

MRTA

In Motion

A NEWSPAPER FOR RETIRED EDUCATION PERSONNEL

3030 DUPONT CIRCLE, JEFFERSON CITY, MO 65109 - 1-877-366-MRTA (6782)



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Special Edition

Vote NO on Amendment 3

Stand Up, Speak Up, Show Up!



We hope all of you are aware that a very harmful issue will be on the November 4th ballot - Constitutional Amendment 3. This Amendment must be defeated and we need your help to make it happen!

What We Need YOU To Do:

- **Stand Up, Speak Up!** Attend local meetings of organizations that you may belong to and ask to speak about Amendment 3.
- **Let Your Voice be Heard!** Write a Letter to the Editor of your local newspaper.
- **Be Social!** Stay connected to MRTA on Facebook and use social media to get the word out. Knock on your neighbors' doors. Hand out fliers at local festivals and gatherings. Call or email colleagues, friends, and family.
- **Show Up! Don't forget to show up and vote NO on November 4th.**

This newsletter is filled with information on Amendment 3 and why MRTA opposes it. Please take the time to read about it and then give this newsletter to someone else who may not know about the issue. Together we can make a big difference on November 4!

Don't Let a Constitutional Amendment take a **one-size-fits-all** approach to our students!

If Passed This Amendment Will:

- **Take local control** of our schools from parents, teachers, and school districts and hand it over to Jefferson City politicians.
- **Force taxpayers to pay** for costly government-mandated standardized tests even though school funding is already a problem.
- **Force teachers** to teach to a test rather than focusing on actual instruction and learning.

Save the Date!

Legislative Day 2015 - February 18, 2015!



Details will follow!

Protect Our Local Schools Keep Local Control

Vote NO on 3

Keep up-to-date at:

www.protectourlocalschools.com

www.mrta.org



Like MRTA and
Protect Our Local Schools
on Facebook

Amendment 3 – Reasons to vote NO!

This constitutional amendment must be defeated because it treats students like numbers and takes local control away from parents, teachers, and school districts and hands it over to Jefferson City politicians. This costly amendment is a one-size-fits-all approach to our children that would force taxpayers to spend money on even more government-mandated standardized tests.



Takes Away Local Control

- This amendment will take away local control of our schools and hand it over to Jefferson City politicians.
- This top-down mandate will shift local control away from parents, teachers, and school districts, while implementing unfunded, statewide standardized tests.
- Principals and Superintendents would lose the ability to evaluate their own staff and would have to make staffing decisions based on standardized test scores.

One-Size-Fits-All

- This amendment is a one-size-fits-all approach that treats our students like numbers and prevents teachers from treating our students like individuals.
- We need to be sure that our students are good thinkers, not just good test takers.
- This one-size-fits-all approach is wrong.

Standardized Tests

- Students already take too many standardized tests.
- We need to make sure that our children are learning the material and are good critical thinkers, not just good test takers.
- High stakes testing forces teachers to “teach to the test” rather than focusing on actual instruction and learning.
- Real accountability should come from principals regularly monitoring classrooms, having experienced teachers mentoring others, and allowing parents more input in the process.

Cost

- Funding is already a problem for many of our schools, and implementing more standardized tests will take money out of the classroom.
- This top-down mandate will force local school districts to spend money on even more standardized tests.
- Studies have shown it would cost upwards of \$1 billion to implement. School districts and taxpayers in those communities will be forced to foot the bill.

INSIDE THIS Issue

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Official Ballot Language

Constitutional Amendment No. 3

Shall the Missouri Constitution be amended to:

- require teachers to be evaluated by a standards based performance evaluation system for which each local school district must receive state approval to continue receiving state and local funding;
- require teachers to be dismissed, retained, demoted, promoted and paid primarily using quantifiable student performance data as part of the evaluation system;
- require teachers to enter into contracts of three years or fewer with public school districts; and
- prohibit teachers from organizing or collectively bargaining regarding the design and implementation of the teacher evaluation system?

Decisions by school districts regarding provisions allowed or required by this proposal and their implementation will influence the potential costs or savings impacting each district. Significant potential costs may be incurred by the state and/or the districts if new/ additional evaluation instruments must be developed to satisfy the proposal’s performance evaluation requirements.

[] Yes

[X] No

MRTA OPPOSES AMENDMENT 3



VOTE **NO** ON A ONE-SIZE-FITS-ALL
APPROACH TO OUR STUDENTS



If Passed This Constitutional Amendment Will:

- Take local control of our schools from parents, teachers, and school districts and hand it over to Jefferson City politicians.
- Force taxpayers to pay for costly government-mandated standardized tests even though school funding is already a problem.
- Force teachers to teach to a test rather than focusing on actual instruction and learning.



Amendment 3 is a proposal promoted and put on the ballot by **Teach Great** an organization funded by billionaire Rex Sinquefield of St. Louis.

Visit us at: WWW.MRTA.ORG



Like **Missouri Retired Teachers Association** on Facebook!

The President's Message

By John "Jack" Poston

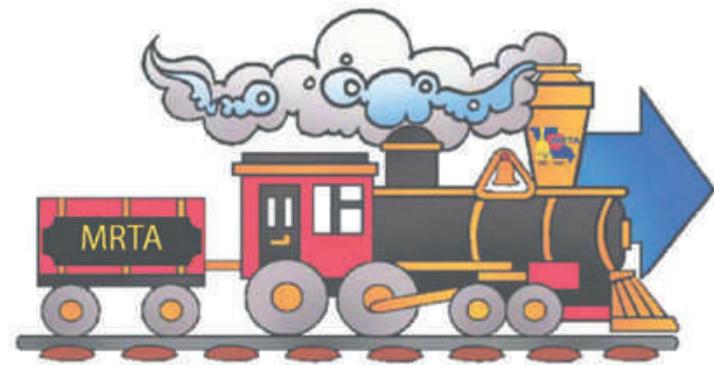


My late sister was a high school cheerleader. As a cheerleader, she and the other girls would do cheers for many things. There might be a cheer for the boy who fouled out but had played a great game. Another cheer would be for the scoring of that all-important bucket. But most of the squad's cheering efforts were to encourage the home crowd to support our hometown basketball team and spur them on to victory.

The vote on Amendment 3 this November is not a basketball game, but we do need cheerleaders. Ladies and gentlemen, Amendment 3 MUST fail. We MUST be out front of the hometown crowd leading cheers, explaining just why Amendment 3 is so wrong. And is it ever wrong --- wrong for our students, wrong for our local school districts, and wrong for our classroom teachers.

The theme I selected for my term as your president is "GET ON BOARD." That says it all. Each and every one of us MUST "get on board" and work for the defeat of Amendment 3. We cannot sit back and let others do the work. Each and every one of us must talk to our community business leaders. We must talk to our neighbors. We must talk to our relatives. We must talk to our former students. We must get everyone in our communities on board with us.

I will be sitting outside a polling site on Election Day with a sign encouraging voters --- my friends, my neighbors, and my former students --- to vote NO on Amendment 3. Will you "Get On Board", too?



MRTA State Leadership

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Barbara Self
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Billings, MO

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It Really Does Matter

By Linda Greeson, MRTA Legislative Committee Chairwoman

November 4 is fast approaching and that is Election Day. Please vote NO on Amendment 3. It is a top-down mandate that will take local control away from parents, teachers, and school districts. It is a one-size-fits-all approach that treats our students like numbers. We need our children learning important material and becoming good thinkers, not just learning to be good test takers. This is the wrong way to measure teachers. The best accountability comes from principals regularly monitoring classrooms, experienced teachers mentoring new teachers, and allowing parents more input in the process. Please spread the word to vote NO to your family, friends, colleagues, and other acquaintances wherever they live in Missouri. As educators we have not amassed great fortunes and can't purchase power to influence the vote. We must educate people about the problems associated with this amendment which does NOT treat our students as individuals.



As you go to the polls on November 4, it really DOES matter who you elect. Your assignment, before November 4, is to make contact with the candidates on your ballot and learn what their opinion is about Amendment 3. Ask if there is any reason why he/she couldn't oppose any attempt to privatize public pension systems. The Foundation Formula is currently underfunded by \$600 million dollars. Can your candidates support full funding of the Foundation Formula? Ask outright if your candidates have directly or indirectly received any contributions from Rex Sinquefeld and/or his organizations (Teach Great, Grow Missouri, Club For Growth, Students First). Remember it DOES make a difference who you elect to represent you!

MRTA President Jack Poston's theme for this year is "GET ON BOARD" and that is exactly what we must do to protect our retirement. Your membership renewal should arrive in the mail this week. Be sure to return it promptly and talk with other retirees who may not have joined yet. Educate them about the importance of being a member of MRTA. Strength is in numbers!!!

Local Unit Resolutions and Letters to the Editor

Dear Editor:

Constitutional Amendment 3 will be on the ballot in November. This amendment is bad for education. It would change education in Missouri replacing local control with state bureaucracy. Missouri voters need to vote NO on Amendment 3.

Amendment 3 would force our local schools to use standards-based performance tests which treat our children and grandchildren like numbers, not as unique learners with varying needs. Schools would be forced to use the results of these tests in making employment decisions. Students need to learn critical thinking skills, not just how to pass the test. Will teachers feel they must teach to the test in order to continue in their position? This amendment makes our classrooms a one-size-fits all environment that will fail. At the same time, it will take the control out of the hands of parents, teachers, and local administrators and will hand that control over to Jefferson City politicians.

This amendment will hurt our local schools. It is a costly amendment that will force school districts to spend money on yet another system of government mandated standardized tests. Millions will be spent across the state that would have been much better spent in our classrooms. Funds for schools never meet the overwhelming needs. Why tack on more expense for a destructive, demeaning system of testing and evaluating?

As a former teacher, I am asking you to vote NO on Amendment 3. I also want you to know that we need to do this in a big way. A loud message needs to be sent to those in our state who use their good fortune to influence voters to accomplish their personal agenda. Each of us needs to let our family, friends, and co-workers know the adverse effect Amendment 3 will have on our local schools and ask them to vote NO!

November 4 is our opportunity to make a difference. VOTE NO ON 3!

Linda Orscheln, President
Central Missouri Retired Teachers
Association
(Osage County)

RESOLUTION PASSED BY DC UNITED COUNTIES UNIT OF MISSOURI RETIRED TEACHERS AND PUBLIC SCHOOL PERSONNEL SEPTEMBER 2014

DC United Counties Unit of Missouri Retired Teachers Association and Public School Personnel voted on September 16, 2014 to join the Protect Our Local Schools coalition and Missouri Retired Teachers Association and Public School Personnel in opposing Amendment #3 as it appears on the November 2014 ballot for the following reasons:

Whereas Amendment #3 would reduce local control of the schools giving control to the Missouri Department of Secondary and Elementary Education,

Whereas Amendment #3 mandates standardized testing of all Missouri students,

Whereas Amendment #3 creates a financial burden upon local schools and would be a costly state mandate with no funding provisions having been made, and

Whereas Amendment #3 creates a learning environment of "teaching to the test" in a "one size fits all" manner, assuming all students are the same while limiting actual instruction and learning opportunities.

For these reasons and others not addressed, DC United Counties Unit of Missouri Retired Teachers Association and Public School Personnel URGES MISSOURI VOTERS TO CAST A NO VOTE ON AMENDMENT #3



Image Courtesy of Columbia Daily Tribune

Executive Director's Report

By Jim Kreider

Questions to Ask Candidates and Elected Officials



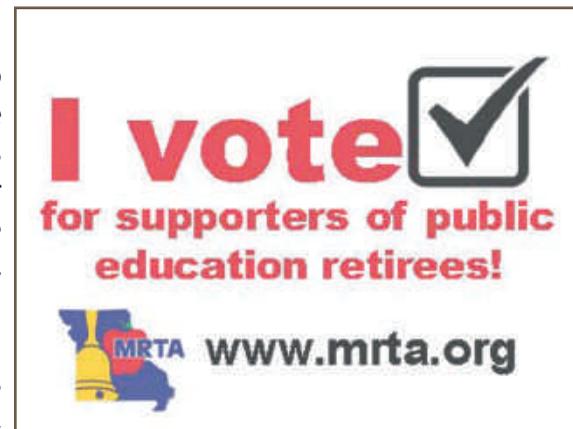
#1 and most pressing is Amendment 3. Ask your candidate what their position is on Amendment 3. We want and strongly encourage candidates and elected officials to publicly come out AGAINST Amendment 3. You all know the reasons that Amendment 3 is terrible for children and public schools.

#2 Our priority is retirement/pension issues for educators. We want them to oppose any takeover of our system and its funds. We want them to oppose any attempt to privatize public pension systems. This would put new hires into a 401(k) defined contribution type plan. This would bankrupt our system because there would be no new contributions coming into the system. MRTA opposes a 401(k) retirement plan for any public employees,

such as state employees and Highway Patrol

#3 We fully support full funding of the Public School Foundation Formula. This Formula is extremely important to rural schools because the assessed valuation is low; and therefore, rural schools depend on state funding. The Formula is currently \$600 million dollars underfunded and now after the passage of SB 509 (tax cuts) school funding is at extreme risk of never being fully funded again, but worse, could experience even more severe underfunding and cuts. Again this is extremely worrisome for rural schools. Many of the leadership positions in the Missouri Legislature are from the St. Louis area, as is Representative Diehl who will likely be the next Speaker of the House of Representatives. The areas they represent have great assessed valuations and they may not be as concerned about public school funding. We need the Legislature to step up and speak up.

#4 We are concerned with the huge amounts of money being contributed to elected officials and candidates from billionaire Rex Sinquefeld of St. Louis either directly or indirectly through House and Senate Leadership and organizations such as Teach Great, Grow Missouri, Club For Growth, Students First, etc. Ask them if they have received any campaign or other contributions directly or indirectly for Mr. Sinquefeld? If so, will this influence your votes on public education, or public employee pension systems, and in particular, the educator retirement system?



\$1 Million of Liability Coverage for Just \$17.50/Year?

Are you protected in the classroom when working part-time after retirement?

MRTA offers \$1 million of Professional Liability Insurance for those MRTA member retirees returning to the classroom on a part-time basis for only \$17.25/year. The best bargain you can get in Missouri, as an education retiree. Please call Forrest T. Jones at 1-800-821-7303 ext. 1667 for more information!

Plan pays up to \$1,000,000 for any one act of omission resulting in claim.

- Defense costs paid in addition to the limit of liability.
- Plan pays all appeal bond premiums up to the policy limit, and up to \$1,000 per bail bond.

Your Professional Liability plan provides protection for claims filed at any time, as long as the act or omission that resulted in the claim occurred during the policy period. The plan also covers a broad range of exposures, including allegations such as the following:

- Libel
- Improper exclusion from classroom
- Violation of student civil rights
- Failure to educate
- Slander
- Failure to promote students or grant credit
- Lack of supervision resulting in an alleged injury to a student
- Corporal punishment
- Improper methods employed in instruction, counseling, research, design, etc.

THE DAILY STATESMAN

County's retired teachers openly oppose Amendment 3

By NOREEN HYSLOP Managing Editor

Members of the Stoddard County Public School Retired Employees Association (PSREA) voted unanimously on Monday, Sept. 22, to pass a resolution voicing their opposition to Amendment 3 as it will appear on the Nov. 4, 2014 ballot.

Amendment 3 has drawn considerable attention in recent months and has met with opposition within each Stoddard County school, several of which also are on board with publicly expressing their disapproval of the proposal.

Educators, both active and retired, say Amendment 3 is misleading in its wording and will take away local control of the schools from parents, teachers, and school districts and "hand it over to Jefferson City politicians."

Efforts to pass Amendment 3 are primarily backed by St. Louis conservative activist billionaire, Rex Sinquefield, a supporter of open enrollment in Missouri schools, charter school expansion, and teacher-tenure reform. Sinquefield has funded a number of

other initiatives in the Missouri legislature that promote his philosophies with regard to public education.

In recent weeks, Sinquefield's group behind the ballot measure, Teach Great, contended that they have ceased pursuing the issue, stating that "this was not the right time to deal with this issue."

Missouri educators, however, don't believe the Sinquefield-backed campaign has entirely shut down, with many expressing the belief that the political group will "blitz" the media just prior to the November election in a further attempt to pass the amendment.

"The amendment will still appear on the ballot," explained Tracy Gant, a local retired teacher who serves as president of Stoddard County's Retired School Employee Association. The group, which keeps retired school personnel abreast of all education-based legislature and issues pertaining to teacher retirement, gathered Monday for their regular quarterly meeting in Dexter.

"Rex Sinquefield has spent nearly \$2 million on his campaign to pass this amendment, and it's hard to believe that he would give up at this point. I don't think we've heard the last from his campaign to pass this amendment, even though they say they backed off."

Educators argue that Amendment 3, if passed by the voters of Missouri, would limit teacher contracts to no more than three years and prohibit teachers negotiating any classroom evaluation system.

Amendment 3 backers contend that the measure will reward good teachers, support struggling teachers, and make it easier for schools to hire teachers. Both the Missouri National Education Association (NEA) and the Missouri State Teachers Association (MSTA) say the proposal is a "one-size-fits-all" approach to education that would be costly to local districts and would create yet more standardized tests.

The most recent public opposition by PSREA, in the form of a resolution, additionally states, "Whereas Amendment 3 limits actual instruction and learning opportunities as teachers spend more time teaching for testing," and "Whereas Amendment creates another state mandate, yet ignores the financial responsibility of said mandate,"...for the reasons stated and others, the Stoddard County Public School Retired Employees Association urges all Missourians to vote "no" on Amendment 3.

Article Courtesy of The Dexter Daily Statesman

MRTA's Group Dental Plan Something to smile about.

Oral health is essential for maintaining good overall health. However, dental care can be costly, but it doesn't have to be. You can enjoy important dental protection designed specifically to meet your needs and the needs of your family with the MRTA Group Dental Plan.

Enroll Today! Call (800) 821-7303, ext. 1134 or visit us on the web at www.ftj.com/MRTA.

IMPORTANT FACTS

- Advanced gum disease affects about 1 in 4 American adults.*
- Each year, approximately 28,000 American adults learn they have mouth and throat cancers.*
- Almost all oral diseases, including cavities and cancer, can be prevented.*

Endorsed by:



Missouri Retired Teachers Association & Public School Personal
www.MRTA.org

Administered by:



Forrest T. Jones & Company
Kansas City, MO

* Oral Health: Preventing Cavities, Gum Disease and Oral Cancers, Centers for Disease Control, 2008.



MRTA
 MISSOURI RETIRED TEACHERS ASSOCIATION
 AND PUBLIC SCHOOL PERSONNEL
877-366-MRTA
 3030 DUPONT CIRCLE
 JEFFERSON CITY, MO 65109
 WWW.MRTA.ORG

Dear Missouri Education Retiree:

Are you counted as one of the 23,000 members of Missouri Retired Teachers Association and Public School Personnel (MRTA)? This newsletter has been sent to all MRTA members as well as education retirees who we would like to invite to join MRTA. There is strength in numbers and we need every one of you to be counted when legislative issues arise, such as Amendment 3.

The day you retired your priorities changed. Concerns about salaries and class size became worries of the past. Your concerns shifted to your monthly pension checks, COLAs, health insurance, etc. This is the reason I want to personally invite you to join the Missouri Retired Teachers Association (MRTA) where the retiree and retiree issues are the #1 priority. We have over 23,000 members at MRTA and we mean business. We need you to join us; attendance at meetings is not required!

In 2013, Senator John Lamping, R-Saint Louis County, who was Chairman of the Senate Pensions Committee, proposed a State takeover of your PSRS/PEERS system putting your future pension income at risk. **MRTA rallied to oppose this legislation by presenting a petition of nearly 30,000 signatures that were collected in just 12 days!** Next year it is anticipated that we will have to fight just as hard!

"The Missouri Retired Teachers Association (MRTA) took aggressive action to stop the legislation. More than 29,000 people signed a petition and delivered it to Governor Nixon and to members of the Senate Pension Committee, asking them not to pass this legislation. Their efforts were successful. The Retired Teachers' Association is obviously a powerful group with more than 22,000 members." Bob Buckley - The Examiner (June 15, 2013) See page 11.

MRTA is successful because our member/retirees continue to care about the future. Only at MRTA do you have Republicans, Democrats, Administrators, Support Staff, MSTA retirees, and MNEA retirees working together. (Please see page 10 for "Who We Are.") **At MRTA you will get timely, relevant, and pertinent information important to your pension incomes and retirement system.**

Thirty-five dollars (\$35) a year is a small amount to pay to insure a secure life during retirement. You may join on-line and you can learn more about MRTA at www.mrta.org. You may also call toll-free 1-877-366-6782 to join by credit card or fill out the membership application below and mail your check. Please feel free to call if you have any questions. **As a small gift for your lifetime dedication to public education, join today for just \$35 and your membership will be paid through 2015.** THANK YOU!!

Sincerely,

Jack Poston
 MRTA President

Missouri Retired Teachers Association and Public School Personnel Membership Form

- Annual MRTA Membership.....\$35
- Lifetime Membership.....\$500
- New Membership
- Retired Teachers/Administrators
- Associate Membership.....\$15
- Renewal of Membership
- Retired Support Staff
- (Anyone who is not currently drawing a public school retirement benefit.)

Name _____ Birth Date _____

Street, City, State, Zip _____

Email Address _____ Phone (____) _____

Pay by Credit/Debit Card: Visa MasterCard 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 _____

Already a member? Please detach this application and give to a friend who may be interested in joining. There is strength in numbers! MRTA needs YOU to stay involved!

October is Membership Renewal Month!

Is Your Pension Protected?

- MRTA's fiscal year and membership year run January 1 to December 31.
- Renewal notices are mailed around October 1st each year for the upcoming membership year.
- Renewal notices are mailed in October to give members plenty of time and opportunity to pay them before January 1. It is important to get your dues renewal in by January 1 as most of staff time and energy needs to be focused on the legislature and legislative issues as Legislative Session convenes the first Wednesday in January. An additional incentive for paying before January is it helps to keep the cost of membership dues down by saving on additional printing, postage, and staff costs.
- There are many ways to renew membership and keep your organization strong as we work to protect your pension benefits. Please see below for the option that works best for you!

- **Pay online!** You can pay safely and securely at www.mrta.org using PayPal, just click Become a Member!



- **Pay by phone!** Simply call the MRTA office at 1-877-366-6782 with your credit or debit card number ready and we can take your payment over the phone!



- **Sign up for Automatic Dues Deduction** using the form on this page and include a voided check and we will take care of it for you each year!

- **Mail it in!** Fill out the form on page 8 and mail it and a check for \$35 to us.

- **Use our renewal mailing!** If your dues for 2015 are not yet paid you should have received a renewal slip in the past few weeks.



MRTA

Missouri Retired Teachers Association
& Public School Personnel

Automatic Draft Plan

<input type="checkbox"/>	I/We hereby request paying my \$35 yearly membership dues to the Missouri Retired Teachers Association (MRTA) through electronic withdrawal. I/We authorize Central Bank to draw electronic fund item for the purpose of paying said payment in October of each year.		
MRTA Member Name:		Birth Date:	
Address:			
City:		State:	Zip:
Phone #:		Email Address:	
School District Retired From:			
<input type="checkbox"/> New Member	<input type="checkbox"/> Renewal	If Renewal, Member #:	
Bank Name		Bank Routing No.	
Bank Address			
<input type="checkbox"/> Checking Account	<input type="checkbox"/> Savings Account	Account No.	
Said Amount of Debit \$35 per calendar year.			

Attach Voided Check Here

Subject to the following conditions:

1. The items shall be drawn on or about the 1st of October of each year.
2. The privilege of making payments under this Plan may be revoked by Central Bank if any item is not paid upon presentation.
3. A service fee will be assessed for any electronic draft returned for insufficient funds or any other reason. Central Bank reserves the right to draft via Electronic Funds Transfer all amounts owed by the member including any and all late fees and service fees.
4. This Automatic Draft Plan may be cancelled by the member at any time provided a written notice is delivered to MRTA, c/o Membership Services, 3030 DuPont Circle, Jefferson City, MO 65109, 15 days prior to due date. No refunds shall be given for partial months.

This Plan shall apply to the following Applicant/Member.

Applicant/Member Signature

Date

***This authorization will not be accepted unless a voided personal check is attached.**
You can renew or join MRTA safely and securely on line at:

www.mrta.org

3030 DuPont Circle, Jefferson City, MO 65109
1-877-366-6782/Fax: 573-634-4273



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 mission 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 over 23,000 members. MRTA has been and is 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, AFT of Missouri, as well as, all other education employees. This provides MRTA with statewide influence with either 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 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.

PSRS/PEERS Quick Facts



PSRS/PEERS Funding

PSRS funding comes from three sources:

- Member Contributions*
- Employer Contributions
- Investment Earnings

In total, approximately 61 cents of every dollar used to pay retirees is generated from investment earnings.

PSRS/PEERS Quick Facts

- 44th largest public pension plan in the nation
- Larger than all other Missouri public pension plans combined
- Market Value of assets of PSRS/PEERS was \$37.9 billion*
- 110th largest institutional investor in the world
- Recognized leader in the public pension industry for commitment and innovation in the areas of investments, technology and member service
- Serve almost 242,000 members and retirees
- Work with 537 employers
- In Fiscal Year 2014, PSRS paid more than \$2.3 billion in retirement benefits to more than 79,000 retirees and beneficiaries

*The 19 cents includes member contributions and service purchases.

THE EXAMINER

INDEPENDENCE | BLUE SPRINGS | GRAIN VALLEY

Bob Buckley: Teacher retirement system isn't broken

By Bob Buckley

Special to The Examiner

Posted June 15, 2013



Independence, MO —

While riding the exercycle at the gym last week, I struck up a conversation with a retired school teacher who used to be a neighbor of one of my partners. We had a pleasant conversation about my law partners, and then the conversation turned to the subject of retired teachers. She had taught for 25 years and was enjoying her teacher's retirement. I commented that the teacher's retirement in Missouri was pretty good, which provoked quite an outburst about the Missouri legislature trying to change the teacher's retirement system in the last legislative session.

This particular teacher was incensed that they would try to change the retirement system, so I did a little research and discovered some interesting things. First of all, there are two education pension funds: the Public School Retirement System, and the Education Employee Retirement System (PSRS/PEERS). The first fund is for certified educators, and the second one is for all other employees of public education.

The board of PSRS/PEERS manages \$32 billion in assets. It is the 45th largest pool in the United States. According to its website 81 percent of its liabilities, that is, future promises to pay retirement benefits, is funded. In comparison, Illinois has approximately 30 percent of its future promises to pay funded. The teachers pay 14.5 percent of their income to the retirement system, which is matched by the school district, but they do not contribute to Social Security unless they have other income from outside sources. The contribution rate for the participants is determined by the board of the retirement system.

A senator from St. Louis offered several bills in the last legislative session tampering with the retirement plans. One of the bills restricted the power of the board of the retirement funds to set the contribution rate. Another bill required that the funds be 100 percent funded in five years. Another bill changed the retirement plan for new teachers.

The Missouri Retired Teachers Association (MRTA) took aggressive action to stop the legislation. More than 29,000 people signed a petition and delivered it to Governor Nixon and to members of the Senate Pension Committee, asking them not to pass this legislation. Their efforts were successful. The Retired Teachers' Association is obviously a powerful group with more than 22,000 members.

Missouri currently ranks 48th in the nation in teacher salaries. According to the MRTA website, Missouri ranks 41st in pupil spending, yet Missouri continues to produce quality education. According to MRTA, "Missouri's decent and hard-earned retirement benefits for educators are the number one incentive for experienced educators to stay in the classroom."

I have often wondered why we pay our public school teachers so poorly. The school districts are limited in their sources of funding. Local funding comes through the property tax levy, but districts are then at the mercy of the state legislature for the rest of their funding. A hallmark of public education is the control of the local district by the elected school board, but when funding is controlled by state politicians, oftentimes education is not a priority. Public education is the backbone of our educational system, yet we are declining in world ranking. It is well known that American students do not compare favorably to students around the world. According to one rating organization, the United States ranked 18th in reading scores, 29th in science and 35th in math.

There is much discussion about public education today, and many politicians love to point the fingers at teachers' unions and administrators as the cause of our educational decline. The truth is that wealthy outside interests are pushing an agenda that undermines public education. Such concepts as school choice measures, open enrollments and vouchers to allow students to attend private schools are a part of this agenda. Meanwhile, the state foundation formula for public education remains grossly underfunded by the Missouri legislature.

Perhaps the attacks on the teachers' retirement system are also part of this agenda. Why anyone would want to try and fix the teachers' retirement system that is not broken remains a mystery. Perhaps, the ultimate goal of the politicians is to change one of the things that makes it worthwhile to pursue a career in education – an excellent retirement plan – as a method of attacking public education.

Are the politicians thinking about the kids?

Bob Buckley is an attorney in Independence. Email him at bbuckley@wagblaw.com

2014 Regional Distinguished Retirees of the Year



Region 1 winner Sandra White is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 1 Vice President Gay Dittimore (right).



Region 2 winner Richard Brown is presented his plaque by MRTA President Marilyn Skipper (left) and MRTA Region 2 Vice President Fred Price (right).



Region 3 winner Carolee Hall is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 3 Vice President Scharlotte Liebhart (right).



Region 4 winner Teresa Wenzel is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 4 Vice President Patricia Powell (right).



Region 6 winner Helen Kidwell is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 6 Vice President Arleta Godwin (right).



Region 7 winner Warren Solomon is presented his plaque by MRTA President Marilyn Skipper (left) and MRTA Region 7 Vice President Georgia White (right).



Region 8 winner Elizabeth June McLard's plaque was accepted by Region 8 Vice President Nancy Craig (right) from MRTA President Marilyn Skipper (left).



Region 9 winner Winifred "Ruth" Sneed is presented her plaque by MRTA President Marilyn Skipper (left) and MRTF Board Member Ruby Vincent (right).



Region 10 winner Deborah Wilson is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 10 Vice President Karen Miller (right).



Region 11 winner Anna Branson is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 11 Vice President Don Meloy (right).



Region 12 winner John Moyer is presented his plaque by MRTA President Marilyn Skipper (left) and MRTA Region 12 Vice President Patricia Baldwin (right).



Region 14 winner Margaret Jacob is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 14 Vice President Charles Shelton (right).



MRTA Distinguished Retiree of the Year and MRTA Region 13 winner Sherry Brandes is presented her plaque by MRTA President Marilyn Skipper (left) and MRTA Region 13 Vice President Deborah Ingram (right).

2014 Distinguished Retiree of the Year - Sherry Brandes

Since retirement Sherry has stayed very busy volunteering within many organizations, to name a few: MRTA, the New Melle Lions Club, St. Paul's Lutheran Church, and the American Red Cross. Whether it is volunteering at a food bank, donating books and bookshelves, baking for a bake sale, gathering and shipping items for relief projects around the world, or helping out at the Kow Pasture Klassic golf tournament, Sherry is always there to lend a helping hand.

Sherry also works very hard on MRTA's behalf. She has held many positions within her Unit including serving as President for 5 years! Sherry works hard

to get the word out to retirees on pending legislation and letting them know who to contact, organizing meetings within her Unit, and membership drives where she has been instrumental in increasing the Unit's membership from just 40 to 117 members.

Sherry is a great example of the amazing work MRTA members are doing all over the state and we are very pleased to recognize her contributions to her community, MRTA, and education as whole. Please join us in congratulating Sherry Brandes as the 2014 MRTA Distinguished Retiree of the Year.

MRTF President's Message

By Walter Cochran



On behalf of the Missouri Retired Teachers Foundation, I would like to personally thank everyone who donated to the Foundation in 2014. Due to the generosity of our donors we gave out 42 - \$500 Classroom Grants, as well as, paid for and installed an elevator in the MRTA/MRTF Office Facility!

As with any charitable organization, however, our work is never done and we hope you will consider donating in the future. Right now, our focus must turn to rallying support for MRTA and the work they are doing against Amendment 3! Please join MRTA in getting the message out on Amendment 3 and how detrimental it would be to communities and our public schools. I also urge you to renew your membership for 2014, or join if you are not yet a member! It is through membership that we are able to be successful!

A Few of Our 2014 MRTF Grant Recipients



MRTF Board Member Karen Miller (right) presents Alison Vernon (left) of John Thomas School of Discovery with her grant.



MRTA Region 7 Vice President Georgia White (right) presents Joetta Hendrix (second from right) of Laquey with her grant.



MRTF Board Member Fred Price (left) presents Rochelle Slaughter (center) with her grant.



Boone County MRTA Members (L-R) Mary Ridge and Betsy Rall along with MRTF Board Member Bill Ray and MRTA Region 4 Vice President Patricia Powell present Caitlin Nichols of Rock Bridge Elementary with her grant.

THANK YOU to the MRTA family! The office facility elevator has been paid in full!



Now it is time to rally support against Amendment 3!

Medicare Part D Prescription Plan Annual Election Period



Annually, anyone enrolled in Medicare Part D prescription plan has the right to switch providers. The **Annual Election Period** (October 15 – December 7) is the time to do this, with an effective start date of January 1, 2015 for your new plan. Why do this? The

rates, deductible amount and formularies change so you might not be in the best plan. It never hurts to check!

MRTA offers members a FREE comparison service at www.ftj.com/mrta or by calling **1-800-821-7303, ext. 1134**

Health Insurance Options for Age 65+ Members

Missouri residents may switch their Medicare Supplement policy on the anniversary date of their existing policy with **no health questions asked!** With the ever increasing cost of health insurance, you owe it to yourself to see if you can save money. This is a free service for MRTA members. Simply



call Larry Dean at 800-821-7303, ext. 1134 or email at Ldean@ftj.com to request your FREE plan comparison.

Larry Dean, MBA
Senior Products Specialist



Forrest T. Jones & Company
www.ftj.com/mrta

Work with people who know you best.

The Missouri Retired Teachers Association & Forrest T. Jones & Company



The MRTA Service Team
at Forrest T. Jones & Company

Professional Liability Insurance

The MRTA Professional Liability Plan provides coverage against a variety of legal actions that could arise from your duties as a part-time educator—at an affordable group rate of only \$17.25 per year for MRTA members for \$1 million coverage.

Dental & Vision Insurance

Dental Plan. Enrollment in the affordable MRTA Group Dental Plan enables you to receive benefits for periodic exams, X-rays, cleanings, fillings, crowns, bridges and denture repair. Now with an expanded network of providers!

EyeMed Vision Care. MRTA's vision plan provides members with benefits for exams and glasses or contact lenses. You also receive discounts on lens options and laser vision correction — all with the convenience of more than 35,000 independent providers nationwide and LensCrafters, the nation's leading eye care retailer. **Open enrollment is limited to September only.**

Medicare & Long-Term Care Insurance

Medicare Supplements, Medigap, Medicare Advantage, & Medicare Part D Prescription Plans. If you are approaching 65 or are over 65, this is a very important subject, one that can be confusing without the proper information from a trusted source. FTJ's agents can help with a variety of excellent plans, including Part D Prescription Plans.

Long Term Care Insurance Evaluation Service. With an emphasis on in-home care options, our independent agents offer free educational information and provide proposals from multiple carriers to help members find a long-term care insurance plan that fits their needs. Member discounts on select plans.

Auto, Home & Life Insurance

Liberty Mutual Auto & Home Insurance. Quality auto and homeowners plans are available through Liberty Mutual with

an exclusive group discount for MRTA members. You can learn more about this program by visiting www.libertymutual.com/lm/mrta or calling (800) 835-0894. In Missouri, call Clare Hill at (888) 443-7536, ext. 55674.

MRTA Final Expense Insurance Plan. Give your family a gift that will last a lifetime. This flexible, **guaranteed-issue** whole life plan sponsored by MRTA lets you choose between four coverage amounts. The plan accumulates cash value to help provide financial security and needed protection for your loved ones. (Limitations apply for death from natural causes during the first two years of coverage.)

Travel, Legal & I.D. Protection Plans

International Travel Medical Plans & Trip Protection. International travel can be an exciting adventure, but it can also bring many unpredictable situations if you should need medical care while you're abroad. That's why we've put together an array of flexible travel medical plans for MRTA members. Both domestic and international trip protection plans are available.

Legal Shield.™ Identity theft is the fastest growing crime in America. Legal Shield™, Inc., is a pioneer of the pre-paid legal concept in North America. MRTA Members receive a monthly discount. With Legal Shield™ you're backed by experienced professionals from a division of the world's leading risk consulting company, Kroll Background America. The \$10 enrollment fee is waived for MRTA members.

Deals & Discounts

Hearing Benefit Plan. Hearing loss develops slowly and often goes unnoticed for years. With the benefit plan from Hear In America, MRTA members receive a free annual hearing screening through reputable providers. If hearing correction is needed, hearing aids from top manufacturers are available at discounted prices. To register for free Hear In America hearing plan benefits, call (800) 286-6149.

NEW Home Health Care Indemnity Policy

An affordable solution that gives you the flexibility in utilizing the type of care that's right for you... **in the comfort of your own home.** These benefits are paid in addition to Medicare and other insurance. Optional benefits include: Annual Physical Exam, Vision, Hearing, Ambulance and In-Hospital Private Duty Nurse. For more information, call (800) 821-7303 ext. 1134.



For more information, visit: www.ftj.com/mrta or www.MRTA.org
or email: info@ftj.com

New Home Health Care Indemnity Policy

Now available in Missouri!

An affordable solution that gives you the flexibility to utilizing the type of care that's right for you... **in the comfort of your own home.** These benefits are paid in addition to Medicare and other insurance.

Optional benefits include: Annual Physical Exam • In-Hospital Private Duty Nurse • Vision • Hearing • Ambulance



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For more information, call
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Kemper Home Health Care Benefits Rates

Attained Age	Monthly Bank Draft	Annual
41-45	\$16.70	\$200.40
46-50	\$17.50	\$209.75
51-55	\$17.50	\$209.75
56-60	\$18.10	\$217.50
61-64	\$21.45	\$257.25
65-70	\$21.65	\$260.00
71-75	\$28.85	\$345.10
76-80	\$33.50	\$401.85
81-85	\$39.90	\$478.60

Home Health Care with EXTRA BENEFITS Rates

Attained Age	Monthly Bank Draft	Annual
41-45	\$28.30	\$339.50
46-50	\$29.10	\$348.85
51-55	\$29.15	\$349.40
56-60	\$29.80	\$357.70
61-64	\$33.25	\$398.55
65-70	\$33.50	\$402.40
71-75	\$40.95	\$491.30
76-80	\$45.75	\$548.70
81-85	\$52.15	\$625.45

\$25 Registration Fee payable once with application

Rates for Missouri, only. This is a brief description of some of the provisions of policies individually underwritten by Reserve National Insurance Company. Only the actual policy provisions will control. **SEE THE POLICY AND/OR OUTLINE OF COVERAGE FOR LIMITATIONS AND EXCLUSIONS.**

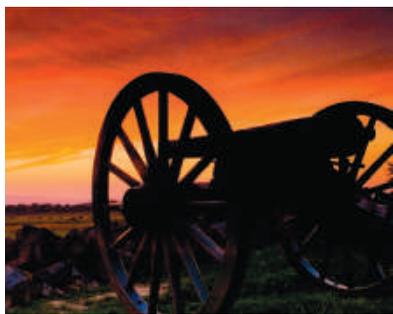
Policy Form Series HHC-4 and Rider Form Series EBR-HHC-4. Form numbers and availability may vary by state



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Travelers Lane is an MRTA Board of Directors endorsed benefit exclusively for MRTA members.



MRTA Newspaper

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At MRTA the education retiree is our #1 priority!"

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RETURN SERVICE REQUESTED

Vote NO on Amendment 3

MRTA *In Motion* - Special Edition Amendment 3

We hope all of you are aware that a very harmful issue will be on the November 4th ballot - Constitutional Amendment 3. This Amendment must be defeated and we need your help to make it happen!

What We Need YOU To Do

- **Stand Up, Speak Up!** Attend local meetings of organizations that you may belong to and ask to speak about Amendment 3.
- **Let Your Voice be Heard!** Write a Letter to the Editor of your local newspaper.
- **Be Social!** Stay connected to MRTA on Facebook and use social media to get the word out. Knock on your neighbors' doors. Hand out fliers at local festivals and gatherings. Call or email colleagues, friends, and family.
- **Show Up! Don't forget to show up and vote NO on November 4th.**

This newsletter is filled with information on Amendment 3 and why MRTA opposes it. Please take the time to read about it and then give this newsletter to someone else who may not know about the issue. Together we can make a big difference on November 4!

Please help!

Vote NO on Amendment 3

**Don't Let a Constitutional Amendment
take a **one-size-fits-all**
approach to our students!**

If Passed This Amendment Will:

- **Take local control** of our schools from parents, teachers, and school districts and hand it over to Jefferson City politicians.
- **Force taxpayers to pay** for costly government-mandated standardized tests even though school funding is already a problem.
- **Force teachers** to teach to a test rather than focusing on actual instruction and learning.