



# THE WATCHDOG REPORT



MRTA is your pension watchdog!

JUNE 2023

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

## 2023 MRTA Legislative Summary

*It was a very successful year for MRTA. Thank you for your advocacy efforts, you made a difference!*

The 2023 Missouri Legislative Session adjourned for the last time today, May 12 at 5:51 p.m. Since the 2023 Missouri Legislative Session began on January 4, more than 2,315 bills were introduced. MRTA monitored and tracked 276 bills.

**Senate Bill (SB) 75 and Senate Bill (SB) 20** were both passed. They are similar bills, both including these provisions:

- A 2.55% benefit factor is restored for PSRS retirees with 32 or more years of service.
- Beginning on August 28, 2023, and ending on June 30, 2028, retired teachers working in non-certificated positions can earn up to 133% of the annual earnings limit applicable to Social Security recipients.
- Critical shortage retirees can work full-time up to four years for such districts.
- Speech implementers are considered PSRS members instead of PEERS members.

There was one difference between these two bills, **SB 75 also included a provision of Senate Bill (SB) 339** which allows a retiree who nominated a same-sex domestic partner as beneficiary prior to September 2015 to have their monthly retirement benefit "pop-up" to the amount he or she would have received if he or she had not elected to receive reduced monthly benefits, in certain circumstances.

### Why Should You Care about SB 75 and SB 20?

- Both bills strengthen PSRS, thereby helping maintain the financial security of the retirement system! The 2.55% benefit factor has a positive financial effect on PSRS. The financial analysis by PricewaterhouseCoopers indicates the proposed legislation would reduce the liability by \$234.4 million and result in an increase to the pre-funded ratio from 85.2% to 85.57%. This will also create a yearly savings of \$21.2 million to PSRS.
- This legislation will ensure that the almost 900,000 Missouri school children will continue to have highly trained and experienced educators teaching them.
- This legislation will also assist school districts and local communities in keeping experienced teachers in the classroom, helping to alleviate some of the problems we have seen with teacher and substitute teacher shortages over the past few years.

**House Bill (HB) 2 Education Appropriations - HB 2** was approved by both chambers on May 5. The Senate committee restored many cuts made by the House and also added funding items including restoring state aid for public libraries, increases for early childhood education, full funding of the school formula and pupil transportation, and funding increases for four-year institutions and community colleges. This bill includes fully funding the foundation formula and full funding of the transportation formula. Approximately \$9 billion is budgeted for K-12 education.

**House Bill (HB) 253** – Open Enrollment did not pass.

See the full summary on pages 2 and 3.

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*It is important we show that we are active, we are involved, we are engaged, and we care about our students, our teachers, and our schools! Remember that there is **STRENGTH IN NUMBERS!***



# 2023 MRTA Legislative Summary

The Missouri General Assembly began the 2023 Legislative Session on January 4, 2023 and ended on May 12, 2023. There were around 2,300 bills introduced this year. MRTA monitored 276 bills.

## 2023 Missouri Legislative Statistics

**Bills Introduced**  
**2,315**

**Education Bills**  
**285**


**Pension Bills**  
**23**

### Truly Agreed and Finally Passed (TAFP)


Truly agreed and finally passed legislation is legislation that has been approved and passed by both bodies and is on its way to the Governor's desk. The Governor can sign or veto legislation until July 14 when all legislation that is signed or not vetoed becomes law. Legislation takes effect on August 28 unless otherwise noted.

### TAFP Pension Legislation

**Legislation passed that impacts the teacher and public personnel retirement systems:**


 **Senate Bill 20** provides a 2.55% benefit factor for PSRS retirees who retire with 32 or more years of service. Beginning August 28, 2023, and ending June 30, 2028, this act allows retired teachers working

in non-certificated positions to earn up to 133% of the annual earnings limit applicable to Social Security recipients. This bill allows critical shortage retirees to work full-time up to four years for such districts. It also contains language regarding speech implementers. **MRTA supported this legislation and it was TAFPed.**


 **Senate Bill 75** includes a provision restoring the 2.55% formula factor for PSRS retirees with 32 or more years of service. It allows critical shortage retirees to work full-time for up to four years for such districts. It also increases the earnings limit for those PSRS retirees who return to work in a non-certificated (PEERS) position.

**SB 75** also contains **Senate Bill 339** which allows a retiree who nominated a same-sex domestic partner as beneficiary prior to September 2015 to have their monthly retirement benefit "pop-up" to the amount he or she would have received if he or she had not elected to receive reduced monthly benefits in certain circumstances. It also contains language regarding speech language implementers. **MRTA supported this legislation and was TAFPed.**


### TAFP Education Legislation

 **House Bill 2 Education Appropriations.** HB 2 was finally approved by both chambers on May 5. The Senate committee restored many cuts made by the House and also added funding items including restoring state aid for

public libraries, increases for early childhood education, full funding of the school formula and pupil transportation and funding increases for four-year institutions and community colleges. This bill includes fully funding the foundation formula and full funding of the transportation formula. Approximately \$9 billion is budgeted for K-12 education. **MRTA supported this legislation and it was TAFPed.**

 **Senate Bill 190 - an update to HB 444 (2007)** will increase the eligibility for deduction of retirement income, including PSRS and PEERS pension income and Social Security by removing income limitations. It also grants a property tax credit to eligible taxpayers. MRTA supports legislation that offers tax savings to our members. This legislation was TAFPed. *MRTA is not able to give tax advice. Please call a tax professional about your specific situation.*

### Legislation Not Passed

 **House Bill 497** started as a scholarship bill for urban and rural scholarship programs. The bill was changed to the "Teacher Recruitment and Retention State Scholarship Program." It allowed for an increase in the minimum teacher salary. It allowed for differentiated pay for teachers in hard-to-staff areas. Nine other educational bills were added to this bill during the perfection process. It also contained the same language as **Senate Bill 75** and **House Bill 257**. This legislation did not pass.





**House Bill 898, House Bill 670, and Senate Bill 619** would have allowed retirees from the St. Louis Public School Retirement System to receive a one-time supplemental payment equal to the lesser of the person's gross amount of the regular pension benefit or \$2,000. MRTA supported this legislation but also felt it should have included retirees from the Kansas City Public School Retirement System. This legislation did not pass.

### Education Legislation Not Passed

**Legislation considered by the General Assembly that would have impacted education but did not pass:**



**House Bill 253** Open Enrollment. This bill established transfer procedures to non-resident districts for students in public schools. It also would have established the "Public School Open Enrollment Act." It specified that any student

beginning kindergarten or already enrolled in a public school could attend a public school in a non-resident district participating in the program. This legislation did not pass.



**House Bill 471** Teacher Salary. The bill authorized state agencies to offer financial incentives for employee retention and to reward

"exemplary achievement." The House approved an amendment to allow similar incentives for teachers. The House also included **House Bill 190** to allow school districts to identify hard-to-staff schools and hard-to-staff subject areas and designate a higher placement on the salary schedule when hiring such teachers. This legislation did not pass.

## Missouri 2024 Budget

### FISCAL YEAR 2024 Operating Budget Before Vetoes

FOLLOW THE MONEY

#### General Revenue \$15,034,920,737

##### Main Sources

- Individual Income Tax
- Sales & Use Tax
- Corporate Income Tax
- Insurance Premium Tax
- Liquor & Beer Tax

#### Federal Funds \$24,128,835,461

#### Other Funds \$12,348,123,384

##### Examples

- Lottery & Gaming Proceeds
- Highway & Roads Fund
- Conservation, Parks, Soil & Water Funds
- Proposition C & Cigarette Tax

#### TOTAL AVAILABLE \$51,511,879,582

### BUDGET BREAKDOWN



Not Included: Public Debt and Commerce & Insurance, 0.00% and 0.00% respectively. Sum may not equal 100% due to rounding.

## Save the Date - MRTA Legislative Day - February 13, 2024 at the Missouri State Capitol



## Message from the MRTA Membership Chair

### The Value and Necessity of Joining MRTA

By Idella Warden, Membership Chair



**MRTA works for all retirees even when an individual cannot.** Because I was on full-time Nana duty, I was unable to attend MRTA's Legislative Day for the first time in years. Yet, this is the beauty of MRTA: members and staff are supporting the cause of public education and public educator pensions even when we can't be physically present in Jefferson City. Your emails and letters are always needed. If you have not done so, sign up for the convenient Phone-to-Action. Just **text MRTA to 52886** to sign up. You can write your own thoughts or add to the prepared statements of calls to action. Past experience has taught us that strength in numbers is vital to protect our pension and our public schools.

**Apparently, some retirees join local units but do not join MRTA.** Some retirees join just the local group because they get all the news from MRTA and are able to enjoy socializing with friends without contributing to the expenses of our organization. This is concerning for several reasons:

1. Keeping the **MRTA office** open in Jefferson City requires money! Utilities, building upkeep and improvements, paper, ink, and all other expenses continue to increase. Shouldn't all members who benefit from our organization help pay for these expenses?
2. Our **staff** who represent us in the legislature, who print materials, and who keep us informed should be adequately compensated! Their salaries have to be paid at a reasonable wage in order for MRTA to retain these hardworking and professional folks! How could MRTA even exist without Maria, Sarah, Paige, Ryan, and Morgan!
3. None of the **AMBA benefits** are available to those who only join their local unit. I saved \$465 on my eye glass lenses this year, because I have AMBA's vision plan which costs me \$11.94 a month. Why wouldn't you join MRTA for these benefits?
4. Our local communities depend on **volunteer hours/food contributions** and MRTA depends on community service to maintain its tax-exempt status. Plus, these statistics illustrate the impact of our retirees and MRTA for MRTA when talking to legislators about the contributions MRTA retired educators make in our state. If you are not an MRTA member, we cannot count your volunteer hours or food contributions.

Local-only members need to join the state organization immediately! Retired educators need to join MRTA to protect their **largest asset – their pension!** Of course, automatic renewal is the best way for all members to pay state dues, plus it saves our organization printing costs, postage, and time.

*(Continued on next page.)*

### Missouri Retired Teachers Association and Public School Personnel Membership Form

- ☐ Annual MRTA Membership.....\$44/1 Year OR \$117/3 Years  
or join via auto renewal at MRTA.org for \$39/year
- ☐ Associate Membership.....\$25  
(Anyone who is not currently drawing a public school retirement benefit.)
- ☐ New Membership      ☐ Retired Teachers/Administrators
- ☐ Renewal of Membership      ☐ Retired Support Staff      ☐ **I AM INTERESTED IN AUTOMATIC ANNUAL MEMBERSHIP DUES RENEWAL**

(Association dues are not tax deductible)      Save \$5 a year

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:** ☐ Visa ☐ MasterCard ☐ Discover

Card Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Name on Card \_\_\_\_\_ Exp. Date \_\_\_\_\_

**You may join MRTA  
securely online at  
[www.mrta.org](http://www.mrta.org)  
or call the office at  
1-877-366-6782**

Public education is taking hits from legislators in many states. Vouchers and charter schools continue to funnel tax dollars to private education. Educator pensions in many states fail to provide adequate benefits to retirees. The **BEST** way to support public education and public educator pensions is to **join MRTA!** Every member of MRTA is part of the membership committee. Spread the word and encourage all education retirees to join us as we support public education, current and retired educators and most importantly the almost 900,000 children who attend our public schools.

## Excuses for not joining MRTA that really don't make sense!

There are 107,000 retired Missouri teachers and support staff who collect benefits from PSRS/PEERS. MRTA represents nearly 30,000 of those retirees. This leaves about 77,000 retirees who have not joined yet. Why are these retirees not joining MRTA? Let's examine some of the excuses I am sure we have all heard.

### "I just don't see the value of joining MRTA."

These same people insure their cars and their homes, and every month they enjoy the benefit of a retirement payment. A membership in MRTA is an insurance policy to ensure that their biggest asset (their pension) will always be available!! Legislators do not always see the value of well-paid public school teachers or their pensions. MRTA members write, phone, and visit their elected officials to let them know that retirees are watching their actions concerning public school funding and public school pensions. An MRTA membership is a small cost to ensure financial security for retired public school employees.

### "MRTA is just too political."

Unfortunately, many people do not understand the difference between being politically involved and being involved in partisan politics. MRTA has members from every political party. I have heard both Republican and Democrat leaders speak at state conventions and meetings. Members of both major parties have been awarded "Outstanding Legislator" honors by MRTA. YES, MRTA is politically involved because informed members need a say in legislation and policies involving public schools, public school employees, and our pensions. Policies and laws regarding public education, which are enacted at the federal and state level, can have devastating or positive impacts on public education. As retired public school employees, we would be derelict in our duties as informed, involved citizens if we were totally disinterested in politics.

### "I don't live in Missouri now, so why should I join a group of Missouri retirees?"

The Missouri legislature still controls many decisions which will affect PSRS/PEERS, Kansas City PSRS, and St. Louis PSRS pensions. MRTA works to ensure pension payments regardless of a retiree's current location. Large numbers of MRTA retirees get the attention of elected officials who are more inclined to listen when the issue impacts a large group. Those of us who live in state will be going to Jefferson City on February 13, 2024 to remind elected officials that MRTA cares about our local communities, our public schools, our children, and our pensions. MRTA is the only voice for out-of-state members in the Missouri Legislature.



As of December 31, 2022, approximately 107,000 individuals received benefits from PSRS/PEERS. Total annual benefits paid were nearly \$3.5 billion. Of this amount, almost \$3.1 billion, or 88%, was distributed among Missouri's 114 counties, positively impacting the state's economy.

**See how much your county's economy is benefited - scan this QR code:**





## *Martha Schatz* MRTA President

It's hard to believe that my year as president is more than half over, so much has happened in what felt like such a short time. Just as I became President, we started the strategic planning process. We have finished the Strategic Plan and have started building teams of volunteer leaders to help us carry out our new plans and goals and set key performance indicators. It is a very exciting time, and I am happy to be a part of the process.



I worked with the staff to start planning for the Unit President Summit in January. I wanted to make updating the MRTA Unit President Handbook a priority. The handbooks were given out at the Unit President Summit, and I hope they will assist Regional Vice Presidents and Unit Presidents to understand their responsibilities a little better. The Summit was held on March 14-15 at Stoney Creek Hotel in Columbia. We had a MAGICAL meeting with 170 people in attendance, far more than we have had in years, even before COVID closed things down.

I am very excited to host the 2023 MRTA Annual Meeting on September 18-19, 2023 at The Lodge of the Four Seasons at Lake of the Ozarks. We have lots of business to tend to, but we also will be honoring some very deserving MRTA volunteers and leaders, as well as trying to have some fun!

I want to personally thank all members who took part in responding to MRTA Call to Action emails and texts this year. Your voice makes a difference! When we talk about strength in numbers, we mean that every contact with legislators makes an impact in the effort to educate our legislators on certain issues or to ask them to support retirees and education or to oppose bills that would be detrimental.

May and June are very busy months for me as the spring MRTA Regional Meetings start. I encourage you to attend your regional meeting to meet me and our Executive Director, Maria Walden. We put a lot of miles on our cars to visit all parts of the state and appreciate you coming out to see us! So far, I have traveled over 6,921 miles while performing my duties as MRTA President! I could've been to the North Pole and part of the way home.

I hope you all have a wonderful summer and an even better "Not Back to School Day" this fall as you wave at the school buses going back to school and you enjoy the great retirement that you have earned.

## Thank you for your support!

**MRTA Phone2Action**  
sign up - text MRTA to 52886



It is important we show that we are active, we are involved, we are engaged, and we care about our students, our teachers, and our schools! Remember that there is **STRENGTH IN NUMBERS!**

Please sign up for MRTA Phone2Action and stay tuned. Text MRTA to 52886 to sign up for our text messages or scan this QR code with your phone.



**"We do not live in a political environment where you can retire and believe that this pension that you believe is rightfully yours – and it is – is just going to be there in 25 or 30 years. We need your membership from day one of your retirement. Your membership counts as your voice. Public education and your retirement depend on it." See page 10 for entire article.**

## A Message from MRTA Executive Director Maria Walden



Another Legislative Session is in the books! I am happy to report that the 2023 Missouri Legislative Session has ended on a positive note for Missouri public schools and educators. While much work remains to be done in future legislative session, with your help, and the help of our advocates in the Legislature, we have achieved some significant progress. Thank you for your efforts, you made a difference!

Legislation was passed that will restore the 2.55% benefit factor for PSRS members who retire with 32 or more years of service. This is higher than the normal, or full, benefit factor of 2.5% and will help schools retain experienced educators for an additional two years, while at the same time benefiting those educators by increasing their benefit amount at retirement. This legislation will have no negative financial impact on the Retirement System because those teachers who stay an additional two years will be contributing to PSRS, delaying the start of their COLA and not receiving a retirement benefit.

That being said, this legislation helps schools retain experienced teachers for a short time before retirement. While it is certainly a win, more work is needed in the area of teacher retention. We must continue to develop ways to help our schools keep teachers in the classroom longer. Recent research shows that as our teachers gain experience, they are more likely to stayteaching. The lowest teacher retention rates occur for those who have been in the field for the shortest time. We know that teaching is a difficult and time consuming profession. Educators face many difficulties, including low salaries, safety issues and the lack of public and parental support. All of these issues must be addressed in order to help ensure that our public schools remain a great place to work, educators want to stay for a full career of teaching and our children can learn.

In addition, the budget the legislature sent to Governor Parson this year includes \$29 million in funding for the Teacher Baseline Salary Grant Program. Under this program, districts will be able to receive a 100% state funded grant to raise their minimum teacher salaries to \$38,000. This is an important step toward compensating our teachers fairly, helping our schools attract new teachers and making teaching a more attractive career choice for Missourians.

Our goal must remain to pass legislation that will increase the minimum teacher salary to a more acceptable level permanently in state statute. Teachers today are expected to do more than ever before, often without adequate resources. Teacher salaries must reflect the value our teachers bring, as well as their expertise and education, and be competitive with those offered by other professions.

As we wrap up the 2023 session and begin work on the next, we are grateful for this positive change. I am personally thankful for everyone who helped our state achieve these goals this year.

We will push forward to accomplish even more progress for our retirees, our working teachers and our schools. MRTA must stay vigilant, continue to grow our membership and make our voices heard. We must be strong, now more than ever.

The impact of a great public school can last a lifetime. Educators have the power to change the trajectory of a student's life and to inspire them to achieve greatness. The teachers and staff at our public schools make a difference in the lives of our children and in the future of our society.

We will continue our work to promote more dialog about the many things that are right about Missouri public schools. We will continue to speak out about the difference our public schools and teachers make every day, in every corner of our state. We will counter the negative messages promoted by those with other agendas.

To all MRTA members, I thank you for being a part of this association and helping us achieve our vision and goals. To all the teachers and staff that are currently teaching our children, please know that your work is appreciated and valued. You are making a positive impact on the world, one student at a time.

We can all be proud of our accomplishments this year, and at the same time, strive to achieve even more. Together we all are working toward the same goal. We are building a better tomorrow.



## Nest Egg Or Goose Egg

### Nest Egg Versus Goose Egg – Why it is Better for Our Educators to Have a Defined Benefit (Pension) Plan than a Defined Contribution Plan (401(k))

The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS), St. Louis PSRS and KC PSRS are defined benefit pension plans that promote responsibility in retirement savings. These plans are essential because they provide dependable, secure lifetime retirement income for their members, our state's public school teachers and personnel. The Show-Me Institute is pushing an anti-defined benefit retirement plan agenda in order to further harm our public schools by reducing retirement security for public school teachers and educational staff. The 401(k) revolution as a primary retirement plan is a failure for most Americans. The Economic Policy Institute's (EPI) recent study indicates that the overall percentage of workers who actually participate in 401(k) plans is extremely low at 53.4% of those near retirement and especially low for those who are over 65 years of age at 36.9%.



PSRS/PEERS is the 44th largest defined benefit (DB) plan in the nation, and the 96th largest investor in the world. PSRS and PEERS are long-term plans and long-term investors with a diversified portfolio structured to withstand the volatility of the investment markets, whereas defined contribution (DC) plans like 401(k) or IRA plans require that individuals plan their investment strategy and their accounts are subject to the volatility of the market and the number of years they are actively contributing.

While DC retirement plans are a piece of a person's overall retirement savings, *they should be utilized in conjunction with a DB plan*. DC plans are often less effective overall, because they provide benefits based on the account balance in those plans at retirement. That means a retirement based solely on DC plan savings can run out of funds and leave education employees without the retirement income they need when they can no longer work.

Employees of our public schools are automatically members of their respective pension plan. The pension plan is an actuarial reserve, joint-contributory program that operates as a tax qualified plan. Most PSRS/PEERS retirees get back every

dollar they contribute within the first five years of retirement with interest, and they continue to receive monthly benefits, for life. PSRS is over 85% funded and PEERS is over 87% funded on an actuarial basis. What this means is that PSRS/PEERS has on hand the funds they need to pay out more than 85% of all current and projected future benefits with today's dollars.

*"The value of a pension system such as PSRS/PEERS to our retired education personnel is amazing. PSRS was created to provide public school employees and their families with a reasonable and stable source of retirement income. PSRS/PEERS has helped more than 107,000 Missouri educators and their families achieve financial security during retirement."*

*-Georgia White, MRTA Board Member, Retired Educator*

In a defined benefit pension plan, lifetime retirement benefits are paid after a full career of service. The monthly amount is based on a predetermined, statutory formula (year of service x final average salary x 2.5% formula factor) that considers the employee's years of service and salary history. This is very unlike retirement savings in plans such as 401(k)s. The success of these types of retirement plans is dependent on personal investment decisions. Volatile investment markets can leave retirees without enough to get by. Most people don't have the investment expertise or time to achieve the kind of investment results a large pension plan investor can.

In addition, recent statistics showed that more than 50% of the PSRS members and more than 75% of the PEERS members who took a refund of their contributions prior to retirement took a cash payment instead of rolling over the money into another qualified retirement plan. In Kansas City PSRS, those numbers are higher with 69.88% of the members taking a cash-out option. While this may be tempting, it can mean they end up with nothing (goose egg) to show from their savings when it comes time to retire.

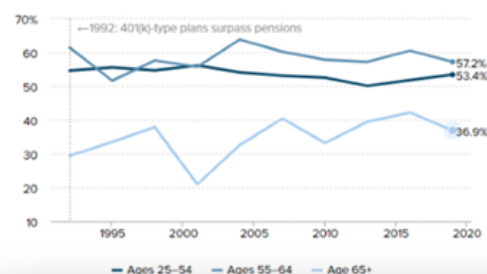
Here are some potential benefits of a defined benefit pension plan such as PSRS/PEERS, St. Louis PSRS and KC PSRS:

#### Guaranteed Retirement Income:

With a defined benefit plan, employees have the security of knowing that they will receive a specific amount of retirement income for the rest of their lives, regardless of investment market fluctuations or other economic variables. This can provide a sense of stability and peace of mind in retirement especially for our retired teachers and educational personnel. According to EPI, most older households have little to nothing saved for retirement. The Federal Reserve's most recent data reveals that the average American has \$65,000 in retirement savings. By their retirement age, the average is estimated to be \$255,200.

#### Retirement plan participation remains low despite 401(k) revolution

Share of workers who participate in a retirement plan at a current job, by age, 1992–2019



Source: Economic Policy Institute (EPI) and Schwartz Center for Economic Policy Analysis (SCEPA) analysis of Survey of Consumer Finances 2019 microdata (Federal Reserve 2022a).



### Employer Contributions:

Defined benefit plans are typically funded in part by the employer. In Missouri, PSRS/PEERS requires a 50/50 contribution which means that teachers contribute a percentage of their pay, and their employers contribute an equal amount which serves as the teachers' deferred wages. This can be especially beneficial for employees who may not have the financial resources to save for retirement on their own.



### Professional Investment Management:

Defined benefit plans are typically managed by professional investment managers who are responsible for investing the plan's assets to ensure that there is enough money to pay retirement benefits to employees for their lifetime. This can help to mitigate investment risk and potentially lead to higher returns. Retirement Systems such as PSRS/PEERS don't have to alter their investment strategy, whereas teachers/educational personnel must alter their investment strategy as they get closer to retirement age.

### Long-Term Retirement Planning:

Defined benefit plans are designed to provide retirement income for the rest of an employee's life, which can be particularly beneficial for those who expect to live a long time in retirement. PSRS/PEERS has over 15,000 retirees who are over age 80, over 2,500 that are over 90 and almost 70 that are over 100 years of age. Additionally, because the retirement income is guaranteed, employees can better plan for their retirement years without worrying about running out of money.

### Potentially Higher Retirement Benefits:

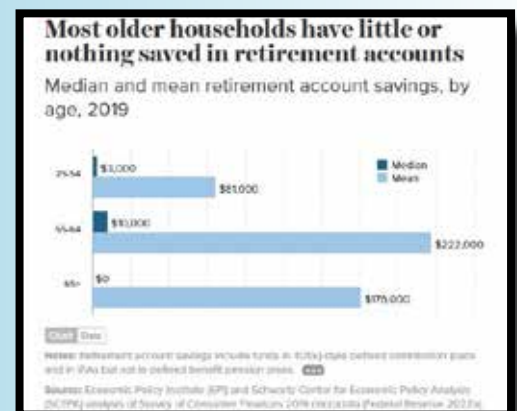
Because the retirement benefit is based on a formula that takes into account an employee's salary history and years of service, it is possible for employees to receive a higher retirement benefit than they would with other types of retirement plans, such as defined contribution plans like 401(k)s.

It is important to note that not all defined benefit plans are the same, and some may have different features and benefits than others. As of December 31, 2022, over 107,000 individuals receive benefits from PSRS/PEERS. There was over \$3.5 billion in benefits paid to those retirees and 88% was distributed in Missouri's 114 counties, positively impacting the state's economy. As of December 2021, St. Louis PSRS had over 12,859 members and over 4,400 benefit recipients who received over \$105,502,000 in benefits. St. Louis PSRS was funded at 78.7%. As of January 1, 2022, KC PSRS' actuarial funded status was 69.36%. They have over 11,300 members and over 4,000 benefit recipients receiving over \$80,337,163.

Please remember to join Missouri Retired Teachers Association and Public School Personnel (MRTA) today! MRTA is an association representing nearly over 30,000 retired educators and support staff whose purpose is to promote the professional, social, and economic welfare of all retired school employees. MRTA has been instrumental in its advocacy efforts protecting the retirement security of the over 100,000 Missouri public school retirees and educational professionals. Throughout the past 62 years, MRTA has advocated for retired teachers and educational professionals in Missouri. Our teachers and education staff are the heart of our local communities.

There is **STRENGTH IN NUMBERS**, join your educational colleagues in protecting your pension with MRTA. MRTA annual dues are \$44 per year, a small investment to make sure your pension is protected and you have an advocate fighting on a full-time basis to protect your well-deserved retirement benefits. MRTA is here to advocate for you and to preserve and protect those hard-earned pension benefits. **Join MRTA today!**

At the time of this printing the number for the St. Louis PSRS were not available.





**Idella Warden**  
Membership Chair

**Dr. Dave Baker**  
Region 8 Vice President

**Georgia White**  
Region 7 Vice President

**Dr. Richard Phillips**  
Retirement Education Chair

**Karen Miller**  
MRTF President

**Wendy Bernier**  
Region 5 Vice President

## Inspiring Minds You Want to Know

### MRTA Board Members Share Insights, Future Plans and Inspiration for All

*MRTA is indebted to the 26 members of our board. Our elected officers, committee chairpersons and regional vice presidents provide steady, reliable leadership for MRTA at all levels and in all parts of the state. Their service helps ensure we can successfully meet our goals to promote the professional, social, and economic welfare of all retired school employees, protect pensions for our public school teachers and educational staff, and support Missouri public schools.*

*In this edition, we will be highlighting two of our board members, Dr. Dave Baker, Region 8 Vice President and Karen Miller, MRTA Board Member and MRTF President. We will also be reintroducing you to four of our board members from past e-newsletters, Idella Warden, Membership Chair; Dr. Richard Phillips, Retirement Education Chair; Georgia White, Region 7 Vice President; and Wendy Bernier, Region 5 Vice President.*

#### MRTA Board Members Share Insights, Future Plans and Inspiration for All.

##### Advocating for Schools, Educators and a Way of Life - Dr. Dave Baker, Region 8 Vice President



Dr. David Baker's work on behalf of Missouri public schools and educators is one that is rooted in his lifelong admiration for the people who make them successful. As a former student and staff member of Missouri public schools, he works to help ensure Missouri students and families can continue to enjoy the benefits of having good public schools in their communities.

Dave was raised in Bonne Terre, a small town in eastern Missouri, and attended the North St. Francois County R-I School District. He recalls his school years with a smile. "I had wonderful parents, a wonderful childhood, I just couldn't have asked for it to be any better. I grew up in a small community where everything revolved around the churches and the schools."

For Dave, school and school activities were an integral and important part of what made his childhood special. The teachers, administrators, and coaches at his school had a lifelong, positive impact on him. "I was raised by all those people in many ways just like I was raised by my parents, and I am very glad about that," he said. "My parents expected those people to care for me like I was their own and like I was important, and they did. The positive experience I had in public school shaped me to this day."

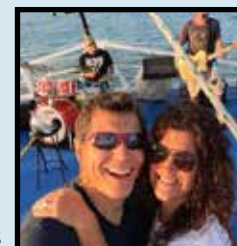
His love of school led him to pursue a successful career in public education in southeastern and eastern Missouri. He retired in 2020 after 30 years in the Farmington, Lindbergh and Special School Districts.

Dave now works to give back. He advocates to help strengthen and support Missouri public schools and

educators, and to help ensure they have the opportunities and resources to do the kind of good work he experienced as a child.

While he acknowledges the struggles many school districts currently face finding and retaining staff, he remains confident that the answer lies not in trying to diminish or break up our existing schools, but rather in finding ways to support them as part of our communities.

"Becoming a part of MRTA was not necessarily something I intended," he said. "When I retired, I didn't know much about MRTA. A colleague had introduced me to then-Executive Director, Jim Kreider, a year or two



*Dave and his wife  
Angela*

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before I retired, but I didn't join right away."

That didn't mean he wasn't advocating on behalf of public schools and educators.

"In the spring of 2021, I started working against Missouri House Bill 439, a bill that would give public school districts in Missouri the ability to permit their own teachers, without having them be certificated by the Missouri Department of Elementary and Secondary Education," Dave said.

This bill was promoted as a way to help schools fill vacant teaching positions. But the reality of such a program caused much concern among both educators and parents regarding its potential impact on the quality of education the schools would be able to provide when employing teachers without adequate educational background and training.

"I spent about a week emailing active teachers in the sponsoring representative's district and surrounding districts, and I probably sent out 2,000 or 2,500 emails," he recalled. "I got about 80 or 90 responses back, which I thought was good and a few even contacted me personally, stating that they were going to reach out to the bill's sponsor, a Representative from southwest, Missouri."

As it turned out, the Representative

was resistant to feedback and reacted negatively to their inquiries. "At one point, I got a call from him, and he said, 'who are you and why are you working against my bill?'" While the Representative eventually requested Dave retract his comments against the bill, Dave declined. "At that point I contacted MRTA. I had already been using some MRTA talking points against the bill, and they liked what I had to say." Dave was asked to join MRTA. "In



*Dave dropping his son Dominic off at the MSU dorms.*

**"We do not live in a political environment where you can retire and believe that this pension that you believe is rightfully yours – and it is – is just going to be there in 25 or 30 years. We need your membership from day one of your retirement. Your membership counts as your voice. Public education and your retirement depend on it."**

about two weeks, I had a box at my front door filled with MRTA pamphlets, pens, folders, and flyers and I was informed I was the new MRTA Membership Chair for Region 8."

A few months later, the Region 8 Vice President, who had some health concerns, asked Dave to switch roles with him, which he gladly agreed to. "I wanted to be more involved with some of the association's day-to-day operation and the legislative platform, because that was my strong point, and the Region 8 Vice President was very good with the membership and recruitment function."

He emphasizes that MRTA's success is an outgrowth of the dedication and hard work the members and leaders put in at all levels. "It's a wonderful group of people. I am impressed with their forward thinking and willingness to accept new ideas," he said. "I continue to be impressed by both the MRTA leadership and all the members of MRTA."

He also has a great appreciation for what MRTA's current Executive Director,

Maria Walden, has been able to accomplish. "Maria has done a fantastic job," he said. "Honestly, if you were looking at this from the outside, with the strides she has made, you would think that she has been here for a decade and not just a little over a year."

"She is a great fit," he continued. "Not just on the legislative side, but as a leader. Maria has created effective partnerships for MRTA with other educational associations. She has been able to get us all going in one direction." He added, "She has brought so many new people on board and is growing our membership. I really believe we could be a 50,000 member organization in five years."

Maria, in turn, appreciates the value Dave has brought to the association. "We are fortunate to have someone as talented and motivated as Dave working on behalf of our schools, educators and retirees," she said. "He is a tremendous advocate for everything we stand for. Not only is he an excellent communicator, he also understands how to effectively combat legislation that would harm Missouri's public education community and students, and he's not afraid to do it."

When asked what he might say to a new retiree considering joining MRTA, his response is matter of fact. "MRTA dues are a good investment, and the best insurance policy you could have for your pension." To Dave, being a part of MRTA is not only practical, but necessary. "You have to be counted," he said. "We do not live in a political environment where you can retire and believe that this pension that you believe is rightfully yours – and it is – is just going to be there in 25 or 30 years. We need your membership from day one of your retirement. Your membership counts as your voice."

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*Dave's daughter Caroline, a special education teacher.*

Public education and your retirement depend on it."

He added, "I also think that most teachers are deeply caring individuals and most of them are concerned about the schools they leave behind when they retire. MRTA allows you to be as involved as you want to be, although we hope that at some point you will become very involved."

Dave understands the unique position MRTA has among all of the state's educational associations. "Unlike other educational associations, MRTA has the strongest voice to advocate for retired educators. We are not beholden to school boards or administrators. Thank goodness for the other groups who have a primary role of working on behalf of active teachers," he said. "But we are the most powerful retired educator voice."

As for his future with MRTA, Dave is in it for the long-haul. "I would like to stay in a leadership role as long as possible, he said. "I will do everything I can to support the executive director, and MRTA and to fill whatever role allows me to best be of service to the organization. I believe in it that much."



Dave's wife Angela and kids, Alex, Ashley, and Allison.

### *MRTA Board Members Share Insights, Future Plans and Inspiration for All.*

#### **Giving Back: From Classroom to Community - Karen Miller, MRTF President**



Karen Miller sported a contagious smile and laughed with delight as she announced the winner of a \$1,000 prize during the 2023 Missouri Retired Teachers Foundation

(MRTF) \$10,000 raffle drawing on April 14. This year's raffle raised nearly \$32,500 and is a major fundraiser for MRTF. Proceeds from ticket sales are used to provide Missouri teachers and education personnel with grants for classroom or school materials, resources or projects.

"Giving the grants – it is always good," Karen said. "I enjoy it a lot. It is so gratifying to get to help our active teachers this way." She added, "It's amazing some of the creative things they use the money for. The whole point is to help teachers help the kids and get them interested in the subject they teach."

Karen has been MRTF President for seven years. During that time, she has helped the Foundation grow into a successful endowment fund that has awarded over a half a million dollars in grants to working teachers and school staff.

She understands what it is like to be in the classroom. Karen grew up in Independence, Missouri and graduated from Southwest Missouri State College (now Missouri State University) in Springfield. She worked as an educator for 29 years, 27 of them in the Ozark R-VI School District, teaching junior high PE and coaching three sports.

In 2002, Karen retired. But after only a year, she ended up going back to teach and coach both volleyball and track for 12 more years. "It's been an interesting retirement," she said with a smile. "My kids are always like, 'When are you retiring?'"

Somehow, in the midst of her busy retirement she also found time to join MRTA.

"I joined MRTA the second year I was retired at the insistence of a friend of mine who had been retired five or six years," she said. "She was one of those people who was kind of a mentor to me, and she kept saying, 'Karen, you

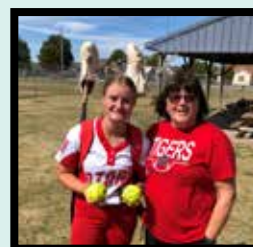
need to do this,' so I did."

While Karen's leadership involvement with the group started on the MRTA side, her background in education and her experience administering endowments have made her a successful MRTF leader, as well. Her desire to help her fellow educators has kept her looking for new ways to provide support.

"I was President of my MRTA unit by my third year as a member and served as Unit President for three years. I've been involved in leadership roles ever since. I became the Membership Chair for my Region for several years and then moved to Regional Vice President."

While she served as Regional Vice President, she was also involved in a local community charitable

foundation she and her children started, which provided scholarships on behalf of her late husband, also a Missouri public school teacher and administrator, who passed away from



Karen and granddaughter Kayden after one of Kayden's two home run games

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leukemia in 1998. Her knowledge and experience with this type of work was noticed by MRTA leadership, who asked her to join and assist with MRTF. They were persistent.



*Karen and some of her students in Germany*

"I joined the MRTF board after about a year or so of being asked and I feel like I have been a good addition," Karen said. "I helped them transition the money they had from a savings account to a endowment fund, and we worked on raising money for funding grants."

The then-president of the MRTF board, Walt Cochran, saw Karen's potential and he encouraged her to consider an MRTA leadership position. "He was trying to get me on the ladder to be a part of MRTA leadership, and I said, 'Nope, I'd rather have your job!'" She added with a laugh, "I had his job in six months."

As a retired teacher who believes strongly in the Missouri public school system, she is invested in promoting the importance of the work that both MRTA and the Foundation do on behalf of Missouri educators. "When we give away grants, we try to do it in front of a large group," she said. "Not only are we helping the teachers and staff by providing them financial assistance, but we are also promoting MRTA membership; the value of being a member and working on behalf of our educators, retirees and schools. I see it as not just helping teachers, but also as providing public relations for MRTA."

She understands the challenges

today's educators face. "It's so difficult for teachers now, I feel like they aren't as admired as they were, so that makes it difficult," she said. "But I hope they hang in there. The pendulum of public opinion will swing back in the other direction. In the meantime, it is extremely important for teachers to advocate for themselves. MRTA is one very good way for active teachers to do that." MRTA has always advocated for our pension and are advocating to make a difference for our educators.

She hopes to expand the amount of assistance MRTF can provide to active educators and expressed the desire to let regions and local units have a bigger part in the process. "We have several money making projects. We do an end-of-the-year ask, and the \$10,000 raffle. We do a silent auction at our annual meeting which is a fun event."

She continued, "But one of my goals is to have enough money to be able to give each region or maybe each local unit grant money to award. If we had enough grant money to let the local units do the grants, more people could experience it, and I think we could have a greater impact on our grant applications and membership growth."

"If you are the Regional Vice President or the Foundation Board Member from your local region, it is important to encourage the local members in your area to attend and participate in the grant ceremonies. Let them experience giving out the grants. Maybe they just retired from that school district and the people in the audience there know them. That makes a bigger impression than some stranger like me coming in and presenting a grant. It can help show them the importance of joining MRTA and get involved. There is strength in numbers."

She encourages all retirees to join MRTA and not be afraid of the commitment. "I think people think it's hard," she said. "It's not hard. It might

take some time, but it's a good way to spend the time you have as a retiree. Work to help the ones still fighting the battles in the classroom and work to help maintain everybody's retirement. We are all fighting for the same things."

She also implores current MRTA members to become as involved as they can. "To be in a leadership role, that's not hard either," she added with confidence. "After all, many of us have already been in a leadership role as teachers and administrators. In many ways, being an MRTA leader is really still teaching. But now you are teaching and helping your peers."

"I think when I joined in 2003 it was more of a social organization, for me," she reflected. "We had a legislative report at the meetings, but that wasn't really the focus for me as a new member. As I've grown into it, I see the value MRTA provides as a way to protect teachers' pensions and our public schools," she said.



*Karen on a trip to Budapest*

"The social aspect is just as important and a good reason to join," she added. "But it is important to learn how MRTA protects and provides us with a united voice with legislators, to protect our interests."

While she concurs that the giving of grants is always a good time, she also enjoys her time in the MRTA office working with Executive Director Maria Walden and her staff. "I love Maria's energy," she said. "And the strategic planning we are doing now is important. This is a 60-plus-year-old

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organization. You can't just stay with the flow; you have to move forward to stay viable."

She is impressed by the work ethic and



*Karen and daughter Perry and son Cole*

teamwork she observes among all the staff in the MRTA office. "The staff does such a phenomenal job they are all forward-thinking and always asking, 'What can we do to improve,' whatever the topic is. They seem to have fun

together, too."

"Karen is just so kind and easy to get along with," said Maria, "It's no wonder she is good at collaboration and fundraising, especially in her role with MRTF. She is a great asset to the Foundation, and we benefit greatly from her experience and genuine desire to help our current teachers, as well as our retired teachers." She added, "She is dedicated to protecting our pension, public schools, and our Missouri students, and we are glad she is working with us to advocate for all of these groups."

To Karen, in the end, it is the ability to do something that has such a positive impact for Missouri public school educators that makes it all worth the time and effort she puts in. MRTF is doing something very special. "I've

been involved in community charitable foundations since my husband died," she said. "I really see the benefit of this. I don't know anybody who has not appreciated it when we gave them grant money."

"If we all do just a little bit, we will make a huge difference."



*Karen awarding an MRTF Classroom grant to her niece, Alyson Longwell, with the help her granddaughter Kayden Miller*

### *MRTA Board Members Share Insights, Future Plans and Inspiration for All.*

#### **Growing MRTA One Member at Time - Idella Warden, Membership Chair - Printed in the February 2023 edition of MRTA e-News**



As a retired Missouri public school teacher, Idella Warden understands the value that MRTA provides for retirees like herself. And as Membership Committee Chair, she has made it her job to

spread the word. She leads the effort to help others like her understand how the work done by MRTA and its members make a positive difference for Missouri public school educators and staff, both working and retired.

Idella's leadership journey with MRTA began when she became vice president of her local MRTA chapter in Springfield, in region 10 as a member of Christian County Retired School

Personnel. She readily admits that she only took the position because no one else wanted the job. Her outlook quickly changed, however, as she got into the role. "Once I became involved, I realized what a vital organization MRTA is to retired educators."

Idella, who lives in Springfield, retired from the Ozark, Missouri school district in 2010 after a 30-year career in public education, serving at both the Springfield

and Ozark school districts. When asked what gets her going in the morning, she replied with a smile, "my dog!" – a response any pet owner will quickly relate to. But, given her work teaching and with MRTA, we suspect Idella has a lot of her own get-up-and-go, too.

She began teaching at a very young age. "My favorite part of teaching

was interacting with the students," Idella recalled. "Some proved a challenge to love, but the majority were clever, compassionate, witty, and delightful." She added, "I was never bored, and I hope my students never were, either."

Her love of teaching was a family affair.

Both of Idella's parents, two of her uncles and one of her aunts were all public school teachers. She witnessed their dedication to the craft, and its importance was not lost on her. "They loved their jobs, their colleagues and their students," she said.

"My mother is my inspiration," she



*Idella and MRTF President Karen Miller present grant to June Townsend.*

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continued. "She was born into an incredibly poor family, but she and her parents were determined that she get an education. She taught in a one-room school and attended college during the summers. After I was born, she became a full-time homemaker until she finally graduated with her degree the same year I graduated from eighth grade. Teaching was her calling, and despite terrific obstacles, she was able to complete her education and follow her chosen career."

At first, Idella had career plans outside the field of education. "I initially wanted to be writer for a magazine or newspaper but decided that job opportunities to teach young people were more plentiful."

Her pragmatic career decision turned out to be the right one.

For Idella, working with MRTA is also a somewhat practical decision. "I got involved with MRTA at the invitation of a dear retired colleague," she said. "I have stayed involved because as a widow, my pension is my livelihood."



*Idella and MRTF President Karen Miller present grant to Albert Bryant.*

Idella is aware of the important role played by MRTA to protect Missouri public school teachers' strong and healthy pension plan. "I am most grateful for the financial security I have as a retired Missouri teacher. I see so many retired friends who constantly feel the pinch of a pension which does not adequately provide for their living expenses."

The work done by MRTA has a tremendous positive impact statewide. But for Idella, her work with the organization has also benefited her on a personal level. "Perhaps the biggest impact MRTA has had on my life is meeting so many retired educators who are passionate about public education and public school teachers, both

current and retired," she said. "I never cease to be impressed with the hard-working members of MRTA."

Idella's role as local, regional, and state Membership Chair keeps her busy with recruitment activities. "I am constantly looking for ways to motivate current members and bring new members to our organization," she said.

She's keen on work currently underway to develop a long-term strategic

plan for MRTA and how it will impact recruitment efforts. Under the leadership of Executive Director Maria Walden, this plan is designed to help the organization work more effectively toward their goals.

"I am excited about our strategic plan for the future!" said Idella. "I cannot wait to see how this will increase membership and give MRTA a bigger voice in legislative policy involving public education."

"We love Idella's enthusiasm and positive attitude," said Maria. "She is a wonderful representative for us in the role of Membership Committee Chair, and we appreciate all she does to help us get the word out and grow our organization. Her passion and work make us stronger and has a direct impact on the success of our Association."

When asked what advice she would offer current educators, Idella's response is not surprisingly practical in nature, but also especially pertinent today, when teachers and public schools face so many challenges. She states simply, "Be patient. One thing I learned as an educator is that nothing is certain except change."

### *MRTA Board Members Share Insights, Future Plans and Inspiration for All.*

#### **Staying Focused on the Positive, Richard Phillips - Retirement Education Chair - Printed in the November 2022 edition of MRTA e-News**



Richard Phillips started his career in public education with a passion for coaching athletics. "I taught in a public school for four years and then spent two years as an assistant

football coach at the college level," he said. During that time, he got his superintendent certificate and at the age of 31, became the superintendent

of a small school district with just 250 kids. "God, I loved it!" he said with a smile, and added, "I had a lot to learn."

That was just the beginning as Richard continued to work in the role of superintendent and in other key educational leadership positions. He forged a successful career that spanned five decades, all the while working to help Missouri public schools, educators, and students.

Even though classroom teaching didn't end up being his ultimate calling, his love for teaching and his talent for coaching frame his approach to dealing with challenges. "I view most everything I have done as teaching, and quite frankly, as coaching," he said.

"As a coach, first you look at what your strengths are," he explained. "The second step is to look at the opposition

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(facilities, finance, staffing, student performance, etc.). This is followed by developing a game plan. What are the strategies you will use to be successful against the challenges facing you? And finally, you implement objectives and measures to make a positive difference."

This approach has served him well, on and off the field, and made him a valuable part of MRTA's recent transition, re-energizing under the leadership of Executive Director Maria Walden. Richard's work as a school administrator, and at the Missouri Department of Elementary and Secondary Education (DESE) have given him practical insight on best practices for major initiatives such as budgeting and strategic planning with a focus on student performance.

In Richard, a business-like manner and logical approach somehow mesh seamlessly with his welcoming and lighthearted personality. He possesses a sincere interest in the well-being of others that is easy to see. Making a positive difference seems to be in his DNA.

"Richard's unique background is a tremendous benefit to MRTA and our membership," Maria said. "But it's more than that. He is an educator's greatest ally, and he inspires others to be their best. He loves to engage with others, and when he does, he truly listens – he genuinely cares."

Richard sees great potential in both the Missouri public school system, and in MRTA's ability to advocate for schools, educators, and their retirement system. His focus is on the many positive things accomplished every day in the public schools around the state.

"We want to be having discussions with civic organizations, community

leaders, and the like about what is right about Missouri public schools and demonstrate the value and importance of public education," he said. "Missouri is above the national average on the number of kids taking the ACT test, graduation rates, and the percentage of kids going to college or trade school as well as numerous student performance standards though we are at the bottom of the list in terms of what we invest in our public school system as a state, this is possible because we have seasoned, experienced teachers and administrators," he said. "They are the reason."



*Education runs in the Phillips family! His sons Steve and Mike and his daughter Tammy are all teachers and administrators.*

He is impressed by the impact MRTA has made and wholeheartedly supports the group's renewed focus on protecting and spreading the word about the many benefits of public schools and the people who make them great.

He also expressed his admiration for his MRTA colleagues. "The people who step forward to assume leadership positions in this organization are people who want to continue to give back," he said. "We are talking about people who are in their 70s or 80s who still have fire in their gut and want to continue to contribute. That's inspiring."

Richard easily recounts statistics that demonstrate the efficacy of Missouri public education, flying in the face

of recently popular negative themes expressed in the media.

He continued, "Now, a person may ask how that can be true when we are a state that is at the bottom of the list in terms of what we invest in our public school system. It's because we have seasoned teaching staff, with an average of 23 years of in the classroom, and experienced administrative staff at the building level," he said. "All of that translates to improved student performance."

Richard shares his dedication to public education with his family – all three of his children and one of his grandchildren are teachers.

"One of the things I told my kids when they were going into teaching was, this is a way to provide value to your life. One of the greatest rewards in this life is giving to others and helping others. There is no better way to accentuate that feeling than through public schools."

He also understands the important economic impact of public schools, and how

the experience they provide helps inspire students to excel and use their talents to contribute to society. "Public education is the biggest economic engine we have in this country. Public schools train and teach the people who work on our streets, our healthcare professionals, and our political and community leaders," he said.

While he hasn't been an MRTA member for a long time, Richard is very dedicated and is in it for the long-term. His support is unwavering. "In everything I've ever done, I just want to be of help. I look at how far we've come as an organization in the last 10 months, and I look ahead to where we will be a year from now, or two years from now ... things are looking very positive, and that is exciting."



## *MRTA Board Members Share Insights, Future Plans and Inspiration for All.*

### **Turning a Passion for People into a Way of Life - Georgia White, Region 7 Vice President- Printed in the November 2022 edition of MRTA e-News**



Georgia White has been highly motivated since she was a child, and a self-professed "people person." Starting at an early age, Georgia's parents inspired and taught her the rewards of

giving back to others. Her desire to help others led her to a career in speech/language pathology, and a teaching certification that allowed her to use her knowledge and talents to help Missouri school children.

Her desire to help others learn and grow burns as brightly today, as ever. "Teachers never quit teaching," she said. "I find myself at ballgames teaching a child to do something or helping one of them with their homework."

Her favorite part of being an educator is the relationships she formed through teaching. "The statement by John

Maxwell, 'People don't care how much you know until they know how much you care' is so true," she said. "You have to prove yourself worthy to be a leader, teacher, motivator ... and you have to show them every single day that you care for them." She reflected, "I loved my days (as an educator) because I loved my students and my co-workers. Many of them have become lifelong friends."

She has the same affection for her fellow MRTA members. "I care about them, and have developed so many friends in this organization," she said, and added, "It might be too simplistic to some, but I love people. I love to be around them, watch them, talk to them, but I love to listen to them, as well."

As a retiree, her work with MRTA is a logical continuation of her desire to help others, and she acknowledges the

positive impact it has had on her, both personally and professionally. "MRTA has become a great part of my life," she said. "I have met some of the most amazing people I could ever have the pleasure of meeting. They've lifted me up with cards, phone calls, or visits when I have been ill. They boost me with their spirit and give me the energy to do better. They are true leaders."

MRTA has also had a profound impact on her professional life. "I've learned, grown, and expanded my base of knowledge, particularly of our retirement system." She added, "We do have fun. We laugh a lot! But we know when to get down to business, as well."

"Georgia has a positive energy that is infectious to all that meet her," said MRTA Executive Director Maria Walden. "She sincerely cares about others and she shows it by making a difference through her contributions to MRTA and her community. We are fortunate that she is part our leadership team. I am so thankful for her guidance and dedication to the educators in Missouri."

"I will always be grateful and thankful for MRTA, and the ability to serve the people of Region 7. Service is in my blood, and I will continue to serve until I am not able to do so anymore," she said. Her commitment to the organization is so strong, she is already planning to ensure the knowledge and experience she brings can continue to benefit MRTA members, even after her leadership days have ended.

"Because of my age, I am beginning to consider mentoring a dynamic but caring person to take over my position in the future," she said. "Though I truly and thoroughly enjoy what I do and believe that I continue to give the region

the good representation that these fine people deserve, I feel that at some time I won't be at the top of my game, and I want someone ready to take over and continue the great work of Region 7."

Georgia has a soft spot for today's public school teachers, and she is cognizant of the special set of challenges they have faced during the past few years. "I will take every opportunity I can to get into schools and tell (today's teachers) what a wonderful job they do," she said. She draws on past personal experience to help provide them with encouragement.

"My best advice was always my motto ... 'bloom where you're planted.' There were times when it was hard for me to bloom at all, or 'keep the faith.' But, when things got really bad, I could always find a really positive thing ... a fourth grader made a perfect /r/ sound, or a language student who was able to make a beautiful sentence with synonyms."

Her message for today's educators: "Please stay in the public schools. The acrimonious times will change, and our boys and girls need you right where you are. Even if some people might not be too kind, you are a gem, a one-of-a-kind person, and just the person some child really needs."

She adds, "And besides, you'll look up one day, and retirement will have been so worth it all."



*Georgia and Martin White with their entire family at their 50th wedding anniversary - January 7, 2017.*

## MRTA Board Members Share Insights, Future Plans and Inspiration for All. Dancing to Her Own Music - Wendy Bernier, Region 5 Vice President

Wendy Bernier sits smiling in front of a well-stocked bookshelf. The volumes on the shelves are kept company by a variety of Snoopy figures. Upon closer



reflection, everyone's favorite beagle also adorns her wall and even her clock.

It turns out that Wendy is a big Peanuts fan and is especially fond of Snoopy and his special brand of positivity. Her Snoopy collection, curated over the years as gifts from friends and students, is more than decoration – it's a reflection of her own outlook on life. She proudly displays a ceramic jar she recently received as a gift, complete with images of Snoopy dancing and the saying, 'Dance to Your Own Music.'

"Snoopy is my jam, I love his attitude," she said. "He is always happy and friendly."

Like Snoopy, Wendy exudes a genuine cheerfulness that makes you smile. It's easy to believe that she has succeeded in life by 'dancing to her own music.' And hers is a tune built on service to others both as an educator and as a leader for MRTA.

Wendy began her education career in Ohio, teaching third grade. When she married, she moved to Warrensburg, Missouri, and when she couldn't find work right away, she decided to go back to school to get her master's degree in reading. Her first Missouri teaching job was teaching third and fourth grade at Farmers School near

Warrensburg. "It was literally in the middle of a cornfield," she recalled, "and we taught everything, including art, music and PE."

When she landed a job teaching Title I Reading in Warrensburg, she had found her niche. "I taught mostly first, second and third grade, and loved it, loved it," she said. "I called my students my 'reluctant readers.' They just hadn't found their right thing yet. Once they find what they are interested in reading, they take off."

Wendy retired in 2010 after a 30-year teaching career. She joined her local MRTA unit in 2011 and quickly moved into the position of unit Vice President the following year. "I got talked into it," she laughed. Then, four years ago she was recruited by the MRTA Executive Director to become Region 5 Vice President.

"I had no idea what I was doing that first meeting," she said. But she found a mentor in former MRTA president Arleta Godwin. "She took me under her wing and was there for me when I needed advice or direction," she said. "Everyone on the board is very helpful and welcoming, and I never felt intimidated or anything like that.

They had confidence in me, but that first year was something!"

When asked about her time with MRTA, Wendy replied, "I absolutely love it." She expressed a desire to continue to serve in Region 5. "My number one goal this year is to visit all seven of the units in our region. There aren't too many, but some aren't close!" she said adding, "I always want to encourage them, take them a little

goody."

Her favorite part of being an MRTA Regional VP is awarding MRTF grants. "Every year we have more to award – last year it was nine. And I know I don't have to personally go, but I have always wanted to be a part of it."

She feels it is important for the local MRTA units to not only advocate for retired members, but also to help support working teachers in any way they can. She reflects that, like her reading students, today's teachers sometimes need positive encouragement to keep them going.

"Our MRTA unit here in Warrensburg tries to do something for our local teachers every year. Last year we bought a bunch of apples and gave one to all our teachers with a note that said, 'We appreciate what you are doing.'"



Wendy and husband Bill



Wendy and grandchildren, Joel and Elliot



Wendy and grandchildren, Emery and Jordan

"It's important for retirees to understand and join MRTA, to advocate for ourselves, our schools and our retirement." She also emphasized the need to help working teachers understand the value of their pension

(Continued on next page.)



system. "I understand that teachers think it's an awful lot out of their check," she said. "But how many people can afford to put away 14.5% for retirement otherwise? And it's paid for life."

Wendy's passion for supporting Missouri educators has greater meaning when you learn that both of her children are special education teachers. Her daughter teaches Title I at a St. Louis area preschool, and her son teaches middle school special education in Smithton, Missouri. "I admire both my kids so much for what they are doing, and I admire my friends who are still teaching for sticking with it."

Her admiration extends to her fellow MRTA Regional VPs and Executive

Director Maria Walden for their service to teachers and retirees alike. "Maria takes care of everybody," she said. "She and the others in the leadership group inspire me a lot."

"Wendy's energy is so contagious. Being around her just makes a person happy. She has a great appreciation for our public schools, and affection for her students and her fellow educators," Maria said. "It shows in her efforts to share not only information, but also positive messages and encouragement. She has made an amazing impact on education, and we are glad she is part of MRTA."

Keep dancing to your own music, Wendy. It's making a difference.



*In her spare time, Wendy also volunteers at the local hospital. She is pictured here with Thomas, the comfort dog that visits the hospital twice a month. Not pictured is his sister, Jessy. Wendy loves her job escorting Thomas and Jessy with the handlers around the hospital, bringing a little joy and hugs from staff and patients. As you can imagine, they are a big hit!*

## Discovering the Treasures of your PSRS/PEERS Retirement

By Dr. Gale "Hap" Hairston, MRTA Vice President



If you are a new retiree, congratulations! You will soon be *Discovering the Treasures of your PSRS/PEERS Retirement*. Your monthly PSRS/PEERS benefit will be deposited electronically in your banking account.

As an active employee, you have already learned the value of being involved in a professional association. Membership in MRTA is open to teachers, counselors, librarians, administrators, and other public school personnel. MRTA represents nearly 30,000 members in 114 local units and 14 regions. Our state office is in Jefferson City.

MRTA's priorities are as simple as **A-B-C**:

- **Advocacy** for our public schools and protecting our PSRS/PEERS pensions
- **Benefits** through Association Member Benefits Association (AMBA) for discounts and insurance
- **Community** by contributing almost \$24 million in community service hours and donating over \$1,749,488 and 66,000 food items to various Hunger Relief Projects across the state.

MRTA annual dues are \$39 with auto renewal (\$44 regular) per year for retired members, **a small investment to assure you have an advocate fighting on a full-time basis to protect public education and your well-deserved retirement benefits.** Therefore, it is important for retirees to join MRTA and become part of the voice supporting public education and PSRS/PEERS. MRTA is that advocate representing over 30,000 of your colleagues who are counted as members of MRTA.

A career in public education is one of the few professions that truly shapes the future of every child. As former education employees, our members understand how important it is to support our state's public education system. Membership in MRTA is a small investment protecting your largest asset - your PSRS/PEERS benefit.

There is strength in numbers, ask someone to join today! They can join online at [www.mrta.org](http://www.mrta.org). If you have any questions, feel free to email me at [memberservices@mrta.org](mailto:memberservices@mrta.org) or call the MRTA office at 877-366-MRTA(6782).



## Retired Teacher's Golf Fundraiser

### Supporting the Missouri Retired Teachers Association Vision and Mission

All proceeds will support the mission and vision of MRTA advocating for Missouri's retired teachers, administrators, and education personnel. Please call 1-877-366-MRTA for more information.

### Eagle Knoll Golf Course

Hartsburg, Missouri

June 22, 2022

**Please Donate to Support MRTA!**



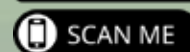
### Make a Donation

Mail a check made payable to  
MRTA to 3030 DuPont Circle,  
Jefferson City, MO 65109.

### Participate our Silent Auction

### or our 50/50 Raffle Online June 21-22

Visit our website [www.mrta.org/events](http://www.mrta.org/events) and choose  
the golf tournament or scan the QR code to see what  
items we have available for our Silent Auction!





## MRTA Strategic Plan Summary

The Missouri Retired Teachers Association and Public School Personnel (MRTA) has completed work on a detailed strategic plan that will guide the organization as they continue to advocate for Missouri's public school retirees, educators and staff.

The plan, which was formally unveiled at MRTA's 2023 Unit President Summit is the culmination of a year-long collaborative effort among members of MRTA, the group's leadership, executive director, and staff. Developed with the assistance of the Carden Group, a professional leadership consulting firm with clients around the globe, the strategic plan formally defines the organization's purpose, values, and goals. It is intended to serve as an anchor document for all future decisions within MRTA by providing a working structure for the group as they move forward to achieve objectives on behalf of their members. Importantly, it also provides MRTA with a way to measure success toward those objectives.



**Year Founded: 1960**

**Board Makeup: 26 Member (6 elected)**

**Regions/Units: 14 Regions/ 136 units, in every county**

**Grants to Active Teachers Since 2007: \$533,500**

**Membership : 29,870**

## MRTA History

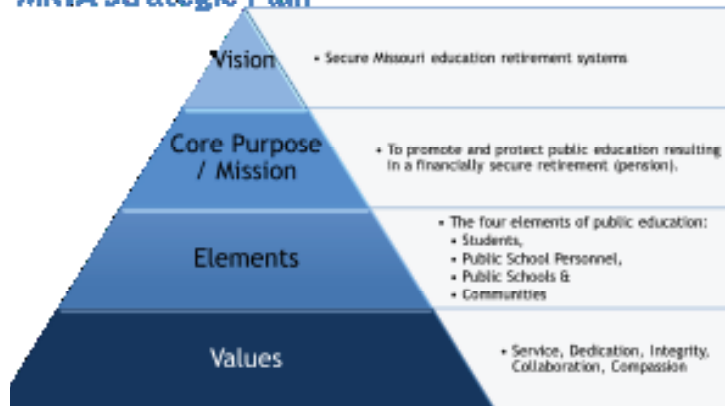
The Missouri Retired Teachers Association and Public School Personnel was organized in December 1960 by a group of eleven retired teachers meeting in Jefferson City, Missouri at the Governor Hotel. The five school system areas represented were St. Louis City, St. Louis County, Columbia, Lebanon and Springfield. It has grown to be the largest retired educator association in Missouri.

## Core Purpose (Mission)

**To promote and protect public education resulting in a financially secure retirement (pension). The four elements of public education: Students, Public School Personnel, Public Schools & Communities**



## MRTA Strategic Plan



To promote and protect our children, public schools, public-school personnel, and communities will result in a financially secure retirement (pension). Through advocacy, teamwork, collaboration, philanthropy and cooperation we can elevate public education and ensure its existence for strong retiree/pensioners.



**FINANCIALLY SECURE RETIREMENT (PENSION).**



*Building a Better Tomorrow*



## It's a FULL HOUSE ... Finally!

### By Karen Miller, MRTF President

You have full representation on your Missouri Retired Teachers Foundation Board! For the first time ever, every MRTA Region is represented on our board!

Region 1 - Marlin Kinman  
 Region 2 - Pam Waterman  
 Region 3 - Mark Lueckenhoff  
 Region 4 - Mary Ridge  
 Region 5 - Dan Eckard  
 Region 6 - Arleta Godwin

Region 7 - Linda Orscheln  
 Region 8 - Sandy Berry  
 Region 9 - Vicki Orr  
 Region 10 - Linda Holt, Karen Miller, and Jenifer Young  
 Region 11 - John "Jack" Poston

Region 12 - John Moyer  
 Region 13 - Margaret Smith  
 Region 14 - Velma Bailey  
 Ex-Officio - MRTA Executive Director Maria Walden

### 2023 MRTF Board of Directors

These board members will co-chair the MRTF Grant Committees with the MRTA Region Vice Presidents this July. They are ready to listen to your fundraising ideas and questions. They can help with grant writing problems. They are ready to participate and serve you.

I am also excited to announce an opportunity for you to support MRTF while also getting a chance to win a 4 day and 3 night stay

at a beautiful bed and breakfast in Leadville, Colorado! Purchase chances by using the chance on this page or by either calling the office at 877-366-6782 or by visiting us online at [www.mortf.com/raffle](http://www.mortf.com/raffle). Chances are just \$5 each or 6/\$25.

### HELPFUL INFO:

We are awarding **nine \$500 classroom grants** and **two \$500 PEERS grants** in each of MRTA's 14 Regions. That's a total of \$77,000 from retired Missouri Public School employees back to current Missouri Public School Employees.

The grant applications can be found on the MRTF website – [mortf.com](http://mortf.com). They are due to the MRTA office June 30, 2023.

The PEERS grant application has a big yellow box containing the positions that qualify for a PEERS grant at the top on both pages of the application to help distinguish it from the Classroom Grant application.

The office has sent the applications to all building principals two times, but they can always use your help getting them to the teachers and staff. Please help us by getting the applications to any current Missouri public school employees that you know.

Use the grant applications as an "in" when asking for new retirees' names and contact information.

## 4 DAYS & 3 NIGHTS

### Leadville Colorado

Enter to win a 4 Day/3 Night stay in a beautiful bed and breakfast in Leadville, Colorado!

Offer is good for fall, winter, or summer! Winners must be a current or retired teacher, support staff, or administrator. No gifting to a third party. Guests must be fully vaccinated for covid. No children or pets, please.

Drawing to be held on September 19th at the MRTA Annual Meeting. If mailed, please mail by September 8th to give time for chances to arrive and be processed by staff. Chances are \$5/each or 6/\$25. Call the office at 877-366-6782 or visit us at [www.mortf.com/raffle](http://www.mortf.com/raffle) for more chances.

### Bed and Breakfast Drawing!

DRAWING DATE - SEPTEMBER 18, 2023

NAME \_\_\_\_\_

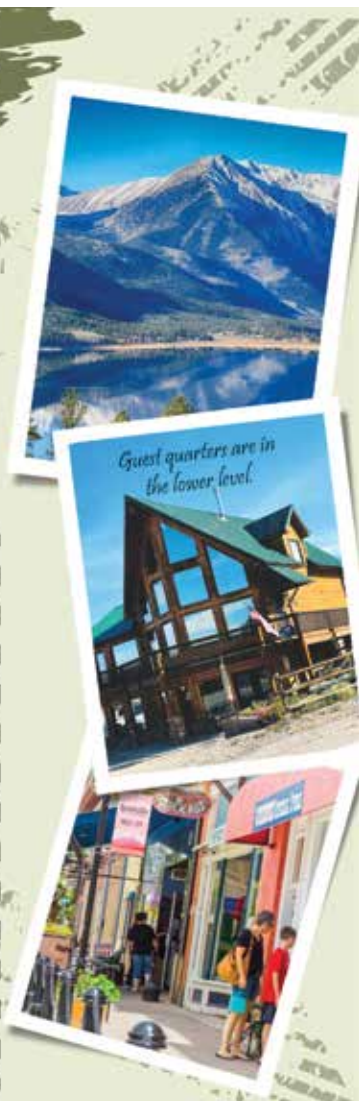
PHONE NUMBER \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

\_\_\_\_\_

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MAIL CHANCES TO MRTF 3030 DUPONT CIRCLE,  
JEFFERSON CITY, MO 65109.





*Membership in MRTA is the best insurance plan for your largest asset!*

Arleta & Phil Godwin to Gift  
**100 FREE**  
MRTA Memberships!



For Arleta, MRTA membership is an essential part of being a retired educator. “The way I look at it, I’m going to be a retired educator for the rest of my life,” she explained. “Being a lifetime MRTA member means I get the updates and information I need. It’s part of my life now, so I have to keep up.”

MRTA membership is the best insurance for our retirees’ largest asset, their pension. For the cost of membership to MRTA, you are protecting your nest egg from the actions of the legislators that could negatively impact your financial stability in retirement. Your membership gives you a voice at the General Assembly.

“We thank Arleta for her passion, dedication and hard work on behalf of MRTA and all of our members,” said Maria Walden, Executive Director. “We also thank her and Phil for the generous gift of free memberships again this year. You are a shining example of what leadership looks like and a tremendous asset to MRTA, our retirees, educators and public schools.”

[Watch Arleta's  
Video Message](#)



To get your free MRTA membership: Email [memberservices@mrta.org](mailto:memberservices@mrta.org) OR  
call the MRTA office at (573) 634-4300 or (877) 366-MRTA (6782)

*We are limited to the first 100 members that respond.*

# MRTA is the best insurance to protect your largest asset!



## Missouri Retired Teachers Association and Public School Personnel

The #1 priority of MRTA is to promote and protect pensions, programs, and benefits of all public school personnel in retirement.

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## Missouri Retired Teachers Association

### The ABC's of MRTA



#### Goals of MRTA

- **Advocate** to elected officials, government entities, educational associations and civic organizations for our public school retirement system and for public education.
- **Benefits** for our members. MRTA partners with AMBA to offer our members various discounts. Group rates on professional liability, dental, vision, and other insurance type policies. Discounts at over 900 companies for travel, hotels, and theme parks. (Example, \$20 saving on Sam's Club membership, 15% off at Silver Dollar City, 43% off ground and air ambulance coverage.)
- **Community service** to our local communities with educational grants, scholarships as well as donating service hours and items to our 14 regions.

