meeting, members of Compton CTA/NEA-Retired celebrated Women's History Month and began collecting signatures for the Children's Education and Health Care Initiative.



At their end of the year "Retired Teachers Rock Luncheon," Compton Retired officers and committee chairs were given certificates in appreciation of their service. They also played games for prizes.

FOCUS ON COMPTON CTA/NEA-RETIRED

By Lois Hale, President of Compton CTA/NEA-Retired

The Compton CTA/NEA-Retired group was chartered in 2006 and has met on a regular basis ever since. Currently, we meet bi-monthly in the Compton Education Association (CEA) office. Regular meetings generally feature a topic that is current in the district or other issues of special importance to retirees such as women's health issues and the benefits of belonging to CTA/NEA-Retired. Recently, our members put on a program celebrating Women's History month and invited our CTA State Council Representative Bonnie Shatun to speak about the importance of passing CTA's Children's Education and Health Care Protection Act of 2016. We also helped to gather signatures to put the measure on the ballot.

Our ongoing goals are to grow the membership of CTA/NEA-Retired, and to educate our members on issues that affect our retirees, CTA and public education. We are fortunate to use the CEA office as a meeting place. We often invite the President to share any issues that they are dealing with which enables us to volunteer where there is a need. We have attended local School Board meetings, joined picket lines, phone banked, and written letters to other retired teachers who

live in Compton and work in other districts. This year, there was a very important election for the Compton School Board. Our retired members worked tirelessly for the Compton Education Association's endorsed candidates.

Each year since we formed, we have taken an active part in helping CEA with their very successful Read Across America activities for students in our district. Our retired teachers are responsible for organizing the bags of reading materials, coloring books, pencils, crayons, bookmarks and other items the students receive. A highlight for us is reading to students as part of the big celebration.

We are also a part of the Compton Education Association Scholarship Committee. We help raise money for the scholarships and participate in the selection of the graduating high school students who receive them.

In addition to professional activities, Compton retirees enjoy getting together for social events. We look forward to our annual Holiday Party and our luncheon at the end of the school year.

CARA UPDATE

By Pat Ryan, CARA Representative

On May 20, 2016 the California Alliance of Retired Americans (CARA) conducted a successful statewide Lobby Day sending more than 200 CARA member representatives to California State Assembly Members' and State Senators' district offices. They discussed CARA positions on pending legislation and other retired member concerns. One big success was the effort to stop AT & T from eliminating Land Lines (AB 2395), at least for now.

This year, as CARA approaches its 13th Anniversary, they increased from three Regional Conventions to now hosting 14 Regional Conventions/Town Hall meetings throughout California beginning

in September. Because 2016 is such an important election year, the goal is to give CARA members throughout the state an opportunity to attend a local event to learn about important election issues, meet the candidates and sign up for the Seniors Vote 2016 Project. There will also be an opportunity to set priorities for 2017. The registration fee is \$10 which includes a continental breakfast, box lunch, snacks and materials. For more information about the dates and meeting locations near you, and to register online, please visit the CARA website, californiaalliance.org, and click on the 13th Annual Regional Convention/Town Hall Flyer link.



Retiree Advocate

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THE CHILDREN'S EDUCATION AND HEALTHCARE PROTECTION ACT QUALIFIES FOR THE NOVEMBER BALLOT – IT'S PROP. 55

By Bonnie Shatun, Region 3 Director

In 2012, CTA joined with our Governor to promote and pass Proposition 30 which has brought billions of dollars into our schools and colleges through an income tax increase on the very wealthy. The measure is set to expire in 2018 and all that good work could come to a halt if we don't extend this high earner tax.

Had Prop. 30 not passed, we would have faced another \$6 billion in cuts to education in 2013 alone. Instead, California was able to begin restoring funding to our students, schools, colleges, health care and other vital community services. Prop. 30 helped public education recover some of the funds it lost during the recession. We're now just starting to get our schools and community colleges back on track. School districts and colleges have hired more teachers, faculty

and education support professionals; brought additional textbooks and supplies directly into classrooms; reopened school libraries; improved access to college courses; and restored unpaid furlough days – days when school was not in session for our students. At the same time, Prop. 30 has helped to stabilize California's budget, and helped prevent more devastating cuts to services for seniors and low-income children.

That's why a coalition made up of education, labor, health care and community groups has come together, and filed the Children's Education and Health Care Protection Act. This Act would be a temporary extension of the income tax rates on the wealthiest Californians which was approved by voters in Prop. 30. The extension only affects only the top 2% of earners in the state. It does not raise

their taxes, it just continues their current rate and will automatically expire after 12 years. Unless we extend this tax on the wealthy, our public schools will face \$4 billion a year in cuts.

Thanks to the many active and retired CTA members who signed and gathered signatures it will be on the November ballot. Please talk with family and friends about the importance of supporting Prop. 55. For more information go to cta.org and www.YesOn55.com. There will be many more opportunities for us all to help pass this critically needed funding extension for our schools.

To contribute to this important campaign, checks payable to the CTA Issues PAC can be sent to: California Teachers Association, c/o Controller's Office, 1705 Murchison Drive, Burlingame CA 94010.