NEA-Retired Organizing Conference in March offered ‘good ideas to continue to build our organization’

by Janet Jackson, NKEA Retired

I had the good fortune to attend the NEA-Retired Organizing Conference in Dallas in March. Its sessions were both informative and valuable. There were a variety of sessions to attend. I attended the following:

- **You’ve Earned Your Retirement** presented by Judy Bryant, Field Organizer, Texas Alliance for Retired Americans Educational Fund. This session focused on protecting Medicare and Social Security by, among other measures, eliminating the unfair Government Pension Offset (GPO) and Windfall Elimination Provision (WEP). Her message: “Let’s not be the last generation to retire . . . Retirees are entitled to our benefits because we earned them.”

- **Safety for Seniors**, presented by Katy Davis, Education Coordinator, Knox County, TN Sheriff’s Office. Ms. Davis stated that seniors are often targeted for scams because they are trusting and less likely to report fraud, and are more likely to live alone. She also said that criminals presume elders may be less likely to report a crime because they do not remember the details. She highlighted telemarketing scams, one-third of which target senior citizens; fraud by mail and Internet; and identity and medical fraud. If you are a victim, she said, you should file a report with your local law enforcement agency as soon as possible.

- **Federal Update** presented by Al Campos, NEA Federal Lobbyist. Mr. Campos called the record number of contacts against the nomination of Betsy DeVos for Secretary of Education “a great victory for NEA” even though she was confirmed. Nearly 1,400,000 contacts were made with members of Congress, and the vote ended in a 50-50 tie, which Vice-President Pence was forced to break by casting a vote. He also discussed the status of the social security offsets (GPO/WEP). When the 115th Congress convened, all the bills from 2016 were swept away so all new legislation had to be introduced. H.R. 1205 was introduced in the house to eliminate the GPO/WEP; to date, it has 97 co-sponsors, including Kentucky Congressmen Thomas Massie (Republican, 4th District), Andy Barr (R-6th), Brett Guthrie (R-2nd), and John Yarmuth (Democrat-3rd).

- **IEA—Retired Active Local Presidents’ Outreach Task Force** presented by Janet Kilgus, IEA State Retired President. Ms. Kilgus discussed how Illinois created a task force of trained retirees to assist their active organization by providing support and services to their active local presidents.

NEA Vice-President Becky Pringle delivered a powerful speech on Racial Justice in Education and What We Can Do. She suggested we read book titles: *The New Jim Crow* by Michelle Alexander; and *Waking Up White* by Debby Irving. She also suggested these websites: neaedjustice.org; raceforward.org; and lovehasnolabels.com (the Harvard University racial bias quiz). I believe the sessions were informative and will provide ideas to continue to build our organization.
Caveat Emptor!

Frankfort Republicans will try to sell us a ‘solution’ to Kentucky’s pension crisis soon.

A short while back a trusted friend shared a random quote from President Lyndon Baines Johnson with me. A portion of that quote struck me as so appropriate to this month’s article. Although I cannot locate the exact quote the gist of it is that you can’t expect a man selling you a used car to be forthcoming on all of its hidden mechanical faults. He’s not going to boast how it overheats on long trips or that the horn only works occasionally.

This is the doctrine of Caveat Emptor: “Let the buyer beware.” It is a warning that notifies a buyer that the goods he or she is buying are “as is,” or subject to defects. When a sale is subject to this warning the purchaser assumes the risk that the product might be either defective or unsuitable to his or her needs.

This brings me to a recent interview Senator Damon Thayer gave to Nick Storm of Spectrum News. In the story and accompanying video that was published April 17, 2017, Senator Thayer was speaking about the two bills that will most likely be part of the special session that Governor Matt Bevin is expected to call in late summer or early fall of 2017. Those bills deal with tax and public employee pension reform.

Senator Thayer contends that, “There is no package put together on either of those.” He continues on to say that they are “going to start working on it with the governor and with the House” and, “It’s going to take a couple of months to come up with an agreement. These are both complicated issues.”

I certainly agree with Senator Thayer that they are very complicated issues and he is spot on when he states, “No matter what we do it’s going to be controversial.” For starters, he talks about the Senate working with the governor and the House, but there is no mention of involving or working with the people their decisions will directly affect. Instead his focus is, “What we do in the special session on taxes and pensions is going to have a direct effect on what we are able to do on the budget and the road plan.” We all have been witness to how the budget and road plan are used as high pressure leverage by leadership to bully legislators into compliance with leadership’s agenda.

Caveat Emptor!

Thayer’s callous disregard for those directly impacted by these bills is further illustrated in his following remarks. “Then we need our best cheerleader to go out and sell it. Our best salesperson. That person is Governor Matt Bevin. We need him to go out on the road this summer, July and August, and sell this at Chambers of Commerce, at Rotary Clubs, at Kiwanis Clubs, to meet with the media like you. To meet with editorial boards. To use social media, every avenue possible so that when we bring our members back here and ask them to take two of the toughest votes they’re going to take in their legislative careers that the governor has done everything he can to sell it to the people of this Commonwealth that we represent.” Conspicuously lacking from Thayer’s list of “…the people of this Commonwealth that we represent.” are teachers and other public school employees, school districts, school boards fire fighters, law enforcement employees, state employees… Caveat Emptor!

When it comes to public employee pension reform there is no secret that the governor and Senate leadership desire to end the current defined benefit plan and replace it with a defined contribution plan. In Thayer’s own words, “On pensions I think we are for retirees and current employees; we’re ready to deal with everything outside the inviolable contract. And then for future employees, probably looking for a whole new system for both future teachers and future state employees.”

Thayer further states, “The good news on pensions is that we have done so much work there with the Public Pension Oversight Board as well as the Teachers’ Retirement Working Group, we can pull together a pension bill together pretty quickly.” While Senator Thayer is not a current member of the Public Pension Oversight Board, he was a member of the Kentucky Teachers’ Retirement System Funding Work Group.

The benefits that fall outside of the inviolable contract and the idea of switching new employees to a defined contribution system are addressed in the December 4, 2015, Final Report of the KTRS Funding Work Group.

Regarding what is outside the inviolable contract the Final Report says: Current Teachers

The few benefits for current teachers that fall outside the inviolable contract include (1) retirement benefits based on three years of salary rather than five years for retirees who are 55 with 27 years of service; (2) an enhanced multiplier (3.0%) for years of service beyond 30; and, (3) providing a retirement salary credit rather than a service credit for a portion of accumulated sick leave.”

CMC estimated the cost savings for each of these three potential reductions for current members. Note that these cost savings do NOT consider:

- Potential negative consequences for retiree healthcare costs to the extent that the changes result in earlier retirement and increased retiree healthcare costs. These costs may, of course, be offset by the lower costs to school districts of beginning teachers who start their careers at lower salaries.

Please see “President’s Column” on Page 4
No one claimed our prize package by identifying the members in last issue’s “Blast from the Past” challenge. They were (left to right) Joan Robinson, Harriet Porter, June Woo, Bettie Weyler and Dick Sanders, all of the Louisville Education Association (LEA). They served as guides for a bus tour of Louisville that LEA provided on August 28, 1972 as part of Louisville Public Schools orientation for new teachers, under the terms of their bargained agreement. Joan wrote about the tour in an article for the September 21, 1972 edition of LEA News:

“The teachers boarded the air-conditioned buses at Meyzeek Junior High School and toured the downtown area and Riverfront where the Belle of Louisville and Delta Queen are docked, then on through Butchertown, Crescent Hill, St. Matthews, the Highlands area and westward on Eastern Parkway.”

After stopping for box lunches from Kentucky Fried Chicken, Joan reported, the group continued the tour, visiting Churchill Downs, “some of Kentucky’s distilleries,” and the Park-Duvalle, Southwick, Shawnee and Village West neighborhoods. She added that “the entire cost of the bus tour and box lunches was generously provided” by two insurance vendors “whose programs are endorsed by LEA.”

Now, here’s a new Blast From the Past challenge: Who are these young men and what are they talking about?

Send your answer in an email message to kathryn.whitlock@kea.org. If your answer is the first, or the best, we will send you a prize package of KEA-Retired merchandise. Good luck!
President’s Column (continued from page 2)

Caveat Emptor!

- Phase-in of the provisions which might cause the one-fourth of today’s teachers which are eligible to retire now to retire very soon. Retirements at that volume would make it difficult for districts to fill vacancies and students would lose out as they have a high percentage of new teachers instead of a more balanced blend of experienced and new teachers.

- Potential increased costs to school districts if the treatment of sick leave at retirement were to be changed. If teachers use their sick leave rather than save them for payment at the end of their careers, then school districts will be faced with higher cost for substitute teachers and educational progress in the classroom may be disrupted.

Current Teachers

Reductions to future teacher benefits represent significant savings to the Commonwealth’s budget but these savings will be phased-in over 25 or more years. In the short-run, the savings to [TRS] are very small, as new teachers represent a small portion of the workforce. However, the Work Group cautions that changes to benefits for future teachers do not reduce the current KTRS unfunded liability, although these changes will slow the growth of the liability in the future.

Regarding switching new employees to a defined contribution plan the Final Report says:

- Defined Contribution Plan
  There are many different variations of defined contribution plan designs available. Conceptually, the Work Group discussed closing the current benefit plan to new hires and opening a new defined contribution plan for new hires at some point in the future. The following comments apply to defined contribution plans in general.
  - Long-term consequences of implementing a defined contribution plan for Kentucky’s new teachers include:
    - Investment returns earned by individuals managing their own investments typically lag returns earned by professional plan managers by more than 1%
    - As individuals age, their investment choices must become more conservative
    - It is impossible for individuals to predict their own life expectancy while KTRS can predict the life expectancy of the group much more accurately
    - As the assets associated with the current plan are used up and fewer and fewer contributions are added to the system, the investment returns earned by the plan are reduced and will increase the cost of paying off system liabilities; and
    - It is possible that as future teachers earn lower benefit levels in retirement, some retirees may need to receive public assistance

Without specifics of a DC plan, it is difficult, if not impossible, to quantify savings that would accrue to the Commonwealth in the future. The experiences of other states as they transitioned to defined contribution plans may offer important guiding information for Kentucky policymakers.

Another issue that may come into play as a part of a “hybrid plan” is to require new teachers to participate in both TRS and Social Security. The Final Report addresses this issue as follows:

- Social security participation by Kentucky K-12 teachers

Social Security was not found to be a cost-effective alternative because the level of benefits provided by employer and teacher contributions (12.4%) are significantly lower than those which could be provided through a Kentucky-provided Defined Benefit or Defined Contribution plan. Furthermore, the 6.20% required employer contribution toward Social Security is nearly as high as the 6.58% employer funded Normal Cost for newly hired teachers. This indicates that if Social Security was adopted, only 0.38% of payroll would be available for supplemental employer provided benefits.

It will be very interesting to see if Senator Thayer and his cohorts choose to incorporate or ignore these excerpts from the 2015 Final Report of the Kentucky Teachers’ Retirement System Funding Work Group. Caveat Emptor!

So, are we doomed? Should we just shake our heads and complain to each other about “the inevitable”? ABSOLUTELY NOT! Now is the time for us to do our due diligence. It is time for us to demand that our legislators have and employ adequate time to make a reasonable inspection of the “sold as is” goods their “best salesman” is attempting to peddle. We need to make certain that our legislators are aware that they will be assuming the risk that the product being sold may be defective or unsuitable to our collective needs. They must be reminded they will have no recourse with the seller if they themselves do not inspect and otherwise ensure that they are confident with the integrity of the product. Caveat emptor, quia ignorantem non debuit quod jus alienum emit. (Let a purchaser beware, for he ought not to be ignorant of the nature of the property which he is buying from another party.)

IT IS UP TO US! We have a limited opportunity to reach out to our Senators and Representatives and politely remind them that they can only truly represent you, their constituent, when the legislative process is allowed to run its course unimpeded. Urge them not to fall prey to high pressure sales tactics! Make sure they understand they have an obligation in Frankfort to do business in a manner that looks out for the interest of their constituents, not the bidding of their leadership.

I am asking each and every one of you to reach out and deliver this message to your legislators. I am asking the KEA-Retired District Presidents to help facilitate this process in your area. Invite your legislators individually or collectively to visit with you and your peers. Set up a meeting at a local coffee house, restaurant, or library. (Please DO NOT offer to pay for their coffee or food!). Invite them to an Association meeting. Attend their Town Hall meetings if they have one. Cooperate and coordinate with your local active association.

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DISTRICTS: NEWS & NOTES

FIRST DISTRICT: Nine members of First District Retired represented KEA R as delegates to the 145th KEA Delegate Assembly April 5-7 in Louisville. They were: Marie McMillen; Arletta Kennedy; Donna Whitfield; Charlotte Benton; Janice Gream; Sandra Anderson; Kathy Hobbs; and Lana and Richard Blish.

FOURTH DISTRICT: Fourth District Retired met on February 23, 2017 at the KEA Elizabethtown office. Discussion was on retired members attending KEA Day of Learning with active members, KEA-Retired Annual meeting, changes to the Fourth District constitution, and an announcement that KEA-Retired Fourth District can now have two KEA-Retired Board of Directors. KEA-Retired President Tom Denton spoke on the proposed amendments to the constitution of KEA-Retired. Roz Bryant attended to discuss her new role as KEA UniServ Specialist assigned to work with KEA-Retired.

FIFTH DISTRICT: Members of Fifth District EA Retired met on Friday, April 28 at the KEA Louisville St. Matthews office. Highlights of the recent KEA Delegate Assembly were discussed as well as other current educational issues & concerns—including an anticipated pension reform special session of the General Assembly. Revisions to the FDEA-Retired Constitution were adopted by the members who were present. A committee of volunteers will explore ideas to increase our membership engagement across all the counties we serve. Leave us a message at (502) 893-3205 if you would like to attend future meetings or make suggestions to the group. Please consider getting involved.

JCTA: We want to thank JCTA retirees for attending the Annual KEA-Retired meeting held again at the Louisville Marriott Hotel. Our JCTA-R and KEA-R election is currently being held for President, Vice-President, 2 Steering Committee seats and Seat D of KEA-R Board of Directors. We’ll be returning to The Olmstead for our Annual Meeting and Luncheon on October 17, 2017, which is always a beautiful venue.

Please see “Districts: News and Notes” on Page 7
Diet, exercise key to ‘defeating’ Type 2 Diabetes

I spent the past week in Orlando, Florida, at the Star Wars Celebration which is held every two years at different venues. While many view Star Wars as science fiction, it is a saga with a sequence, although strange, of stories that represent a continuation of one movie following another. For some it is a very difficult sequence to follow. In any case there are mini plots and characterizations in each movie that we can pull out the sequences.

I thought of associating a very popular line from the movies with affiliation with KEA: “May the Force be with you.” KEA always has been and always will be a driving force in public education for the educator and “for the kids.” We as members are that force. We can pull some lessons out of the different stories. Perhaps many fantasies, but dreams do turn into realities when we think of it.

Let’s look at a prevalent health problem as we get into those golden years: Type 2 Diabetes. I have been doing much reading on this topic and would like to share some of what I read. Personally I have been through this and as my doctor says, “I defeated diabetes.” Now this is not always the case, but if we try and not just settle for having the problem, we may be able to do the same.

In a recent article by Dr. Eve Glazer and Dr. Elizabeth Ko, both associated with the UCLA medical school, they both stated that through healthy foods and exercise, glucose levels can stay steady. The main thing is to manage your blood glucose levels, which is the measurement of how much certain sugars are in your blood.

We must be aware and be able to control the blood glucose so it does not remain at a high level. If the glucose remains high it could lead to a pre diabetes condition called Type 2 diabetes. Blood glucose starts its journey from ingesting carbohydrates, which are found mainly in breads, grains, fruits, pasta, some dairy, some vegetables, and other food. Under normal circumstances glucose is released into the blood to give us energy along with insulin that is produced by the pancreas. Of course, this is the normal ways things work. Not all foods release glucose at the same rate. Fruits and foods higher in fiber release glucose at a slower rate and over a longer period of time. Candies, sweetened cereals and sugary foods spike the glucose and normally shoot that blood sugar way up.

Research has shown that exercise affects blood glucose levels. When you increase your physical activity, your body works harder and your muscles work harder.

You cannot go on a diet eliminating carbohydrates. As I said, the key is moderation. Exercise may be as common as walking or something more active that you are able to work into your day.

As a result of that scare two years ago I went to a nutritionist who motivated me to watch my diet and do the exercise. That was something that I knew I needed to do, but just had to have someone to be accountable to. I still check glucose levels in the morning and keep a log of foods and how high that food will send my glucose. As a result, I lost 60 pounds and my glucose is always hovering in the normal range. No, I never took any medication.

I hope this helps you since this problem is so prevalent now. This program may work for you, but do not try this without medical intervention. I can answer questions, but I cannot give advice. Maybe what I have done will help you. Please contact me with your questions at wildcat860@aol.com. I’ll be glad to hear from you.
The bottom line is this: We can sit back and just let things happen in Frankfort, or we can take an active role in influencing the outcome. It is imperative that we have these conversations with our legislators because I can assure you that the Chamber of Commerce (the organization that spent the largest amount of money to lobby Frankfort in the 2017 regular Session) and the others listed by Senator Thayer as “…the people of this Commonwealth we represent.” WILL be having those conversations! Whatever happens in Frankfort in a special session WILL directly impact you and your family as well as the future of public education! Caveat Emptor!

Let me conclude with one more quote from Senator Damon Thayer: “One of the things about Governor Bevin is that he always has his foot on the gas.”

It’s time for you to decide if you are going to heed LBJ’s advice or if you are just going to stand there as Governor Bevin runs you over with his high pressure used car sales pitch. Caveat Emptor!

If you would like to read the story and watch the Damon Thayer interview you can find them at:
http://mycn2.com/politics/no-matter-what-we-do-it-is-going-to-be-controversial-thayer-says-on-tax-reform

If you just want to see the video interview, you can go to: https://youtu.be/Yl-5YcUjfzQ

More information on the Kentucky Teachers’ Retirement System Funding Work Group as well as a link to the Final Report can be found at: https://trs.ky.gov/kttrs-funding-work-group/

NORTHERN KENTUCKY: NKEA-Retired’s last meeting of the year was held on March 14. We elected officers, talked about bills passed in the legislature and discussed next year’s schedule and possible speakers. Members attended a legislative breakfast attended by some of our local representatives. We met with our senator’s field representatives about the repeal of the WEP and GPO. Members also assisted the active members with NKEA’s Read Across America event at our local mall. We are looking forward to next year’s activities.

UPPER CUMBERLAND: The Pre-Delegate Caucus of the UCEA-Retired was held March 7 at David’s Steaks in Corbin. Final information for the KEA-Retired DA and the KEA DA was presented. Mark your calendars for 2017-2018: Our Annual meeting will be held on September 26, 2017; Our Pre-Delegate Caucus will be on March 6, 2018. Both meetings will start at 11:30 am with lunch (provided) at David’s Steaks in Corbin. For information contact: Pat Bingham, President (fidir@hotmail.com); Penny Robinson, Vice-President, Clay County; or Sandra Harbin, Secretary, Bell County. All KEA-Retired/Upper Cumberland members are encouraged to attend.

UPPER KENTUCKY RIVER: On March 28, 2017 with the help of KEA-Retired President Tom Denton and UniServ Specialist Roz Brayant, UKREA established a local retired district with the election of the following: President, Howard Stanfill; Vice-President, Pam Maggard and Secretary, Marie Bellamy.
We are thrilled about our recent rapid membership growth, but as KEA Retired continues to get bigger we find it ever more important to examine all our programs and expenditures with an eye to making certain that we are doing things in the most cost-efficient way.

One of the first economies you will see will be in the way we distribute this quarterly newsletter. We will continue to mail to all members paper copies of the two issues that contain nomination forms for Association elections. We would like to send the other two issues to as many members as possible by e-mail. Please take a moment to make sure we have your correct email address, by sending it to KEA Retired staff associate Kathy Whitlock at Kathryn.whitlock@kea.org.

Of course, if you still want to receive paper copies of all four issues by USPS mail, please let Kathy know that - either by sending an email to her at Kathryn.whitlock@kea.org or by calling (800) 231-4532.