

# the Beacon

A newsletter for CEA-Retired members

Fall 2009 ■ Volume 8 ■ Number 1

## CEA-Retired Delegates Attend NEA Representative Assembly

Delegates and their families from throughout the country converged on the beautiful city of San Diego from June 27 through July 6 for the 2009 NEA-Retired Annual Meeting and the NEA RA. More than 10,000 people came together to participate in this exercise in democracy that happens every year at NEA.

Among those 10,000 delegates were five members of CEA-Retired: Gloria Brown, Vicki Greenberg, Jon Paul Roden, Greta Stanford, and Raymond Widiewicz. Why would these people give up almost two weeks of their lives to attend this meeting—especially over the Fourth of July? Perhaps it can be summed up in the theme of the 26th NEA-Retired Annual Meeting: “Our Commitment Continues.”

The NEA-Retired meeting is an opportunity to share ideas and successes that state affiliates have experienced throughout the year. Delegates heard from NEA President Dennis Van Roekel about the important issues that NEA will be face this year such as health care, social security, merit pay, and the reauthorization of ESEA. He emphasized the importance of retired members in advocating for public education. “You are integral to everything we do as an Association. Thank you for your ongoing support and leadership.”

Delegates attended workshops, voted on new business items, passed a budget, and elected officers and members of the advisory board. All this, and they still had time to raise almost \$20,000 for the NEA Fund! Used to support

pro-education candidates, fight anti-education initiatives such as vouchers, and support our important issues like social security fairness, raising money for the NEA Fund is one of the most important things delegates do. Dues dollars CANNOT be used for political action at the federal level, so all contributions must be voluntary. NEA-Retired has been very successful in using silent auctions and giveaways to raise these much-needed funds.

When the NEA RA began, the five retired delegates became part of the larger Connecticut delegation of 171 members. Each morning the delegation met from 7-9 a.m. to prepare for that day’s RA meeting and to raise money for the NEA Fund. This year the CT delegation raised an average of \$223 per delegate!

The days of the RA are incredibly busy. Delegates debate and vote on new business items (NBI’s) proposed by other delegates; this year there were 87 NBI’s. We voted on several amendments to the Constitution and By-laws after discussion and debate. We elected Becky Pringle as Treasurer, and elected several new members to the Executive Board. We voted on changes to our resolutions — the guiding principles of our organization.

The delegates were fortunate to hear from Anthony Mullen from Greenwich, CT, the 2009 National Teacher of the Year. Linda Darling-Hammond, the NEA Friend of Education, addressed the assembly as well. A very moving tribute was given to Bob Chanin, the NEA

General Counsel who is retiring this year after 40 years of service.

About 7,000 NEA delegates heard U.S. Secretary of Education Arne Duncan call for reform to teacher compensation and evaluation systems during a special town hall meeting. Duncan promised a new collaborative spirit to working with the NEA and its members, saying, “We haven’t talked to each other, we haven’t listened to each other. Adult dysfunction has stood in the way of children learning, and we can’t afford that anymore.”

For the first time in nearly a decade, the nation is led by an education-friendly White House and Congress. Hopes for the reauthorization of the Elementary and Secondary Education Act (ESEA) run high. One of the first pieces of business delegates tackled at the RA was the adoption of an action plan for promoting a new ESEA that works. “We have the opportunity to realize our great, audacious vision: a great public school for every student,” NEA President Dennis Van Roekel told delegates in his keynote address.

Delegates returned home to the most difficult economic environment in decades. As the nation attempts to climb out of a devastating financial crisis, NEA affiliates face cutbacks in funding, layoffs, attacks on pensions and health benefits — a tough negotiating environment. Despite the difficulties, delegates resolved not to let state and local governments balance budgets on the backs of educators and students.

Delegates also directed the Association to mobilize members in support of long-needed health care reform that will finally provide high-quality, affordable health care for all, and to support efforts in Congress to pass the Employee Free Choice Act to level the playing field for workers attempting to form unions.

So why do delegates give up their time to attend the RA? Because the work done there is so vital to the lives of our members, to students, and to public education. Our commitment continues.

### Connecticut Education Fund Annual Holiday Bear Project

This year the Connecticut Education Fund (CEF) is again sponsoring the Holiday Bear Project. This project brings CEA members, the public, businesses, and needy public school students together during the holiday season. CEA-Retired members can participate in two ways: sponsor a child by purchasing gifts for an assigned child or donate food gift certificates or money toward gifts for a child. Five hundred children throughout the state will benefit from this program. Sponsor forms will be accepted all fall — until all nominated children have sponsors. For more information and sponsor forms, please contact CEA Vice President Sheila Cohen at [sheilac@cea.org](mailto:sheilac@cea.org).

## Letter from CEA-Retired President, Jon-Paul Roden



### Staying Involved

I had intended to use this space to write about the importance of becoming involved in municipal elections and of this spring's U.S. Census. While Census information is important, a much more serious issue came up as a result of the work session recently held by the Connecticut Teachers Retirement Board (TRB). At that session, Joe Fields, the TRB health care consultant, updated those in

attendance on the situation regarding the state's contribution to the TRB's Health Care Fund. Without any icing on the cake, here's what was said.

#### State's Retiree Health Care Contribution

- If the state budget includes no retiree health care \$\$ in just the first year of the budget, the fund can absorb that loss.
- If the state budget includes no retiree health care \$\$ for both years, the fund will be bankrupt by October 2011. He estimated that in order to keep the fund solvent in this scenario, the TRB would have to investigate fund income from its other sources.

The budget proposals of both Governor Rell and the Democrat majority impact the state's contribution to the TRB Health Care Fund. Governor Rell's proposal cut the state funding for two years, while the Democrat proposal only cut funding for one year. It's unfortunately reminiscent of the years when the state would underfund the TRB pension fund.

With the state budget still not set as I write this message, we should all be contacting the governor's office and our state legislators, urging them not to abandon the more than 27,000 retired teachers in the state.

#### Local Elections

Summer, such as it has been, is flying past, and soon our relaxed "vacation mode" will give way to the faster pace of our fall and winter activities. Our CEA-Retired committees are beginning to meet and we are back in high gear. Again this spring and summer, we have seen an impressive growth in membership as recognized by NEA-Retired with yet another grant to support our programs. The CEA Political Action Committee will be involved the endorsement process. Both the CEA Active and Retired Legislative Committees will be working on this year's legislative priorities.

Last fall, I wrote about my earliest years as a member of CEA-asking why my Association was so involved in politics and how I thought our activities should concentrate on the professional and instructional needs of students and teachers. I soon recognized the connection between having elected officials who were open to our thinking and values or having decision makers who were opposed to them. This fall, some of you may have the opportunity to work on campaigns for municipal candidates who would best represent us, and all of us will have the opportunity to vote in our cities and towns.

I urge you to think about those candidates. They are the ones that vote on the health plans that retirees have through their local boards. As former teachers, we should especially be asking, "Who are the members of my board of education and what have they done or promised to do?"

To maintain and improve our education system, society has to provide the funding for a nurturing environment, both for students and staff. To achieve that, it is essential for all of us to be involved in the process that elects the people who will make the best decisions affecting public education. I urge each of you to become involved in this fall's municipal elections and to work to ensure that the best possible candidates are elected.

1-800-842-4316 ■ 1-860-525-5641

## Reemployment of Retired Teachers

The CEA Legal Department was asked to review policies and procedures for the reemployment of retired teachers a while ago. Here's a summary of what it found.

### I. SALARIES AND BENEFITS

Pursuant to C.G.S. Section 10-183v, subsection (a), a retired teacher receiving retirement benefits from the State Teachers' Retirement Board (STRB) may be "employed temporarily" in a teaching position at no more than 45 percent of the maximum salary level for the assigned position. Subsection (a), defines temporary employment as "employed for less than a school year."

Under subsection (b) of Section 10-183v, if a retired teacher returns to a subject shortage area, reemployment may be for the full school year and such employment may be extended for an additional school year with written permission of STRB. The salary of a retired teacher in a shortage area "shall be fixed at an amount at least equal to that paid other teachers in the same school system with similar training and experience for the same type of service." No health insurance benefits under plans maintained by the STRB shall be paid to a retired teacher in shortage area position. A retired teacher reemployed in a shortage area is eligible for health insurance benefits provided to active teachers in the same school system. In addition, the STRB will not provide monthly subsidies for health insurance during reemployment in a shortage area.

The 2009-2010 shortage areas are: bilingual education, PK-12; com-

prehensive special education K-12; English 7-12; intermediate administrator, excluding superintendents; library media specialist; mathematics 7-12; music PK-12; science 7-12; speech and language pathology; world languages 7-12.

### II. DUES PAYMENT

Pursuant to Section 10-153b(a)(2), a reemployed retired teacher is a member of the teachers' bargaining unit because reemployed teachers "hold a certificate. . . and are employed by a local or regional board of education in positions requiring such a certificate. . ." As a member of the bargaining unit, the reemployed teacher is represented by the local bargaining agent that owes this teacher, and every other teacher in the bargaining unit, the duty of fair representation. This means that the Association has a legal obligation to provide the reemployed retired teacher with all of the same benefits and services such as grievance processing, Weingarten representation, etc., that are provided to other teachers in the bargaining unit. This obligation is the basis for charging dues.

If the reemployed retired teacher works 50 percent or more of the school year, the teacher pays 100 percent of active dues. The practice has been that a reemployed teacher who teaches less than 50 percent of the school year has his/her active membership dues prorated accordingly. However, a reemployed retired teacher who teaches less than 40 days in the same assignment would be con-

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sidered a temporary substitute and not a member of the teachers' bargaining unit and not subject to dues payment.

If the reemployed teacher has paid for Life Retired Membership, his/her life-time Retired member-

ship is temporarily suspended and the reemployed teacher's status is restored as an Active teacher.

Please check the STRB website at: [www.ct.gov/trb](http://www.ct.gov/trb) for additional re-employment information.

## Shopping Wisely

Dear Wise Shopper,

In the spring issue of the *Beacon*, your featured site was Buyers Edge. Following your instructions I contacted them to purchase a new appliance. I saved over \$120 using Buyers Edge. The transaction was simple, the service courteous, the process efficient.

*Thanks,  
A Satisfied CEA-Retired Member*

Dear Satisfied Member,

Thanks for the feedback about your successful shopping experience with Buyers Edge. As usual we would like to remind all members that you will find a listing for member benefits at [www.cea.org](http://www.cea.org), where you can learn about many other shopping opportunities. As a member of CEA-Retired, you are entitled to all member benefits offered by CEA and NEA. For more ways to save and to register for free monthly giveaways, visit the NEA Member Benefits Web Site ([www.neamb.com](http://www.neamb.com)) and be sure to sign up to receive updates on your benefits.

*Happy Shopping,  
The Wise Shopper*

### A Sampling of Sites for Savings

Company	Benefit	Contact
One Day University — stimulating day of learning	\$50.00 off the price of the program	<a href="http://www.onedayu.com">www.onedayu.com</a> Discount code: CEATEACHER
Mashantucket Pequot Museum and Research Center	\$2.00 off each admission for up to 4 family members w/ CEA membership card	<a href="http://www.pequotmuseum.org">www.pequotmuseum.org</a>
NEA Click and Save	Best deals on brand names	<a href="http://www.neamb.com">www.neamb.com</a> Click on Everyday Living Click and Save 1.800.637.4636
Attorney Referrals	Two free 30-minute consultations on personal legal matters	<a href="http://www.cea.org">www.cea.org</a> : click on CEA-Retired; click on Member Benefits Attorney Referral Program CEA: 860.725.6315 860.725.6355

## Tips On How To Negotiate With Your Creditors

Let's face it—we live in a credit-dominated society. Most of us can pay cash for our daily living expenses, but when it comes time to make a major purchase such as a house or a car, we need a thick credit file with a long history of responsible payments. Credit is a convenience that keeps us from having to carry large amounts of cash and also allows us to buy now and pay later. Admittedly, many people have taken that perk to an extreme, but used appropriately, credit can be our friend.

Many consumers are now faced with having their existing lines of credit impacted by changes to the terms of their account. Higher interest rates, lower spending limits, increased minimum monthly payments, or even closed accounts have put many on the financial ropes. If the terms of your account have been altered, the National Foundation for Credit Counseling (NFCC) makes the following recommendations:

- **Ask for an explanation.** Everyone deserves to know why the terms of their account were changed, so definitely inquire. Among other things, the creditor may close an account due to inactivity, because you no longer fit their business model, because you've become too much of a risk, or you're no longer profitable.
- **Fight to get your previous terms reinstated.** If you've had a sporadic pay history, are at or near your credit limit, or rarely use the card, you may not have a leg to stand on. However, if you've been a good customer, it's worth it to call the issuer and plead your case, but you must have your financial ducks in a row before picking up the phone.
- **Build your case before you call.** Know how long you've been a customer, the amount you usually charge each month, and underscore your good payment history.

- **Prove that you're worth having.** Get your credit report for free from [www.annualcreditreport.com](http://www.annualcreditreport.com). Review it for accuracy. After all, make sure that you and the creditor are seeing the same information. Next, pay the few dollars it costs to get your credit score. If you have a solid credit report and high credit score, you should be just the kind of customer any issuer wants.

- **Be prepared to negotiate.** Know what you want before you call, and be willing to negotiate if you have to. In other words, if your interest rate has been raised and your credit limit has been lowered, start off asking that both be returned to the previous levels. However, figure out in advance which is more important to you. Do you need a low rate because you carry a balance over from month to month, or does a high line of credit matter more to you? If you end up in a stand-off with the creditor, you'll know where to give.

- **Ask for a supervisor.** If you're not getting the answers you want, move up the ladder until you either get what you're after or are convinced they are going to stand firm with their decision.

- **Inquire about the opt-out clause.** If it makes more financial sense to do so, ask to have your account closed, with you continuing to pay the balance under the former terms. This option is often the right one for consumers who have had their interest rate or minimum payment raised to an unmanageable level. If it's going to be a true financial hardship to meet the new terms, then it's better to close the account.

Even though having more plastic can equal more temptation, it might be smart to have a back-up card in case you lose charging privileges on your primary card. Another card can be a safety net that will keep your access to credit

*(continued on page 4)*

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(continued from page 3)

open. Credit can be difficult to obtain, so testing the waters by applying for one more card — not a wallet full — before you actually need it will provide a degree of comfort during these uncertain times.

For help making sound financial decisions, building a budget you can live with, or assistance digging out of debt, reach out to a trained and certified counselor at an NFCC Member Agency. To find the location closest to you, call toll-free to the NEA dedicated line at (866) 479-NEA2 (6322), or go online to the special Web page for NEA members at [www.neamb.com/debtadvice](http://www.neamb.com/debtadvice).

*If you are dealing with pressing financial issues or simply have some financial questions, NEA Member Benefits (NEA MB) has a solution. NEA MB has teamed with the National Foundation for Credit Counseling (NFCC) to provide both free and very affordable financial tools and services to NEA members and their families. Whether it's one-on-one counseling or an educational workshop, an NFCC member agency can provide you with the financial assistance you need. Take the first step toward securing your financial future—call the dedicated NEA member line toll-free at 866-479-NEA2 (6322) or visit the special Web page for NEA members at [www.neamb.com/debtadvice](http://www.neamb.com/debtadvice). Help is just a call or click away.*

Watch for a special article in an upcoming edition of the *CEA Advisor* commemorating the 30th anniversary of the passage of binding arbitration. CEA is still fighting to keep what we earned through so much pain and hard work.

## NEA Click & Save “Buy-lights” for September 2009

**NEA Click & Save**, the online discount buying service for NEA members, highlights select retailers and merchants each month. Check out these featured “**Buy-lights**” for September:

**Priceline.com:** Save up to 50% on hotels

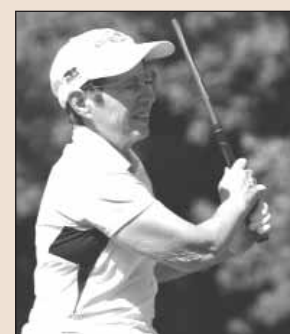
**BlackBerry:** Unbeatable savings on BlackBerry Smartphone devices

**Home Depot:** Up to 60% off

**Restaurant.com:** \$25 gift certificates for \$8

Join the 80,000 NEA members already registered for NEA Click & Save. Go to [www.neamb.com/clickandsave](http://www.neamb.com/clickandsave) today!

Susan Sheehan, Cindy Lathrop, Kathy Zamagni and Pat Primavera participate in the Children's Education Fund Golf Tournament on one of the CEA-Retired sponsored teams.



Golfer Pat Primavera

## CEA-Retired County Meetings, Spring 2009

County	Date	Time	Location	Contact
Fairfield	Oct. 27	11:30 a.m.	Madonia Rest. Stamford	Joanne Zammit, 203-324-4693 JAZammit@aol.com
	Feb. 10	11:30 a.m.	Chuck's Steak House Danbury	Maureen Shanley, 203-775-9222 Maureen.shanley@hotmail.com
Hartford	Oct. 29	TBA	Angelo's on Main Rockledge C. Club	Ina Smernoff, 860-521-3808 inasmeraol.com
	Feb. 25	TBA	West Hartford (both meetings)	Marcia Demers, 860-568-9098 Ddemers471@aol.com
Litchfield	Oct 15	9:45 a.m.	Marino's Rest. Torrington	David Crompton, 860-485-0260 drcrompt@quixnet.net
	Jan. 13	9:45 a.m.	(all 3 meetings)	Nellie Crowston, 860-618-3678
	Apr. 15	9:45 a.m.		historybuff1@optonline.net
Middlesex	Nov. 4	12 noon	Oliver's Tavern Essex	Lucy Petrella, 860-347-0537 lrpet68@sbcglobal.net
	Feb. 2	12 noon	(both meetings)	Hazel Kurlansky, 860-345-8479 hazeyk@sbcglobal.net
New Haven	Oct. 28	11:00 a.m.	Mattatuck Museum Waterbury	Pat Foley, 203-239-0318 foleypat29@gmail.com
	Feb. 24	11:00 a.m.	Eli's Rest. Hamden	Elaine Brandon, 203-888-3496 ebrandon@snet.net
New London	Sept. 30	12 noon	Frank's Gourmet Grille East Lyme	Gene Schultz, 860-739-2048 Gene914@aol.com
	Feb. 23	TBA	TBA	Joyce Turgeon, 860-448-1119 j.e.turgeon@sbcglobal.net
Tolland	Oct 14	9:00 a.m.	Mitchell's Vernon Rockville	Kathy Farrell, 413-596-6095 jfarr227@charter.net
	Jan. 21	11:00 a.m.	Angellino's Vernon	Sue Lessoff, 860-872-3666 lessst@snet.net
	Apr 29	11:00 a.m.	Angellino's	
Windham	Oct. 7	11:30 a.m.	Golden Greek Rest.	Diane Ethier, 860-928-3036
	Jan. 26	11:30 a.m.	Attawaugan/Dayville	diane.ethier@sbcglobal.net
	Apr. 19	11:30 a.m.	(all 3 meetings)	Roberta Amundsen, 860-774-2981 ramundsen512@yahoo.com