



President
Barbara Rich, Fairbanks

President-Elect:
open

Secretary
Barbara George,
Fairbanks

Treasurer
Virginia Walters, Kenai

Past President
Bill O'Dell, Fairbanks

Website:
AKREA.ORG

Anchorage and Mat-Su Areas:
CARTA: Shannon Jones,
President
CARTA meets 1st Saturday at
12:30 at the Anchorage
Senior Center (Sept.-May)

Contact: Ronelva Peacock
(907) 349-1714

Fairbanks (FRTA) Ellen Ayotte
1121 Coppett St
Fairbanks, AK 99709
FRTA meets the 2nd
Wednesday at the Carlsen
Center at 11:30

Juneau/Douglas: Barb Potter
billstoy@aol.com
JRTA meets on the 3rd
Monday every month

Seward: Mary Daniel
Box 593, Seward, AK 99664
smdaniel@gci.net

Kodiak: Kathy Wischer
Box 202, Kodiak AK 99615
kwischer@alaska.net

Kenai Virginia Walters
214 Birch Street, Kenai, AK
99611
vewalters@gci.net

Homer: Ray Hillman
(907) 235-2449
rhillman@ptialaska.net

SUMMER 2013

AKREA SCHOLARSHIP

My name is Jamie Yager. I will complete a Master of Arts in Teaching at UAA in May 2014 and I plan to teach science in middle school after I graduate. I am entering the field of teaching after working in the environmental and public health field for 10 years. Both of my parents had careers as teachers in Alaska, so I like to think teaching is in my blood.

I graduated from Robert Service High School in Anchorage then attended Western Washington University in Bellingham, WA where I earned a B.A. in Environmental Planning and Policy. My husband and I have two young boys, ages 4 and 1.

My winter hobbies include skiing and knitting and in the summer I love to garden. I also love to read no matter the time of year. My husband and I are considering raising chickens and bees at our home.

Thank you for selecting me as the recipient of the 2013-2014 AKREA Scholarship. I am honored to have the support of AKREA members and it is especially meaningful to me because AKREA members all held careers in the field I am about to enter. Your endorsement means a great deal to me personally and professionally.



PRESIDENT'S MESSAGE

BARB'S BY-LINE



We in Alaska have had a different year. It was a long cold winter, which broke several records. Then in late May we warmed up (we greened up overnight), and now are burning up. We actually had 90 degrees, wondering what the rest of the year holds.

I received a call from a gentleman early in the morning (people forget the time difference) regarding his father. The gentleman was very upset. It seems his father was in a nursing home in another state. The long term care insurance was paying for some of the bill and all of a sudden stopped paying with no explanations. He had no information. We provided him with phone numbers and his problem was solved immediately. He called an hour later to inform and thank us. It is nice to have the numbers. We have numbers for Medicare in Alaska, Alaska Care, and the numbers of the people in Juneau if you need it on our Web site www.akrea.org. Many also do not know but there is an office in Juneau for Alaska for Alaska Care. You can call them there or visit them. In Anchorage there is an office for Medicare and also an office for Alaska Care that you can call or visit. The third party administrator will be changed it has been selected Aetna was selected. They will take over in a few months we will be hearing more on this. We always hope for a smooth change.

The legislators worked on the oil tax. Most of the issues we wanted looked at were not considered. We all need to work on the unfunded liability next session along with the bill that provides a hybrid retirement system. It has been 6 years since the Defined Benefit was thrown out and the Defined contribution put in place. The numbers of people that stayed in the systems for the 6 years is down compared to when we had the Defined Benefit. Now that the economy is growing it will be interesting to see if there are difficulties filling positions for public employees up here.

Hope you all have a pleasant summer. Barbara Rich

Medicare Offices in Anchorage

Toll Free: (800) 478-6065

Local: (907) 269-3680 (Anchorage)

TTY: (907) 269-3691

Long Term Care Liason Toll Free: (800) 821-2251
Juneau 465-4460

AlaskaCare Health Smart (877) 517-6370

Retirement & Benefits, Juneau Toll Free: (800) 821-2251
in Juneau 465-4460

IN THE UNITS

FRTA

This summer in Fairbanks "wanna be" artists can again share their skills by painting every Wed. at 1:00 pm. Bev Byington has organized this event for retired teachers for the past several summers. The past two summers, murals were painted at Pioneer Park where the train pulls in to the station. This summer they are painting at the Fair Grounds. They are painting big plywood replicas of the fair themes to create a history of Fair posters for the past 15 years or so. Bev Byington does a lot of the drawings of the reproductions which are then painted by the teachers.

On the 21st of August, FRTA will have a "we don't have to go back to school brunch" for the retired teacher's.

On September 28th and 29th, FRTA will have a book fair. Teachers donate books, DVD's and VHS's. All of the proceeds go to our scholarship funds.

JREA Year

JREA had another successful year. We even had a sunny day for our May picnic. Linda Kruger, from the Forest Service, was our final speaker for the year. She spoke on the importance of staying active, especially outdoors. Staying active keeps us alert and flexible. Our circulation is better and besides we have such beautiful country to enjoy. In April, little did we know what a great summer we were going to have. At least it has been in June.

We will be having a July social meeting at the Senior Center, our usual pot luck. Our Back to School Brunch will be held on the first day of school. In Juneau, this will be August 20th, at 8:30 in the morning. At this meeting, members will bring school supplies along with a dish to share. This year our school supplies will go to Auke Bay School.

Over the summer, we will be planning our programs for next year.

The \$1500 Gerontology Scholarship co-funded by AK-REA and CARTA to honor Pat Luby's dedication of service to seniors in Alaska was awarded to Rosano Ebue, a senior at UAA. She is working toward a bachelor's degree in Social Work, a minor in Gerontology, and a Certificate in Civic Engagement. As a volunteer she has focused on homelessness and poverty. Rosano was a special guest, joining the other three scholarship winners at CARTA's May meeting

CARTA Awards Three College Scholarships in 2013

Central Alaska Retired Teachers Association announced in May the names of three winners of scholarships worth \$2,500 each for the school year 2013-2014. Two of the scholarships were the CARTA Marie Paxson Memorial Scholarships, awarded each year, and the third was a special CARTA Nina Prockish Memorial Scholarship. These scholarships are awarded to undergraduate or graduate students nearing completion of programs to prepare teachers at either Alaska Pacific University or University of Alaska Anchorage and all its branches. Preference is given to those planning to teach in Alaska.

The CARTA Marie Paxson scholarship for a student preparing to teach at the elementary school level was awarded to **Chelsea Robustellini**, a UAA student who would like to teach in either the Anchorage or the Kodiak Island school district. A graduate of Port Lions High School, a small community on Kodiak Island, she says, "Becoming a teacher had never crossed my mind until I had my son." That's when she knew she wanted to teach and she will graduate and be ready to start in December of 2013.

The CARTA Marie Paxson scholarship for a student preparing to teach at the secondary school level was awarded to **Jamie Yager**, who is working on her MAT degree at UAA and plans to finish in May, 2014. Jamie's parents were teachers for several years in Barrow when she was an early adolescent. She graduated at Service High in Anchorage and her bachelor's degree in Environmental Planning and Policy was earned at Western Washington University. She then worked in the environmental and public health fields for 10 years in Alaska. But she says, "I became increasingly interested in the science behind various public policy issues [and] I realized I wanted to become a science teacher." She and her husband have two children who also had an influence on her career choice. She'd like to teach science in the Anchorage area where they live.

The CARTA Nina Prockish Memorial Scholarship was awarded this year only to a student preparing to teach at either the elementary or the secondary school level. Our winner is **Kara Thoma** who plans to become an elementary school teacher, preferably somewhere in the Kenai Peninsula School District. She really hopes to one day become a special education teacher. Kara grew up in California and, though she knew from elementary school on that she wanted to become a teacher, after high school she worked in the restaurant and hospitality field for 12 years in the northwest US, which is what brought her to Alaska. When selecting CARTA Scholarship winners, preference is given to a student nearing completion of his or her program for certification as a teacher, yet Kara so impressed the Scholarship Committee that she was chosen for this scholarship even though she does not plan to graduate until May of 2015.

WHAT IS LIFE REIMAGINED?

I am fascinated with this question! If I truly reimagined my life, what visual image would appear? What passion might be waiting for me to explore?

I made my annual trek to AARP's Life@50+ event in Las Vegas, May 30 – June 1. As I wandered in and out of various sessions, I found that AARP was also fascinated with the possibility of helping people explore who they are and where they want to go.

A huge blank chart, complete with writing materials, in a busy hallway is an excellent example. There was an invitation to draw/tell the story of your life reimagined. I was amazed to see an exciting, creative mass of pictures develop throughout the day.

I am totally in accord with Jane Pauley's statement "The years after 50 can be a time of great productivity, meaningful work, pleasure, creativity, and innovation. It's a huge opportunity."

I invite you to drop by www.lifereimagined.orgfull of ideas!

Liz Lucas, Executive Director

Chicago Meeting
By Barbara Potter

I recently attended an NRTA/AARP Community Outreach and Service Meeting in Chicago. I found this helpful since I am now Community Service Coordinator for AKREA.

Our speakers gave us much food for thought. We had a wonderful leader, Rebecca Villarreal, who kept the program on schedule. It was three days packed full of information.

Our keynote speaker was Richard Leider, Life Reimagined Institute for Innovation. He has written several books and is well respected in his field. His newest book will come out this fall, Life Reimagined. We have to rethink our priorities and keep ourselves involved. Since returning, I've been going through stuff I thought was important and deciding maybe I don't really have to keep much of this "stuff". It is important to keep involved. Pick what is important and something you like, get involved. Interact with others, avoid isolation.

Jennifer Baier was our speaker on Wednesday morning. She gave us a crash course on all the different types of social media. Some of which were totally foreign to me. Facebook, twitter, instagram and blogging were just a few of them. She said you can't master all of them. Pick what you are comfortable with and work on that. There are new things coming out all the time on social media. She doesn't try to learn them all. Some will be short lived.

Terry Edwards was our next speaker. She did several activities that showed that people think differently but can still work together. There is never just one way to do something. Our units need to keep members involved. When we ask them to take over jobs, we should have clear guidelines for them. There also has to be someplace for them to go for help. I personally have to work on this in our local unit. We seem to have the same people doing everything. Let people know they can volunteer without guilt. Alaska has many snow birds, volunteer when you are in town. Try to have some short term jobs.

Our final speaker was Lester Strong. Lester spoke about AARP Experience Corps. This was something I had never heard about. AARP Experience Corps engages people 50 and older in meeting their community's greatest challenges. Today, 2,000 AARP Experience Corps members, in 19 cities, tutor and mentor 20,000 young students struggling to learn to read. This is an award winning program. There is training given to volunteers. A one year commitment is required to ensure consistency with the young students.

Now, it is my job to try and implement some of the things I learned into AKREA's Community Service Projects. A key quote often repeated during the meeting, "Blessed are the flexible, for they shall not be bent out of shape".

Chicago was an interesting city. I got to explore a bit after meetings. I found the people of Chicago friendly and very helpful. There was lots of traffic but not much horn blowing. Drivers seemed very patient.

Alaska Educators Historical Society

AEHS is partnering with the Juneau Retired Teachers to republish their 1992 book, *Alaska Experiences by Juneau Teachers*. It is a volume of teachers' memoirs of teaching in Juneau in the 'old days', from the 1930s to the 1990s. Besides making these stories available to a new generation of Alaskan educators and others, it will add greatly to the archives of Alaska teaching and education. The project is still in the beginning stages, but plans are to have it on sale for the holidays.

The Society is also calling for submissions for another volume of TEACHER TALES. Volume IV was successfully auditioned for the Statehood celebration in 2009. It's time for more of you to put pen to paper (fingers to keyboard?) and send in some of those stories you told your friends and family about the rigors of teaching in the Bush or the beauty of being in the Greatland, or just the plain old day to day of educating kids who would rather be fishing. You can e-mail your memories to akeducators@yahoo.com or send them to AEHS, 214 Birch Street, Kenai AK 99611.

Alaska Educators Historical Society is a 501c3 organization whose mission is to collect and compile some of the memoirs, anecdotes and stories that have become the traditional memory of Alaskan Educational History. With State-Operated and BIA Schools no longer entities in Alaskan Education, the institutional memory of those bodies is fading as the pioneers' age and pass away. The city schools as well have a rich folk lore surrounding the early days which needs to be preserved. AEHS is a membership organization, whose dues are \$10 per year.

Teacher Tales, Volume IV was recently made available for the Kindle from Amazon.com. It can be purchased there. A few of the hard copies remain and are also available for purchase. You can obtain the hard copy from the Unit president in your area, or by writing (or e-mailing) to the address above.

All proceeds from the sales of books are dedicated to AKREA charitable functions. In the past AEHS has donated the monies to the scholarship fund. Future proceeds will help fund the classroom mini-grants AKREA will be awarding to working teachers, starting in 2014.

LONG-TERM CARE LIAISON OFFERS SUPPORT

By Sharon Hoffbeck

From the RPEA REPORTER, MAY 2013

The long-term care (LTC) Liaison is a new resource within the Division of Retirement and Benefits for members who require support, understanding, and/or navigating the LTS system, or for those who are having difficulties in their dealings with Univita.

You should contact the LTC liaison when:

- You have difficulty navigating the LTC system
- You do not feel your claims are being handled adequately or to your satisfaction by Univita
- You are already engaged in the claims process with Univita and have questions or concerns about your benefits.

To contact the LTC liaison call (800) 821-2251 outside of Juneau 465-4460 in Juneau or email doa.drb.benefits@alaska.gov

The LTS liaison's role is NOT for the following items, which are handled by Univita:

- To answer basic questions about the plan or members' eligibility
- To determine member-specific information, such as which plan you are enrolled in.
- If you have questions concerning basic plan information please contact Univita at (877) 517-6370

Meet the Long-term Care Liaison

By Sharon Hoffbeck

From the RPEA Reporter May 2013

Members needing information about their long-term care (LTC) insurance or help filing a claim now have an additional resource. Barbara Ferguson is the Division of Retirement and Benefits Long-term care liaison, filling a new position developed to assist members in accessing services under their LTC plans. If you, or someone you know, would benefit from assistance navigating the LTS system, please contact Barbara at (808) 821-2251 outside of Juneau; 465-4460 in Juneau or email doa.drb.benefits@alaska.gov

WE WOULD LIKE YOUR HELP IN GETTING LEGISLATION PASSED FOR A RETURN TO THE DB PLAN AND A DC PLAN FOR THOSE THAT WANT IT. WE NEED YOU TO TALK TO YOUR LEGISLATOR.

AKREA along with other groups in Alaska formed a coalition to restore the Defined Benefit Pension Plan. In 2012 a bill which was a hybrid (employees could select the Defined Benefit (DB) plan or the Defined Contribution Plan (DC)) passed the Senate but the legislators could not get a hearing in the house on the bill.

This legislative year almost the only item of consideration was the oil tax bill but we may have a chance in 2014.

The first item the legislator will ask is What about the unfunded liability.

The National Institute on Retirement Security (NIRS) did a study on state Pensions to determine what was needed to have a secure pension plan with little or no unfunded liability. NIRS identified six facts that were common among states with very strong pension plans and what helped keep the plan strong:

1. Employer pension contributions that pay the full amount of the annual required contribution (ARC), and maintain stability in the contribution rate over time;
2. Employee contributions to help share in the cost of the plan;
3. Benefit improvements such as multiplier increases that are actuarially valued before adoption, and properly funded upon adoption;
4. Cost of living adjustments (COLA)'s that are granted responsibly.
5. Anti-spiking measures that ensure actuarial integrity and transparency in pension determination;
6. Economic actuarial assumptions, including both the discount rate and inflation rate, which can reasonably be expected to be achieved over the long term.

So ... what did Alaska do wrong and how can we fix a DB plan that will be sound?

1. Alaska employers did not always pay their share. They need to be told to pay even when the fund is way up it makes up for down market times.
2. The anti-spiking needs to be eliminated. Large bonuses were given to employees in some districts which made the monthly pension spike with only 3 years to average. The early retirement offers that were made cost the fund many millions of dollars all those 2 or 3 year of money that paid out should have stayed in the fund.
3. The actuarial assumptions were not sound.

Over the years the legislators tried to fix the problem. Tier 1 was a Cadillac program. It needed to be changed and they changed it with Tier 2. This helped with medical and 20 years and out. Tier 3 was instituted but never got a chance to see what it would do. Another big problem with the plan was the people who were allowed to join such as the school board members, city council etc. they paid a minimal amount to the plan, receive a pittance in money but they receive full health benefits which are very costly to the fund. This has been corrected with tier 3 but it added (and still does) to the unfunded liability.

The cost of DB plan and a DC plan are the same. The DC maybe slightly higher as it is costly to keep tabs on the private accounts.

Senator Egan has a bill in the legislature which has not been heard in this legislative session. It addresses these issues. We hope to have it heard in the next session and passed. Talk to your Senator and/ or Representative and let them know how your feelings. He/she can get these statistics from the study by going to NIRS.org . The study is "Lesson from Well-Funded Pensions: an Analysis of Six Plans that Weathered the Financial Storm. "

ALASKA RETIRED EDUCATORS ASSOCIATION

NAME (Please Print)

Last_____ **First**_____ **M.I.**_____

Address:_____

City:_____ **State:**_____ **Zip**_____

Phone:_____ **E-Mail**_____

I prefer to receive the newsletter via [] e-mail [] USPS

Dues: \$15 per year 4 years/\$50

Make Check Payable to ALASKA RETIRED EDUCATORS ASSOCIATION

Mail to: Virginia Walters

214 Birch Street

Kenai, AK 99611

The AK-REA dues year is January –December. Any dues received after September 15 each year will cover the next year