



Tennessee Retired Teachers' Association
an NEA-Retired affiliate

Bulletin

Issue 2 February 2016

Tennessee Retired Teachers Association "Advocates for Retired Educators and Education" Since 1957

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TRTA BOARD OF DIRECTORS

President	Mel Luttrell
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ETN Regional	Gerald Lillard
MTN At large	Linda McCrary
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MTN Regional	George McCrary
WTN At Large	Mike Barker
WTN Regional	Evelyn Robertson Jr.
WTN Regional	Daisy Cleaves
Ex Officio	JoAnn Smith
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Dear Retired Colleagues,

MEMBERSHIP. There's that word again. I know you get tired of hearing it, but it is undeniably the life-blood of our or any other organization.

It provides the framework for what we can do. It defines our clout. It determines our ability to meet the obligations and purposes of TRTA.

Next month (March) TRTA will again conduct regional workshops across the state (Jackson, Nashville, Knoxville) primarily aimed at training local chapter leaders in membership recruitment. Please encourage your leadership to attend one of these most important training sessions.



The Tennessee General Assembly is well underway. This being an election year they hope for an early adjournment. Me too. Can't be too soon.

We are all aware of the deleterious legislation now being proposed: elimination of association dues deductions, vouchers, expansion of charter schools.

Call it what you will. I call it "outsourcing" of public education. We must prevail in our current struggle to protect public education by electing pro public education candidates come August and November. And we must never forget to thank and work for those current legislators who support our cause.

Mel Luttrell
 TRTA President

Executive Director Donna Cotner

America's Middle Class is Losing Ground!

The American Middle Class is no longer in the majority and falling behind financially. In 1971, the middle class constituted 61% of the adult population. After more than four decades of serving as the nation's economic majority, the American middle class is now matched in number by those in economic tiers above and below it. In early 2015, 120.8 million adults were in middle-income households while there were 121.3 million adults in upper and lower income households combined. This shift in income distribution and demographics could signal a tipping point as research supports a larger middle class to provide the economic boost necessary to drive a thriving economy.

Middle income households are defined as those with an income that is two-thirds to double that of the U.S. median household income (\$64,000 for a three person household in 2014 in 2014 dollars), after incomes have been adjusted for household size. For a three-person household, the middle income range was about \$42,000 to \$126,000 annually (in 2014 dollars). In 2014, the median income for these households was 4% less than in 2000. Because of the housing market crisis and recession of 2007-2009, their median wealth (assets minus debts) fell by 28% from 2001 to 2013. Upper income families, which had three times as much wealth as middle income families in 1983, had seven times as much in 2013.

Additionally, older Americans remain more likely to be lower income and less likely to be upper income than adults overall. However, rising Social Security benefits play a key role in improving economic status of older adults. Social Security continues to provide a reliable source of income—more than 55% of total income on average—and is linked to the long-term decline in poverty among older adults. Despite their improving economic status, though, older adults lag behind adults overall in the shares that are middle or upper income. Only 17% of older adults were in the upper income tier in 2015, the same as the share of young adults 18 to 29, and less than any other age group. Teachers, which includes all levels of instruction, have lost ground since 1971 and since the turn of the century. From 1971 to 2014, the share of teachers in upper income minus the change in their share in lower income is -8.6%; from 2001 to 2014 that number is -4.0%. This decline in income status is largely due to stagnant wages. As the debate over Social Security continues, it is important to address the sustainability of a reliable source of income and continue the decline in poverty rates among older adults.

Source: "Current Population Survey" conducted jointly by the U.S. Census Bureau and by the U.S. Bureau of Labor Statistics; Annual Social and Economic Supplements 1971 and 2015; Pew Research Center.

Crooks Use High Tech Way to Break Into Certain Cars!

Thieves have discovered a new high tech way to break into certain types of cars. The vehicles that are vulnerable constantly emit a low power signal that automatically allows entry when the car's remote key fob is within a few feet of the lock—even if the fob is in a purse or pocket. The person who has the key fob does not need to touch the fob; he/she just pulls the door handle to open the car.

It is not necessary for the thieves to steal the key fob! They use a portable radio signal booster that tricks the car into thinking that the fob is close enough to the car to release the lock. Actually, the fob may be up to 100 feet away in the owner's house or possession. Even more alarming if the car to be started with the push of a button on the dash, the thief can drive the car away without ever having a key!

Protect yourself! If your car has this type of entry system, park in a locked garage when possible. If you park outside, do not leave valuables in view even if you are parked in your own driveway.

Exercise caution! When your key fobs are not in use, store them inside a metal container such as a small decorative tin to block incoming radio waves. Do not store them in a wooden drawer or box as the wood does not block radio waves. You can wrap them in aluminum foil when carrying them in your pocket or purse. Do not store the key fobs in a refrigerator or microwave oven as some people have recommended. Key fobs can be ruined by condensation when repeatedly cooled and warmed from being stored in a refrigerator. Just imagine what would happen if someone accidentally turns on the microwave with the key fobs inside!

CALENDAR OF EVENTS

March 2016

- 7 WTN regional workshop Premier Place Jackson TN
- 15 ETN regional workshop Central UMC Knoxville TN
- 21 MTN regional workshop TEA Building Nashville TN

April 2016

- 1 Deadline to submit New Business Items for TRTA RA
- 4 TRTA RA delegate allocation numbers mailed to Local Presidents
- 15 Deadline to report change in 16-17 local dues to TRTA

May 2016

- 1 Deadline to submit Necrology reports to TRTA
- 15 Deadline to submit TRTA RA delegate names
- 15 Deadline to submit "Feeding America" donations. (Check payable to TRTA for Feeding American)

June 2016

- 14 TRTA RA Embassy Suites, Murfreesboro, TN
- 29- July 8 NEA-Retired and NEA Representative Assemblies
- 30 Deadline to submit Local Officers and Committee Chairs for 2016-2017**

July 2016

- 31 Deadline to submit to TRTA 2016-17
 - Marked Membership Rosters
 - New Member forms
 - Drop List
 - Payments

TRTA is your ADOVATE ORGANIZATON!

TRTA is the only organization in Tennessee totally dedicated to promoting and supporting the rights and needs of retired teachers! TRTA is the only organization in Tennessee that serves exclusively as your advocate in legislative and other policy making bodies!

Since its founding in 1957, TRTA has worked tirelessly to promote the economic, social and professional interests of retired teachers in matters involving their needs. Of primary importance to teachers is their pension through the Tennessee Consolidated Retirement System. Varied pension plans throughout the state were consolidated in one (TCRS) effective July 1, 1972. Since that time, TRTA has been active in assuring that the plan is actuarially sound. To maintain this, a biennial audit occurs; the legislature approves added funds if necessary and sets the employer contribution rate for the next two years. Today, TCRS is rated in the top five plans in the country! Additionally, there is a compounded cost of living adjustment (COLA) provision which is essential for maintaining the efficacy of the system.

TRTA works to promote, preserve and enhance current health care benefits for retirees. In most instances, those teachers who retire before being Medicare eligible are allowed to remain on their health care plan by meeting the service requirements. After being Medicare eligible, the state offers a Medicare Supplement (MediGap) plan currently administered by POMCO. A portion of the premium is reduced for teachers with 15 or more years of experience teaching in Tennessee Public Schools.

While socializing with friends and former co-workers is fun and important, do not forget that our purpose is to be your voice and advocate with the state legislature, Board of Trustees of the Tennessee Consolidated Retirement System, the Local Education and Local Government Insurance Committee and wherever decisions are being made that affect your will being ---pension, cost of living adjustments, health insurance. TRTA's strength depends on our membership base. We need you and you need us! Be an active recruiter of members to build on our past successes and assure our relevance and effectiveness in the future. **EACH ONE RECRUIT ONE!**

Clip this membership form and take it to a friend. We must all work together to protect our future. Give the completed form to your local RTA treasurer or membership chair.

NEA Retired Annual Dues \$30 TRTA Annual Dues \$25
Check with your local treasurer concerning local dues.

Tennessee Retired Teachers Association Enrollment Form

Name: _____
 First MI Last

Address: _____
 Street

City State

Postal Code

Phone # (____) _____-_____

Email _____

Local Association _____

Member Signature _____

Date: _____

Unified membership is required if you retired after August 1992. You must belong to NEA-Retired, TRTA and the local Association to be a unified member

Member # _____

NEA-Retired Annual Membership \$ _____

TRTA Annual Membership \$ _____

Local RTA Annual Membership \$ _____

Total Dues paid \$ _____

Check # if paying by Check _____

Optional Automatic Dues Withholding from your TCRS Pension Check

I hereby authorize TCRS to deduct the following due from my TCRS pension check. I agree that the dues shall be deducted until such time as I notify TRTA and TCRS in writing that I no longer wish to have such dues deducted.

Authorization signature _____

SS# if payroll deduction _____

Date: _____

NEA-Retired Annual Dues _____ per month

TRTA Annual Dues _____ per month

Local Annual Dues _____ per month



Tennessee Retired Teachers Association
801 Second Avenue North
Nashville, TN 37201-1099

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U.S. Postage
PAID

Notice of Change of Address

Please complete, clip and mail to: TRTA, 801 Second Avenue North, Nashville TN 37201-1099

Old Address:

Name _____

Street _____

City _____ State _____ Zip _____

New Address:

Name _____

Street _____

City _____ State _____ Zip _____

Phone (____) _____ Home Email _____