



THE CONDUIT

Volume 22, Issue 2

November/December 2007

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AEA-Retired Calendar

2007

Dec. 3-8 — NEA-Retired Executive Bd./Advisory Council

Dec. 13 — AEA-Retired Executive Board Meeting and Holiday Luncheon (change in day)

2008

Jan. 7 — Arizona Legislature Convenes

Jan. 18-20 — Western Region Leaders Conference

Jan. 26 — AEA Committee Day

Feb. 1-11 — NEA-Retired Executive Bd./Advisory Council

Feb. 14 — AEA-Retired Executive Board Meeting (change in day)

March 5 — AEA Education Day at the Capitol

March 11 — AEA-Retired Executive Board Meeting

AEA-Retired well-represented at NEA Retirement and Benefits Forum

Health care reform and pension protection are major topics



Above: AEA-Retired participants in the NEA Retirement and Benefits Forum, l. to r. **Steve Ramos, Mike Aicone, Julie Horwin, Frank Bing, Linda Somo, Kathy Campbell, John Campbell**

Delegates from around the country gathered in Washington, DC during the second week in November to share information about retirement and benefits and how those programs work in the states. AEA-Retired was represented by officers **Kathy Campbell**, President, **Linda Somo**, Vice President, and **Julie Horwin**, Secretary, and board members **John Campbell, Steve Ramos**, and **Frank Bing**. Also attending from AEA was **Mike Aicone**, AEA business manager and AEA-Retired liaison.

A wide variety of topics, including types of retirement plans such as Defined Benefit (DB) vs. Defined Contribution (DC), Medicare concerns, and pension protection were discussed and debated. A clear overarching concern which affected all other discussions was national health care reform.

We learned a lot more about actuaries and what they do than most people probably ever want to know. However, it helped participants to see how an actuary's work affects retirement system planning.

In addition, we heard about current attacks on Defined Benefit plans in private business and

state retirement plans. Many people are trying to switch from a DB plan to a DC plan by saying it would save the employer big bucks. In fact, it was demonstrated that Defined Contribution plans do not save any money for employers unless they are willing to pay much more into a DC plan for 20 years or more before seeing minimal savings.

The information garnered during this intensive three-day conference, along with hints on how to keep our positive Defined Benefits

message in the forefront, is sure to assist our Arizona State Retirement System committee as they provide good information at the ASRS meetings and to our coalition partners.

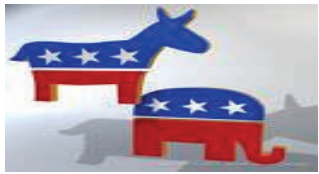


Wanted: YOUR memories of the first 20 Years of AEA-Retired

At the AEA-Retired Annual Meeting on April 24, 2008, we will be celebrating our 20th year as an organization. We want your involvement!

Do you have stories, and/or photographs about your experiences in AEA-Retired that you'd love to share? Were you there 20 years ago? 15 years ago? 10 years ago? 5 years ago? Tell us a "founding member" story or a leadership moment. Where and when did you meet? Who was there with you? What were the issues you discussed? Please take a moment to write a note - long or short, we want it!

Please send materials to **Julie Horwin**, 7670 East La Junta Road, Scottsdale, AZ 85255 or jhorwin@mac.com. Your photos will be returned to you.



LEGISLATIVE UPDATE

BY JULIE HORWIN,
AEA-RETIRED LEGISLATIVE CHAIR

The AEA-Retired Legislative Committee met on Wednesday, September 12 and discussed the following issues:

1. Equity Bill (Graded Multiplier Increase)

In 2001 the legislature enacted a bill which gave a higher multiplier (the percentage multiplier of pension received for each year of service) to people who retired after May 8, 2001. Thus persons who retired before that time did not receive this benefit. A bill was introduced last year, and the year before, that would have granted the same multiplier to persons who retired before the above date. Last year's bill, which did not get out of committee, would have provided a one time prospective retirement benefit increase to members receiving benefits on May 8, 2001 of:

- 2.38% for 20-24.99 years of service
- 4.76% for 25-29.99 years of service
- 9.52% for 30+ years of service.

A recommendation to the AEA-Retired Board of Directors passed to support making the Graded Multiplier Increase Equity issue a part of the AEA Legislative Platform.

2. PBI

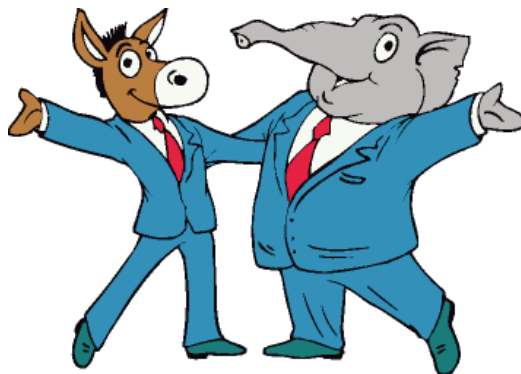
The Permanent Benefit Increase often, but not always, provides for an annual increase to retirees' pension checks. Funds for the PBI

are generated by excess earnings on the ASRS fund, as determined by the ASRS actuary. Although the PBI helps mitigate inflation, it is not tied to the federal Cost of Living Index and is not guaranteed to be distributed



Julie Horwin

every year. However, once granted, the PBI cannot be taken away. Because we do not receive this each year, we will discuss legislative possibilities that can help AEA retirees better meet the yearly cost of living increases.



Enhanced PBI

The Enhanced PBI is for retirees who have a minimum of 10 years of credited service at the time of retirement, and have been retired from the ASRS Defined Benefit Plan for 5 or more years, as of June 30, 2007.

This enhancement provides additional benefit increases based on the total number of years since your original retirement date. Because of the actuarial method of computing gains or losses to the fund, additional Permanent Benefit Increases and additional Enhanced Permanent Benefit Increases are unlikely to be available for the next several years. Previously granted EPBI will continue to be included in your monthly benefit.

Recommendation to the AEA-Retired Board of Directors passed to continue to monitor and give input to the ASRS Plan Design Committee, the ASRS Board, and in the legislature.

3. Possibilities of Future Changes to ASRS:

This year a bill was introduced to alleviate the burden of the current contribution rates. The bill would not

have affected current active or retired members but would have affected only new hires. The bill did not pass this year. A recommendation to the AEA-Retired Board of Directors passed to monitor the possibilities of ASRS benefit changes as

they go forward in the ASRS Plan Design Committee and the ASRS Return-to-Work Committee.

You can contact chair **Julie Horwin**, at jhorwin@mac.com.

ASRS Update

by Steve Ramos, Chairman,
AEA-Retired ASRS Committee Chair

The Arizona State Retirement System (ASRS) Board met on September 28 in a "work study" session. The board received a report from the External Affairs Committee about possible changes to the "Plan Design" and the "Return To Work" rules.

Several meetings have been held over the summer months on these two issues with representatives from the various unions, associations and member groups. **Paul Matson**, the ASRS Executive Director, laid out for the Board the proposed changes that came from those meetings. The changes to the plan, if implemented, will affect the strength of the ASRS system and the solvency of the fund.

Should the board vote on any changes, the action will shift to the state legislature, where those changes will be considered for passage into law. Your AEA-Retired representatives are at the table at all of these meetings and will be lobbying for your interests at the legislature.

Some changes the ASRS Board seems likely to support:

- **A move from 80 to 85 points for all new hires after July '08:**

Rationale: New members will live longer and collect benefits longer.

- **Calculating benefits from the last 60 months of salary instead of the current 36:**

Rationale: It will discourage salary spiking, which everybody agrees is damaging to the system but almost impossible to define.

- **Changing the "Return To Work" rules to have those returning to work and/or their employers pay for the costs and losses they are creating in the system.**

Rationale: The cost of retirees returning to work is being borne by their non-retired colleagues and the negative effects on contributions are creating a deficit in the fund for all members.

Of special interest to AEA-Retired members was talk among board members of switching from the current Permanent Benefit Increase (PBI), which has been absent the last two years, to a 1% Cost of Living Adjustment (COLA), that would be paid every year. We will keep members informed should this idea gain momentum..

PRESIDENT'S MESSAGE

BY KATHY CAMPBELL

As we come to the end of 2007, we need to reflect on what your association continues to do on your behalf.

AEA-Retired membership continues to grow. We now have almost 2000 members thanks to **Daina Swinford** and the membership committee. We need to find our lost members and get them back into the association, as well as find recent retirees and get them involved. If you know people who have retired this year, make sure they have joined AEA-Retired. We have sent out the second dues renewal form for this year to current members. Please return those as soon as possible, if you haven't already, so your membership will not lapse.

We are so proud of the active chapters which continue to meet. We hope that you will take the initiative and start a chapter in your community, or join one that is already formed. Current chapters include Glendale, Mesa, Tucson, Phoenix, White Mountains, Prescott and Yuma. Paradise Valley/Scottsdale and Sierra Vista are preparing to get underway. Chapter calendars appear on the back page of this **Conduit**, so attend a chapter meeting in your area or start one.

As you can see from our legislative report, we have an agenda that you can get involved in by sending your e-mail address to **Barbara Matteson**, matteson@dakotacom.net, to receive current updates. The AEA-Retired legislative team met in October and the coalition met in November and they will be working hard on your behalf at this year's legislative session.

Our Intergenerational Mentoring Program has expanded this year with Tucson and Yuma now on board. Our mentoring chair,



Kathy Campbell

Paula Grigsby, now has three coordinators, **Claudia Jensen**, Tucson; **Linda Thieken**, Phoenix; and **Bernadette Presloid**, Yuma, working to make this program a success.

We are seeking an outstanding AEA-Retired member as the recipient of the 2008 **Les Reynolds Senior Service Award**. If you know a person in our organization who you feel is deserving of this award, please submit the application included in this Conduit. Remember it must be filled out completely to

be considered by **Bertha Myers** and **John Campbell**

and their committee.

Save the date for our 2008 Annual Meeting/20th Year Celebration of AEA-Retired (April 24, 2008). We have a great program and lots of surprises planned for this event, thanks to **AnnJi Craig-Wooten** and **Julie Horwin** and their committees.

We strongly suggest that you get involved in your retired association by applying to be a delegate to the AEA delegate assembly and/or running for an AEA-Retired office. Nomination forms are included in this **Conduit**. Please note the deadlines for submitting the forms.

Finally, I want to personally wish you and your family a very warm and wonderful holiday season.

Reminder- Sign up to receive the Conduit by e-mail; save dues dollars for other communications uses

In our last issue, we asked you to consider signing up to receive *The Conduit* by e-mail; this could mean big savings on printing and mailing costs. So far, we have about 60 e-mail subscribers; we'd like 300-400.

Won't you join the list?

Please send an e-mail to frankbaear@aol.com. Use **Conduit** in the message line and include your name, address, and e-mail address in the body text. NONE of this info will be shared; it is for our internal use only.

Don't delay, write today!

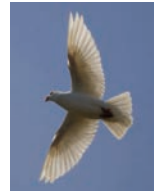


DOVE Program

An AEA-endorsed provider since 2001

Discounts On Vehicles for Educators, Support Professionals, and Retirees

Larry Green, AEA member and former car salesman, has created a way to take all of the hassle out of buying a new or used vehicle. Larry does all the work, but you reap the savings.



Visit <http://doveprogram.org> to view member testimonials, or call Larry at 602.290.6212 or 1.800.881.3683 to get more information or to request a free quote.

DOVE, quality service since 2001 to teachers, support professionals, and retirees.

A Good Reason to Join AEA-Retired



Who: **Steve Ramos**, ASRS Committee Chair, AEA-Retired Board member

What: Steve has been spending a lot of time in meetings monitoring the Arizona State Retirement System for our Association. (See his report on page 2 and his article on page 7.) He is doing a *spectacular* job of looking out for our future.

1988-2008 AEA-Retired Factoid: Did you know?

The original masthead of *The Conduit* included the phrase "...a pipeline from me to you and you to me." Volume 1, Issue 1, September-October, 1987

**AEA-RETIRED ELECTION 2008
Region 18**

Pursuant to Article V and VI of the Association’s Constitution, AEA-Retired is currently accepting nominations for the following positions: President, Treasurer, and 6 Representatives at Large. The election of Officers and Board Members will be held during the AEA-Retired Annual Meeting, which is scheduled for Thursday, April 24, 2008, at the Marriott in Mesa. *Nominations are due by January 11, 2008.*

----- Cut along this line to separate nomination forms -----

NOMINATION FORM FOR AEA-RETIRED EXECUTIVE BOARD

- You may self-nominate for only ONE of the vacant offices.
- If you nominate someone other than yourself, you must have his or her signed permission.

CANDIDATE _____ PHONE _____

ADDRESS _____ CITY _____ ZIP _____

Signature of Nominator _____ Signature of Candidate (Candidate must sign) _____

Check the office you seek

President Treasurer Representative at Large (6 to be elected)

All terms are for two years.

NOTE: Please mail nomination forms, postmarked by **January 11, 2008** to:
AEA-Retired Elections Committee, 345 E. Palm Lane, Phoenix, AZ 85004

NOMINATION FORM AEA-RETIRED DELEGATES, REGION 18, TO AEA DELEGATE ASSEMBLY

Concurrent with officer and board nominations, we want and need you to run as a delegate to the AEA Delegate Assembly. We need a minimum of 75 delegates nominated. You may nominate yourself. AEA-Retired delegates, Region 18, are required to attend both the AEA-Retired Annual Meeting on Thursday, April 24, 2008, and the AEA Delegate Assembly on April 25 and 26, 2008. This is a great opportunity to meet with long-time friends, be updated on happenings around the state and show your support for your statewide local, AEA-Retired. The deadline for the return of nomination forms is **January 11, 2008**. Election of delegates will be by secret ballot. Ballots will be mailed in early February with a return date of early March.

----- Cut along this line to separate nomination forms -----

NOMINATION FORM FOR AEA-RETIRED DELEGATES, REGION 18, AEA DELEGATE ASSEMBLY

CANDIDATE _____ PHONE _____

ADDRESS _____ CITY _____ ZIP _____

Signature of Candidate _____

NOTE: Nomination forms are due by **January 11, 2008**. Mail to:
AEA-Retired Elections Committee, 345 E. Palm Lane, Phoenix, AZ 85004

******* Special note to those receiving **The Conduit** by e-mail. To submit nominations for Executive Board, AEA-Retired Delegates to Delegate Assembly, or the Les Reynolds Award (next page), you may either print out the forms and mail, OR, if you don’t have a printer, write out the information on a sheet of paper using the correct format, then mail your submission to the above address.



The **LES REYNOLDS DISTINGUISHED SENIOR SERVICE AWARD** is presented annually to a member of our association in appreciation for outstanding service to our association, public education, and the community. Please take time to nominate a member you believe meets these criteria. Please be specific in completing the form. You may attach additional information. The committee will not consider partially completed forms.

Les Reynolds and Barbara Matteson in a 1994 photo. Barbara is now NEA-Retired president. Les was the first president of AEA-Retired.

LES REYNOLDS DISTINGUISHED SENIOR SERVICE AWARD NOMINATION FORM

Nominee Name _____

Address _____

City _____ State _____ Zip _____ - _____

Phone (____) _____ - _____

Nominator's Name _____ Phone _____

Nominee information (attach additional pages, if needed)

1. Number of years as an AEA-Retired member _____
2. Association positions held at the local, state, and national levels

3. Positions held in other professional and/or social organizations

4. Community service

5. List and describe the nominee's involvement in activities that were beneficial to AEA-Retired, education and/or his/her community

6. Other relevant information

Please return this completed form to **Bertha Myers**,
1445 East Monte Vista Rd., Phoenix, AZ 85006, by January 10, 2008.

AEA-Retired members at work and play



AEA-Retired Past President and last year's Les Reynolds Award winner, **John Campbell**,(left), proudly displays the Dwight Patterson NAU Alumnus of the Year award which he received this year on homecoming weekend in Flagstaff. We are proud of you, Brother John!

John and AEA-Retired president (and wife!) Kathy Campbell lookin' sharp for the awards dinner.



The Tucson AZ IMPACT group held their celebration on November 8. Forty-one people attended. There are already 23 students involved and 20 retiree members.

AZ IMPACT Intergenerational Mentoring Program



At the planning retreat in Overgaard, chair **Paula Grigsby** (l.) meets with Tucson coordinator **Claudia Jennings** and Yuma coordinator **Bernadette Presloid**.



The AZ IMPACTgroup poses for a group photo at a recent celebration. Front left is **Stephanie Ehrich**, who is heading up the effort called **The First Five** to support new teachers during their first years in the classroom.



AZ IMPACT chair Paula Grigsby and NEA-Retired president Barbara Matteson work on the intergenerational project.



Retiree Lynda Lancaster with Claudia Jennings, Tucson Coordinator, at the AEA Building.

1988-2008
AEA-Retired Factoid:
Did you know?
The original name of AEA-Retired was the Arizona Retired Educators Association. (AREA).



Why the Arizona Education Association-Retired and the AEA are concerned about retirees' Returning to Work (RTW) regulations

An open letter by Steve Ramos, AEA-Retired ASRS Committee Chairman

The Arizona Education Association-Retired and the Arizona Education Association (AEA-Retired/AEA) closely monitor the Arizona Legislature and the Arizona State Retirement System (ASRS), lobbying both on behalf of our members. The legislature and ASRS are responsible for the current Return To Work (RTW) regulations.

First a little background information is helpful. RTW was created as a way to address an emerging teacher shortage and still maintain the integrity of the ASRS fund. AEA-Retired/AEA believes the state legislature is partially responsible for the teacher shortage because of the continued lack of adequate funding for Arizona's public schools. For a legislature that likes to place its faith in the free market, they have not embraced the fact that a shortage of teachers should naturally cause teacher salaries to rise until demand is met. When the stock market had a few good years in the '90's, the state dramatically lowered the ASRS contribution rates so teachers would see more take home pay, without the legislature having to actually increase salaries.

Today we have a well-funded, well-managed "defined benefit" retirement system. In 1998 AEA-Retired and a coalition of retired associations had the foresight to initiate and work to pass constitutional protections that keep the legislature from raiding the fund for other state needs. However, as a result of previous legislative tinkering, the contribution rate has increased to levels that have caused concern to employers and employees.

The current RTW system was designed to prevent a teacher or other member of the system from retiring from their job, collecting retirement and returning immediately to that same job. The 20 hours / 20 weeks rule was to create a break in employment so the member had to actually retire from fulltime work with an ASRS employer for one year. After that a retiree could return to work fulltime without penalty.

Two private businesses, Smart Schools and Educational Services Incorporated (ESI), saw an opportunity to exploit a loophole in the law. They would hire retirees fulltime and lease them back to school districts, thus bypassing the one-year break in service. This allowed many members to retire from

their job and immediately return to that same job as a leased employee. AEA-Retired took a position early on saying these leased employees were creating unfunded liabilities for the retirement system and causing increased contribution rates for working members. The ASRS Board believed the negative effects to the fund were negligible. AEA-Retired/AEA asked ASRS to study the issue and report back to ASRS members, which it agreed to do.

The ASRS study revealed that the effects of RTW on the fund and its members were significant. The ASRS realizes the study relied on voluntary responses, and the problem could be even bigger than the study indicates.

The following is what we know from the survey:

1. Large numbers of retirees are taking advantage of RTW either through private groups like Smart Schools and ESI or through an arrangement with an ASRS employer.
2. These RTW employees drain benefits from the fund while not contributing and taking the place of an employee who would contribute to the fund. This creates a decrease in total payroll subject to ASRS contribution rates and increased liability for the fund.
3. Employers save money on RTW employees by not having to contribute their share to the fund. This creates the same effect on the fund as above and gives employers added incentive to hire RTW employees over contributing members.
4. The factors above have caused the ASRS to raise contribution rates to cover increased liabilities. ASRS estimates the cost to current employees is at least .08 percent of the current contribution rate. The cost to employers is a matching .08 percent, even if they don't take advantage of the RTW program. In other words, current contributing members and districts are pay-

ing .16 percent for the financial windfall of the RTW employers and employees.

5. The ASRS hires actuaries to forecast and plan for the future needs of the system. This requires predicting the age people will take their retirement and enter the system. RTW is encouraging contributing members to leave the workforce earlier than expected creating more members drawing down the fund than the ASRS had planned for. This also causes an increase in the contribution rate.

The results of the ASRS survey confirmed what AEA-Retired/AEA had feared, RTW was endangering our members current and future retirement and causing our contributing members to pay artificially high contribution rates. The ASRS has formed a committee to look at possible changes to the plan and solutions to the RTW problem. AEA-Retired/AEA are just two of several groups that have an interest in this issue and have representatives at the table.

AEA-Retired/AEA certainly want teachers to maximize their earning potential but not at an added expense to their colleagues and to the detriment of their own retirement fund. Also, philosophically, the AEA-Retired/AEA considers Smart Schools and ESI another step towards privatization of our public schools, which AEA-Retired/AEA believes are at the heart of the foundation of our democratic system.



A Publication of AEA-Retired,
An affiliate of NEA-Retired

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Linda Somo V. P.
Julie Horwin Secretary
Connie Wittig Treasurer
The Conduit co-editors
Suzan Austin Frank Bing

AZ IMPACT: New name for AEA-Retired mentoring program

The new name for AEA-Retired's mentoring program is **AZ IMPACT: Intergenerational Mentoring Program Attracting and Connecting Teachers**. "Thanks to our new multi-year grant from NEA, we are expanding and improving our program," said **Paula Grigsby**, Chairperson.

There are now three coordinators in our state. **Linda Thieken** is working with ASU Main and West Campuses. She is planning the first celebration of the year. The Yuma group is led by **Bernadette Presloid**. Their first celebration will be early second semester. The Tucson group, led by **Claudia Jensen**, had their first celebration on November 8, with 23 students and 20 retirees!

A new component of the program will be mentoring of new teachers in their first five years. This idea came from **Stephanie Ehrich** (see photo on page 6), who was mentored by **John Campbell**. She is now a second year teacher in Mesa.

Contact **Paula Grigsby** at 928-535-4353 or pkgrigsby@frontiernet.net for information and to apply to become a mentor.

Check out the photos on page 6 which show AZ-IMPACT activities

Special thanks to AEA Staffer **Penny Skubal** for her invaluable assistance and advice with *The Conduit* FB & SA

Chapter News

Chapters are an attempt to bring AEA-Retired closer to members. All AEA-Retired members are eligible to join a chapter where they worked or currently live. Meetings usually include an information program, business meeting, lunch or dinner, and time for socializing with friends and colleagues. The 2007-2008 Chair of the Chapters Task Force is **Gary Mehok**. Anyone interested in forming a new chapter can contact him at LOJO40@cox.net.

Glendale Chapter: At the September 13 meeting members celebrated our honorary member **Mary Dooley** with flowers and gifts. **John Campbell** presented the "Five Wishes" program. At the Glendale chapter's November 8 meeting, **Paul Matson**, director of the Arizona State Retirement System was the speaker. Members also brought children's gifts for Andrea's Closet at Thunderbird Hospital. For information on future meetings, contact **Susie Sommer** at 623-931-6209 or ssommer114@aol.com.

Mesa / East Valley Chapter: At the first meeting on October 10, **John Campbell** gave the "Five Wishes" presentation to 36 members. On January 9, 2008, the chapter will meet at 11:00 am on the 8th floor of the Mesa Bank Building, 63 E. Main St. For information contact **Phyllis Swan** at (480) 926-2878 or lcswan@cox.net.

Tucson Chapter: The chapter met on November 14, 2007, at 3:00 pm at the AEA Southern Regional Office. Speakers were **Barb Matteson**, who spoke on NEA issues, and **Claudia Jensen**, who discussed **AZ IMPACT**. The chapter will sponsor 3 student members

Phoenix Chapter: At the meeting held on October 18 **John Campbell** discussed "The Good, the Bad and the Ugly: The Legislative Year 2006-07" with 15 members. The next meeting will be January 17, at 10:30, at the Hometown Buffet, 1501 W. Bethany Home Rd, Phoenix. For information contact **Frank Sacco** at 602-279-5196 or fsacco1@cox.net.

White Mountain Chapter: A meeting was held on Nov. 15 at JB's in Show Low from 11am - 1pm. For information on future meetings contact **Billie Fugate** (Lakeside) at 928-367-1493 or bjfugate@frontiernet.net, or **Paula Grigsby** (Overgaard) at 928-535-4353 or pkgrigsby@frontiernet.net.

Prescott Chapter: The first meeting was on September 13, 2007, and membership doubled. The next meeting is on January 10, 2008, at 11:00 am at the home of **Helga Krantz**, 7825 Prickly Pear Path, Prescott Valley. The State Retirement System will be discussed. Please contact Helga at 928-776-4314 or bcdhelga@gmail.com.

Yuma Chapter: Six members attended the first meeting of the newest chapter on September 18. It was decided in lieu of meetings everyone would participate in the **AZ IMPACT** program with students from NAU-Yuma. Please contact **Bernadette Presloid** at 928-782-7691 or dettep@juno.com if you are interested in joining them.

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