



Pima County School Retirees' Association

November, 2019

We welcome all retired school employees



POEpourri

~ Steve Poe



Money-Saving Schemes Could End Pensioners' Dreams of a Secure Monetary Future

It is November again, and time to reflect on things for which we are thankful. I am thankful for the wonderful people we have in our organization who, monthly from September through the beginning of summer, organize and attend our get-togethers. Whether it be by arranging our programs, taking reservations, putting together our newsletter, finding volunteers for many tasks, keeping records, or just attending and helping out at our events, these folks can always be counted on. They all deserve a big THANK YOU from all of us.

Election time can be a nail-biter, although that did not materialize locally during this voting session. Some school districts LOST their budget override elections, even though they have not recovered from the cuts established a decade ago. Election results in Kentucky do show that educators who are baited, criticized, and strapped economically, can be a potent force when it comes to selecting leadership change. The current governor lost his seat, partially by trying to wreck the retirement system in that state. He was abrasive and even ostracized his own party legislative leaders. Educators, however, were the driving force behind this successful change in the governor's office.

There are very real dangers of negative changes to our Arizona State Retirement System (ASRS) in the 2020 version of the AZ State Legislature. Many pressure groups (with \$\$\$ and lobbyists), many with out-of-state funding, will try to get legislators to sign-on as co-sponsors of attempts to undermine our defined-benefit pension plan. I have always believed "don't fix what isn't broken". ASRS has been and still is one of the best-managed state retirement systems in the country. While we have not had a PBI (Permanent Benefit Increase) since 2005, we have not had the tremendous drain that other states' pension systems have experienced due to closing or "toying" with the plans. AZ has been able to keep up with the increasing number of retirees in the system and make cost-saving changes to their operational methods. This is something to be thankful for and SHOULD increase our diligence to protect what we've earned through our years in service to our communities.

Other AZ retirement plans (Public Safety, Elected Officials, Detention officers, etc.) have not been so lucky and are constantly under pressures and legislation to make changes. We cannot let complacency bring chaos and changes to the ASRS. Legislators' "off-season" is a good time to get their attention. Be sure to add some messages to your legislators, by mail, phone call, or email, to encourage them to support the continued reliance on the good record and viability of the ASRS.

Have a pleasant upcoming holiday season!



October Report

PCSRA Membership is currently 183.

AASRA (state) membership is 111.

Scholarship Fund: \$185

Scholarship Goal: \$2,000

December 12th Luncheon at Viscount Suites

\$18.00 each Postmark by Dec. 4 to:
PCSRA Reservations, 417 N. Maguire Ave, 85710.

- A) Cheeseburger, Pub Chips, Cole Slaw OR
- B) Chicken Quesadilla with Chips, Salsa & Sour Cream. Dessert = cookie.

Name _____

Guest _____



Programs

~ Barbara Macpherson



December Luncheon to Feature Rincon-University High Choraliers

On December 12 PCSRA Members will hear the amazing Rincon-University High School Choraliers perform a Holiday Concert. Members of this choir will perform at Carnegie Hall in March 2020. Director Mareena Boosamra-Ball is planning to take as many students as possible to New York and hopes you will consider giving the Rincon-University Choir a tax credit on your Arizona State income taxes. Details to follow in the December newsletter. Bring your friends and neighbors to our outstanding holiday concert December 12. Have a wonderful Thanksgiving.

TPD: "HARDEN THE TARGET"

Your Tucson Police Department (and other local PD agencies) are always trying to keep the thefts and burglaries to a minimum. To that end, please try to by following these simple suggestions:

- **UNWANTED GUEST.** If someone knocks on your door, you don't have to answer the door, but do let the person knocking know that the house is occupied. Say – "not interested" – "go away"...or whatever you choose to say (but say something). Otherwise - they will go to a side or back window or door and try to gain entrance.
- **SECURE, SECURE, SECURE.** Make sure all windows, doors, shed doors, garage doors are locked with a heavy duty lock (dead-bolt).

LOCK IT OR LOSE IT - FROM TPD

Secure all belongings to prevent being a victim of theft. We often tell people "Lock it or lose it". Offenders target unsecured vehicles over 60% of the time. Simply locking your vehicle can reduce your chances of being a victim. Offenders of this type of crime are usually opportunistic. (Do not hesitate to report suspicious activity to the police by calling 911). After-the-fact thefts can be filed online.

"Showdown in Tucson" Fun for All

By Judy Hokett

We have selected the Gaslight production "Showdown in Tucson" as our major fundraiser for the 2020 University of Arizona Education Scholarship.

The show is scheduled for Thursday, February 13, at 7:00 PM at the Gaslight Theatre, 7010 E. Broadway. Tickets are going on sale today for \$30 per ticket at our November, as well as our December and January meetings, you can call Judy Hokett, 749-4464 prior to January 30 to purchase tickets. The final payment must be turned into the Gaslight Theatre on January 30.

Let's have a good time laughing and singing together at this show.



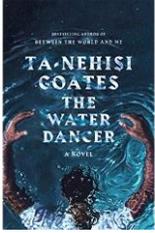
Scholarship Fund Raiser for 2020!

By Judy Hokett

The Gaslight Theatre has donated two adult tickets to PCSRA. They are valid for any Tuesday, Wednesday, or Thursday regular show. There is no expiration date on the tickets.

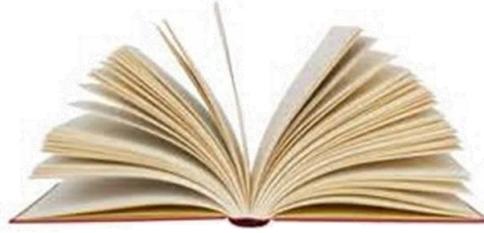
In order to support our scholarship fund, we are going to do a silent auction with a minimum bid of \$25.00. You can post your bid on a paper available at the desk during the Nov. meeting and prior to Dec. 12. We will announce the winner at the Dec. luncheon. If you are unable to attend either the November or the December meetings, you can call Judy Hokett at 749-4464 and she will place your bid for you.

Our thanks to the Gaslight Management for their donation in support of our scholarship fund raiser!



November
Selection

The Water
Dancer



PCSRA BOOK CLUB



January
Selection

A Gentleman
in Moscow

We had a passionate discussion about The Nickel Boys and now are looking forward to our next book selection. We agreed not to meet in December. Our first meeting in 2020 will be January 23 at 1 p.m.

For November we are reading The Water Dancer by Ta-Nehisi Coates. From the National Book Award-winning author of *Between the World and Me*, a boldly conjured debut novel about a magical gift, a devastating loss, and an underground war for freedom. An epic story of a drive to get north and a chance to help others. The gift that Coates gives to the reader is his language: the illustrative metaphors that help a 21st century reader try to get some semblance of the life of a 19th century slave.

Hiram Walker is the son of the master, yet is warned repeatedly that he will never be a part of that life. The life of the house and the inheritance and the love of blood relation, especially after his mother is sold and all memory of her disappears. But, Hi has a gift that will help him throughout his life. A Conduction, a memory that is more powerful than photographic, it is all consuming, all senses. A parlor trick in the House gains him the special attention from his father and he begins his tutoring, an education that makes him his white step-brother's man. With his father ailing, it is up to Hi to protect his wayward brother and the plantation. But Virginia's tobacco crops are failing and Maynard is a lout. This is beyond what Hi can do.

I will end my plot discussion there because the twists and the turns start and really don't stop until the end of the novel. It is such a powerful piece of writing. By fifty pages in, I was thinking that this book would be a great addition to any high school or college English course. The subject matter is immensely powerful, but it is Coates's writing that makes the story come alive. In one place in the beginning chapters, he creates an analogy of a machine that he uses to describe the production of the plantation in regards to slavery. This may not be a new idea, but his details are so memorable and discerning. Ultimately, *The Water Dance* is an immensely powerful read that is touched by elements of magical realism.

For January our book selection is A Gentleman in Moscow by Amor Towles, the utterly entertaining novel from the author of *Rules of Civility*. Amor Towles skillfully transports us to The Metropol, the famed Moscow hotel where movie stars and Russian royalty hobnob, where Bolsheviks plot revolutions and intellectuals discuss the merits of contemporary Russian writers, where spies spy, thieves thieve and the danger of 20th century Russia lurks outside its marbled walls. It's also where wealthy Count Alexander Rostov lives under house arrest for a poem deemed incendiary by the Bolsheviks, and meets Nina. Nina is a precocious and wide-eyed young girl who holds the keys to the entire hotel, wonders what it means to be a princess, and will irrevocably change his life. Despite being confined to the hallway of the hotel, the Count lives an absorbing, adventure-filled existence, filled with capers, conspiracies and culture. Alexander Rostov is a character for the ages--like Kay Thompson's Eloise and Wes Anderson's M. Gustav, he is unflinchingly (and hilariously for readers) devoted to his station, even when forced to wait tables, play hide and seek with a young girl, or confront communism. Towles magnificently conjures the grandeur of the Russian hotel and the vibrancy of the characters that call it home. --*Al Woodworth, The Amazon Book Review*

Enjoy our cooler weather and your fall activities. Where has 2019 gone?
Best wishes, Jim Marr 520-977-9438 jbm500@cox.net

Plain Speak – Folks, Our ASRS Pensions Could Be in a Heap of Trouble

By Paris Rebl and Terry Bagwell

The Arizona State Retirement System works like a mill pond. About 12% of every current employee's paycheck, plus a matching amount from his/her employer, is diverted from the River of Wages to the Arizona Mill Stream that feeds the ASRS Mill Pond. A measured amount of funds is allowed to pour out of the mill pond to rotate the Pensioner's Mill Wheel of Life that, in turn, helps power the Arizona Economy.

Two current events threaten to upset this stable system.

First, Wall Street profiteers want to make more money. They want to wrest the funds from the capable hands of Paul Matson and his team who prudently invest ASRS employee's money to keep the mill pond full. Private investment companies stand to make millions if our funds were under their control.

Second, Arizona State University desperately wants to save money. They can only reduce the number of employees, cut their offerings, and raise tuition so much. Imagine their glee when they realized that they could save 5% of each new employee's salary in matching funds!

Here's how it would work. The employee's retirement contributions (and the university's matching funds) would each drop from 12% to 7% of the employee's pay. Instead of sending the money to the ASRS Mill Stream, it would be diverted into 401K accounts which investment companies would manage. Employees would realize an instant 5% raise! The university would save an appreciable amount of money! Wall Street profiteers would profit!

Would you like a raise now or financial security later?

There are two drawbacks to this plan. First, 401Ks typically do not last a lifetime of retirement. Second, without replenishing funds from the River of Wages, the ASRS Mill Pond will eventually dry up. Doubters are reassured that since these disadvantages take place in the future, there is no need to worry now.

All they have to do to get the wheels turning on this scheme is to convince the AZ State Legislature to change the pesky language in some minor legislation about our pensions to remove the ASRS as the default for new employees.

Picture this. A bright young man with a wife and two kids is signing new employee paperwork. The official says, "Would you prefer to contribute 12% of your income to the state-run ASRS or 7% to a 401K of which you would have total control?"

... since these disadvantages take place in the future, there is no need to worry now.

WHO IS GOING TO STOP THIS? It is up to US to make a fuss!

HOW DO WE AVERT THIS DISASTER?

1. Find out who your AZ State Legislators are and how to reach them. *
2. Write a letter or email instructing them to leave the ASRS as it is.

Be sure to include these points.

- a. What you did to earn your pension.
 - b. How much you depend on your pension and healthcare.
 - c. How your pension contributes to the community and Arizona economy.
 - d. How important it is that the ASRS remains the default for eligible Arizona government employees.
3. Give copies of this article to other ASRS members, both employed and retired.

* If you don't know who your legislators are, go to <https://www.azleg.gov/findmylegislator/> and enter your address. On each legislator's page, there is a "Contact Us" link where you can write your email to them. A phone number is also provided on that page.

Low Pay Exacerbates Teacher Shortages



Education News

Jerry Holmes



As of the end of August 2019 almost 21% of Arizona's public-school teaching positions were still vacant. At the same time, nearly half of Arizona's teachers that were on the job were not appropriately certified for the job they occupied. These figures are extracted from a survey by the Arizona School Personnel Administration Association (ASPAA) survey of 150 Arizona school districts and charter schools <https://www.aspaa.org/news/470883/ASPAA-Survey-Results.htm>.

Together that means that in Arizona ***over 69% "of teacher positions either remain vacant or were filled by individuals not meeting standard teacher requirements"***. 427 teachers either abandoned or resigned from their position within the first month of this school year. This continues a long-term trend for Arizona schools. This year's vacancies total 1,443.66. In 2018 at the same time, there were 1,547.30 vacancies. The corresponding 2017 openings numbered 1,328.00.

You will remember that, in response to the show of force by the Red for Ed Movement during the legislative session of 2018, Gov. Ducey proposed the 20 x 2020 plan. That plan would increase teacher's wages, not school funding, by 20% by the 2020 academic year. As a result, on the state-by-state scale of average teacher salaries, Arizona's teachers moved from 49th or 50th to 45th currently.

ASPAA reacted to the recent report by saying, "Arizona children deserve the best teachers in the nation. School district and charter schools compete nationally for the limited pool of candidates. The inability to offer competitive salaries severely limits public schools from attracting the best and the brightest."

"The severity of the teacher shortage must be addressed. Arizona's leaders must make a collective effort to ensure the recruitment and retention of effective teachers through increased funding. Highly educated and skilled work force are cornerstones to a growing and thriving economy."

State Supt. of Instruction Kathy Hoffman's response to the report was, "While our state has made modest improvements, many of our classroom positions are vacant because our state has not done what is needed to attract and retain talented educators. If we simply continue down the path we've been on, we cannot expect different results".

To combat these perennial problems, Supt. Hoffman has created a new position within the Department of Education, Director of Recruitment and Retention. The new appointee to the directorship, Steve Larson, noted in his initial news conference that Arizona faces the same issue it has for many years – low pay.



Retirement News

Jerry Holmes



Rooting Out Reasons for Reviling Public Schools

Along with AASRA Co-Executive Director Kristi Koziol, I recently attended the National Retired Teachers Association Advocacy Conference in Arlington, VA. The conference is held every two years and AARP pays the expenses for the conference as an incentive for gathered attendees to visit with their congressional representatives. At each gathering AARP urges us to lobby those representatives for legislation that AARP supports.

As you know, AARP does not support candidates. They do support measures that would improve the health and welfare of seniors. This year they emphasized bills that were aimed at drug pricing. In the House a bipartisan bill HR3, the Lower Drug Costs Now Act, has dozens of sponsors from both sides of the aisle. In the Senate S2453, the Prescription Drug Pricing Reduction Act, has already passed out of committee with bi-partisan support.

Kristi and I visited with Sen. Kyrsten Sinema, Rep. Ann Kirkpatrick, Rep. Raul Grijalva, and three other representatives as advocates for the bills. All were receptive to the idea except Rep. David Schweikert who seeks a free market solution to the pricing problem. [I deplore “free market” solutions to societal problems. The free market incentivizes profit making and leads to imbalances that do not favor the consumer.]

Rep. Schweikert argues that drug makers are primarily responsible for the research and development of new drugs. That is not accurate. The U.S. government does most of the research on new drugs before the drug companies take over the process. He does not acknowledge that our taxes pay for the drug’s initial formulation. He believes that drug companies should be able to charge for all the costs associated with development even if they did not bear those costs. Our objections to that reasoning fell on deaf ears. Is Rep. Schweikert representing the will of the majority of his constituents or responding to the \$\$\$ that support his campaigns?

Those conversations occurred on the last day of the two-plus-day conference. Prior to that, we were able to listen to a number of speakers on a variety of relevant topics. Most of those speakers talked about the problems inherent in advocating for public pensions in today’s political landscape. Among the speakers was Tim Abrams, the Executive Director of the Kentucky Retired Teachers Association (KRTA). He spoke on the threats to the public pension in his state.

The recent race for the Kentucky Governor’s office was very tight. In a very Republican state, almost 1.5 million votes were cast and the margin is only about 5,000 for the leader, the Democratic candidate. I say leader because now, several days after the vote as I write this, the incumbent has refused to concede the race to the challenger and the winner has not yet been declared by the state.

See **Retirement** on page 7

Retirement continued from page 6

Over the course of his first term, the current Republican governor of Kentucky led a campaign to privatize the State Teachers' Pension Fund. Of course, that riled up a bunch of people and led to a concerted effort by Kentucky teachers and retirees to push back against the governor's plan. While not officially endorsing his opponent, the KRTA made clear that they did not support the governor or his plan.

In great part, it was that advocacy that led to the close race and the slim margin that currently stands. The outcome of this election is on shaky grounds. Because of stipulations in the state's constitution the race may be decided in the Kentucky legislature where a super majority of Republicans hold power. Stay tuned.

I bring up this example in an effort to say that we are not alone in Arizona in our fight to defend our pension from outside meddlers. In other presentations at the NRTA conference, we heard of several other states having to push back against similar attempts to privatize public pensions. The outside intruders attempting to subvert the current systems are the same across the country.

I have iterated several times in this column who those outsiders are. Those groups have virtually unlimited financial backing from among the wealthiest names in the country. All we have in defense is our numbers and our voices.

I urge you to prepare to speak loudly in the months to come. Start now. Email your state legislators now to say that you vehemently oppose any substantive changes to the Arizona State Retirement System in the coming legislative session. ASRS is among the very most healthy public pension systems in the country.

The money we spend as retirees supports a significant part of Arizona's economy. Efforts to privatize the system will lead to a substantial lack of security for future retirees and erode the stability of current retirees. Arguments about lack of portability are disingenuous because teachers do not job hop like those in the private sector.

Enlist others in your fight. Ask friends and relatives, former colleagues and fellow volunteers to let the legislature know that Arizona voters do not want to change our public pension system. It works and it works well. It is our money. We do not seek "improvements" from self-interested outsiders.

We accepted lower salaries during our employment so that we could use this deferred compensation in our senior years. We do not depend on the state to support us because our pension gives us stability and independence. Our pension allows us to continue to contribute to our communities through our volunteer work and our dollars spent. We expect our state legislators to represent our wishes and not the campaign dollars spent by profit-seeking invaders.

Farewell



BRENTLEY, Shirley (91) ~ 10/12; Teacher

BURKHOLDER, Beverly (87) ~ 10/15;
Teacher



CONFER, Joseph (95) ~ 9/18;
Teacher at Amphi High School and
Principal at Nash, Keeling, Prince, and
Donaldson elementary schools

GLEESON, John (87) ~ 10/22; Teacher and
Baseball Coach at Salpointe High School
and Flowing Wells High School

MCCORMICK, Robert (90) ~ 10/16;
Public School Administrator



PETERSON, Joan (88) 8/17;
Teacher at Amphi



RUSK, James (85) ~ 10/7;
Teacher at Catalina High School



Volunteer Hours for '19 Due Soon

It is time for our PCSRA members to begin thinking about submitting their volunteer hours for the year 2019. If you have done ANY kind of volunteer hours, even care giving for friends or family, or volunteering for any of the wonderful Tucson area organizations, please record or estimate your hours through the end of 2019.

Gail Schuessler has again agreed to be the "collector" of these hours so they can be reported to our state AASRA board and they then share the info (with its \$\$\$ equivalence) to legislators and public officials to show how our retirement pensions help fuel the Arizona state economy. Gail will begin to collect these figures at the beginning of 2020. We will publish her contact info at that time.

Get out your calendars now, or begin tabulating as the year 2019 comes to a close.

2019 AZ Tax Credit Contribution Deadline is Drawing Near

If you have not already made your AZ tax credit contributions for the calendar year 2019, this is a reminder that this should be done by December 31, 2019. Many of our local schools are in dire need of \$\$ to supplement the state funds that have still not been fully restored from cuts of a decade ago.

The Rincon/University Choir, to perform at our December meeting, is hoping to make a trip to Carnegie Hall in the spring. This would be a boon to them if you directed part or all of your donation to this event.

Remember, the AZ tax credit is a dollar for dollar credit on your state tax bill up to \$200 per individual or \$400 per couple. You can direct the program for which the money is donated. That way (unlike state tax bills) you have direct input into their use!

