IT WAS A GREAT DAY!

In the words of CTA President Dean Vogel, “We did it! The votes of educators and parents prevailed!” Now, what did WE do? Let’s start with WE as voters. WE re-elected former public school teacher Tom Torlakson as the Superintendent of Public Instruction. Tom has been a strong supporter of public education for the past four years and will continue to do so in the future. He was able to defeat reformer Marshall Tuck, whose primary funding was from a group of millionaires and billionaires, many of whom don’t even live in California. Important to retirees is the fact that Tom will continue serving as one of the members of the CalSTRS Board of Directors.

WE elected Betty Yee, another supporter of public education. As Controller, she will also serve on the CalSTRS Board. WE elected/re-elected many to the State Legislature and to Congress who are true supporters of public education. And, two more teachers who are fellow CTA members will be representing us in Sacramento. Patrick O’Donnell was elected in Assembly District 70 and Tony Mendoza in Senate District 32. WE also elected many “friends” to local school boards, including CTA/NEA-Retired Secretary/Treasurer Frank Tarantino in Sweetwater!

What did WE the members of CTA/NEA-Retired do? Most importantly, WE voted in large numbers as WE always do! WE participated, more than ever, in supporting pro-public education candidates throughout the campaign. WE phone banked. WE precinct walked. WE stood out on street corners carrying signs. And, of course, WE gave money, not millions like Eli Broad, Bill Bloomfield and the Waltons, but proportionately speaking, maybe just as much.

WE, your Board of Directors, THANK YOU!

See pictures on page 3

Alen Ritchie
PRESIDENT
CTA/NEA-Retired

THE MIDTERM ELECTIONS COULD IMPACT HEALTHCARE

by Ed Foglia, District 2 Representative

The results of the 2014 midterm election and the Supreme Court’s decision to rehear a crucial area of the Affordable Care Act (ACA) could have severe consequences for retirees’ healthcare coverage. Repealing the ACA was the centerpiece of the Republican campaign in this election. In the current two-year Congressional session, this Congress held over 50 votes in an attempt to repeal the ACA.

The closing of the “donut hole” and the lower prices for prescriptions have saved over $10 billion for retirees with Medicare coverage. Beginning in 2013, Medicare beneficiaries receive many preventive services with no out-of-pocket costs. Flu and shingles vaccinations, tobacco cessation assistance, and screening for cancer, diabetes and other serious diseases are now covered by Medicare. ACA exchanges are making Medicare more affordable by reducing healthcare costs while keeping Part B base premiums at $104.90. The Private Medicare Advantage plans are getting better and less expensive with the average premium saving the member about 10%.

Four conservative justices on the Supreme Court are bringing back a case to decide whether ACA subsidies to 36 federally-run marketplaces are legal. These 36 states refuse to have state-based exchanges and do not want to help those who cannot afford healthcare coverages. If the Supreme Court upholds the plaintiffs’ challenge, the Affordable Care Act could be all but dead.

There has been consistent cutting of Social Security funding the last four years. If this Congress follows through with its plans to reform Social Security, Medicare and Medicaid, whatever hopes we had to repeal the Social Security GPO/WEP will be lost.

On a positive note, CalSTRS is looking into covering retirees who do not qualify for Part A Medicare coverage.

The Affordable Care Act helps seniors. The expanded benefits to Medicare under the ACA have given many retirees great savings through lower drug costs and free preventive health services.
BOARD REPORT
by Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors
Meeting - October 24, 2014

Action Items:
Approved:
• CTA/NEA-Retired Goals for 2014-2015 (visit www.cta.org/retired)
• Bylaws for the new CTA/NEA-Retired chapter: Central Coast Counties-Retired
• Standing Rule 4.2: Guidelines for the Sharilynn Gardella Russo Memorial Scholarship
  ○ One year pilot program to reimburse $50/meeting to CTA/NEA-Retired members who attend the CTA Caucus at statewide political party meetings as voting members.

Information Items:
• The CTA/NEA-Retired consultants and executive officers meet in November to discuss the re-design of the CTA/NEA-Retired website with the intent to improve content and make it more “user-friendly.”
• Good News: CTA/NEA-Retired received two grants from NEA-Retired in the amount of $4,000 each for New Chapter Development and Membership Growth. Thanks to Arlene Pavey for her insight and input into the grant-writing process.
• Like us on Facebook: www.facebook.com/ctanearetired (no “membership” in Facebook required).
• The September 2014 Retiree Advocate has a new format, new design and more color thanks to input from the CTA Communications Department.
• CTA/NEA-Retired was honored at the NEA-Retired Conference held in Denver, Colorado this summer as the “2013-14 Runner-Up: Largest Numerical Membership Increase.”  Pennsylvania State Education Association-Retired won the overall award.
• Our annual CTA/NEA-Retired Issues Conference will be held March 5-6, 2015 at the Hyatt Regency SFO in Burlingame. Register now online at www.cta.org/retired under the calendar section on the right-hand side of the website. Conference registration is $100 (see flyer insert).
• The 2015 NEA-Retired Organizing Conference will be held March 24-26, 2015 at the Sheraton Atlanta Hotel in Atlanta, Georgia. Organize, Educate and Lead is this year’s conference theme. Register online at www.nea.org/retired. Conference registration is $90 and is non-refundable.

This Board Report Summary does not include items found elsewhere in the Retiree Advocate.

CTA/NEA-RETIRED ELECTIONS ALERT!

Although the July 1-6 NEA RA seems to be a long time away, Declaration of Candidacy forms will run as a CTA/NEA-Retired Delegate to run in the December 2014/January 2015 publication of the 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. In past years we have elected, funded and sent 14 to 16 members, depending on our membership count. We expect to send a similarly-sized delegation to the Orlando, FL meeting this coming summer.

If you wish to run for CTA/NEA-Retired Representative to CTA State Council from Regions I-IV or Ethnic Minorities Representative, candidacy forms for those positions will be in the same issue of the Educator. This year, due to the death of Region III Representative Dorothy Moser, we will also be electing a Representative to fill the last one-half year of her office term.

Declaration of Candidacy Statements and Forms must be received, not only postmarked, by January 30, 2015, no later than 5:00 p.m. Please mail to CTA Region I, CTA/NEA-Retired, 1705 Murchison Drive, Burlingame, CA 94010.

More information will be available along with the form in CTA’s California Educator.
The following items from the CTA Retirement Committee agenda may be of special interest to our members:

• The committee unanimously opposed a New Business Item that would have CTA encourage CalSTRS to divest from fossil fuel companies. The primary rationale was that engagement of fossil fuel companies through educated dialogue has proven to be more productive than attempting to influence change by divesting.

• Ed Derman, CalSTRS Deputy CEO, addressed the committee on the Unfunded Liability and the efforts through AB 1469 to solve the problem. This issue was covered in detail in the September/October issue of the Retiree Advocate (available on our website).

• The committee set three priorities for 2014-15: a) work to have a retired position on the CalSTRS Board as an elected position and not appointed by the Governor; b) defend, maintain and protect the CalSTRS/CalPERS Defined Benefit Plans; c) repeal the WEP and GPO Social Security Offsets.

• To gather comparative pension information from around the country, go to www.nea.org/home/30068.htm.


NOTICE OF PROPOSED BYLAW CHANGES

At its October meeting the CTA/NEA-Retired Board recommended the following Bylaw changes to be voted on at the next General Membership meeting during our annual Retired Issues Conference in Burlingame on March 5-6, 2015:

Article III (Purpose) c: Promoting united action with local affiliates of CTA/NEA, its local affiliates and others devoted to the cause of public education.

Article V (Officers) Section 3 (President): c (new duty) Appoint, with the advice and consent of the Board of Directors, the Membership Chair. (Re-letter old c,d,e and f)

SHARILYNN GARDELLA RUSSO MEMORIAL SCHOLARSHIP APPLICATIONS NOW AVAILABLE

Last year the CTA/NEA-Retired Board of Directors initiated the Sharilynn Gardella Russo Memorial Scholarship Program by awarding our first two $1000 scholarships to talented and deserving recipients.

By the time you read this, the application for the Sharilynn Gardella Russo Memorial Scholarships will be available on the website (cta.org/retired). These scholarships are given in memory of Sharilynn Russo to provide financial aid to students pursuing a college degree, credential or certification for a Speech Pathology and/or Audiology-related career in public education in an accredited institution of higher education.

We have contacted higher education programs in California that offer degrees and/ or certification in a Speech Pathology and/or Audiology-related career. We have made the request to college/university staff involved in these programs, financial aid departments and related organizations that they inform potential applicants of the availability of these awards. If you know anyone in or entering a program, please let them know about this opportunity. The application deadline is Friday, March 27, 2015.

With CTA scholarships like this, we hope to encourage students to enroll in these programs and help support those already in SLP and SLPA programs so they may eventually serve this ever-increasing population of students.

Donations are still gratefully accepted! 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 of your check.

Checks should be mailed to Frank Tarantino, 1480 Edgehill Drive, Chula Vista, CA 91913.
ENJOY YOUR BENEFITS!
by Shelley Krantz, District 3 Representative

Did you know about the PERKS you get when you are a member of CTA/NEA-Retired?

- The Vision Discount Program offers 20% off VSP network doctors’ fees and glasses as well as 15% off laser correction surgery. Be sure to bring your CTA number with you. It is on the address label section of your Educator magazine.
- You are eligible for a one-hour of free legal consultation paid by CTA on matters concerning retirement benefits, health benefits or substitute employment. You can also get a 30-minute free legal consultation (no more than once a year) with a CTA Group Legal Services attorney on other matters (excluding taxes, intellectual property or immigration law.)
- You can get two free magazines a year. Simply go to www.neamb.com/get2. After logging in, make your selection for two free magazines.
- There is a $1 million Professional Liability Insurance policy to protect members who decide to substitute after retirement.
- You can get disaster relief grants to reimburse for significant losses due to natural disasters in California. This is administered by the FACT Foundation.
- Other discounts are available on products (computers, cell phones, clothing), hotels, rental cars (Enterprise has especially good deals) and entertainment (movies, restaurants, theme parks).

As you can see, being a member of CTA/NEA-Retired is worth its weight in benefits!

For additional resources, please visit our website at www.cta.org/retired, email us at CTA-Retired@cta.org or stop by our social media page at www.facebook.com/ctanearetired. If you need further help, contact Sean Mabey at smabey@neamb.com or call him at 801/601.8029. He is a wonderful resource!

SENIOR TRAVEL TIPS
PART 3
by Jim Clark, CTA/NEA-Retired Staff Consultant

One of the great things about being a retired educator is that it opens up whole new opportunities for travel. In the last two editions of the Advocate, we shared tips on When to Go, Travel Insurance, Packing, Medications and Health and Flying. Here are more tips from Rick Steves’ website - http://www.ricksteves.com/travel-tips.

Accommodations
If stairs are a problem, request a ground-floor room. Think about the pros and cons of where you sleep. If you stay near the train station at the edge of town, you’ll minimize carrying your bag on arrival. On the other hand, staying in the city center gives you a convenient place to take a break between sights (and you can take a taxi on arrival to reduce lugging your bags). No matter where you stay, ask about your accommodation’s accessibility quirks before you book - find out whether it’s at the top of a steep hill, has an elevator or stairs to upper floors, and so on.

Getting Around
Subways involve a lot of walking and stairs (and are a pain with luggage). Consider using city buses or taxis instead, and when out and about with your luggage, definitely take a taxi. If you’re renting a car, be warned that some countries and some car rental companies have an upper age limit. To avoid unpleasant surprises, mention your age when you reserve. Although most countries do not require an International Drivers’ License, some do. Licenses can be obtained at an Automobile Association of America (AAA) office for a nominal fee.

Senior Discounts
Just showing your gray hair or passport can snag you a discount at many sights, and even some events such as concerts. (the British call discounts “concessions;” look also for “pensioner’s rates”). Always ask about discounts, even if you don’t see posted information about one - you may be surprised. But note that at some sights US citizens aren’t eligible for senior discounts partly because the US is notorious for not reciprocating.

NOMINATIONS ARE OPEN FOR THE 2014-15 ELLEN LOGUE WHO (WE HONOR OURS) AWARD

Annually, CTA/NEA-Retired honors one member who has continued to be active in their retirement by exhibiting leadership in the Association, in public education and in the community. The recipient will be recognized at our annual CTA/NEA-Retired Issues Conference held on March 5-6, 2015 at the Hyatt Regency Hotel in Burlingame. Past winners of the award are:

2014 Val Muchowski
2013 Orval Garrison
2012 Tim Jenkins

Nomination forms can be found online at www.cta.org/retired. If you would prefer to receive the form in the mail, please call CTA/NEA-Retired at 650/552.5561.
"Help, I’ve fallen and I can’t get up.” That phrase took on special meaning to me last January when I fell, fractured my pelvis and began eight months of recovery. I had plenty of time to harken back to an article I had read about the perils of falling for seniors. As a senior I should have read it more carefully and maybe could have avoided months of pain.

Seniors fall due to a variety of reasons. One is that they are so afraid of falling they curtail their activities and their inactivity causes unsteadiness. Some others are that muscle strength and balance aren’t good, they have vision problems or a prescription drug reaction. The good news is that many of these factors can be avoided or prevented.

How can a senior decrease their chances of falling? First, keep on moving, exercise and watch your weight. Next, check your medications with your physician to be sure that none of them could be affecting your balance. Then do a Home Safety Assessment because most falls happen at home. Often minor changes can allow seniors to “age in place” which most seniors would prefer. The easiest steps are to de-clutter rooms, move or tape down throw rugs, relocate electrical cords, increase lighting, add motion detectors, check mattress height and have chairs with arms.

According to the Centers for Disease Control and Prevention, each year one in three adults age 65 or older falls. In this same group, falls are the leading cause of death from injury and most occur at home according to the National Safety Council. Most falls occur in the bathroom so put in grab bars in the shower/tub and armrests near the toilet. Make the floor slip-free and perhaps install a raised toilet seat. Awareness of your surroundings and careful movement will also keep you healthy.

### TGWR (THANK GOD WE’RE RETIRED) 
#### BY THE NUMBERS*

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>33%</td>
<td>Percentage of the 2.1 million U.S. farmers over the age of 65</td>
</tr>
<tr>
<td>$23,850</td>
<td>2014 federal poverty level for a family of four</td>
</tr>
<tr>
<td>98%</td>
<td>Percentage of executives who log on to work e-mail at night and on weekends</td>
</tr>
<tr>
<td>2</td>
<td>Hours of sitting it takes to start reducing blood flow, raising blood sugar and lowering good cholesterol</td>
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<tr>
<td>21.8</td>
<td>On average, the minutes by which life expectancy is reduced per hour of sitting watching television for those over 25</td>
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<tr>
<td>577 Million</td>
<td>Number of unused vacation days in the U.S. in 2013</td>
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<tr>
<td>42%</td>
<td>Percentage of workers who have changed jobs because of stress (according to a 2014 survey by Monster.com)</td>
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<tr>
<td>10</td>
<td>Average number of vacation days taken by American workers each year</td>
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<tr>
<td>30%</td>
<td>Percentage of working moms married or living with a significant other who work two or more jobs</td>
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<tr>
<td>21,396</td>
<td>Number of 2013 workplace age discrimination lawsuits filed on behalf of workers over the age of 62</td>
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<tr>
<td>44%</td>
<td>Percentage of the 1.5 million unemployed people age 55+ who were out of work for at least 27 weeks as of January, 2014</td>
</tr>
<tr>
<td>60%</td>
<td>Percentage of professionals with smart phones who put in more than 13.5 work hours/day</td>
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Members of Southeastern CTA/NEA-Retired hosted a luncheon for 40 new retirees. President Marilyn Russell-Bittle and CTA Member Benefits Analyst Henry Ahn shared information about the benefits of membership.
MARCH 5-6, 2015

CTA/NEA-RETIRED ISSUES CONFERENCE

HYATT REGENCY, SAN FRANCISCO AIRPORT BURLINGAME, CA

Make the most of retirement! At this conference you will have opportunities to network with other retired educators during and after sessions. Learn about how CTA/NEA-Retired chapters and members are working to protect and enhance your future. There will be guest speakers and workshops covering a variety of issues retirees will find interesting. Come join us at our annual conference and have fun!

Registration - $100

Register @ www.cta.org/conferences or call 650.552.5355

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