

Retiree Advocate



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▶ NOTES FROM THE PRESIDENT



2013-14 has been a very good year for CTA/NEA-Retired! Many of our accomplishments have been covered in previous issues of the Retiree Advocate, but I'm going to include some of them again so that you can get the big picture.

- We were 50% of the CTA contingent that attended and testified at the final CalSTRS hearing on the unfunded liability, and then lobbied our legislators on the issue.
- For the first time CTA/NEA-Retired members were appointed to CTA workgroups. Bonnie Shatun was appointed to the CTA 2014 Campaign Committee and Marc Sternberger was appointed to the Long Term Strategic Plan Workgroup.
- We have established the Sharilynn Gardella Russo Scholarship (see Marc's article).
- Many of our local chapters participated in Read Across America events.
- CTA/NEA-Retired and Student CTA met together at the state level for the first time, and some of our locals are already working together.
- Many of our members were active in the Campaign 2014 "Elect Tom Torlakson" movement, and many worked for the election of other pro-public education candidates.
- Several Retired chapters throughout the state have worked to support their local active chapters on a variety of issues.
- We have established a new local chapter. Sierra is not yet official, but is almost there. Five or six others are being worked on.
- A workgroup of CTA, CTA staff and CTA/NEA-Retired has been created and is actively working on association cooperation and membership growth.

Yes, it's been a very good year. Thanks to all of you that have had a part in it!

For those who have been following the Vergara decision (attacking seniority and tenure), please be aware that CTA, CFT and possibly the state of California, will be filing an appeal and many of our legal experts are optimistic that a higher court will overturn the ruling.

If you have an issue with the Social Security Offsets like many of us do, Senator Mark Begich (D-Alaska) has an excellent press release that you should read. The article can be found on the cta.org/retired website. It is under the section pertaining to Social Security.





After their regular meeting, some members of Bay Valley Retired stayed to phone bank for Supt. of Public Instruction Tom Torlakson and Propositions 41 and 42. Pictured from left are Bonnie Shatun, Kathy Cleary, Barbara Ferges (standing), Julie Witter, Valerie Thompson and Pat Mueller.

STAY CONNECTED



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EDITOR

Bonnie Shatun

PHOTOGRAPHS

Retired Members

CTA LONG TERM STRATEGIC PLAN

Marc Sternberger, Vice President

In early 2012, CTA embarked upon a strategic planning process at the direction of its State Council of Education. The process called *Your Voice, Our Union, Our Future* was designed to build a long term plan for CTA that will engage all members and staff, look at what we are doing now and where we want to go, embrace new ideas, set priorities and focus organizational resources, and build the CTA we want for our future.

In order to accomplish this goal, CTA relied on the people who know the organization best - the members and the staff. Throughout the process CTA reached out to its members in several different ways: member surveys (including an online survey that was open to ALL CTA members, retired members and student members); discussions at CTA conferences, State Council meetings, Service Center Council meetings and local chapter meetings; one-on-one interviews. CTA's current practices and structures were also reviewed and conversations were held with parents, education partners, community groups, state labor unions and business groups.

After months of talking with, listening to, and getting input from CTA members and staff, committees were formed correlating to eight key areas identified upon which to focus and build a strategic plan to lead CTA for the next three-to-five years. These committees developed goals and tasks in each focus area. Out of those goals and tasks, a final Strategic Plan was developed and was submitted in October to CTA State Council for review. In January 2014, Council voted to adopt the plan.

The CTA "Long Term Strategic Plan Implementation Workgroup" was appointed in the Spring and has met several times in the last few weeks. The group's charge is to make sure "The Plan" is put into motion and that all members eventually have an opportunity to get involved in the future of *Our Organization, CTA*.

As Vice President of CTA/NEA-Retired, I was appointed to be a member of this workgroup. The goal of bringing positive transformation to CTA looks daunting, but my fellow committee members and I are determined to make this happen. My personal goal is to assure that CTA/NEA-Retired members are included in every step of this plan for the future. For more information and details about the Strategic Plan, go to cta.org.

SENIOR TRAVEL TIPS

Jim Clark, CTA/NEA-Retired Staff Consultant

Rick Steves' website - <http://www.ricksteves.com/travel-tips/trip-planning/savvy-senior-travelers> - gives some travel tips that he solicited from seniors. Here are a couple of tips and more will be included in future issues:

When to Go - If you're retired and can travel whenever you want, it's smart to aim for shoulder season (April through mid-June, or September and October). This allows you to avoid the most exhausting things about European travel: crowds and the heat of summer.

Travel Insurance - Seniors pay more for travel insurance, but are also more likely to need it. Find out exactly whether and how your medical insurance works overseas. Medicare is not valid outside the US except in very limited circumstances. Check your supplemental insurance coverage for exclusions. Pre-existing conditions are a problem, especially if you are over 70, but some plans will waive those exclusions. When considering additional travel insurance, pay close attention to evacuation insurance, which covers the substantial expense of getting you to adequate medical care in case of an emergency - especially if you are too ill to fly commercially.

Members of CTA/NEA-Retired joined CTA State Council members in phone banking for Supt. Tom Torlakson and Propositions 41 and 42. From left are Sandra Thornton, Bonnie Shatun, Marc Sternberger and Pixie Hayward Schickele.



BE PROTECTED

▶ **BOARD REPORT**

Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors Meeting - May 30, 2014

Action Items:

- Approved:
 - The appointment of Shelley Krantz (elected first alternate, Region III) to the Board of Directors through March, 2015.
 - Recommendation to membership (at the CTA/NEA-Retired Annual Business Meeting) to approve the 2014-15 CTA/NEA-Retired draft budget.
 - *MSCU Ferges/Ryan to adopt the 2014-2015 CTA/NEA-Retired draft budget as presented*
 - No change in the CTA/NEA-Retired membership dues deducted from CalSTRS Defined Benefit check (currently \$4.50/month or \$54/year).
 - *These dues were scheduled to increase to \$5/month or \$60/year effective September 1, 2014*

Reports:

- The investigation into a group Medicare Supplemental Insurance Plan for CTA/NEA-Retired members (65 years and older).
 - *Lois Shive, CTA/NEA-Retired member, presented information on this issue. The Board of Directors will continue discussion at their Planning Meeting.*
 - **All such products are subject to the CTA vetting/endorsement process before they can be offered to membership.**
- 2014-15 Draft Budget

Executive Summary:

Projected revenue for FY 2014-15 is \$184,167. Of the Direct Expenses:

- 60% of the CTA/NEA-Retired Draft Budget is dedicated to Membership
- 32% of the CTA/NEA-Retired Draft Budget is dedicated to Governance
- 8% of the CTA/NEA-Retired Draft Budget is dedicated to Board of Directors' Expenses

Revenue from projected membership enrollment reflects 25% increase in membership for 2014-15 (570 new members or 47 new members/month which represents an increase of nine new members/month over 2013-14 membership numbers).

2014-15 Draft Budget Facts:

- The CTA/NEA-Retired budget is "Zero-Based" which means that there is no carryover from year-to-year
- NEA matching grants for *New Chapter Organizing and Membership Recruitment* (\$4,500 each) end August 31, 2014
- The CTA/NEA-Retired budgets submitted to CTA must be balanced
- Revenue is based on cash receipts received
- Direct expenses are actual amounts paid
- Cost for support services provided by CTA are not included in the budget

Information Items:

- The CTA/NEA-Retired Board and Executive Officers will hold their annual Planning Meeting on August 7-8, 2014.
- Like us on Facebook: www.facebook.com/ctanearetired. Membership is NOT required for Facebook.
- There were 26 applicants for the Sharilynn Gardella Russo Scholarship. Congratulations to **Jeffery Edwards** and **Philadelphia Deal**. They will be presented with their \$1000 scholarship checks at a reception held at the CTA Concord RRC (Sharilynn Gardella Russo Conference Room) on Thursday, June 19, 2014. Susan France, Sharilynn's niece, and her family will be in attendance.
- Barbara Ferges is now the CTA/NEA-Retired alternate (Region III) to the CTA State Council of Education.

CORRECTION

In the April edition of the Retiree Advocate we congratulated Val Muchowski on being the second winner of the CTA/NEA-Retired WHO Award, following Orval Garrison as the first. Numerous members from Region IV were quick to point out that the original recipient was San Diego's Tim Jenkins. Our apologies to Tim!



Former CTA/NEA-Retired President Arlene Pavey was honored with a Resolution from the California Senate for her many years of outstanding service to students and advocacy for public education. It was presented at her 80th birthday celebration. With Arlene from left are CTA/NEA-Retired President Alen Ritchie, CTA/NEA-Retired Secretary-Treasurer Frank Tarantino and Carolyn Ritchie.

ENJOY BENEFITS



▶ CALIFORNIA LEADS THE WAY IN SAVING DEFINED BENEFITS PENSIONS

Ed Foglia, District 2 Representative

At their June meeting, CTA State Council overwhelming voted to support Governor Brown's budget proposal to fully fund the CalSTRS Defined Benefit Program. This historic proposal is designed to save CalSTRS and give our younger teachers the assurance that there will be a pension for them when they retire.

Two major hits to the Stock Market and the 2008 Mortgage Debacle caused the downturn in the pension portfolio that has ballooned at a rate of \$8 billion per year into an unfunded liability of \$74 billion. Even in good years, investments alone cannot reverse the lost revenue. By 2046, if California continues the current contribution rates by the members, employers and the state, the fund will dissipate. The longer we wait to solve this shortfall, the more expensive it will be.

We are not alone in having an unfunded liability in public sector state pension systems. State pension shortfalls exist in more than 40 states, and they all have taken steps to address their unfunded liabilities by cutting retirements benefits for retirees and raising mandatory contribution rates for active members. Some states are offering individual 401(k) type accounts to members who are willing to leave the defined benefit pension system. They are also delaying full pensions until age 65 or older.

Here is a summary of the Governor's proposal:

- Member contributions would increase from 8% to 10.25% of salaries phased in over the next three years. This would be the first rate increase for members since 1972. In return, the current active members will have their 2% annual inflation factor vested.
- School employer contributions would increase from 8.25% to a total of 19.1% of payroll, phased in over seven years.
- The state's contribution would increase from 3% to 6.3% of payroll by 2016.

What makes the Governor's proposal different from other states is that by targeting full funding, once achieved, the current contributions would be sufficient to pay the ongoing costs of the retirement benefits. When that happens, the contributions added to eliminate the shortfall could be decreased or even totally eliminated.

The proposal was finalized by the state legislature as this issue of the Retiree Advocate was being prepared.

GOVERNOR BROWN NEEDS TO HEAR FROM US!

First, we need to thank the Governor for his budget proposal plans to fully fund the CalSTRS Defined Benefit Program. Now, let's also remind him that it has been two and half years since a retired member has been seated on the CalSTRS Board of Directors.

Urge the Governor to fill the Retired seat on the CalSTRS Board without delay!

You can contact the Governor by:

- Email - www.gov.ca.gov
Click CONTACT on the home page
- Phone - (916) 445-2841
- Fax - (916) 558-3160
- Write - Governor Jerry Brown
c/o State Capitol
Suite 1173
Sacramento, CA 95814

▶ ETHNIC MINORITY LEADERS SURGE IN STATE PRIMARY

Harris Kight-Moore, Ethnic Minority Representative

Our state primary election resulted in a gratifying surge of ethnic minority candidates advancing to the general election on November 3, 2014. At least one candidate for each office, from Governor down to Treasurer, will be on the November ballot. These candidates are of ethnic minority ancestry, as are 50% of our Assembly and State Senate candidates and 75% of those for United States Representative and Board of Equalization.

Normally we like to brag about the percentage of retirees who voted, but those figures aren't available yet. We do know that this primary had about a 23% voter turnout which is typical for non-Presidential year primaries in California.

CTA/NEA-Retired is pleased that Bonnie Shatun, one of our members, has been appointed to CTA's Campaign Committee. Whatever plans ensue, we may be assured every one of us will be needed in making those personal contacts that voters have come to expect from teachers leading up to the November election.

Thank you to all who phone banked as part of CTA's campaign. It is critical that we inform all of our friends and relatives to continue supporting Tom Torlakson for re-election as our State Superintendent of Public Instruction. He is a lifelong Civil Rights Advocate. What a difference a group of dedicated people make!



HAVE FUN

The first annual Sharilynn Gardella Russo Memorial Scholarships were awarded on June 19. From left are CTA/NEA-Retired Board Member Ed Foglia, recipients Jeffrey Edwards and Philadelphia Deal, and CTA/NEA-Retired VP Marc Sternberger.



▶ SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIPS AWARDED

Marc Sternberger, Vice President

The first annual Sharilynn Gardella Russo Memorial Scholarships were awarded on June 19 at a ceremony in the Sharilynn Gardella Russo Conference Room of the CTA Concord Regional Resource Center. Out of the many impressive applications received, the CTA/NEA-Retired Scholarship Committee selected two applicants, Philadelphia Deal and Jeffrey Edwards.

Members of Sharilynn Russo’s family presented the scholarships given in her memory to provide financial aid to students pursuing 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.

Philadelphia Deal is just completing her junior year at CSU Sacramento and is working toward a Bachelor of Science in Speech-Language Pathology and Audiology. She is a product of Turlock public schools. In her application she stated, “I want to reach out to the population the society sees as hopeless... I want to offer hope.” To this end, she is working as a Research Assistant on a study of preschool children with cleft palates and also gathered data for another study on transgender voice therapy.

While attending school she works as the Supervisor of the Speech-Language Pathology Supply Room and as a Student Mentor with the Inter Varsity Christian Fellowship at Sacramento State. “Della” eventually wants to go onto the Master’s program.

Jeffrey Edwards holds a Bachelor of Science in Health Education from CSU Northridge and is now pursuing a Master of Science in Speech-Language Pathology from CSU East Bay. In his application he identified, “augmentative/alternative communication (AAC) and autism spectrum disorders” as his areas of interest. He works as a Lab Assistant in the AAC Clinic at CSU East Bay exploring how technology can assist the population served in the clinic. Concurrently, he is employed as an AAC Lending Librarian at the Forbes-Norris Research Center in San Francisco. With his background in Health Education, Jeff has also been a long-time Volunteer Coordinator at the HIV Clinic at the Venice Family Clinic.

Donations are gratefully accepted anytime of the year! Please make checks out to the **CTA Foundation for Teaching and Learning** with the following notation: **Sharilynn Gardella Russo Memorial Scholarship Fund** in the memo line. Checks should be mailed to **Frank Tarantino, 1480 Edgehill Drive, Chula Vista, CA 91913.**

▶ CTA/NEA-RETIRED NORTHBAY

Pat Sabo, Northbay Retired Chair

CTA/NEA-Retired Northbay expands the definition of “North.” Our chapter includes nine counties, beginning at the Golden Gate Bridge, stretching along the coast to the Oregon border and moving east just short of Sacramento.

This year was a year of building and rejuvenating the chapter. In August, the new and former Board Members met to identify past strengths and determine goals for the future. The CTA/NEA-Retired Executive Board helped us rewrite and update our Bylaws. Using the new Bylaws and Goals as a template for our work, we focused on one county, Sonoma.

We are fortunate to have our CTA/NEA-Retired Membership Coordinator, Orval Garrison. He is our point person for collecting contact information for both current retirees and members entering retirement. We used the list of retired members in Sonoma County as our targeted group. In August of 2013, we had fewer than 20 paid Northbay members and fewer than a dozen participated in events the prior year. By using the strategy of talking with people, such as calling members before each meeting, our increase in membership surpassed the 10% goal we had set.

We held four General Membership meetings. Each meeting included lunch, a short business meeting and concluded with a program geared to topics of interest for retirees. Our attendance averaged over 30 per meeting, although, the members were not always the same.

We had events such as a private tour of the newly opened Graton Casino with an enjoyable lunch at Martin Yan’s eatery and participation in the local Sing-Along-Messiah. We also organized our first Read Across America outreach coordinating with a single active chapter and including Student CTA members from Sonoma State University. We wrapped up the year with a display at Public Schools Week joining our active members.

Another focus was helping individual members with CalSTRS issues. Our greatest success came when we were able to assist a group of 17 retirees from the same district reach a settlement regarding health benefits. They had been fighting this issue since 2009.

We are excited by our accomplishments and successes of this year and are looking forward to 2014-15.



Retiree Advocate

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- ▶ STAY CONNECTED
- ▶ BE PROTECTED
- ▶ ENJOY BENEFITS

▶ BUILDING CONNECTIONS BETWEEN CTA/NEA-RETIRED AND STUDENT CTA

Bonnie Shatun, Editor

Student CTA is an affiliate of CTA made up of students enrolled in California colleges who are considering a career in public education. Their mission is “to provide pre-professionals information about their rights, responsibilities and vital support systems necessary to become a committed part of the education profession” and their core values center on Teacher Quality, Advocacy for the Profession, Community Outreach and Diversity.

CTA/NEA-Retired leaders were invited to participate in the Student CTA Annual Conference on April 26, 2014. CTA/NEA-Retired President Alen Ritchie and I attended and co-presented a workshop with SCTA Board Members Kayla Yates and Jess Sanchez. The title of the workshop was *Building Connections between CTA Retired and Student CTA*. After sharing information about our organization with them, the students broke into groups and brainstormed areas that we might collaborate and build partnerships. Their ideas included: political advocacy, community outreach projects, assisting with professional development, guest speakers, diversity training, helping SCTA chapters recruit, mentoring and friendships. The CTA/NEA-Retired Board will discuss these areas at their planning meeting in August and will meet with the new SCTA leaders at State Council in October.

PRE-RETIRED MEMBERS

If you are a pre-retired member of CTA/NEA-Retired and are retiring this year, you will need to contact CTA membership and change your status.

E-mail CTA Membership at membership@cta.org or call 650-552-5278.