



MTA News

Volume 6 Issue 8

January, 2010
MTA Newsletter

Get More Involved
Join an MTA Committee!

Health Insurance
TBA

Health Benefits
TBA, MTA Office

PAC
Meets as needed, off site

Negotiations
See MTA's website for up-
dates under Bargaining
Team

Special Education
TBA

Grievance
Meets via online communi-
cation and quarterly meet-
ings as needed.

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President's Message

BARGAINING

Bargaining is an often misunderstood process. It is not a free-for-all session where each side just throws out ideas to frustrate the other side. It is a process that begins as soon as the previous year's negotiations process ends. The MTA team begins to collect information from the membership and create a list of proposals as soon as possible. They meet several times to decide which proposals are appropriate and likely to gain something for our membership. The Bargaining Team creates a draft of proposals and then pares down those proposals to fit the parameters of the bargaining year (Some years we have limited openers available. Like this year. We can open 2 sections, with Salary and Benefits sections automatically opened). The Team then sends a "Sunshine Letter to the District stating which sections we wish to open. The District does the same. Then the teams set dates to meet and bargain. But before the teams begin to bargain, they meet to discuss and draft proposed language changes and/or additions. When the teams meet, it is a highly structured process.

Both sides present and discuss their proposals and have time to question the other side about the intent and effect of the proposed changes. Then the teams have time between meeting dates to create counter proposals and take stances on the proposed language changes. Once the sides reach a Tentative Agreement (known as a TA), they bring the agreement back to their Governing Boards. The MTA Governing Board is the Representative Council. Rep Council would make the determination to accept the TA or reject it. If they accept it, it is taken to the MTA membership for a vote. If they reject it, the Bargaining Team would need to go back to the table to renegotiate. When the TA is taken to the membership as a vote, it is only passed if approved by a majority of voting members. This is the one thing to remember when wondering if we will be changing current language or making changes to our contract. YOU must vote on whatever is bargained at the table before it becomes new language in the contract. YOU are the final step in the process.

Chuck Smith, MTA President

Register to vote in CTA/NEA Elections

Voting for the National Education Association and California Teacher Association Representatives is done on line.

In order to vote online, MTA members must first register on My CTA.

Follow these directions to complete the process:

1. Go to cta.org and register yourself. You need the number that is on your CTA membership card.
2. If you don't have that number, contact Mary at the MTA office:
Murrietata1@verizon.net
951-304-0528
3. Remember to vote online when it's time for Representative Assembly elections.

Government Pension Offset and Windfall Elimination Provision

What are the Government Pension Offset and Windfall Elimination Provision?

The GPO (Gov. Pension Offset) reduces public employees' Social Security spousal or survivor benefits by two-thirds of their public pension. The Windfall Elimination Provision (WEP) reduces the earned Social Security benefits of an individual who also receives a public pension from a job not covered by Social Security.

The GPO affects people who work as federal, state, or local government employees—including educators, police officers, and firefighters—if the job is not covered by Social Security. The WEP affects people who worked in jobs not covered by Social Security and in jobs where they earned social Security benefits, such as educators who do not earn Social Security in the public schools but who work part-time or during the summer in jobs covered by Social Security. The WEP also affects people who move from a job in which they earn Social Security to a job, such as teaching, in which they do not.

Why Should these Offsets be Repealed?

The offsets penalize people who have dedicated their lives to public service by taking away benefits they have

EARNED. Nine of 10 public employees affected by the GPO lost their entire spousal benefit, even though their spouse paid Social Security taxes for many years. The WEP causes hard-working people to lose benefits they **earned** themselves. This is an education issue—the offsets impact student learning by discouraging talented people from entering and staying in the education profession. Individuals who worked in other careers are less likely to want to become teachers if doing so will mean a loss of earned Social Security benefits. The GPO and WEP are also causing current educators to leave the profession, and students to choose courses of study other than education. The offsets will particularly hinder efforts to attract new math and science teachers from the private sector, who will be unwilling to sacrifice earned Social Security from their prior careers. This is a national problem. Because people move from state to state, there are affected individuals everywhere. The number of people impacted grows every day as more people reach retirement age. The loss of income forces some people into poverty. 300,000 individuals lose an average of \$3,600 a year due to the GPO—an amount that can make the difference between self-sufficiency and poverty. These people often turn to expensive government program like food stamps.

Quick Reference Corner

Rights: You have the right to representation in any meeting that could result in disciplinary action. You have the right to stop the meeting and **DEMAND** representation and to postpone the meeting until your representative can join you. This is a private sector rule that has been made applicable to public school employees under the EERA. (See Redwood CCD v. PERB (1984) 159 Cal. App. 3d 617)

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Executive Board 2010

Directors:

President: Chuck Smith

Elementary: Kimberly Chevlin

VP: Christina Anderson-Huber

kbinning-chevlin@murrieta.k12.ca.us

Secretary: Annette Gross

Middle School: Matt Johnson

Treasurer: Tom Kuzma

High School: John Grissom



We're on the web!

murrieta-teachers.org

Pension issues continued

The Government Pension Offset and Windfall Elimination Provision hurt public employees, especially educators, police officers, and firefighters. **Please** contact your Congressman and Senators and request immediate support to repeal these two bills now. Here are the most valuable talking points:

1. Society should respect not penalize public service employees.
2. Voters care about this issue. Public employees are watching how members of Congress act on this issue.
3. Congress must take immediate action. Congress should pass the Social Security Fairness Act, which would completely repeal the GPO and WEP.

This legislation has overwhelming bi-partisan support but has been languishing in committee for years. We cannot afford to wait any longer. The time to act is now!

The Government Pension Offset and Windfall Elimination Provision Social Security Quiz

1. Everyone who pays into Social Security for 40 quarters can collect the Social Security benefits they earned.

FALSE—Public employees who do not pay into Social Security will lose some of the Social Security benefits they may have earned in another job because of the Windfall Elimination Provision=WEP.

2. Everyone whose spouse pays into Social Security for 40 quarters can collect survivor benefits if the spouse dies.

FALSE—Public employees who do not pay into Social Security will lose some or all survivor Social Security benefits their spouse earned in the private sector because of the Government Pension Offset.

3. Moving from one state to another does not affect how much Social Security you can collect.

FALSE—Public employees who move from a state in which they pay into Social Security to a state in which they do not pay into Social Security will lose some of the Social Security benefits they earned in their previous job because of the WEP.

GPO/WEP Quiz

4. If you switch careers to become an educator, you can still collect the Social Security benefits you might have earned in a previous career.

FALSE—People who move from the private sector into a public sector job in which they do not pay into social security will lose some of the Social Security benefits they earned in their previous job because of the WEP.

Jane has been teaching for 20 yrs. Her school district does not participate in the Social Security system. Her monthly retirement benefit from her pension will be \$900. Her husband worked for 25 yrs for an insurance company before he died. Jane expects to collect \$600 in survivor benefits from Social Security, based on her husband's earnings.

How much monthly income will she have when she retires?

The answer is **NOT** \$1,500 a month. Instead, because of the GPO, she will not receive any survivor benefits, and will only have her \$900 monthly public pension. (Two-thirds of her public pension benefit is subtracted from her survivor benefit, leaving her with \$0 survivor benefit).

Joe worked in the private sector for 15 yrs before responding to calls for math teachers. He has taught for 5 years in a district that does not participate in the Social Security system. The Social Security Administration told him that he was eligible for \$360 a month based on his earlier earning in the private sector. His public pension monthly benefit is \$600.

How much monthly income will he have when he retires?

The answer is **NOT** \$960 a month. Instead, because of the WEP, he will only receive \$172 a month in Social Security benefits, for a total of \$772 a month.

As you can see, it is imperative that we change the law by repealing the GPO and WEP so that public employees receive the pension they have earned through a lifetime of hard work dedicated to public service. **PLEASE** call your local state Congressional representatives and your Senators and respectfully demand that they repeal these two laws.

Murrieta Teachers Association

Updates

Retirement Incentive Package will be offered this year

Since this incentive package will be offered to retirees this year, the following information regarding membership in CTA and NEA is relevant to many of you. As an active member of MTA/CTA/NEA, you have been well aware of the many benefits of membership. As a retiree, you will want to retain those benefits that are just as valuable to retirees. You are invited to join and become an active participant in CTA/NEA-Retired, the only retiree organization affiliated with your professional organizations CTA and NEA. For information click on www.cta.org or contact support staff at 650-552-5468.

Currently, retired members are eligible for a one hour free legal consultation on matters concerning retirement benefits, health and welfare benefits or substitute employment. This benefit has been expanded to include a once a year one-half hour free legal consultation on any other matter, except for tax and immigration issues, with a participating Group Legal Services attorney. To access this benefit call Michi Higashi at 562-478-1349.

Please Note

Please note the following:

The scenarios used in the quiz are Windfall Elimination Provision questions that are based on real-life examples.

The Windfall Elimination Provision formula is complicated and varies depending on earnings and length of employment.

Individuals should contact their local Social Security Administration office to find out how the Windfall Elimination Provision will affect their benefits.

Rep Council Meeting Dates

Representative Council Meetings

No January meeting

February 4, 2010

March 4, 2010

MTA Office, 4:00 p.m.