



THE WATCHDOG REPORT

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



MRTA is your pension watchdog!

Getting Geared Up for 2022!

MRTA Regional Vice Presidents



(left to right): Wendy Bernier, Region 5; Nancy Craig, MRTA President Elect; Gay Dittmore, Region 1; Virgie Cook, Region 6; Georgia White, Region 7; Sherrel Lawhon, MRTA Vice President; Sherry Brandes, Region 13; Martha Schatz, Region 10; Don Meloy, Region 11; Maureen Hacker, Region 4; Jane Callis, Region 3; Arleta Godwin, MRTA President; John Pohl, Region 8; Connie Firner, Region 2; and Jim Kreider, MRTA Executive Director.

5% COLA for 2022!

There will be a 5% COLA in 2022 for eligible PSRS/PEERS of Missouri retirees! GREAT NEWS! MRTA will not stop working for a better COLA policy.

Official Announcement from PSRS/PEERS:

Cost of Living Index - Urban (CPI-U) for the end of the fiscal year. The COLA decision by the PSRS/PEERS Board is based in part on the Consumer Price Index for Urban Consumers (CPI-U) as determined by the U.S. Bureau of Labor Statistics for the previous fiscal year. The increase in the CPI-U for PSRS/PEERS' fiscal year 2021 is 5.3915%. See Board-Approved Funding Policy below. According to the Board-Approved Funding Policy, when the CPI-U is over 5%, the Board will vote in October to grant a 5% Cost of Living Adjustment for our retirees for the upcoming January 2022.

FEATURES

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MRTA President's Message

By Arleta Godwin



What is This World Coming to?

I know that many, if not most of us, have asked this question at least once in our lifetime. It is one of those "I can't believe it" statements that we use when we see or hear something surprising or unexpected. Now, think of where we are in today's society. MRTA did not even exist 62 years ago, and some of us were not even born yet. WOW, did I really say that?

But, this world has evolved. Like it or not, things are constantly changing. And, like it or not, WE are constantly having to adapt to change. Let's take this past year, the Pandemic Year. Situations happened that were, at times, incomprehensible. What did we do, well, we changed and adapted! One of those changes was learning "new words" and some "old words" took on new meanings. Two of those words come to mind, ZOOM and POST.

ZOOM was used more to refer to speed when I was growing up. For example, I heard the statement, "That red car just zoomed around us." Today, we understand ZOOM in a whole different light. MRTA had to learn how to ZOOM; the office staff, as well as, all of our 30,000 some members. We learned how to communicate via our computers and our cell phones. We now know that ZOOM means we are going to have a meeting with the MRTA office on the computer. Also, we ZOOMed with our own Units, and our Regional meetings were held in the same way. Yes, I guess that ZOOM still means speed, but now it means a "method" of doing things or "how" we do them. Boy, are we glad there was ZOOM; we couldn't have in-person meetings, but at least we could see each other and exchange conversation. ZOOM brought MRTA into a new world.

I'd say that most of us knew that POST meant "the part used for holding up a fence" whether in your yard or a pasture on a farm. However, in our world today, POST has another completely different meaning. It now means that you either write or put pictures and videos on Facebook, among other ways of sending messages. For this wild and crazy year of not being able to meet with our Units and Regions, and being the new 2020-2021 MRTA State President, I had a brainstorm idea that I would try to POST messages from MRTA on nearly a monthly basis. I tried to keep everyone "in the know" about what MRTA was doing, what Units should be doing, tried to help us smile in this harsh pandemic year, and most of all, kept MRTA present to you and kept communications active. The feedback I received was positive, so I'm glad I came up with the idea to do it. Sarah was such a big help, and Jim and she both thought it was a FANTASTIC idea!!

So, don't say "you can't teach an old dog new tricks" because although MRTA is now 61 years old, we changed with the times for YOU, our members. WE can now ZOOM and POST with the best of them. Jim Kreider said it felt like he had ZOOMed his behind off. In addition, he has made a challenge to ALL Units – to hold at least one Unit meeting by ZOOM during the year.

It has been my pleasure to be your President, to meet so many new people, and I was extremely honored to hold the position. I didn't get to visit all Units and Regional meetings but did attend six in-person meetings in the last few months. Therefore, if you would like for me to attend one of your meetings, please contact me. I would be happy to do so. What is this world coming to? Why, we are movin' and groovin', or ZOOMING and POSTING, at MRTA!!!!

P.S. I look forward to seeing all of our awesome MRTA state, regional, and unit leaders at the 2021 MRTA Annual Meeting! I have been working with the staff to make plans for the BEST Annual Meeting yet! Please join us if you are able!

Proposed Bylaw Changes and Dues Increase to be Presented at the 2021 MRTA Delegates' Assembly

The 2021 MRTA Annual Meeting will be held on Tuesday, September 14 and Wednesday, September 15 at Capitol Plaza Hotel in Jefferson City. On Tuesday, MRTA will host the Delegates' Assembly. Topics to be voted on this year are changes to the ByLaws and a dues increase. Please see below for the Bylaw changes (the full ByLaws can be found on the MRTA website www.mrta.org) and information regarding a dues increase.

BYLAWS OF MISSOURI RETIRED TEACHERS ASSOCIATION AND PUBLIC SCHOOL PERSONNEL

Proposed Changes

Additions are BOLD and UNDERLINED Deletions are ~~bold and struckthrough~~.

ARTICLE III MEMBERSHIP:

- (a) Membership shall be open to retired teachers of public, private and parochial schools, colleges and universities, administrators, supervisors, and other retired school employees.
- (b) Spouses of members, active teachers and others interested in education may become associate members without the right to vote, hold office or represent the Association.
- (c) Non-voting corporate sponsorships are available upon approval of the Board of Directors.
- (d) Any member in good standing having attained the age of **90** ~~100~~ shall be granted a **MRTA Lifetime Century** membership at no cost.

ARTICLE V MEETINGS:

Section 1. The Association may hold two meetings per year, one in the spring and one in the fall. The fall meeting may be designated as the Annual Meeting.

Section 2. Telephonic Meetings. The MRTA Board of Directors, State Committees, MRTA Appointed Special Committees, and Assembly of Delegates shall permit any or all directors, state and special committee members, and the Assembly of Delegates to participate in a regular or special meeting by, or conduct the meeting through, use of conference telephone or any similar communications equipment by means of which all directors, state and special committee members, and Assembly of Delegates participating may simultaneously hear each other

..continued from page 3

during the meeting. The directors, state and special committee members, and Assembly of Delegates participating in a meeting by this means is deemed to be present in person.

Section 3. Voting; Electronic Voting.

(a) General. Each member of the MRTA Board of Directors, State Committees, MRTA Appointed Special Committees, and Assembly of Delegates in good standing shall be entitled to one (1) vote on each matter submitted.

(b) Electronic Voting. Electronic voting may be used in connection with meetings of the MRTA Board of Directors, State Committees, MRTA Appointed Special Committees, and Assembly of Delegates.

(c) Meetings. For purposes of soliciting electronic votes in connection with a meeting of the MRTA Board of Directors, State Committees, MRTA Appointed Special Committees, or Assembly of Delegates at which a quorum must be present, the requisite number of votes that would have been required at such meeting to pass an action shall be required to pass an action via this electronic voting provision. Only those directors, state and special committee members, and Assembly of Delegates in attendance of the meeting shall be permitted to vote with respect to this Section. The deadline for receipt of electronic votes with respect to any such vote shall be submitted within one (1) week from the date of the meeting, as announced prior to adjournment of such meeting.

(d) Action Without Meeting. For purposes of taking action without a meeting, solicitation via electronic balloting and voting shall be permitted hereunder.

Proposed MRTA Dues Increase

Will Take Effect January 1, 2022 if Approved

- MRTA yearly dues shall increase from \$35 per year to \$44 per year unless: a member signs up for auto-renewal in which case their MRTA dues will be only \$39 per year.
- 3-year MRTA dues shall increase from \$105 per 3-years (\$35 per year) to \$117 per 3-years (\$39 per year).
- MRTA Associate memberships shall increase from \$15 per year to \$25 per year.

Rationale for due increase:

The last MRTA dues increase was in 2009 when dues were increased from \$30 per year to \$35 per year. Although we have grown significantly in the past twelve years and paid in full for a new office facility, costs of doing business have increased significantly in that time. As MRTA memberships have surpassed 30,000 members, there has been a need to increase MRTA staff to properly supply services to MRTA members. We need to not only maintain those services but increase the types of service we can provide to Units and to members. Also, MRTA needs to upgrade technologically and socially to serve the members of the future. Therefore, to maintain our top-notch member services, revenue needs to be increased.

MRTA Board Elections

MRTA Assembly of Delegates - Tuesday, September 14, 2021

In addition to the MRTA Bylaws and a possible dues increase, Delegates at the 2021 MRTA Annual Meeting will also be voting on the future leadership of the Association. Below is the slate of officers nominated this year. If approved, the new officers start their terms on September 15, 2021.

President Nancy Craig

Nancy Craig of Valley Park Missouri, has been nominated for the position of MRTA President. Nancy has been an MRTA member for 20 years. Her MRTA leadership includes serving as MRTA President Elect, MRTA Vice President, Regional Vice President, MRTA Ambassador and MRTA Unit President.



President Elect Sherrel Wayne Lawhon

Sherrel Wayne Lawhon of Carthage, Missouri, has been nominated for the position of MRTA President Elect. He has been an MRTA member for five years. His MRTA leadership includes serving as the MRTA Vice President, on the Retirement Education Committee, and MRTA Unit President.



Vice President Martha Schatz

Martha Schatz of Billings, Missouri, has been nominated for the position of MRTA Vice President. Martha has been an MRTA member for 15 years. Her MRTA leadership includes serving as MRTA Region 10 Vice President and MRTA Unit President.



Secretary Sandy Applegate

Sandy Applegate of St. Louis, Missouri, has been nominated as MRTA Secretary. Sandy has been an MRTA member for 17 years. Her MRTA leadership includes serving as MRTA President, MRTA President Elect, MRTA Vice President, MRTA Past President and MRTA Secretary.



MRTA State Leadership

PRESIDENT

Arleta Godwin
660-679-6410
artiedoll@gmail.com
Montrose, MO

PRESIDENT ELECT

Nancy Craig
314-440-2254
ncraig8678@yahoo.com
Valley Park, MO

VICE PRESIDENT

Sherrel Wayne Lawhon
901-896-8356
swlawhon@gmail.com
Carthage, MO

PAST PRESIDENT

Fred Price
816-554-2274
fprice@kc.rr.com
Lee's Summit, MO

RECORDING SECRETARY

Sandy Applegate
St. Louis, MO

TREASURER

Julia Platt
Eldon, MO

EXECUTIVE DIRECTOR

Jim Kreider
3030 DuPont Circle
Jefferson City, MO 65109
1-877-366-6782
Cell 417-849-5185
mrtadirectorkreider@mrtat.org
www.mrtat.org

2020 MRTA Units of Excellence

10 Year Award Winners

Barry County Area Retired Teachers Association and Public School Personnel

Christian County Retired School Personnel

DC United Counties of Retired Teachers and Public School Personnel Association

Independence Retired School Personnel Association

Lawrence County Area Retired School Personnel

Sac Osage Retired School Employees' Association

Daniel Boone Area Retired Teachers' Association of Missouri

Nodaway County Association of Retired School Employees

Washington County Retired School Personnel Association

2020 Award Winners

Andrew County Retired School Employee Association

Audrain County Area Public School Retirees

Boone County Unit Retired Teachers and School Personnel Association

Bootheel Area Association of Retired Teachers and School Personnel

Butler County Retired Teachers and School Personnel

Camden County Retired Teachers and School Personnel

Cape Girardeau Area Unit of the Missouri Retired Teachers Association and Educational Personnel

Carroll County Retired School Personnel

Chariton County Unit of Retired School Personnel

Clinton County Retired Teachers and School Personnel

Dade County Area Retired Teachers Association and Public School Personnel

Douglas and Ozark Counties Area Retired Teachers Association and Other School Personnel

Fort Osage Retired Employees

Franklin County Public School Retirees

Grandview Retired School Personnel

Henry County Retired Teachers & Retired School Personnel

Kirkville Area Retired School Personnel

Laclede County Retired School Personnel Association

Lewis County Association of Retired Teachers and School Personnel

Lincoln County Area Retired School Personnel

Linn County Retired Teachers and Public School Personnel

Livingston County Area Association of Retired Teachers and Staff

Madison County Retired School Personnel

Miller County Retired School Personnel Association

Mineral Area Retired Teachers Association and Public School Personnel

Monroe-Shelby Retired Teachers' Association

Montgomery County Area Retired School Personnel Association

Phelps County Area Retired Teachers Association

Pike County Retired School Personnel Association

Pulaski County Area Retired School Personnel

Randolph County Retired School Personnel Association

Raytown Retired Teachers and School Personnel Association

Republic Retired School Personnel Association

Special School District and Suburban Retired Educators Association

Springfield Area Retired Teachers Association

St. Joseph Retired School Personnel Association

Tri-Lakes Unit of the Missouri Retired Teachers Association and Public School Personnel

Webster County Retired Teachers and School Personnel Association

West Central Unit of the Retired School Personnel

Wright County Retired Teachers and All Other Support Personnel

5 Year Award Winners

Belton Retired School Personnel

Central Missouri Retired Teachers and Public School Personnel Association

Ray County Missouri Unit of Retired School Personnel

MRTA Distinguished Retiree of the Year

Lisa Schwandt



Congratulations to Lisa Schwandt of Waynesville, Missouri, the 2021 MRTA Distinguished Retiree of the Year! Lisa is a lifelong supporter of public education and the children of Missouri. She spent her career at Waynesville R-6 starting out as an aide, then teacher, principal, and retired as the H.R. Superintendent.

Lisa is a member of the Pulaski County Area Retired School Personnel Unit where she serves as Unit Vice President. She has been a "regular" attendee of MRTA statewide meetings and MRTA Legislative Day. Lisa is known for "checking in" with all the attendees at local unit meetings, asking how they are doing, what is new, concerns, celebrations, and makes them feel welcome, comfortable, and informed. For several years, she was coordinator of programs and has a designated committee to outline the annual schedule of events, including planning program speakers and service projects. She also coordinated a county-wide informational meeting for school employees informing them about our retirement system and MRTA.

Lisa's list of activities outside her work with MRTA includes serving on her school board, teaching piano, being active in her church, and helping with groups like, Special Olympics, the Genesis House Women's Shelter, Little Heroes All Inclusive Playground, as well as many other organizations and events. Lisa is living MRTA's motto of, "To serve, not to be served."

MRTA Distinguished Retiree Regional Winners

David Primm

Region 1

Vicki Ukleya

Region 2

Mark Lueckenhoff

Region 3

Marilyn Skipper

Region 4

Terry Hulett

Region 5

Roma Lea Welch

Region 6

Lisa Schwandt

Region 7

Judith Pohl

Region 8

Sunni Rae Wilson

Region 9

Nadine Horner

Region 10

Patsy Nixon

Region 11

Zenda Folta

Region 13

No applications were recieved from Regions 12 and 14.

2021 MRTA ANNUAL MEETING

BE A FAN OF MRTA!

SEPTEMBER 14 & 15, 2021
CAPITOL PLAZA HOTEL, JEFFERSON CITY

TENTATIVE AGENDA

TUESDAY, SEPTEMBER 14

- 5 p.m. - Pizza Party
- 6 p.m. - Silent Auction Opens
- 7 p.m. - MRTA Delegates' Assembly
- 8 p.m. - MRTA President's Reception and MRTA's 60th Birthday Party!

WEDNESDAY, SEPTEMBER 15

- 6:30 a.m. - Silent Auction Continues
- 6:30 a.m. - Breakfast Buffet
- 8:00 a.m. - General Session
 - Featuring Keynote Speaker Devin Henderson
 - MRTA Unit of Excellence Awards Program
- 9:30 a.m. - Silent Auction Closes
- 12:00 p.m. - MRTA Awards Luncheon
 - Featuring Keynote Speaker Jan Hargrave
 - MRTA Distinguished Retiree Program
- 3:00 p.m. - Adjournment and Door Prizes

PLUS MUCH MORE!



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.mrta.org, click Connect, and then Contact to be added to our email list.

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 as many other products, through 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 16 for more information.

| Missouri Retired Teachers Association and Public School Personnel Membership Form | | Name of recruiter _____ |
|--|--|---|
| <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 _____ | | 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 | | You may join MRTA securely online at www.mrta.org or call the office at 1-877-366-6782 |
| Card Number _____ - _____ - _____ - _____ | | |
| Name on Card _____ Exp. Date _____ | | |

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

MRTF President's Message

By Karen Miller



Thank you!!! Thank you for all that you did this last year to make the 112 - \$500 grants that MRTF is in the process of awarding possible. You have made the day of 112 Missouri public school teachers, maybe even their year. There is no way to tell how many students your 112 grants are affecting. On behalf of those 112 teachers and their students - THANK YOU!

New for 2020, MRTF was also able to award ten PEERS Grants to public school support staff. We are awarding ten more in 2021. Nurses, bus drivers, paraprofessionals, and cafeteria staff are just some of those who have applied and received grants. We hope to expand this program as it grows in popularity. This year, we received 55 PEERS Grants applications! Thank you for making this great program possible.

How are we going to top that \$56,000 in grants? We'll have to work hard. The Silent Auction is coming up at the Annual Meeting in September. Is there an item you can donate? Will there be an item you just need to buy? Can you make a cash donation; can your unit? Can your unit have a fundraiser some time during the year? What can you do to help?

So, as you put your thinking caps on (teachers are very inventive), I'm going to thank you again. Thank you for giving a student something interesting to read on their own level. Thank you for adding to the technology a school has to use. Thank you for providing materials to help build a greenhouse, so urban kids can get their hands dirty. Thank you for providing seating that helps a student focus. Thank you ... I can go on... and on. YOU make it all possible! THANK YOU!!!

PLEASE JOIN US FOR THE 2021 MRTF SILENT AUCTION!

TUESDAY, SEPTEMBER 14

6:00 - 9:00 P.M.

&

WEDNESDAY, SEPTEMBER 15

6:30 A.M. - 9:30 A.M.

CAPITOL PLAZA HOTEL ATRIUM

415 W. MCCARTY ST.

JEFFERSON CITY, MO

MEETING ATTENDANCE IS NOT REQUIRED!

ALL PROCEEDS BENEFIT THE MRTF CLASSROOM GRANT FUND!

2021 MRTF silent AUCTION



Plans are underway for the Silent Auction to be held at the Annual Meeting in September. All proceeds will go to the MRT Foundation Classroom Grant Program. The Silent Auction has been a successful fundraising activity at our Annual Meeting. To make it successful, it is imperative that every member of both Boards, MRTA and MRTF, and every MRTA Unit participate in the Silent Auction. Following are some suggestions for the Silent Auction contributions.

Each Unit is suggested to contribute at least one item:

- Minimum of \$75 cash/check – please send directly to MRTA Office
- A member may contribute an item on their own
- Each board member is requested to contribute an item

Small items – scarves, jewelry, wine, University of Missouri items, chocolate, home décor items (lanterns, candles, and wreaths) – sell very well.

Let's make this Silent Auction the biggest one ever. Classroom grants are needed now more than ever.

Silent Auction Committee Chairperson

Jack Poston

post81@charter.net

573-431-0391

\$10,000 Raffle Winner

MRTF is happy to announce that David Hardy of Browning, Missouri, was the winner of the \$10,000 Raffle! 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. 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.

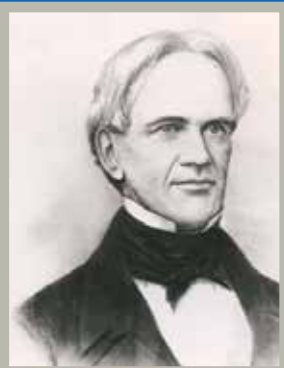
ONE LAST THING

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 16 for more information.

| Missouri Retired Teachers Association and Public School Personnel Membership Form | | Name of "Recruiter" _____ |
|--|--|---|
| <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 _____ | | 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 | | You may join MRTA securely online at www.mrta.org or call the office at 1-877-366-6782 |
| Make check payable to: MRTA 3030 DuPont Circle Jefferson City, MO 65109 | | |
| Card Number _____ | | |
| 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. United we stand strong!

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3030 DuPont Circle
Jefferson City, MO 65109

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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 below. **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!



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 | | Name of recruiter _____ | |
| <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 _____ | | Birth Date _____ | |
| Street, City, State, Zip _____ | | | |
| Email Address _____ | | Phone (____) _____ | |
| School District Retired From _____ | | Local MRTA Unit (if known) _____ | |
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