



# THE CONDUIT

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**Welcome new retirees to AEA-Retired; Unified Membership provides strength and a voice for all retirees**



**2013-2014 AEA-Retired Board.** Top L-R: Juan Zuniga, Gary Mehok, Shirley Boswell, Nancy Putman, Steve Linder, John Campbell. Row 2: Sally Rosen, Barbara Matteson, Susie Sommers, Suzan Austin, Liz Hendrickson, Cindy Michels. Front Row: Julie Horwin, Jean Stephenson, Linda Somo, Aurora Aber, Maryann Goodluck, Kathy Ramage-White. Not present: Ken Freed, Judy Moy, Danny Barlow, Frank Bing, Linda Thieken & Carmen Peters.

**Editor's note:** There are some photos in this issue for you to enjoy. To get a clearer view, go online to [www.azedretired.com/Documents/Conduit/aearconduit0612.pdf](http://www.azedretired.com/Documents/Conduit/aearconduit0612.pdf) and set the size to 200% or more.



**AEA Retired Calendar**

October 25th-26th—AEA Board of Directors, AEA HQ

November 5th—Election Day

November 12th - AEA-Retired Board Meeting, AEA HQ

December 6th—AEA Fund Council, AEA HQ

December 7th—AEA Board of Directors, AEA HQ

December 10th—AEA-Retired Board Meeting, AEA HQ

It is our pleasure to welcome all newly retired, new and continuing members to our “family”. We’re glad you made the wise decision to stay connected to your profession through your membership in AEA-Retired. As the premiere voice for education retirees, we are the watchdogs for your state pension, our Social Security System, Medicare, and other benefits that you have earned through your many years of dedicated service to the students and families of our state.

Just as you maintained a Unified Membership while you were working (local, state & national), you will still have the benefit of a unified membership as a retiree. Membership in AEA-Retired requires that you are also a member of AEA & NEA as well.

As your “local association”, AEA-

Retired replaces your former local in the district where you worked. Because we are a state-wide local, we have members throughout the state who are activists and advocates for senior issues and quality public education. Through our Chapters, AEA-Retired provides a closer connection that is easily accessible in many parts of the state where members can meet, socialize with colleagues, and learn important information. See the Chapter News on page 8 of this newsletter and plan on attending the next meeting of the chapter nearest to you.

AEA is still your state association. Since AEA can provide the necessary expertise, guidance, and *(continued on page 2)*

# ASRS UPDATE BY STEVE RAMOS



Steve Ramos

## Health care costs concern ASRS; Affordable Care Act may offer options for some members

Arizona State Retirement System members should have received their 2014 healthcare booklets in the mail and can begin making decisions about coverage during the open enrollment period. In 2014, members will see no changes to any plans and Medicare Eligible member plan premiums will remain the same. I am disappointed to report that our Non-Medicare Eligible member's premiums will go up by 5%. That will be a \$34 increase for "in state" coverage. In the next two months ASRS will be seeking concessions from United HealthCare in return for a one-year extension to their contract. If UHC does not agree, ASRS will proceed to put the contract out to bid for 2015. As always, AEA-Retired will be there to represent you on the ASRS health care committee.

Healthcare costs and markets are improving and I hope the days of double digit increases are gone. The implementation of the Affordable Care Act and the opening of the new "exchanges" have created some new options for our members struggling with high premiums. Let me be clear, if you are Medicare or Medicaid eligible you cannot participate in the exchanges and tax credits. However, since ASRS is not considered an employer and therefore just another source of healthcare in the marketplace, our UNDER AGE 65, NON-MEDICARE members CAN shop on the "exchange" where there will be some 111 different plans in Arizona to choose from. You may find a plan that meets your needs and depending on your income, may be eligible

for a subsidy to help reduce your premium cost.

If you go shopping on the "exchange" hoping to get a plan comparable to coverage offered by ASRS, you should be looking at a high end "Gold Plan". Cheaper, less comprehensive plans may be available in Silver and Bronze plans. Also remember that members usually don't receive a "premium benefit" if they buy health insurance from outside of ASRS. Members can still use their "premium benefit" if they keep the ASRS dental plan.

AEA -Retired is still waiting to see what kind of attacks on public employee pensions will develop in 2014 at the legislature. Recent media reports of problems inside the Public Safety Personnel Retirement System have not helped. They negatively reflect on ASRS, even though the two systems are completely separate and very different from each other.

Please share with friends and neighbors that ASRS continues to be one of the best-run Defined Benefit retirement systems in the country, providing excellent service at below average cost. ASRS recently closed out the fiscal year with over \$30 billion in assets and close to a 13% return on investments.

For more information on the healthcare exchanges, go to [www.healthcare.gov](http://www.healthcare.gov), [localhelp.healthcare.gov](http://localhelp.healthcare.gov) or call 1-800-318-2596.



### Continued from p.1

assistance needed to address important senior issues at the state level, AEA-Retired members can count on support from AEA when needed. Likewise, AEA-Retired members often reciprocate with support for education issues throughout the state.

Membership also includes affiliation with the NEA which offers advocacy at the national level for important senior issues like: safeguarding and strengthening our Social Security System, Medicare, Medicaid, and other earned benefits; and fighting for quality public education for all students. Plus all of our Member Benefits and money saving discount

programs, such as group insurances, come through our affiliation with AEA & NEA.

Welcome again to your new "family". Your Unified Membership (AEA-Retired/AEA/NEA) gives you protection, support, and benefits. Your active participation is always encouraged, and there are numerous ways for you to become involved. For more information on how you can be involved, contact President Linda Somo at [lsomo@cox.net](mailto:lsomo@cox.net) or call 602-574-1473. We're glad you are part of us.

# PRESIDENT'S MESSAGE

BY LINDA SOMO

## Can we be like Malala?

This past July I read a newspaper article about a Pakistani girl, Malala Yousafzai, who celebrated her 16<sup>th</sup> birthday by addressing the United Nations. As you may recall, last October Taliban extremists shot her in the head and left her for dead in an attempt to prevent her from advocating for a right to an education for girls. Miraculously, she survived the attack and has become an international symbol of courage and commitment for an important cause.



**President Linda Somo**

In her speech before the United Nations, Malala said, "One child, one teacher, one book and one pen can change the world. Education is the only solution. Education first." What powerful words! She added that, "The terrorists thought they would change our aims and stop our ambitions, but nothing changed in my life except this: Weakness, fear and hopelessness died. Strength, power and courage was born."

I am in awe of this young girl's fearlessness and determination. I know that I could never be as brave as she, but I believe that we can all learn from her example. I find myself asking, what could we accomplish if we were even a fraction as dedicated to our causes as Malala is to hers?

As retired public education employees, we know how important quality public education is for the success of all students and for the future of this country. As retirees living on fixed incomes, we know the value of our Defined Benefit pension program, our Social Security System, and quality, affordable healthcare. When these programs are threatened, how willing are we to defend them and do whatever is necessary to insure that they will continue to exist and flourish?

I would never ask anyone to face the type of danger that Malala faced, but if we are not willing to defend what is important to us, than who will? Public education in Arizona, and indeed throughout the country, has been under attack for decades. Funding in Arizona has been cut drastically over the past four years leaving school

districts underfunded, classrooms overcrowded and essential programs eliminated. Arizona has dropped to 49<sup>th</sup> in per pupil funding in the nation.

Our Defined Benefit pensions have been targeted for extinction, even though they have been proven to be vastly superior to 401k, and other types of Defined Contribution, retirement programs. The next legislative session will undoubtedly bring more proposals to change, or destroy, our retirement system.

What have we done in the past to protect and strengthen such valuable assets as public education and our state retirement? Can we do more? What would Malala do?

Let's take a lesson from this young heroine and devote ourselves to do whatever is necessary to accomplish our goals. Perhaps we can give birth to our own "strength, power, and courage."



*Malala Yousafzai*

## AEA-Retired Board selects new Secretary to fill vacancy

At the AEA-Retired Annual Meeting in April, Delegates elected Susan Sain, who ran unopposed, to fill the office of Secretary, which was being vacated after six years by Julie Horwin. Unfortunately, personal circumstances have prevented Susan from being able to fulfill her responsibilities, and she submitted a letter of resignation in August. At the September AEA-Retired Board meeting, the Board selected Ken Freed to fill the three-year term vacated by Susan. Ken officially began his duties at the October Board meeting. The Board also appointed Cindy Michels to fill the last year of Ken's position as a Representative At Large on the Board.

## LEGISLATIVE UPDATE



### Seniors need to stay alert, active and informed!

By Barbara Matteson

Keeping up with the happenings in Washington DC is a challenge, to say the least. One message coming from many lawmakers that continues to resonate is the need to cut earned benefits for seniors (referred to wrongly by many as entitlements).

Let's remember that Social Security is an **earned** benefit. Cutting any Social Security benefits needs to be strongly opposed.

Raising the age at which seniors can receive benefits, using the Chained CPI to figure the COLA, or privatizing the system are **NOT** acceptable changes to our Social Security system. We need to strengthen benefits, not cut them. Senator Tom Harkin (D-IA) introduced the Strengthening Social Security Act, S. 567, in the Senate. Congresswoman Linda Sanchez (D-CA) filed a companion bill, H.R. 3118, in the House. This legislation will strengthen Social Security while improving the economic and retirement security of millions of Americans. Contact your senators and ask them to cosponsor S. 567, or contact your representative and ask him or her to sponsor H.R. 3118. You can do so by calling the Capitol Switchboard at 202-221-3121 and asking to be connected with your two senators or representative. You may also visit [www.senate.gov](http://www.senate.gov) to directly locate the contact information for your two senators, or [www.house.gov](http://www.house.gov) to get the information on your representative.

Social Security provides inflation-proof in-

come for life, something not possible with private accounts. Though Social Security's hard earned benefits are modest, they are vitally important to all who rely on them. And they are a crucial safety net for millions of Americans.

One of the methods to cut benefits that are on the table in Congress right now is implementing the "Chained CPI" when figuring the Social Security COLA. Politicians in Washington are using the deficit as an excuse to cut Social Security behind closed doors and in a way they think we won't notice or understand.

Switching to a Chained CPI to figure the COLA is not a simple technical change, or as some would call it "just a tweak". It is an **immediate**, real cut to the benefits you will receive every year into the future. Let your members of Congress know now that you oppose implementation of the Chained CPI and inform your family, friends and neighbors about the impact this proposed change would have on their Social Security benefits.

This is just one issue on our plate at this time. We also have many other important issues at the local, state and national level. School board races, city elections, ballot initiatives, and congressional races to name a few. Your help is needed to see that we elect supportive officials, defeat initiatives that are detrimental, and support those that will benefit our citizens.

Be informed, get involved. Your help is needed. Be sure you have signed up to receive political information from NEA and AEA. Go to: [www.arizonaea.org](http://www.arizonaea.org) to sign up for the Legislative Alert, and [www.nea.org](http://www.nea.org) to check on current legislative issues. For more information on Social Security, the Chained CPI, or the Harkin/Sanchez bills go to:

[www.retiredamericans.org](http://www.retiredamericans.org); [www.nasi.org](http://www.nasi.org); [www.strengthensocialsecurity.org](http://www.strengthensocialsecurity.org); [www.ssa.gov](http://www.ssa.gov); or [www.thomas.loc.gov](http://www.thomas.loc.gov).

# Third Annual AEA-Retired Committee Day, Sept. 2013



## AEA-Retired holds 3rd Annual Committee Day

Randy Carter, AEA Staff

The third annual AEA-Retired Committee Day was held at AEA Headquarters in Phoenix on Wednesday, September 11<sup>th</sup>. Committee Day is a time for AEA-Retired members to meet and discuss goals for the coming year, and this year there were lots of opinions, but compromises won the day. There were over forty members in attendance. Linda Somo, AEA-Retired President, suggested a new twist on the get-acquainted activities and had each member tell of

something positive they did over the summer – *in under a minute*.

Guest presenter, Randy Carter, AEA Organizational Consultant in charge of Advocacy and Bargaining, gave an in depth talk on what AEA-Retired members could expect in regard to attacks on our pensions. He encouraged members to contact our legislators with our concerns.

This coming year the Affordable Care Act may provide assistance for AEA-Retired members. Those who are not eligible for Medicare will be able to access this new system. AEA-Retired is here to help if needed. See the ASRS Update on page 2 for more information.

Any AEA-Retired member can become a committee member and help to determine the direction and activities of the Association by contacting President Linda Somo at [lsomo@cox.net](mailto:lsomo@cox.net) or 602-574-1473.

# Sixteen AEA-Retired members attend Arizona Alliance for Retired Americans Bi-Annual Convention and elect officers



Back Row, L-R: Gary Mehok, Julie Horwin, Linda Somo, Steve Ramos  
Front, L-R: Jean Stephensen, Jo Egan



Sixteen AEA-Retired members served as delegates to the Arizona Alliance Bi-Annual Convention in Phoenix on September 30<sup>th</sup>, where the theme was “Celebrating 10 Years of AZ Retiree Activism”. All AEA-Retired

members are automatically members of the Alliance, since AEA-Retired pays a group membership fee to enroll all members. The Alliance for Retired Americans is comprised of retired union members from a wide variety of unions who work cooperatively on senior issues important to all, such as protecting our Social Security System, Medicare, Medicaid, and pensions.

Attendees viewed the Bill Moyers documentary of the American Legislative Exchange Council, entitled “The United States of ALEC”, learned about the political landscape for senior issues in 2014 presented by Rich Fiesta, Alliance Political Director, were instructed in how to word effective messages when discussing the importance of our Social Security System, presented by Alex Lawson of Social Security Works, elected new officers, passed resolutions regarding the Chained CPI and National Health Care Reform, and listened to other guest speakers.

John Campbell, who also serves as an NEA Retired Director, was nominated as part of a slate of officers and was elected to serve another term as First Vice President. Julie Horwin, Gary Mehok, Linda Somo and Janie Hydrick were also elected to be Vice Presidents to serve on the Alliance Board.



Back row, L-R: Ed Bufford, Bart James, Renee Newman, Luci Messing, Michael Gordy, Mary Chernoski. Front, L-R; Barb Matteson, Janie Hyrick, Liz Kally



## AEA-Retired members help set policies at NEA Retired Annual Meeting and NEA Representative Assembly in Atlanta *by Janie Hydrick*

### NEA-Retired Annual Meeting, June 28-30, Atlanta

Arizona's 12 retired members who attended the NEA-Retired Annual Meeting (Suzan Austin, Frank Bing, John Campbell, Kathy Campbell, Maryann Goodluck, Julie Horwin, Janie Hydrick, Barbara Matteson, Gary Mehok, Judy Moy, Linda Somo, & Jean Stephenson) joined 390 other NEA-Rs from around the country for two days of information and governance activities.

Thomasville Heights Elementary School in southeast Atlanta was cleaned up and perked up through the combined efforts of student and retired NEA members in Outreach to Teach, an annual opportunity at the NEA-RA to physically transform a host-city school. This year also, NEA-R raised more than \$52,000 for the NEA Fund for Children and Public Education.

Drum roll...and after a riveting speech by Arizona's own John Campbell, he was soundly re-elected for a second term of representing NEA-R members on the NEA Board of Directors (see photo below).

### NEA Representative Assembly July 1-6, Atlanta

Delegates to the NEA-RA elected Kevin Gilbert and Maury Koffman to the NEA Executive Committee; and considered 93 New Business Items.

*We were prompted to action by Donna Schulze, ESP of the Year:* "The learning environment of students is directly related to the working conditions of educators.

When we raise our hands and speak up about sick leave, health insurance, crowded classrooms, and other working conditions, it directly affects the learning of our students. There is a connection between the well-being of students and the treatment of educators."

*We were inspired by Jeff Charbonneau, Teacher of the*

*Year:* "I do believe that we can and do live in [a teaching] paradise. The reality is that paradise cannot simply be found. Paradise is not stumbled upon. It is not waiting for us to find it. A teaching paradise must be built, main-



tained, and improved each and every day. It requires sweat equity, triumphs over adversity, and consistent, positive attitudes."

*Executive Director John Stocks fired us up:* "Sisters and brothers, public education is a public good that should be safe-guarded as a sacred trust. The opportunity to receive a world-class education shouldn't just exist in the same neighborhoods that already have it or for those who can buy it. Opportunity is part of our social contract. And equal opportunity is the foundation of democracy. We need to demand that our lawmakers hold that ideal sacrosanct."

*Arizona's favorite son, NEA President Dennis Van Roekel, had us cheering wildly on our feet:* "There are three strands in NEA's DNA: our work for social justice, standing up for the rights of our members and affiliates, and our work as professionals. And what binds these three strands together is the passion our members have for students and for public education. I want NEA and our nation to stand up and declare that we will no longer accept nor tolerate an education system that doesn't live up to our American ideals. I want to dream and fight for what could be – to dream of things that never were and ask, 'Why not?' And stop asking or waiting for permission. Proceed until apprehended!"

Go to [nea.org/ra](http://nea.org/ra) for full coverage of the 2013 RA, including video and photos. You can hear the entire speeches that were excerpted above at <http://www.youtube.com/user/NEAABS>



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**The Conduit**

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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, business meeting, lunch or dinner, and time for socializing with friends and colleagues. Anyone interested in forming a new chapter should contact Chapters Chairpersons **Gary Mehok** at [LOJO40@cox.net](mailto:LOJO40@cox.net) or **Suzan Austin** at (480) 947-2089 [suzanaustin@cox.net](mailto:suzanaustin@cox.net).

**Glendale/West Valley Chapter-** All members are welcome at our meetings. The first meeting was Thursday, Oct. 3rd, 4:00 pm at the Iron Works Restaurant, 17233 N. 45th Avenue, Phoenix. Tory Anderson was the speaker. For more information call **Susie Sommer** at 623-931-6209 or e-mail [ssommer114@aol.com](mailto:ssommer114@aol.com)

**Mesa / East Valley Chapter:** Chapter members met on Wed., Sept. 18th. Guest speaker was AEA Retired member Representative Lela Alston. The next scheduled meeting is set for 10:30 AM November 12th, at the Sunrise Bank Bldg., 63 E. Main Street in Mesa. Contact **Janie Hydrick** at [Hydrick@aol.com](mailto:Hydrick@aol.com) or (480) 628-1845 for information.

**Greater Tucson Area Chapter:** Chapter elections were held; Chip Parsons, Chair, Catherine Passmore, Vice-Chair, Patricia Small, Secretary and Kathy Ramage-White Secretary. Next scheduled meeting will be Tues., October 15th. Antonio Galindo from NEA Member Benefits will be the speaker. Meetings are the third Tues. of Sept.—May. Go to <http://www.azedretired.com/TUCSON/index.html> for more information, or contact **Chip Parsons** at [chipp@cox.net](mailto:chipp@cox.net)

**Phoenix Chapter:** For information about future meetings please contact **Barb Joseph** at (602) 765-0788 or [btjoseph@cox.net](mailto:btjoseph@cox.net).

**White Mountain Chapter:** For information about this chapter, contact **Gary Mehok** at [LOJO40@cox.net](mailto:LOJO40@cox.net)

**Yavapai Chapter:** The Yavapai Chapter of AEA-Retired met at Bon Fire's in Chino Valley, on Thursday, September 17th at 11:00 AM. Terry Rosa from Senior Prevention was the speaker. Contact **Ted Coleman** at [tdashfork@azwildblue.com](mailto:tdashfork@azwildblue.com) for more information.

**Yuma Chapter:** Please contact **Cindy Michaels** at [lucindamichels@juno.com](mailto:lucindamichels@juno.com) if you are interested in establishing this chapter.

**Scottsdale/Paradise Valley Chapter:** The first meeting was held Sept. 16th. Next meeting is scheduled for Nov. 13th at 11 AM at Macayo's on N. Scottsdale Rd. in Scottsdale. For information contact **Suzan Austin** at (480) 947-2089 or visit <http://www.azedretired.com/SCOTTSDALE/index.html>. Everyone is welcome.

**Southeast Chapter:** October's meeting will be on Thursday, the 31st. at 5:00 at the Peacock Restaurant on Fry Blvd. Please RSVP to Cathy Milkie, 520-366-5482 or [cmilkiec@aol.com](mailto:cmilkiec@aol.com); or **Sally Rosen**, 520-459-0430 or [azcatsally@aol.com](mailto:azcatsally@aol.com). Hope to see everyone there.

**Northern Arizona/ Rez Chapter:** Contact **Maryanne Goodluck** at [magoodluck55@yahoo.com](mailto:magoodluck55@yahoo.com) for information and future meeting dates.