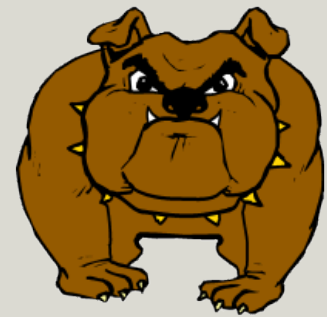




THE WATCHDOG REPORT

THE OFFICIAL PUBLICATION OF MISSOURI RETIRED TEACHERS ASSOCIATION AND PUBLIC SCHOOL PERSONNEL

Volume 57 Number 2



MRTA is your pension watchdog!

MRTA 2021 End of Session Report



**Your experienced, dedicated, and hardworking staff!
MRTA is your pension watchdog!**

Full Frontal Attack on Public Schools

(Comments from MRTA Executive Director Jim Kreider)

During the 2021 legislative session, there were over 500 pieces of legislation regarding public education tracked by the Missouri Council of School Administrators (MCSA). Most of the legislation would have had a negative impact on Missouri public education. PSRS/PEERS tracked 282 pieces of legislation to safeguard against any harmful pension legislation. There was no negative pension legislation thanks to MRTA members.

In fact, since MRTA and our members' strong opposition to HB 864 introduced by Jered Taylor (Republican Dist. 139) in 2019, there has not been any standalone PSRS/PEERS harmful legislation.

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...and so much more!

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MRTA President's Message

By Arleta Godwin



Hello again, MRTA Members! I hope this newsletter finds all of you safe and doing well in these unprecedented times. When I chose the theme of my presidency, "**Be a FAN of MRTA**," I thought about what the words could mean in different contexts.

For me, I focused on the word FAN. In my mind, I interpreted it as a supporter of a particular issue or group, and I have a strong interest in this organization. **I am a FAN of MRTA!**

I feel that MRTA truly cares about the Missouri education retiree. MRTA definitely wants an incredible life for retirees, desires exceptional benefits for retirees, and to do that, works to protect and enhance the pension we are all entitled to receive after we retire.

Who is MRTA you ask? **MRTA is YOU**, each and every one of our members from the field of education in Missouri. Our members can include every teacher, bus driver, principal, school nurse, secretary, librarian, cook, custodian, counselor, and superintendent. Therefore, MRTA represents both PSRS members and PEERS members.

So, I now ask, "**Don't YOU care about your retirement?**" Sure you do! YOU care about your finances after retirement, your activities after retirement, benefits you can access after retirement, and you care about being able to do the things you want to do, without worry. Consequently, if an organization cares about all the same issues you care about after retirement, wouldn't it be prudent to become part of that organization to be able to be heard on important issues relating to YOU and your retirement? You can, just join MRTA to get access to this support, opportunities, and fun. Yes, I said FUN! MRTA also believes in having FUN. Our many FANS (members) like to have FUN.

YOU can be a member (FAN) of MRTA at the local level and the state level. The local units help get the word to all members and have their own officers, plan their own meeting times, and host various activities. Units belong to Regions, and the 14 Regions make up the entire MRTA organization. To me, being a group, club, or association member gives a feeling of belonging, of confidence, that you are not alone and that you have 'friends' you can count on, too. It makes you feel that you have support, know others who have similar interests as you do, and that there is someone to monitor and protect your retirement. MRTA does just that!

MRTA currently has over 30,000 members (FANS). It has been stated that MRTA is a powerful group. Wouldn't it be FANTastic if all of the over 90,000 retirees were members of MRTA? Think what a strong and powerful organization we would be then!

In closing, I am going to do what our Executive Director, Jim Kreider, says we need to do - **ASK people to join MRTA.** In early November, my husband and I did just that. We asked 100 people to respond to a chance to get their membership paid by us. We had a great response - see the separate article on page 9. I am asking YOU now, if YOU are not currently an MRTA member, please join our organization today!

MRTA Executive Director's Message

By Jim Kreider



Full Frontal Attack on Public Schools

Please see the End of Session Report on the next page.

Comments on the 2021 Legislative Session:

During the 2021 legislative session, there were over 500 pieces of legislation regarding public education tracked by the Missouri Council of School Administrators (MCSA). Most of the legislation would have had a negative impact on Missouri public education. PSRS/PEERS tracked 282 pieces of legislation to safeguard against any harmful pension legislation. **There was no negative pension legislation thanks to MRTA members.**

In fact, since MRTA and our members' strong opposition to HB 864 introduced by Jered Taylor (Republican Dist. 139) in 2019, there has not been any standalone PSRS/PEERS harmful legislation. MRTA has protected the system and pension benefits by **STRENGTH IN NUMBERS and BY SHOWING UP!** HB 864 of 2019 would have allowed for a choice for new education hires of either a 401(k) plan or our defined benefit plan. If this legislation passed, it would have bankrupted our defined benefit plan.

MRTA also works hard for active educators and public education. See our 2021 Legislative Platform on pages 6-7. You will see by the report on the next page that we lost on a major front this year, dealing with the voucher tax credits. The good news is that MRTA did help to stop charter school expansion. MRTA has issued a Call to Action on this issue. PLEASE write the Governor and ask him to VETO HCS HB 349 if you have not already done so at communications@governor.mo.gov.

Current funding levels for public education are weak to say the least. The Foundation Formula is currently being funded at 2005 levels. For instance, transportation is currently less than 20% funded. Possibly the worst report to recently come across my desk is that Missouri is ranked 50th in the nation in beginning teacher salary and just 45th in the nation in average teacher salary. There was not one word in the legislature this year about changing these embarrassing facts, only complaints about teacher shortages.

Missouri Teacher Pay

Average Starting Salary

#50 in the nation
\$32,970

Average Salary

#45 in the nation
\$50,817

ALL IN ALL, with all the negative public school legislation introduced this year, it certainly could have been worse. MRTA is thankful for the "wins" we did have this year. **HATS OFF AND HEARTFELT THANKS** to MRTA members, MCSA, MNEA, MSTTA, and especially to our legislator friends in both the House and the Senate, OF BOTH POLITICAL PARTIES. **HATS OFF AND HEARTFELT THANKS** to our majority party members/leaders standing tall against their own leadership for public education. **THANK YOU all!!!**



MRTA
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2021 MRTA End of Legislative Session Report

PRIORITY #1 – MRTA STRONGLY SUPPORTED HB 828 (Dinkins Republican Dist. 144). THIS WAS MRTA'S #1 LEGISLATIVE PRIORITY. This legislation re-established the 2.55 factor for those working 32 years. This legislation would have a positive financial effect on the PSRS system. Also, this legislation would have assisted in keeping trained and experienced teachers in the classroom, helping to alleviate the teacher and substitute teacher shortages. **Killed in Senate**

PRIORITY #2 – MRTA STRONGLY SUPPORTED HB 811 (Black Republican Dist. 7). This legislation allowed any teacher retired from PSRS to work in a non-certificated position covered by the PEERS system without impacting their retirement benefit up to the Social Security earnings limit, which has an automatic inflation factor and is currently \$18,960. **Killed in Senate**

PRIORITY #3 – MRTA STRONGLY SUPPORTED HB 812 (Black Republican Dist. 7). This legislation would have increased critical shortage work from two years to four years and provided a 2.55% factor for new retirees with 32 years of service. **Killed in Senate**

END REPORT – The above three pieces of legislation were all combined in HCS HB 811, passed the House and was sent to the Senate where Senate Pensions Chairman Bob Onder (Republican Dist. 2 - St. Charles County) killed the legislation by not acting.

THE GOOD NEWS

PRIORITY #4 – MRTA STRONGLY OPPOSED SB 55 (O'Laughlin Republican Dist. 18) as the omnibus legislation would have expanded charter schools statewide and proposed a \$100 million voucher tax credit program. Charter schools and voucher tax credits take scarce tax revenue away from public schools.

END REPORT – **SB 55 stalled in the Senate and was not voted on. GREAT JOB, MRTA! Our Call to Action on February 23rd was very effective!**

PRIORITY #5 – MRTA STRONGLY OPPOSED HB 349 (Christofanelli Republican Dist. 105), a voucher tax credit program similar to provisions in SB 55. Once again, voucher tax credits take scarce tax revenue away from public schools. The estimated cost to state revenue for this legislation is approximately \$75 million per year.

END REPORT – This legislation was truly agreed to and finally passed (TAFP) and is now on the Governor's desk awaiting action. There was an **MRTA Call to Action** on May 3rd asking the Governor to VETO this costly legislation. This legislation is also harmful to public education, allowing tax dollars to flow to religious, private, and homeschools.

PRIORITY #6 – MRTA supported full funding of the Foundation Formula and opposed the use of public tax dollars for private schools. The Missouri Constitution mandates equal and adequate funding of K-12 education through HB 2, which requires education funding as the second priority of state expenditures. Due to several tax cuts enacted by the legislature over the past several years, general revenue is expected to be reduced significantly. MRTA asks that funding for public education be the #1 priority.

END REPORT – At this time, the Foundation Formula is fully funded, adding \$8.4 million. Other public education revenue is not fully funded, resulting in public education being \$400 million underfunded. A very tough legislative session for public education.

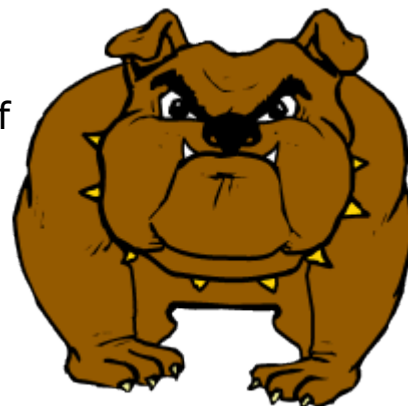
PRIORITY #7 – MRTA supported and asked for legislation to allow a Cost-of-Living Adjustment or a “13th CHECK” for St. Louis City retired educators. Currently, St. Louis City retired educators have not had a COLA since 2006. Their spending power has been significantly reduced. COLAs are essential to the quality of life of education retirees.

END REPORT – No action was taken.

Watchdog Wednesdays - Starting August 4th

WATCHDOG WEDNESDAYS

MRTA's NEW member campaign runs August 1- September 29th. Join us every Wednesday morning, starting on **August 4th** on Facebook live to see who wins a \$35 visa gift card. To win simply utilize the membership form on page 8 of this newsletter. **Any time between now and September 29th**, ask someone to join, add your name to their membership application, and you will be entered! Both the person who “recruited” and the person who joined will each win a \$35 visa gift card!



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Are You Receiving MRTA Emails?

Stay connected with MRTA via email.

Call to Action emails are our #1 way to notify you when we need you to contact your legislator! Monthly e-newsletters also keep you informed.

Go to our website, www.mrtat.org, click Connect, and then Contact to be added to our email list.



2021 MRTA Legislative Platform

“MRTA is independent, non-partisan, and does not endorse political candidates.”

RETIREMENT SYSTEM LEGISLATION AND POLICY

1. MRTA will use all available means to restore the Cost-of-Living Adjustment (COLA), which the PSRS/PEERS Board of Trustees has reduced twice in the past ten years. MRTA supports the restoration of the COLA to pre-2011 levels for PSRS/PEERS of Missouri retirees.
2. MRTA will advocate for a PSRS/PEERS COLA policy or law that will be like Social Security, where the cumulative CPI-U on the last day of the fiscal year is the COLA.
3. MRTA will advocate for and recommend to the Board of Trustees of the PSRS/PEERS of Missouri, the PSRS of the City of St. Louis, and the PSRS of Kansas City, Missouri, a nationwide search for a new Executive Director, if and when one is needed.
4. In order to preserve and protect the strong financial integrity and transparency of PSRS/PEERS of Missouri, MRTA will advocate for a comprehensive audit of PSRS/PEERS from the State Auditor's Office.

STATE LEGISLATIVE ISSUES OF INTEREST TO MRTA

1. MRTA will work to protect the Missouri public pension retirement plans as defined benefit plans rather than defined contribution plans.
2. MRTA will support the current independent governance and decisions of the Boards of Trustees of the following public education retirement systems: PSRS/PEERS Retirement System of Missouri, PSRS of Kansas City, Missouri, and PSRS of the City of St. Louis.
3. MRTA will work to protect/maintain access to healthcare coverage for public school retirees through the school system from which they retired as is mandated by Missouri law, requiring the same premium cost and the same coverage as the active public school employees.
4. MRTA will support “equal and adequate” public school funding through full funding of the foundation formula for all public schools as mandated by the Missouri Constitution.
5. MRTA supports state revenue enhancements, such as the “Wayfair” internet sales tax as has been enacted in 45 other states, in order to help adequately fund public education in Missouri.
6. MRTA will oppose any legislation that would reduce school funding, such as Taxpayers Bill Of Rights (TABOR) or further revenue reductions that jeopardize public school funding.

7. MRTA will oppose vouchers, education tax credits, education scholarships, or any other use of tax dollars for nonpublic schools.
8. MRTA will oppose the statewide expansion of charter schools.
9. MRTA will support requiring certified teachers who are members or retirees of PSRS for teaching in virtual classrooms.
10. MRTA supports accountability for existing charter schools equal to that of public schools.
11. MRTA will support legislation to increase minimum salaries for teachers and the funding of those increases.
12. MRTA will oppose state mandated consolidation of public schools that meet state standards.
13. MRTA will work to protect/maintain the Missouri state income tax exemptions for public education retirees that MRTA was instrumental in obtaining in 2007 (HB444).

MRTA is your pension watchdog!



MRTA has an experienced, dedicated, and hardworking staff to serve you!

FEDERAL LEGISLATIVE ISSUES OF INTEREST TO MRTA

1. MRTA will support legislation to repeal/modify the WEP (Windfall Elimination Provision) and GPO (Governmental Pension Offset) provisions of Social Security.
2. MRTA will oppose mandatory Social Security for new educator members of PSRS of Missouri.
3. MRTA will oppose privatization of Social Security.
4. MRTA will oppose vouchers, education tax credits, education scholarships, or any other use of tax dollars for nonpublic schools.
5. MRTA will oppose the expansion of charter schools.
6. MRTA supports accountability for existing charter schools equal to that of public schools.
7. MRTA supports affordable healthcare to promote financial security for all.
8. MRTA supports affordable prescription drugs to promote financial security for all.
9. MRTA supports efforts that would decrease student loan debt to encourage the recruitment and retention of teachers.

President Godwin ASKED - You Delivered

MRTA President Arleta Godwin and her husband Phil recently asked 100 retirees to join MRTA! In addition, the Godwins offered to pay for the first 100 respondents! We received a huge response, within just five days, we had 100 new MRTA members!



We want to thank Arleta and Phil for their very generous gift to MRTA and our 100 new members!

4 Reasons Why Retirees Need MRTA!

#1 Legislation

MRTA is the retiree voice in Jefferson City and Washington, D.C. MRTA is your “watchdog” in protecting your pension benefits and defeating harmful legislation. MRTA also promotes your pension benefits and pension system with positive legislation, benefiting retirees, actives, and public education as a whole.

#2 Advocacy - See *Keeping MO Communities Strong* at www.mrta.org (Under Committees - Retirement Education)

MRTA advocates for Missouri public education, teachers, support staff, and children. It is our great pension and pension benefits that keep experienced, well-trained teachers in the classroom. This directly benefits children whose test scores are above the national average even though our teacher salaries in Missouri are way below the national average.

#3 Purpose - All MRTA members to live to be 100 years of age!

MRTA's new goal is that ALL MRTA members live to be 100 years of age. An article in the *New York Times* titled “If You Live to 100, You’ll Need More Than Money” states that, “An enlightened attitude and deliberate mental, social, and physical activity during retirement matter. That means continuing to learn new things, staying involved, and working to some degree.” Your pension must last your lifetime. MRTA not only protects your pension, such as making sure your cost of living adjustments (COLAs) are adequate, but works to maintain strong connections with your community, friends, family, and former colleagues. MRTA and our committees provide opportunities for member retirees. MRTA unit gatherings, state gatherings, community service opportunities, legislative committee advocacy, and others provide the education retiree the tools needed to live to be 100! The article states “purpose and meaning throughout life are important.” MRTA is here for you!

#4 MRTA Member Discounts

MRTA provides true member only discounted products, such as long term care, in home care, dental, and vision as well many other products, though our nationwide member benefits provider called AMBA. They also provide great product discounts as you enjoy your retirement, such as restaurants, motels, car rental, etc. Member benefits are of great importance to retirees living to be 100. MRTA will grow our membership and work actively with the government, so that all public school personnel will be secure economically, socially, and professionally in retirement. Join MRTA, and let us work for you until your 100th birthday!

2021 Watchdog Membership Campaign

Any time between now and September 29th, ask someone to join, add your name to their membership application, and you will both be entered! Both the person who “recruited” and the person who joined will each win a \$35 visa gift card! See page 5 for more information.

Missouri Retired Teachers Association and Public School Personnel Membership Form	
<input type="checkbox"/> Annual MRTA Membership.....\$35/1 Year OR \$105/3 Years <input type="checkbox"/> New Membership <input type="checkbox"/> Renewal of Membership	<input type="checkbox"/> Associate Membership.....\$15 (Anyone who is not currently drawing a public school retirement benefit.) <input type="checkbox"/> Retired Teachers/Administrators <input type="checkbox"/> Retired Support Staff Name of “Recruiter” _____
Name _____	Birth Date _____
Street, City, State, Zip _____	
Email Address _____	Phone (____) _____
School District Retired From _____	Local MRTA Unit (if known) _____
Make check payable to: MRTA 3030 DuPont Circle Jefferson City, MO 65109	Pay by Credit/Debit Card: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover Card Number _____ Name on Card _____ Exp. Date _____

**You may join MRTA
securely online at
www.mrta.org
or call the office at
1-877-366-6782**

MRTA to request a one-time ad hock “COVID COLA” for 2022 equal to the CPI-U on June 30th 2021. Current CPI-U is 3.59%.

2021 is the year PSRS/PEERS COLA policy will be addressed resulting in a new COLA policy for the next 5 years. MRTA will work hard for a better COLA policy than we currently have, 2%. Ideally, MRTA would like to see a COLA Policy equal to that of Social Security. That is, the COLA would be what the CPI-U actually is. MRTA will be intimately involved in these discussions. Cost-of-living adjustments (COLAs) are extremely important to education retirees as the article below will make the case. **In MRTA’s view, retirees should not get poorer as they get older.** Please stay tuned and watch for a CALL TO ACTION.



Inflation – A Retiree’s #1 Nemesis

Not worried? As retirees, we ought to be! Simply put for the retiree, inflation means our pension check, without an equitable adjustment, will bring home “less bacon.”

Compounding the problem for the retiree (or anyone else) when inflation comes calling, it comes dressed not only as the overt, direct increase in prices, but it also sneaks in the back door under other guises:

- *packaging – less product sold at the same price in the same sized container which means the package that used to hold 16 oz. now contains 12;
- *substitution – replacing higher quality ingredients with lower quality goods, which is more subtle but equally costly to the retiree.
- *self-assembly – requiring consumers to take their time and/or money to assemble a product they just purchased, and more annoying yet, printing off the hundreds of forms and documents retirees are required to complete each year on our printer, using our toner and our paper;
- *fees and special assessments – the latest, most blatant being the covid health/safety add-ons assessed by everyone from medical professionals to the tax preparer; and
- *taxes – check the fine print on your utility bills and it becomes evident that not only our Uncle Sam, but our local politicians, are finding creative ways to take additional pennies on the dollar.

In the end, they each add up – just not for the retiree who suffers a significant loss of purchasing power. We are told by folks at the Federal Reserve that the current inflationary spiral is “transitory” – don’t bet your pension check, however diminished it is. Barrons has concluded that the “gap between the reported price inflation and the experiences of...consumers is a signal...inflation is hotter than it looks.” Hardly a “transitory” outlook.

Further complicating this decline in buying power is the Consumer Price Index, better known as the CPI. We have been led to believe that it is a reliable measure of inflation – designed to gauge the average change over time in the prices we pay for a basket of goods and services. Good to have? Yes, so we can know just how much additional income is needed to stay even or how much belt-tightening needs to be done to keep within budget. The problem? The CPI is a questionable and complex calculation. As retirees, we cannot trust the CPI to give us an accurate picture of what is REALLY happening with our economy.

Since its introduction in 1919, the CPI has undergone no fewer than six major revisions with the most recent being in 1998. Not only has the “basket of goods” been adjusted over the years, but the number of indexes has multiplied.

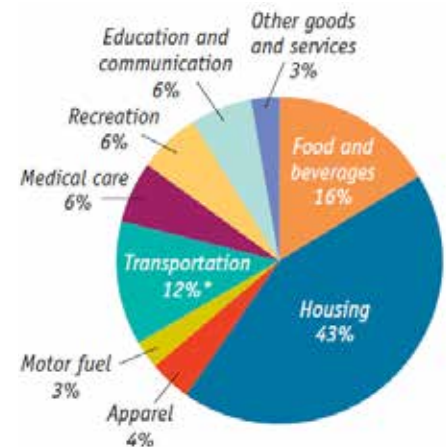
Currently, there are actually four major indexes in use:

- *CPI-U: for all urban consumers;
- *C-CPI-U: chained consumer price index for all urban consumers;
- *CPI-W: for urban wage earners and clerical workers; and
- *CPI-E: designed specifically to gauge the impact of medical cost as we age.

Confusing? You bet!

What does this mean for the retiree? EVERYTHING!

Inflation, as captured by the CPI, determines our COLA (cost-of-living adjustment) – the additional amount of money, if any, we receive in benefits from one year to the next.



The problem? According to many experts, the real rate of inflation is higher than that reflected in any of the CPIs. Why? Because of the various revisions to the index throughout the years (a quick search online highlights the various complexities, nuances and biases underlying the CPI) as well as all the indirect inflationary increases at work in the economy.

More significant, in contrast to Social Security, which mandates a COLA equal to the CPI, PSRS/PEERS policy provides for only a partial capture of the full measure of inflation. Recently, PSRS/PEERS posted a Year-to-Date CPI figure of 3.5908%. By policy, retirees can expect to see only a 2% increase in their benefits. Better than a 0% increase if one were on a fixed annuity-based pension without a COLA, but far from adequate to keep up with the current rise in prices. By contrast, Kiplinger forecasts a 4.5% COLA for Social Security recipients.

For retirees, the question is simple – if our retirement system is projecting an almost 3.6% CPI but provides only a 2% boost, what happens to the remaining almost 1.6%? According to our pension system's policy, it just disappears – never to be recovered. That is unacceptable!

Is there a better, more equitable way? Absolutely! The solution is equally simple – retain the disappearing 1.6% and use it as a base toward next year's COLA calculation.

Takeaways for the retiree:

- *While hardly perfect, the CPI does provide some measure to gauge the impact of inflation.
- *Be thankful we have a COLA provision, regardless of its limitations, otherwise the loss of purchasing power due to inflation would only be compounded. Thankful, yes, satisfied, hardly!
- *Be prepared to respond to an MRTA: Call to Action anytime our Board of Trustees at PSRS/PEERS begins to negatively tinker with our COLA provision. Accountability always – quiet never!
- *Speak up for recapturing the "disappearing tenths." A lost .01% here and there might not seem like much, but over the years, it all adds up to a larger bottom line. A better approach, yes! The ultimate solution, no!
- *Become an active advocate for full CPI inclusion in our COLA, just like Social Security. Equitable? Absolutely: but possible only where there is the strength in numbers to get it done!

From my perspective,
 Jim Sandfort
 Center for Pension Research

MRTF President's Message

By Karen Miller



THANK YOU!

Along with the MRTF Board of Directors and MRTA staff, I want to thank everyone who participated in the MRTF \$10,000 Raffle. With your help, we raised **\$70,455!** This is outstanding! Our previous record was \$48,240. We are so humbled by the generosity of MRTA members.

All of the proceeds of the MRTF \$10,000 Raffle go to help provide \$500 Classroom Grants and \$500 Maggie Elder Memorial PEERS Grants to teachers and support staff across the State of Missouri.

Covid-19 has shown us how flexible, resourceful, and strong teachers are. MRTF is so happy to be able to provide these unsung heroes with \$500 grants to help them in their mission.

In 2021, MRTF will give 112 \$500 Classroom Grants to teachers and 10 \$500 Maggie Elder Memorial PEERS Grants to support staff members in public schools across the State of Missouri. We hope to expand this to eventually provide at least 148 grants (one for each MRTA Unit) in the next few years. With your help, I know we can meet that goal!

\$10,000 Raffle Winner

I am sure some of you are wondering who won the \$10,000 MRTF Raffle. I am happy to announce David Hardy of Browning, Missouri, was the winner! MRTA President Arleta Godwin and MRTA Executive Director/MRTF Treasurer Jim Kreider drew the winning ticket on April 15th live on Zoom and Facebook Live. Congratulations to David and his wife Pamela.

Once again, THANK YOU to everyone who has supported MRTF this year. It has been a rough year for everyone, and to see how generous our members have been is heartwarming. I think I can speak for the entire Board of Directors when I say your donations are appreciated more this year than ever.





NEW PARTNERSHIP BRINGS EXCITING NEW BENEFITS TO MRTA MEMBERS

It's a new era at MRTA. We're working harder than ever to protect your pension—and to bring you, our members, new and innovative ways to enhance your retirement with discounts and benefits to promote your physical and financial health.

And so, the big news (drumroll please)...***We're excited to announce that we've partnered with Association Member Benefits Advisors (AMBA), an industry leader specializing in providing discounts and benefits for retired educators like you.***

MORE DISCOUNTS

AMBA offers a discount program that stretches your retirement dollars in all kinds of ways. You'll enjoy exclusive savings on:

- Restaurants across the country
- Travel
- Apple computers
- Dell computers
- Rental cars
- Lodging
- Cruises and more

And saving is easy, with a few taps on your Smartphone!

MORE HEALTH BENEFITS

As you may have discovered, Medicare doesn't cover everything. Various services, as well as premiums and co-payments, can add up to significant costs to you. In fact, there's no out-of-pocket maximum. AMBA offers a variety of policies designed to protect your health and hard-earned retirement savings.

POLICIES AVAILABLE TO YOU WITH YOUR MRTA MEMBERSHIP INCLUDE:



NEW! HOME HEALTHCARE INSURANCE

Most people sidelined by an accident or health issue would prefer to recover in the comfort of their own home. Home healthcare, sometimes called Short-Term Care, costs less and can be just as effective as care in a hospital or skilled nursing facility.



NEW! MASA (EMERGENCY TRANSPORT POLICY)

Medical transportation can cost \$50,000 or more for just one trip. Medical Air Services Association (MASA) provides you with best-in-class emergency transportation 24/7 from home or anywhere in the world. And, as an MRTA member, you'll enjoy a savings of 40%!



DENTAL INSURANCE

Get quality coverage at affordable single or family rates—no network required, no waiting period during open enrollment. Low calendar-year deductibles and significant savings on covered procedures can help you protect your retirement savings as well as your health.



VISION INSURANCE

The average eye exam and glasses cost more than \$450. Fortunately, help is in sight. With low rates, easy copays, and out-of-network reimbursements, a plan from VSP can help you save hundreds of dollars on everything from comprehensive exams to eyewear.



BE ON THE LOOKOUT

Other improvements such as easier online payments and renewals are in the works. Look for a welcome packet in the mail, plus emails and updates in social media and be sure to subscribe to our e-newsletter and follow us on Facebook to keep updated on all that's coming your way.

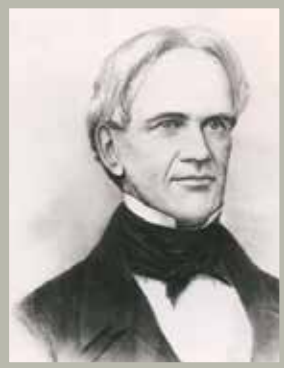
ONE LAST THING

Please tell all your retired teacher friends to join MRTA so that they, too, can take advantage of these great benefits for just \$35/year. Now more than ever, you can count on MRTA to help make your retirement great!



MRTA members will enjoy more benefits and discounts than ever.





“The public school is the
GREATEST DISCOVERY
made by man.”

Horace
Mann
(1796-1859)

“...such education can be provided only by
well-trained, professional teachers.”

Keeping Missouri Communities Strong With Experienced School Teachers

Missouri Retired Teachers Association and Public School Personnel

MRTA promotes and protects pensions, programs, and benefits of all public school personnel in retirement.

MRTA is 30,000 members strong and growing. Join us today!

- A first-rate pension keeps experienced and professional teachers in the classrooms for our children.
- Missouri's children test above the national average due to experienced and professional public school teachers.
- Teacher pensions infuse over \$3 billion into the Missouri economy each year. This keeps Missouri's communities strong.



MRTA asks public school teachers, support staff, and education retirees to join today!

www.mrta.org



Missouri Retired Teachers Association and Public School Personnel

WHO WE ARE

By MRTA Executive Director Jim Kreider

Who we are...

1. MRTA is a 501(c)(4) not-for-profit corporation with a statewide mandate to serve **ALL** education retirees whether MRTA members or not.
2. MRTA was organized in 1960 and is an association of certified and noncertified education retirees numbering nearly 30,000 members. MRTA has been and remains a major player in establishing Missouri's educational pension system as one of the nation's best.
3. MRTA is comprised of all classes of education employees from superintendents to principals, to support staff, to MNEA, MSTA, and AFT of Missouri as well as all other education employees. This provides MRTA with statewide influence with either political party.

What we do...

1. MRTA's number one priority is promoting and preserving your education pension program and benefits.
2. MRTA protects and advocates for educator pension benefits.
3. MRTA actively works with government for beneficial legislation and educates legislators on retiree issues.
4. MRTA educates public education employees - active and retired - on their pension system and pension benefits.
5. MRTA provides a wide range of member benefits - everything from classroom liability insurance to travel discounts.

**MRTA is your
pension watchdog!**



What we do not do...

1. MRTA is nonpartisan and does not endorse political candidates.
2. MRTA is not affiliated with any other education association. We are independent.
3. MRTA is not in competition with any other association. We are open to all.

2021 Watchdog Membership Campaign

Any time between now and September 29th, ask someone to join, add your name to their membership application, and you will both be entered! Both the person who "recruited" and the person who joined will each win a \$35 visa gift card! See page 5 for more information.

Missouri Retired Teachers Association and Public School Personnel Membership Form

<input type="checkbox"/> Annual MRTA Membership.....\$35/1 Year OR \$105/3 Years		<input type="checkbox"/> Associate Membership.....\$15 (Anyone who is not currently drawing a public school retirement benefit.)	
<input type="checkbox"/> New Membership <input type="checkbox"/> Renewal of Membership	<input type="checkbox"/> Retired Teachers/Administrators <input type="checkbox"/> Retired Support Staff	Name of "Recruiter" _____	
Name _____		Birth Date _____	
Street, City, State, Zip _____			
Email Address _____		Phone (____) _____	
School District Retired From _____		Local MRTA Unit (if known) _____	
Make check payable to: MRTA 3030 DuPont Circle Jefferson City, MO 65109		Pay by Credit/Debit Card: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover	
Card Number _____ - _____ - _____ - _____		You may join MRTA securely online at www.mrta.org or call the office at 1-877-366-6782	
Name on Card _____		Exp. Date _____	



Missouri Retired Teachers Association and Public School Personnel
The #1 priority of MRTA and Public School Personnel is to promote and protect pensions, programs, and benefits of all public school personnel in retirement. There is STRENGTH IN NUMBERS!

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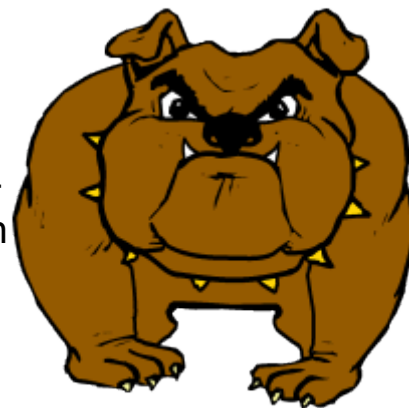
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www.mrta.org

Watchdog Wednesdays - Starting August 4th

**WATCHDOG
WEDNESDAYS**

MRTA's NEW member campaign runs August 1- September 29th. Join us every Wednesday morning, starting on **August 4th** on Facebook live to see who wins a \$35 visa gift card. To win simply utilize the membership form on page 8 of this newsletter. **Any time between now and September 29th**, ask someone to join, add your name to their membership application, and you will be entered! Both the person who "recruited" and the person who joined will each win a \$35 visa gift card!



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<input type="checkbox"/> New Membership	<input type="checkbox"/> Retired Teachers/Administrators	Name of "Recruiter" _____
<input type="checkbox"/> Renewal of Membership	<input type="checkbox"/> Retired Support Staff	
Name _____		Birth Date _____
Street, City, State, Zip _____		
Email Address _____		Phone (____) _____
School District Retired From _____		Local MRTA Unit (if known) _____
Pay by Credit/Debit Card: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover		
Card Number _____		
Name on Card _____		Exp. Date _____

Make check payable to: MRTA
3030 DuPont Circle
Jefferson City, MO 65109

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