

## JOIN MRTA SPEECH

I am Ruth Gardner, the Region Four-Membership Chair for MRTA. Many of you know about the benefits of belonging to your local chapter but I am hoping to convince all of you here today to join at the state level for the first time, be sure to renew your state dues or pat yourself on the back for already renewing your state MRTA dues.

I don't know how many of you can see what I am holding but it is a dime. It costs less than 10 cents a day to belong to MRTA. Ten pennies. So what do you get for ten cents a day?

MRTA staff closely guards your pension fund and all your benefits. Many state teacher pension funds have been "taken over" by their state legislatures and their funds are being seriously compromised. MRTA members were informed about legislation this past session in which the legislature wanted to take the decision making process of PSRS and hand it over to the legislature. Through our efforts that legislation didn't make it to a vote. This action protected possible future COLA increases.

In, 1975 MRTA helped pass legislation to allow for COLA increases for teachers. Since 1982, PSRS/PEERS retirees have received COLA increases 30 times, including 2013! (See PSRS website for all the details) Just one month of your COLA increase can pay for any entire year of MRTA membership. MRTA and it members help to pass HB 444 to create the same state income tax benefits as social security recipients. All PSRS/PEERS retirees are now exempt from paying Mo. Taxes up to \$32,000 a year.

MRTA benefits also include a hearing, vision, and dental plans plus other benefits for retirees. If you work as a substitute in the schools or doing any volunteer work (which we all do) liability insurance is only \$17.25 a year if you are an MRTA member. That is less than 5 pennies a day for peace of mind.

MRTA is non-partisan organization and doesn't endorse candidates. They do educate members on the feelings and positions of candidates. They are your watchdog in Jefferson City. There number one priority is the EDUCATION RETIREE!

I encourage you to read go to the MRTA website for all the details of membership.  
<http://www.morta.org/Member%20Benefits.htm>

For ten cents a day, you are helping to protect your pension. Each of you worked and gave so much of yourselves to many students for many years. Now give yourself the same selfless gift by making MRTA a stronger organization that will safeguard your pension. MRTA's motto is: "To Serve, Not to be Served" **Isn't it time you let someone else serve you?**

As Don Pittrich, MRTA Membership Chair says, "No one is so rich that they don't need a secure pension." LEAVE OUR PENSION ALONE.