



Retiree Advocate



STAY CONNECTED • BE PROTECTED • ENJOY BENEFITS

IT'S THAT TIME AGAIN!

Spring has sprung, the flowers are in bloom and retiring educators are filling out their CalSTRS paperwork. We also want them filling out their applications to join CTA/NEA-Retired (and a retired local chapter, if available).

We are, of course, concentrating our efforts on the newbies, but let's not ignore those who have retired in previous years and left the CTA Family. If you have friends who are not members, steer them to our website - cta.org/retired - so that they can see what they are missing: many travel, entertainment and product discounts; CTA Group Legal Services; liability insurance for those who substitute; disaster relief assistance; health and wellness programs, the list goes on. Also let them know by belonging to CTA/NEA-Retired, they would be supporting our efforts to defeat the "pension reformers" and to repeal the Social Security Offsets.

Enrollment forms are easily downloaded from our website (just click on the button), can order by calling 650-552-5561 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.

As for the new retirees, 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. First and foremost, we would like to see every active chapter give every new retiree a one-year membership in CTA/NEA-Retired. Some already do, 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 would like lists (with addresses, if possible) of this year's retirees sent to CTA-Retired@cta.org. Any help you can give us in our recruitment efforts would be greatly appreciated!



Alen Ritchie
PRESIDENT
CTA/NEA-Retired

CALSTRS INVESTMENTS HELP CALIFORNIA'S ECONOMY

by Ed Foglia, District 2 Representative

CalSTRS is the largest educator-only pension fund in the world with an investment portfolio valued at \$189.1 billion. Over the years, CalSTRS has been the target of many unscrupulous speculators who want to convert the current "defined benefit" pension system to a privatized "defined contribution" pension plan (IRAs) for retirees. Their plan is to use initiative process ballot measures to undo CalSTRS pensions. Their

Noted researcher, Dr. Ashok Bardhan presented his research study, *The Impact of CalSTRS Investments on California's Economy*, to the CalSTRS Board at its February meeting. His research project clearly demonstrates that the impact of CalSTRS investments on California's economy is huge. The study estimates that between 2.1 and 2.8 million jobs in California are supported by the companies held in

CalSTRS retirees create about \$1.2 billion in tax payments to state and local governments through income, sales and corporate profit taxes.

rhetoric is for "reform" and that California taxpayers cannot afford to fund public pension plans.

There has been a dramatic shift nationally in all retirement plans. In 1978, 70% of plans were Defined Benefit Plans and only 22% were Defined Contribution Plans. In 2013, only 35% were Defined Benefit Plans and only 60% were Defined Contribution Plans. As a result of CTA-sponsored legislation in 2014 which increased contributions, California is the only state that solved the public pension unfunded liability issue without cutting benefits.

Educators are not the only beneficiaries of CalSTRS pensions, the public-at-large is as well. CalSTRS investments play a very important role in the state's job market in promoting and supporting long-term economic development and growth which provide jobs to millions in California.

the CalSTRS investment portfolio and approximately 85,000 to 87,000 California jobs are supported by CalSTRS investments. Also the report stated, "California is fertile ground for investments with a growing, dynamic and innovative economy – one that is the seventh largest in the world and accounts for about 13% of United States' gross national product (GNP)."

In addition to the positive impact CalSTRS investments have on the California economy, a University of the Pacific economic impact study released in 2013 found that CalSTRS benefit payments are a substantial economic driver in California, generating \$11 billion annually statewide. CalSTRS retirees create about \$1.2 billion in tax payments to state and local governments through income, sales and corporate profit taxes.

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PHOTOGRAPHS

Retired Members

BOARD REPORT

by Frank Tarantino, Secretary-Treasurer

CTA/NEA-Retired Board of Directors Meeting – April 10, 2015, Los Angeles

Action Items:

- Approved the Sierra Service Center CTA/NEA-Retired Bylaws.
- Approved emailing our CTA/NEA-Retired Ethnic Minority members in order to connect them to chapters in their areas and ask them to become involved in membership recruitment efforts.

Reports:

- The Long Term Strategic Plan Coordinating Workgroup recommendations addressing the first steps in the focus areas for CTA Structure and Governance were presented. They are the result of data collected through the Appreciative Inquiry process conducted at the October 2014 State Council. The recommendations are made in three parts:

State Council, Service Center Council and Presidents Conference/Academy. The Workgroup believes the recommendations will enhance CTA's progress along the path envisioned in the Strategic Plan.

Information Items:

- The CTA/NEA-Retired Board of Directors and CTA consultants continue to meet with Student CTA leaders to explore ways to work together and support each other.
- The Sharilynn Gardella Russo Scholarship Selection Committee will review the 16 applications submitted and select two individuals enrolled in Speech and Language Pathologist/Speech and Language Pathology Assistants programs for the \$1,000 scholarships.
- Like us on Facebook: www.facebook.com/ctanearetired (membership in Facebook is NOT required).

CTA RETIREMENT COMMITTEE REPORT

By Bonnie Shatun, District 3 Representative

CTA's Retirement Committee held their regular meeting as a part of CTA's April State Council Meeting. The committee took positions on legislation in Sacramento which impacts retirement issues. Here are some additional items:

- The CTA Board of Directors was asked to investigate how CTA could create a Cadre of Retirement Savings Trainers to assist in the education of local CTA members about the importance of saving for retirement in addition to the www.invest.org site.
- The Committee watched a video created by CalSTRS called *Introduction to Social Security* covering the GPO and WEP - www.calstrs.com/video/introduction-social-security. In addition to that video, the CalSTRS page has a link to the SSI website which has a webinar called *How Some Public Employee/Teacher Pensions May Affect Social Security Benefits*. For more information, see the article by Marc Sternberger on page 3. Also, CTA members have created petitions on www.Change.org to repeal the GPO/WEP. Join the grassroots campaign to send the petition to Congress.

- The Committee discussed the status of CalSTRS divestment from firearms. CalSTRS has divested from all firearms investments under their control. The remaining exposure is within the private equity fund, Cerberus, in which CalSTRS is a limited partner with a small fraction of the investment with Cerberus exposed to firearms. Work is continuing, but as a limited partner, divestment options are complex and take time to implement. Due to fiduciary responsibilities, CalSTRS takes divestment discussions very seriously and has a policy based on a list of principles to insure that actions have limited impact on the health of the fund. Working with companies to influence their investment holdings is always the first step. CalSTRS staff will begin to evaluate the risk of divestment from thermal coal companies under the CalSTRS 21 Risk Factors and the CalSTRS Divestment Policy.
- Additional websites to access retirement information include: www.mycalstrs.com, www.cta.org, www.leginfo.ca.gov, www.calpers.ca.gov, www.nea.org, www.ctainvest.org, www.nirsonline.org (National Institute on Retirement Security), www.ssfairness.com.

SOCIAL SECURITY FAIRNESS – NEW CONGRESS AND NEW LEGISLATION TO REPEAL GPO/WEP

By Marc Sternberger, Vice President

January 2015 saw the swearing-in of the 114th U.S. Congress and the start of renewed efforts by CTA/NEA and CTA/NEA-Retired to repeal the onerous Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). These laws, passed in 1977, penalize CalSTRS members and other public employees in California and 14 other states by reducing or eliminating their earned Social Security benefits and/or survivor benefits even though they were paid for by the employee or their spouse.

For the past three decades, the NEA Board of Directors and NEA's Lobbyists in Washington, D.C. have helped craft legislation, find and collect sponsors, and lobby EVERY member of Congress on this issue. The entire 160+ member NEA Board of Directors, consisting of representatives from ALL 50 states, has lobbied on Capitol Hill during every one of their quarterly "Super Week Lobby Days" when the NEA Board is in D.C.

So far in this session two bills have been introduced on this topic. The first, Representative Rodney Davis has reintroduced his **Social Security Fairness Act as H.R. 973**. This legislation would repeal the GPO/WEP and NEA will likely support this bill. As of the end of March,

there were 85 sponsors signed on. More sponsors will likely sign up when the NEA Board lobbies again on May 7th.

Secondly, **H.R. 711** by Representative Kevin Brady, would repeal the WEP and provide an alternative that reduces the WEP effects, but would not change the GPO. NEA is currently "watching" this bill, but will probably not support passage.

Even if you cannot get to Capitol Hill to lobby, you can lobby locally at district offices and urge other public employee labor organizations to engage in the campaign to bring about Social Security Fairness.

Without leaving home, you can go to www.NEA.org and under *Issues find Social Security Offsets* and the *NEA Toolkit*. There are prepared letters and e-mails that can easily be sent to your Senators, Representatives and to inform the media. There is also a place to record "**Your Story**" of how the GPO/WEP personally affects you.

At CTA.org/Retired under Recommended Links, find more information and websites such as www.ssfairness.com and www.strengthensocialsecurity.com. The www.ssfairness.com website has a survey that all retirees affected by either of the offsets should take. The information will be used in working with legislators.

READ ACROSS
AMERICA
MARCH 2, 2015



Northbay Chapter Read Across America organizer, Jill Humrich, is shown reading to students in Mrs. Cochran's first grade class.



The Northbay Chapter Retired members in Sonoma County sponsored their Second Annual Read Across America program for CTA active members in Bellevue Education Association (BEA) and their students. They read to 40 classes and topped the day off with a group lunch. Some of the readers included (from left to right) School Board Member Herman Hernandez and retired members Pam Dowd, Pat Sabo, Donna Thomas, and Pat Aldrich.

ELECTION RESULTS

Elections for CTA/NEA-Retired Board of Directors and Retired Delegates to the NEA Representative Assembly - July 1-6 in Orlando, FL - were held by mail and the ballots were counted on March 23rd. Congratulations to the following winners:

NEA RA Delegates: Kaiser Ahmed, Suzanne Barkworth, Sharon Fitch Boudreau, Tony Diaz, Ed Foglia, Danny Howerton, Shelley Krantz, James Moore, Arlene Pavey, Anna Poggi, Alen Ritchie, Vince Rosato, Karen Russell, Bonnie Shatun, Marc Sternberger, and Loretta Toggenburger

CTA/NEA-Retired Directors:

Interim Region 3 Director - Bonnie Shatun
Region 1 Director - Suzanne Barkworth
Region 2 Director - Ed Foglia (re-elected)
Region 3 Director - Bonnie Shatun
Region 4 Director - Sharon Fitch Boudreau (re-elected)
Ethnic Minority Director - Harris Kight-Moore (re-elected)

The Directors will hold office from June 26, 2015 to June 25, 2018. The Regional Directors also serve as our State Council Representatives.

Many thanks to Shelley Krantz for the outstanding job that she did as Interim Region 3 Director, from the time of Dorothy Moser's death in 2014 until the election.

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



CTA/NEA-Retired member Lois Hale (center) is pictured with some very famous friends as part of Compton Unified's Read Across America activities. By the end of the day, 1500 students were read to by an adult.



Bay Valley CTA/NEA-Retired members took a field trip to the Chen Gallery in Torrance which contains one of the most important private collections of Chinese Art in the United States.

CALENDAR

June 5 CTA/NEA-Retired Board Meeting -
Westin Bonaventure, Los Angeles @ 2pm
June 5 CTA/NEA-Retired Annual Meeting -
Westin Bonaventure, Los Angeles @ 3-5pm
All members are welcome!

June 28-29 NEA-Retired Annual Meeting -
Hyatt Regency Hotel, Orlando, FL
July 1-6 NEA Representative Assembly - Orlando, FL
August 2-6 CTA Summer Institute – UCLA

HIGHLIGHTS FROM THE 11TH ANNUAL RETIRED ISSUES CONFERENCE

By Marc Sternberger, Vice President

The 2015 Retired Issues Conference, held at CTA Headquarters and the Hyatt Burlingame on March 5-6, was a fun-filled social event and beneficial learning experience for those attending. We built the conference schedule keeping in mind our goals: **Stay Connected, Be Protected, Enjoy Benefits and Have Fun.**

Day One began with a Board of Directors meeting and continued with a Presidents and Membership Coordinators meeting, both lead by CTA/NEA-Retired President Alen Ritchie. Concurrently, a Treasurers Training was co-presented by Secretary-Treasurer Frank Tarantino.

Jennifer Baker; *Enjoying Benefits* from CTA and NEA Member Benefits departments; and *Having Fun* from our Road Scholar Travel guest presenter.

In spite of being grounded by snow in Washington, D.C., and because of quick thinking and action by CTA and NEA staff, NEA Director of Government Relations Mary Kusler was able to deliver her keynote via teleconference. Her insightful speech updated the attendees on federal legislation regarding retirement and education issues. Following, there was a Q & A session with her.

A General Membership Meeting finished off the conference with

We built the conference schedule keeping in mind our goals: "Stay Connected," "Be Protected," "Enjoy Benefits" and "Have Fun."

Late afternoon started with some of our *Be Protected* workshops on subjects such as Pension Reform lead by CalSTRS CEO Jack Ehnes, and Wills & Trusts which were well-attended and well-received. We *Stayed Connected* with much good conversation and networking with delicious catered fare with an open bar reception at CTA HQ to finish off the day.

Friday started off with a rousing address from (*soon to be retired*) CTA President Dean Vogel. Dean praised retirees on continued involvement in the cause of public education and political action. He spoke of the worth of our institutional memories, and the need to pass on the value of speaking up and unionism to the next generations.

Attendees in some of our 14 different sessions heard more about CTA's political efforts on our behalf from CTA Legislative Advocate

various reports highlighting the organization's successes during the past year. The members overwhelmingly endorsed Alen Ritchie's candidacy for the NEA-Retired Executive Council. The election will take place in June at the NEA-Retired Annual Meeting. Additionally, several members spoke on Repeal of the Social Security Offset and concerns regarding CalSTRS investments.

There was a prize drawing for those donating to the **NEA-Fund** and attendees also gave generously to the **Sharilynn Gardella Russo Scholarship Fund**. After concluding the conference, a drawing was held to award gift cards to two attendees who turned in Evaluation Forms. The winners were Resa Foss and Renee Wells; their prizes have been sent to them.

“WE HONOR OURS” (WHO) AWARD

By Marc Sternberger, Vice President



Bonnie Shatun, WHO award recipient and Alen Ritchie, CTA/NEA-Retired President

At our annual conference, the Ellen ALogue Memorial WHO Award was presented to a very surprised Bonnie Shatun. As an active teacher, Bonnie served on the CTA Board of Directors, as Chair of CTA’s Association for Better Citizenship (CTA’s political action fund) and as Chair of CTA’s Read Across America Planning Committee. She has continued this activism into retirement. Bonnie serves on the Executive Board of the California Democratic Party, has lobbied legislators in Sacramento on

CalSTRS issues and was the only retired member on CTA’s Campaign Workgroup.

Bonnie’s goals as a retiree include keeping our retired members informed about political issues that impact their retirement and public education. She has also taken on the very difficult job as editor of our Advocate Newsletter. Even more of a congratulations is due Bonnie, as she was just elected to represent Region 3 on the CTA/NEA-Retired Board of Directors.

MEET DELTA-RETIRED CHAPTER

By Josie M. Meza Malik, President and Lynda Wong, Vice President

The Delta CTA/NEA-Retired chapter was founded in 2011 by a group of retired San Joaquin County educators who wanted a visible CTA voice. The group was formed to bring to the forefront the issues and concerns of retired CTA members within our county. Our members come from urban areas, small towns and agricultural farmlands within San Joaquin County. We

Social Security Insurance information, Empowered Elders for Seniors, Senior Scams and Senior Safety, CTA Member Benefits and the Social Security Offsets (GPO/WEP). Social activities have included lunch at the Student Chef at San Joaquin Delta College, breakfast at UJ’s and IHOP restaurants, a Holiday Social and our Summer Membership Drive.

Our continuing goal is to inform and support retired members in as many ways as possible to foster social comradery, friendships, advocacy and political awareness, and community involvement.

are smack in the middle of wine vineyards and dairy farms.

Our chapter is dedicated to promoting the well-being of our CTA/NEA-Retired members. We strive to advocate for retired educators about state and national policy issues such as protecting retirement benefits, and to provide information about proposed or newly passed state and national legislation that are relevant to retirees. Secretary Joanne Carson, Treasurer Laura Todd, and Corresponding Secretary Kathy Falco round out our leadership team.

Our general membership meets four times a year to discuss and/or learn about a variety of important retiree issues. Past speakers and programs have included Medicare,

Last year we prepared informational “goodie bags” for all retiring members to be handed out at their various Retirement Receptions. These goodie bags contained membership information, a membership application and a benefits book in addition to a pill box, a tape measure, pens, a few pieces of candy, etc.

Delta CTA/NEA-R has also participated in election activities when our Service Center has asked for help in supporting our local chapters. Our continuing goal is to inform and support retired members in as many ways as possible to foster social camaraderie, friendships, advocacy and political awareness, and community involvement.

DELTA-RETIRED CHAPTER



Delta CTA/NEA-R Holiday Social 2014 with Executive Board Members and guests.



Kathy Falco, Correspondence Secretary signs up new member Mary Grove.



Retiree Advocate

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HUMAN RIGHTS ACTIVISTS - WHO ARE THEY?

By Harris Kight-Moore, Ethnic Minority Representative

So, who are human rights activists? The simple answer is WE ALL ARE by what we do. By speaking our truth in the groups we join, by supporting our human rights candidates, by our unwavering union ethics, by not remaining silent when social injustices are swirling around in our communities, we are human rights activists! This was the theme of our CTA Equity and Human Rights Conference held in March at the Burlingame Hyatt Regency.

Our keynote speaker, Jane Elliott, presented a look back on her world famous "Brown Eyes – Blue Eyes" third grade class diversity awareness exercise. Still fearless, Jane exemplifies the quintessential human rights activist. Her work is in part responsible for over 70% of today's larger business firms having diversity policies and training.

Some of the sessions offered were A Proactive Approach to the Parent Trigger Threat, White Privilege: What Does it Mean?, Fixing a Broken Health Care System and How CTA Can Help You Plan for a Comfortable Retirement. A thrilling treat was experiencing a performance by the Asawa School of the Arts World Music Program. They are the only public school kinesthetic music experience in the United States. Students broke out in Balinese chanting, Brazilian samba, and Afro-Cuban drumming and ukulele strumming.

Summing up our outstanding weekend experiences was CTA's outgoing President Dean Vogel by quoting one of Sitting Bull's insights, "Within me I have two dogs, one evil and mean and one gentle and understanding. Which wins when they fight? – THE ONE I FEED."



Members of San Diego Education Association-Retired joined the "Fight 4 Five" rally in support of SDEA's contract negotiations. Pictured from left are Valarie Davidson, Ann Norman, Marc Capitelli, Barbara Jenkins, Tim Jenkins, Norma Heeter, and Terry Pesta.