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Members' survey responses help shape direction of AEA-Retired for future years

The Strategic Planning Survey was sent to all members in the last issue of The Conduit. It was also sent via email to all members for whom we have an email address. Participants could choose to fill out the survey online or on paper. Any duplicates were taken out, so only one of those filled out by a member was included in the results.

Top Reasons for Joining AEA-Retired

- * Continue my affiliation with AEA/NEA
- * Information about ASRS and any threats
- United voice for quality public education.

Who filled it out and what were the results?

* Over 450 of you responded! GOOD marks for all that we do, especially monitoring the ASRS and keeping members informed.

* Most of those who answered were between the ages of 60 and 80 years, but we had all ages represented including one 91-year old! 75% were female.

* 80% of respondents have been retired less than 15 years.

* Over 50% are fully retired, not working while 20% are working part time.

* Our largest group of respondents live in Pima County.

* Areas of improvement: membership outreach and recruitment and leadership development. We have accomplished a great deal the last two years, and we will continue the momentum.

* Winner of the \$50 drawing to participate: LaBeth Pondish. All participants were assigned a random number. Duplicates were eliminated. Number was drawn with online randomizer.

Availability to volunteer: 70% of you said that you're willing to volunteer any time from short, limited ability to willing and able whenever requested. And, you want to be asked in person or by phone or by a personal email.

Reaching out to attract more members was one of the most often stated areas of improvement. This year, we had our largest increase in membership in over 10 years, but we have a lot more to do. We are excited because we have **Tricia Roach, Michele Smith and Nancy Putman** and the rest of the AEA-Retired Executive Board working on wonderful plans to increase our presence in Arizona and to increase our membership so that our voice will be strong when we speak about protecting your retirement security and appropriate implementation of the new U.S. Education Act: Every Student Succeeds.

Thank you to each of you who took the time and effort to respond. Your ideas and concerns are important to us. Survey results were the focus of discussion at our AEA-Retired **Committee Day** on September 14th. Attendees used the results of the survey to help plan the activities of our association for the next year to meet the needs of our members. **See photos of Committee Day on page 4.**



AEA-Retired Calendar



- October 10—Deadline to register to vote in general election
- October 12 —Early balloting begins
- October 11 —AEA-Retired Board Meeting, Phoenix
- October 18—MORE Social Mixer, Tucson
- October 19—MORE Social Mixer, Phoenix
- Nov. 1—AEA-Retired Board Meeting, Phoenix
- Nov. 8—General Election
- Dec.. 13—AEA-Retired Board

ASRS UPDATE BY STEVE RAMOS



Need to educate public & media on importance of ASRS pensions to the economy

June 30th brought the end of another fiscal year marked by constant turmoil in the stock market. The Arizona State Retirement System (ASRS) closed FY 2016 with a 0.5% return on investments of approximately \$34 billion. The ASRS assumed rate of return is 8%. This means our hopes of seeing a Permanent Benefit Increase (PBI) by 2020 have dimmed. The only good news is that since the last PBI in 2005 the inflation rate has gradually dropped and now hovers around 1.5%. It is expected to remain low in the near future.

Great healthcare news! During the fall Open Enrollment period, ASRS will include more non-Medicare healthcare plan options, featuring higher deductibles and lower premiums. Members should now be able to choose a plan that better meets their individual needs. Also starting now, all ASRS healthcare activity can be transacted online.

A slowly recovering economy can be hard on both workers and retirees, but a new study details how our ASRS plan and the guaranteed benefits paid to retired members actually helps grow a struggling Arizona economy. A report released in September 2016 by the National Institute on Retirement Security touted the following:

* "Each dollar "invested" by Arizona taxpayers in these plans supported \$6.90 in total economic activity in the state."

* "Each dollar paid out in pension benefits supported \$1.58 in total economic activity in Arizona."

* "Retiree expenditures stemming from state and local pension plan benefits supported 39,918 jobs in the state."

It's important for AEA Retired members to educate

the public, the media and especially our state policy makers about the value of defined benefit pensions. They do more than just keep retired workers out of poverty; they stimulate the economy for everyone.

Read the report. http://www.nirsonline.org/storage/nirs/documents/Pensionomics%202016/pensionomics2016_final.pdf

In the next few months AEA Retired expects to find out what bills will be introduced in the 2017 legislative session. We expect to see the return of the Arizona State University Pension Threat, a proposal to pull all new hires and selected others out of ASRS, replacing the current defined benefit pension with an inferior 401k-style plan. If passed, the other Arizona Universities would be allowed to do the same. We are also closely watching attempts by financially strapped school districts to get out of paying the important ASRS Alternative Contribution Rate for certain groups of privatized school employees. This can undermine the ASRS fund by creating funding liabilities.

Finally, across the nation we are seeing court rulings both rejecting and affirming states' authority to reduce the current pension benefits of retirees. These opposing decisions by state and federal courts can eventually place the final decision on this issue in the hands of the U.S. Supreme Court. The direction the Supreme Court leans will be decided by the leaders we elect in November 2016.

As always our membership is our voice and our voice is our power. When AEA Retired heads back to the legislature we will need members to have our backs. I will ask again that you reach out to friends and relatives who may be retired school employees, share this report, and ask them to consider joining AEA Retired. Thank you. Visit our website for membership information. www.azedretired.com

PRESIDENT'S MESSAGE

BY JULIE HORWIN



Later in this edition of The Conduit I have an election article, because I know that these elections are important to you. Recently I met with many of the presidents of our local associations from Pima and Maricopa counties. At that meeting each mentioned that they were helping

to run school board candidate races, bond-override elections, and helping to elect legislators who would really support public education. I hope that you will find time to give at least 2 hours of your time to help in one or more elections near you or in a district close by.

Why? This year, in January, when the state legislature convenes, a bill will be dropped that will allow ASU to take its employees from ASRS into a defined contribution, 401K type of retirement plan. A 401K type plan was never meant to replace a good pension system. It originated as a bonus for corporate executives. Unfortunately, it is the norm now, rather than the exception, and is never a good retirement plan that will last through a person's life. The impact of this bill will create a huge liability for ASRS that will likely be paid by Arizona taxpayers, higher contribution rates for active employees and make it impossible for us to see a cost of living increase in our pension amounts. Please pay attention to who is running in your district. How about helping to get some true supporters of your retirement security in office so that when the bill is introduced, we will have the votes to crush it?

Easy way to volunteer to make phone calls: Call and leave a message with your phone number for Charlie Fisher, AEA/NEA Campaign Coordinator for Arizona: 602-525-4889 CharlesRFisher16@gmail.com

We Continue to discourse with our NEA-Retired Members from other states who have chosen Arizona as their home; 2,000 retired members from New Jersey, Oklahoma, Wisconsin, Ohio and every other state, who now live and vote here. **Come meet them in a fun day of Mix and Mingle Activities and Election Updates. Tuesday, October 18 in Tucson at the YWCA on Bonita Avenue and Wednesday, October 19 in Phoenix at AEA on Palm Lane. Please visit our website to find out more and to register: www.azedretired.com - or Google "AEA-Retired". You can always call me to register: Julie Horwin 602-320-3093.**

Every Student Succeeds Act – Where Do Retired Members Fit In?

We can best support this new federal education law by continuing to volunteer in classrooms, helping to support your community school and organizing to testify in committee about why every single area of this new act must be supported with appropriate funding. Without funding, ESSA cannot be implemented in Arizona successfully. AEA-Retired is organizing lobby days at the State Capitol this year. Please answer the call to attend when we get closer to January. Thanks to AEA-Retired Political Action Leaders: **Barbara Matteson, Luci Messing, Anna Cicero and Larry Wittig.**

NEW TEACHER PROJECT

AEA-Retired has partnered with NEA to gather data about what new teachers would like from their professional association. We plan to spend a day of training retired applicants, and then pay them to go out to school sites to talk to new educators. Please look for more information that we will pass on to you as it becomes available.

Make Sure Your Ballot Counts

- Sign, seal, deliver! Sign envelope with registered signature, date & deliver to polling place if not mailed in.
- Check to see if the ballot was counted. County Recorder's Office online. If it isn't there, call immediately.
- Vote in the correct precinct. Provisional ballots most likely will NOT be counted.
- Don't make stray marks on ballot. If a ballot is spoiled, request another. Use ballpoint pen only!
- Check polling place before setting out to vote. Online, newspaper or call your County Recorder Office.

LEGISLATIVE UPDATE

By Barbara Matteson



You don't want to wake up the morning of Nov. 9th and wish that you had done more!!!!

In an election year when every vote is critical, (as we saw in the results of the Congressional District 5 election where a handful of votes made a difference), no registered voter can afford to sit on the sidelines.

AEA-Retired members could see a real change if we elect our NEA/AEA recommended candidates at the national and state levels. These are candidates who support our issues:

- Adequate funding for public education
- Pension protection
- Support, strengthen, and expand Medicare and Social Security
- A safe and healthy environment
- Quality public education for all students
- Equality for all

Go to www.vote4schoolsaz.com for a list of recommended candidates who fit this criteria.

Don't forget those all important school board races. School districts are facing hard times, and we need board

members who will work for solutions that are best for our students and teachers.

Voter turnout is crucial. Every little bit you do to move just voter can make a difference. What can you do?

1. VOTE and then see that your family members, friends and neighbors cast their votes for our friendly candidates. Offer to drive people to the polls.
2. Volunteer to help one of the many campaigns doing calling and literature drops. To help the AEA/NEA recommended candidates, contact Charlie Fisher, AEA/NEA Campaign Coordinator for AZ at 602-525-4889 or CharlesRFisher16@gmail.com; phone calling will be done to AEA members on Tuesday & Thursday evenings, and Saturdays in various parts of the state.
3. Use every opportunity to talk to people about the importance of voting and electing candidates who are our friends will move our communities forward.

Time is running out to positively impact this election. So to avoid remorse on November 9th, get up and out the door, and help our friends to win on November 8th!

AEA-Retired Executive Board, Chapter Chairs, and committee members met September 13th & 14th to discuss the results of the member survey and plan the activities of the Association for the coming year in order to meet the needs of all members.



Good news from ASRS on health insurance premiums!

By *Jean Stephenson, ASRS Insurance Committee Member*



Open enrollment for ASRS retirees will begin soon. There is exciting news about medical and dental options for the 2017 benefit year.

DENTAL PLANS

ASRS negotiated a two-year price freeze on dental premiums, so premiums will remain the same for 2017 and 2018.

MEDICARE PLAN MEMBERS

Plan members will see reduced premiums. Senior supplement/PDP premiums will decrease by 1.5% (\$5) and Medicare Advantage HMO will decrease by 10.3% (\$20).

NON MEDICARE PLAN MEMBERS

ASRS is pleased to announce five additional plan options with premium savings from 3.2% to 19.9% (\$25-\$157) less than 2016 premium plans. These five plans will mean reduced benefits and lower premiums. But members can now choose the premium and level of service that best suits their needs. These five plans will have smaller networks and/or higher deductibles.

PASSIVE OPEN ENROLLMENT

No action is necessary for retirees already covered. In other words, if you don't desire any changes, your current coverage will continue uninterrupted into 2017 without completing a new open enrollment form.

SECURE ONLINE ENROLLMENT IS COMING

ASRS will offer a new online Medical/Dental Enrollment process through your secure ASRS account. Forget the paperwork, and enroll for insurance coverage using an easy, intuitive and instructive online application in a secure website.

If you have not yet set up your personal ASRS online account, now would be a good time. With online account set up, you will be one step closer to online enrollment for insurance coverage.

Change for IRS medical deductions begins in January

Beginning in January, medical expenses of people over 65 must exceed 10% before they can claim them as deductions on their income taxes. Since the current threshold is 7.5%, the higher requirement will result in increased taxes for many seniors.

In 2016 there was no COLA (Cost of Living Adjustment) for Social Security recipients. The COLA is determined by the rate of inflation in the previous year. It was designed to keep pace with inflation so recipients would not lose purchasing power. The COLA is based on the consumer price index which measures what consumers buy, what they spend on goods and services. If there is no increase, there is no COLA. If Social Security incomes go up in 2017, the increase will be very minimal.

There is a bill sponsored by Ohio's senators, Republican Rob Portman and Democrat Sherrod Brown (SB3111) that would delay the implementation of the IRS medical deduction increase for two years. Arizona Representatives Martha McSally (R) and Kyrsten Sinema (D) introduced HR3590 which would return the medical threshold back to

the 7.5%. Call these lawmakers to express your support, and urge them on. Then call your own Senator and Representative to promote these bills and ask them to become co-signers.

The main phone number for Congress is 844-449-9466. Call to urge support for these important bills.

Most Medicare recipients will pay the same for Part A in 2017, but Part B deductibles will most likely rise next year. Part D, prescription drug coverage, will probably also experience premium increases from an average of \$34 to \$40.

It is time to compare premiums, deductibles and coverage during the Medicare supplemental insurance open enrollment period between October 15 to December 7. Be sure to ask specific questions when selecting a plan to ensure that the benefits suit your particular needs.

Also, be alert to scams and frauds which are rampant during this sign-up period.

Confused about candidates? Follow these helpful hints for being a successful voter. *By Julie Horwin*

I have always enjoyed political discussion, and this year, there are even more people who are adding their voices to the mix. This is great! It seems everywhere I go, no matter what group, young, old, in-between – we are all talking politics this year!

More people will vote in this election who are political novices and whose voices have not been heard in the past. Many of those will be voting against my candidates. I want to be clear, I am still happy those people care enough to talk about politics and to vote. I just think that in some of those cases, their energy is misdirected, and that is disheartening. They are staying on the negative and not voting for a purpose, a direction, a policy or a vision. It seems they are voting just to express anger.

So, right here in this article, with my real name printed right above these words, I am going to break the No. 1 rule of rational political discussions. I am going to tell you who to vote for. In no particular order, vote for:

#1: The candidate whose stances on the issues line up with yours. I SAID WHAT?! Radical, I know. If you are telling me you are supporting a candidate, make sure you know their stances on the issues. Read their writing. Listen to them talk. I strongly encourage you all right now to at least go to each candidate's website and read their policies thoroughly. Stop listening to news sources and articles that someone shared on Facebook last month. Read candidates' stances yourself. Have a ready answer when people ask you what ideas you specifically support. There are many websites that let you take quizzes and match you with the candidate with whom you have the most in common. Just make sure the websites are accurate. I am including a link to those candidates for whom I am voting because they have a vision that matches my vision for what Arizona can offer their citizens.

#2: The candidate who prioritizes the issues that are most important to you. Maybe the candidates have similar opinions that agree with yours. Maybe the candidates have different opinions and you disagree with all of them. What issues do those candidates prioritize? What issues do they pointedly bring up repeatedly? Focus on their stances on those issues, and how you feel about supporting those stances. See the link below to find out how I have answered those questions.

And now I'm going to break more rules and tell you how to vote:

#1 Become critical of everything you hear. No more of this "my uncle's friend's mom's neighbor told me" stuff. That may have worked when you gossiped about relationship statuses, but it does not work for the elections. Check the sources, always. Really think about what is being said, why it is being said, and by whom.

#3 Be willing to defend your decision. The persons for whom you vote to lead our state should not be those who might cause you shame. Be willing to tell people who it is, and why. Nothing changes unless it is commonly discussed, so for goodness sake, argue away! But argue with the goal of sharing and listening, and not with the goal of being right. And only argue with people who share that same goal.

Finally, I'll do something socially acceptable, and tell you why you should vote:

#1 Because you wouldn't throw your trash on the ground. For the rational caring people out there, who make the decision to go out of their way to the trash can across the street and throw away their frozen yogurt cup, apply that same determination to voting.

#2 Because you care about the issues, not because you care about whose party will win. Don't vote for someone or not vote for someone just because you think the outcome of the election is already decided. If your values align with a candidate, vote for her/him, no matter what the party affiliation. Vote for the person you will be proud of voting for. That is real democracy, and that is getting your voice heard.

Early voting for the general election will begin October 17th. Based on my issues and concerns, these are the candidates I believe will work to make policy that matches. Go to <http://www.vote4schoolsaz.com/recommended-candidates/> to see the candidates that I recommend.

AEA-Retired Delegates attend NEA-Retired Annual Meeting and the NEA Representative Assembly

Your elected delegates, **Barbara Matteson**, **Ken Freed**, and **Julie Horwin**, along with Ex Officio NEA Board Director, **John Campbell**, attended the NEA-Retired Annual Meeting held in Washington, DC June 27-29. **Suzan Austin**, **Steven Linder**, and **Anna Cicero** also attended, along with **Judy Moy** and **Nancy Putman** who helped with the NEA-Retired elections team.

John Jensen was re-elected as the NEA-Retired Vice President. Linda McCrary, from TN, and Sarah Borgman, from IN were elected to the NEA-Retired Executive Council. Marilyn Warner, from FL, and Mae Smith, from MS, were elected to the NEA Board representing retired members.

Money IS the milk of political action. Without it there is no power to change. It is used for communicating, recruiting and mobilizing. At the NEA-Retired Annual Meeting, Barbara Matteson led the fundraising activities. Along with other volunteers, Barbara helped to raise \$33,000 from the Annual Meeting participants!

Julie Horwin attended the pre-RA NEA Budget Hearing where she called for more funding for NEA-Retired State Grants (they have been cut in recent years) and also for increased budgeting for NEA-Retired to create messaging for retired members who are advocating for appropriate state funding for correct implementation of the new Every Student Succeeds Act (ESSA). The NEA-Retired budget has been cut significantly over the past difficult years, although Retired membership has continued to be the largest membership increase over these same years.

The following week at the NEA-Representative Assembly, each day had a full schedule, beginning at 7 AM with the state caucus, and extending until late afternoon with the business of the RA. Once again delegates broke AEA's previous record by raising over \$15,000 for the Fund. The Fund has a direct impact on the work done to protect our retirement security from the wave of attacks on our pensions.

At the RA, Julie helped to write an NEA-Retired-sponsored New Business Item that called for a one-day Congressional Lobby Day that focuses on Retirement Security and Social Security in order to fight the wave of pension attacks. It passed overwhelmingly.

As a member of the NEA-Retired Executive Council Julie will help to organize that lobby day.



John Campbell, Barbara Matteson, and Julie Horwin participate with the Arizona delegation at the NEA Representative Assembly July 3-6 in Washington, DC.





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AEA-Retired 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 on topics such as health care, legislative updates, retirement options, and all aspects of the educational system; a business meeting; lunch or dinner; and that very important time for socializing with friends and colleagues.** Anyone interested in forming a new chapter should contact Chapter Coordinators **Susan Sommer**, ssommer114@aol.com or **Suzan Austin** at (480) 947-2089 suzanaustin@cox.net.

Glendale/West Valley Chapter- All members are invited to join us for a social and informative gathering. If you live on the Westside of I-17 in the Valley of the Sun, contact us. For more information call **Susie Sommer** at 623-628-1935 or e-mail ssommer114@aol.com.

Mesa / East Valley Chapter: Meets in the 8th floor conference room at the Mesa Public Schools Bldg., 63 E. Main Street in Mesa. Meetings are scheduled for Nov. 9, Jan. 11, March 8, and May 10 at 10:45 AM. Contact **Janie Hydrick** at Hydrick@aol.com or (480) 628-1845 for more information or to RSVP.

Greater Tucson Area Chapter: Meetings are the third Tues. of Sept.—May, at 10:00 AM, and alternating sites between the TEA office and the Southern Region office. Go to <http://www.azedretired.com/TUCSON/index.html> for more information, or contact Chapter Chair **Marilyn Calhoun** at 520-744-0399 or marilyn13148@q.com.

Phoenix Chapter: Will meet at the Beatitudes at 1610 W. Glendale Ave. in Phoenix from 10:30 –12:30. Meeting dates for this year are Nov. 15, Jan. 17, March 21, and May 16. For more information or to RSVP your attendance, contact Chapter Chair **Michele Smith** at 602-463-1624 or mms7997@msn.com.

Yavapai Chapter: Contact new Chairperson **Rob Johan** at johaniea31@gmail.com or 602-971-1702 for information about future meetings.

Scottsdale/Paradise Valley Chapter: Met Sept. 19th. Larry & Connie Wittig gave a political update. Many school districts are represented by our group, so if you're looking for a chapter in the north Valley, please join us. Our next meeting is Nov. 21. For information contact either **Co-Chairs: Nancy Riley, 480-596-1144 or Ann Myers, 480-510-8098**, or visit <http://www.azedretired.com/SCOTTSDALE/index.html>. Everyone is welcome.

Southeast Arizona Chapter: Contact **Sally Rosen** at 520-459-0430 or azcatsally@aol.com for information and future meeting dates.

Kyrene/Tempe Chapter: Everyone who is eligible for AEA-retired membership, and their guests, are welcome to the meetings. Contact **Ellie Feldner** at teachgift@gmail.com, for more information and future meeting dates.

Flagstaff Chapter: If you live in the Flagstaff area, you can't afford to miss out on our AEA-Retired chapter meetings, held on the first Tuesday of each month, 10 AM to noon, in the basement room of Flagstaff Federated Church. Socializing with other retired educators is only part of the fun! For more information and to RSVP, contact **Tricia Roach** at trrteach6@mac.com or call 928-525-1997.

New Yuma Chapter: The newest chapter has just formed. Contact Chapter Co-Chairs **Ricki & Jim Gribble** at rickigribble@msncom or call 928-344-1157 for information about how you can participate in this new chapter.