

PAEA **BUZZZ**

JAN 2008

THE NEWSLETTER OF THE PALO ALTO EDUCATORS ASSOCIATION

What is the story on Social Security, STRS and Medicare?

Teachers pay into State Teachers Retirement System (STRS) rather than into Social Security. At retirement teachers receive a pension from STRS. Some teachers worked in a different position either before or after teaching and paid into Social Security. Anyone who paid Social Security taxes for 40 quarters is eligible for both STRS and Social Security. The Social Security payments will be reduced for some but not all teachers.

Everyone born in 1929 or later needs 40 Social Security credits to be eligible for retirement benefits. You can earn up to four credits per year, so you will need at least 10 years to become eligible for retirement benefits.

During your working years, earnings covered by social security are posted to your Social Security record, and you earn credits based on those earnings.

Each year the amount of earnings needed for a credit rises as average earnings levels rise. In 2009, you receive one credit for each \$1,090 of earnings, up to the maximum of four credits per year. For 2008, you receive one credit for each \$1,050 of earnings.

What are Social Security Offsets? The Windfall Elimination Provision and Government Pension Offset are federal laws, which prevent private-sector workers who move into public-sector jobs, like teaching, from collecting some of the Social Security benefits they or their spouses earned prior to entering a public employee retirement system such as STRS. A typical second career teacher can have her or his social security benefit cut by almost \$4000 per year.

Am I eligible for Medicare? There are many ways to qualify for Medicare. Again, if you worked and paid medicare taxes for 40 quarters you are eligible for medicare even if you did not pay Social Security taxes. You are also eligible if your spouse or divorced spouse paid medicare taxes.

Some helpful websites:

<http://www.ssa.gov>

<http://www.socialsecurity.gov/mediinfo.htm>

Windfall Elimination

<http://www.ssa.gov/pubs/10045.html>

Government Pension offset

<http://www.ssa.gov/pubs/10007.html>

A Message from CTA

What's happening with the state budget?

California's schools, colleges and the state budget are in crisis. California remains 46th in per-pupil funding, and without additional revenues public education is looking at more than \$8 billion in cuts this school year.

It is clear that the current budget process for funding public education is failing schools, our members and the students we serve. It's clear that lawmakers are unable to reach agreement on raising the revenues needed to fund our schools. And it's clear that we need stable and ongoing funding for education.

It's why CTA State Council in October passed a new business item directing CTA to immediately draft and submit to the attorney general a proposed initiative to raise taxes to benefit schools and colleges that would be ready for a possible 2009 special election.

In order to meet the deadline to qualify for a 2009 special election, CTA filed an initiative on December 19th with the secretary of state last week. How we move forward on this initiative will be determined by State Council in January, along with state and regional strategic planning by members and staff.

The [Public School Investment and Accountability Act](#) calls for a one-cent sales tax to improve classroom education in our K-12 schools and community colleges. It would generate \$5 billion to \$6 billion per year. The funds could only be used on programs and activities that directly benefit student instruction and learning such as reducing class size in all grades; increasing salaries for all certificated and classified staff, including early childhood employees; providing instructional supplies and materials, including computers and technology; improving school safety; delivering quality professional development; hiring additional counselors, librarians, nurses and other critical staff; and restoring art, music and career technical education classes.

The Act prohibits the governor and Legislature from supplanting, cutting, delaying, borrowing or diverting the funds. An annual, independent audit is required to ensure the funds go only to improving classroom education and authorizes civil or criminal penalties for any misuse of funds. In addition, none of the money can be spent on administrative costs.

CTA continues to support and advocate for additional funding for our CSU and UC campuses, continues to support other reforms, such as reducing the two-thirds vote requirement to pass the state budget, continues to support changes to the state's property tax law, and has formed a member workgroup to promote progressive taxation in California.

Our public schools, students and members cannot continue down the current path of an education recession. We cannot continue trying to meet our students' needs without the necessary resources.

David Sanchez
CTA President



PAEA EXECUTIVE BOARD

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Vice-President	Dave Tomatis
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Jan. Rep Council Meeting will be held on Thursday 1/22
 4:00–6:00 PM at Gunn High School Hosts Yukie Hikida & Gabriela
 Garger & Judy Niizawa.

Site Reps for 08-09

Addison- Teri Baldwin	Barron Park Rusty Tooley	Briones Mary Goodkind Joanne Soraghan	Children's Hospital Kevin Danie	Duveneck Mangla Oza Doug Burress	El Carmelo Diane McCoy
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Terman Lynn Repetsky Mark Dungan Martin Vetter Tijen Sambul	JLS Julia Brown Bobbie Whiteman Tim Sato Liz Walton Linda Howard	Jordan Millie Balsam	Gunn G. Garger Yukie Hikida Sarah Stapp Judy Niizawa	PALY Eric Bloom Magdalena Rivera	

If you would like to be a Representative for your site contact Triona Gogarty. There are once a month meetings for which you receive a stipend. Each site can have more than one representative and rep. positions can be shared.