

MRTA

In Motion



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A NEWSPAPER FOR RETIRED EDUCATION PERSONNEL

3030 DUPONT CIRCLE, JEFFERSON CITY, MO 65109 - 1-877-366-MRTA (6782)

2016 MRTA End of Session Report

YOUR PENSIONS HAVE BEEN PROTECTED!

The Legislature of 2016 has required herculean effort for positive change in regard to educator retirement and public schools. In the end we had outstanding success in protecting the pension systems of Missouri and educator benefits by stopping legislation that would be damaging to retirees and public education. We had great disappointments in losing legislation in the Senate that would have improved the PSRS/PEERS system's financial stability and legislation that would have benefited certain beneficiaries of that system.

This is an election year and I want to say to the over 25,000 MRTA members and their colleagues, friends, and families, "It really does matter who your elected officials are!" Please ask candidates questions! Please pay attention to their positions on education retirement and public education funding. Please be sure and vote!

MRTA's SUCCESSES IN 2016

MRTA STOPPED AND KILLED

1) HB 1591 (Koenig R - 99) and SB 680 (Emery R - 31). Both bills would have shut down Defined Benefit retirement plans and required Defined Contribution plans for public employees. MRTA Legislative Day attendance killed both of these bills.

2) HB 1783 (Barnes R - 60). This bill would have changed the way PSRS/PEERS deals with marital property. This was very disadvantageous to PSRS/PEERS retirees. MRTA's hard work was successful in removing PSRS/PEERS from the bill.

3) HB 1059 (Leara R - 96) and SB 2314 (Schaaf R - 34). This bill dealt with Saint Louis City PSRS. These bills would have reduced

benefits of active teachers and also would withhold more out of their pockets. This was our major achievement as these bills would have set a very, very bad precedent for all educators in Missouri, as well as, other public pensioners. These bills had major lobbying efforts in favor of passage. **GOOD JOB, MRTA! YOU ARE "OBVIOUSLY A POWERFUL GROUP!"**

4) HCS/HBs 1589 and 2307 (Koenig R - 99) - Vouchers. The portion from HB 1589 would have created a tax credit voucher for donations to a fund established for the provision of private school scholarships limited to foster care children. The portion from HB 2307 would have established education scholarship accounts. The accounts would have been funded by tax credits for donations to third-party organizations. These organizations would have administered the education savings accounts used to fund home school or private school tuition for students with a disability.

MRTA DISAPPOINTMENTS 2016

1) HB 1709 (Lair R - 7). This bill allowed for a benefit "pop up" and removal of an ex-spouse's name from pension benefit in the case of a divorce. It died when the Senate quit working two hours early on the last day of session.

2) HB 1710 (Lair R - 7). Closed the work after retirement loophole called the "Kelly Services Bill." This legislation required that any retiree who is employed by a third party or is performing work as an independent contractor as a temporary or long-term substitute teacher be required to comply with the statutory working after retirement requirements of 50% salary and 550 hours. This bill died in



The Senate quit working early on the last day of session leaving many bills to die.

the Senate when they quit working two hours early on the last day of session.

3) HB 1420 (Walker R - 3), 1780 (Fitzwater R - 144), and SB 954 (Pearce R - 21). This legislation would have reinstated the 2.55 factor for educators after 31 years of service. This legislation is a net monetary GAIN of \$7 million per year for the PSRS/PEERS systems and would have helped retain good educators in the classroom. This legislation died in the Senate mostly due to Senator Schaaf's unfounded objections.

4) HB 2550 (Burns D - 93) and SB 1146 (Nasheed D - 5). This legislation allowed for a COLA increase for Saint Louis City retirees. Senate Pensions Committee, Chaired by Senator Schaff, heard SB 1146 but would not vote the bill out of committee.

5) The Senate and House overrode the Governor's veto of SCS/SBs 586 & 651 (Wasson R - 20). It is now law. The bill would revise the definitions used in calculating state aid for schools. The bill reinstates the 5% cap on annual growth the per pupil base amount known as the State Adequacy Target. In layman's terms the Legislature has underfund-

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MRTA President's Message

By Barbara Self



I've discovered something wonderful in my travels around our vast and varied state. I've discovered stories of triumph and tragedy. I've heard stories of success and sacrifice. I've found teachers who retired with creative autonomy in his or her classroom; teachers who used problem-solving skills with first graders before the "experts" were born; and teachers in their 90s still giving to the children of their community.

What I've discovered is this: MRTA is more than a nonprofit organization. MRTA is a family who care and share, who respect and protect, and who solve and evolve. And every time I meet with a new group, I am welcomed into the family.

Let me put it this way:

I BELONG among those who still CAN and DO.

I BELONG with those who continue to teach—legislators, active teachers, and the general public.

I BELONG to an association which embraces diversity of political opinions yet maintains independence and bipartisanship.

I BELONG to a group of lifelong learners who bring experience and acceptance to new concepts.

I BELONG to a throng of fun-loving colleagues who have preserved their sense of humor and spirit of play.

I BELONG to a framework which encourages service to our communities and state.

I BELONG to a collection of educational workers who have pride in their profession and accomplishments of their students.

I BELONG to the oldest and largest education retirement organization in Missouri where I rank NUMBER ONE.

I belong to MRTA!

FEATURE YOUR LOCAL UNIT IN MRTA IN MOTION! LOCAL UNITS ARE THE HEART OF MRTA!

We want to feature your local unit in *MRTA IN Motion!* Submit an update about what your local unit has been doing recently to sarahhoeller@mrta.org. Please limit your submissions to 300 words or less, and you may also want to include the following information:

- The name of your local unit.
- Meeting dates.
- Any special upcoming speakers or events.
- Local unit dues amount.
- A contact person and how to reach them.



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What Do Billionaires Have in Common?

401(k)s and Pension Envy

By Jim Kreider

It's not just basic finance, it's common sense: A large pool of money invested by professionals will yield far greater returns than small, separate accounts managed by individuals with no professional training in finance and it will cost much less. An example is the educator's PSRS/PEERS systems in Missouri that have investment costs of approximately .5%. The average 401(k) participant pays 1.5 to 3% in investment costs, which is 3 to 5 times more.



So why do some think that ending anyone's defined benefit pension system and moving workers into privatized, 401(k)-style accounts is a good idea?

In an effort to get investment risk off their backs, corporate America made a wholesale switch from traditional pensions to 401(k) plans over the last 30 years. Since these inadequate retirement vehicles are accepted as the only choice for the majority of workers, their inefficiencies in comparison to a traditional pension are little understood. Recently the 401(k) experiment has been labeled a failure by several pension experts and think tanks. They just do not provide retirement security, and as a result very few Americans can retire as there is not enough money in their 401(k) to last them during retirement. Millions of Baby Boomers are facing this reality. **The Walmart greeter is probably not just there for something to do but, because their 401(k) is not enough.**

In addition, new data from the National Institute for Retirement Security (NIRS - www.nirsonline.org) shows just how much taxpayers stand to lose if we switch to privatized accounts. To provide workers with the same modest retirement benefits, traditional pensions are 48 percent less expensive than 401(k)-style plans. That's a 48 percent savings to taxpayers.

According to NIRS, there are a few key reasons why defined benefit pensions are more cost effective:

- **Pension plans enjoy higher investment returns and lower fees than individual accounts, generating a 27 percent cost savings.** An example: the Missouri PSRS/PEERS system for educators has had a 9.9 percent average return on investment the past 30 years - even after the Tech Bubble Burst and the Great Recession.
- Unlike individual investors who generally enjoy high-risk, high-reward investment strategies when they're young but switch to lower-risk portfolios that yield far lower returns as they age, pension plans can maintain a balanced portfolio that yields consistently high returns, generating an 11 percent cost savings.
- Pension plans pool longevity risk, meaning that they only have to save for the average life expectancy of a group of individuals. Workers in a 401(k) plan need an investment strategy that provides for the event that they live a longer than average life. Longevity risk pooling generates a 10 percent cost savings.

Additionally, cutting public workers' retirement security by transitioning them to a 401(k) has its own set of unforeseen costs.

The average public employee makes a salary that is 13.5 percent less than their similarly educated counterparts in the private sector, trading front-end benefits like salary for back-



end benefits like pension payments. With pension benefits gone, the state of Missouri may have to drastically increase public sector salaries or risk losing teachers, police officers, firefighters, and thousands of other critical workers. Missouri is currently ranked 50th in the nation for state employee salaries and 45th in the nation for teachers. It is mainly the pension benefits that attract and retain an experienced work force in Missouri.

In addition, approximately 80 percent of public employees (including teachers, police, fire fighters and university employees, among others) are ineligible for Social Security due to old laws that exempt workers who have a public pension. Switching to a 401(k) system could require Missouri workers to participate in the national program, forcing cities, school districts, and universities to begin paying Social Security taxes, now 6.2 percent of each workers' salary.

Lastly, moving public workers to 401(k)-style accounts will not fix the unfunded liability of pension plans (80% pre-funded is considered very good). In fact, such a move will likely increase the state's pension debt, as it will reduce revenue in the form of employee contributions going into the pension funds and lower investment returns due to the change in the makeup of participants.

“There is no benefit in switching state workers and teachers to an inferior, less cost-effective retirement plan, no matter what the billionaires and their paid-for politicians say.”

The problem with some pensions in Missouri is due to politicians in recent times who spent years underfunding the systems and not fully funding education. This essentially uses the retirement savings of public workers as a credit card to pay for other priorities. Luckily, the PSRS/PEERS systems in Missouri has not been effected by this problem because all the contributions are made on time by the school districts and the members of the system. This is reflected in their healthy funding status of 82.8 percent.

There is no benefit in switching state workers and teachers to an inferior, less cost-effective retirement plan, no matter what the billionaires and their paid-for politicians say. Instead, we need to find ways to strengthen pensions for future generations and provide incentives for more Missouri residents to have similar secure retirement plans.

End of Session

...con't. from pg 1

ed the public school foundation formula by around \$500 million. Now, they say only \$65 million is owed because of this legislation. Since 2005 the Legislature has twice reduced the formula where they could claim it was close to "fully funded." It would be proper to remember this the next time you are asked for a local levy increase of your property, OR the next time teachers and staff are laid off/

positions unfilled, OR the next time you hear of class sizes being increased, OR the next time you hear someone say we just cannot afford the retirement benefits for educators and staff. Be sure and vote accordingly.

All in all, the hard work of MRTA was a success.

MANY HEARTFELT THANKS TO:

- All the MRTA members for paying their membership dues allowing financial support for our work.

- The over 1,000 MRTA members who attended MRTA Legislative Day in February.
- All those MRTA members who answered our "CALLS TO ACTION" allowing for much of our success.
- Representative Lair for handling our legislation, and to Representative Nate Walker chair of House Retirement Committee for his unwavering support.

Your Pension is #8 on Rex's List Are We Strong Enough?

The Show-Me Institute, a think tank funded by Rex Sinquefeld, has listed PSRS/PEERS as #8 on its "20 for 2020 An Agenda for Missouri" report. This report lays out their plan to influence legislation in Missouri through 2020. The item regarding PSRS/PEERS reads,

"8. Move Missouri's Public School Retirement System (PSRS) to a defined-contribution system."

You may ask, "I already have a defined benefit plan why should I care?" First, this is bad for public education, it will not keep our best teachers in the classroom. More importantly, for you, it means no more contributions from new hires into the current PSRS/PEERS system. No contributions means the system will eventually run out of money and then where does that leave you? The first item to be cut would be the COLA we all depend on. We MUST fight this type of attack on Missouri pensions. We currently have over 25,000 MRTA members, but are we strong enough to fight Rex's billions of dollars?

MRTA is a grassroots lobby organization. That means we are effective because we show up en masse at the Capitol on Legislative Day; and, we contact our legislators when an issue arises. Have you responded to an MRTA Call to Action? Have you written or called or visited your legislators this year? We need each and every MRTA member to stay involved! We need each and every MRTA member to ask someone to join MRTA today!

Ask someone to join MRTA today!

There is Strength in Numbers!

SAVE THE DATE!

MRTA Legislative Day 2017 is planned for **Wednesday - February 15**

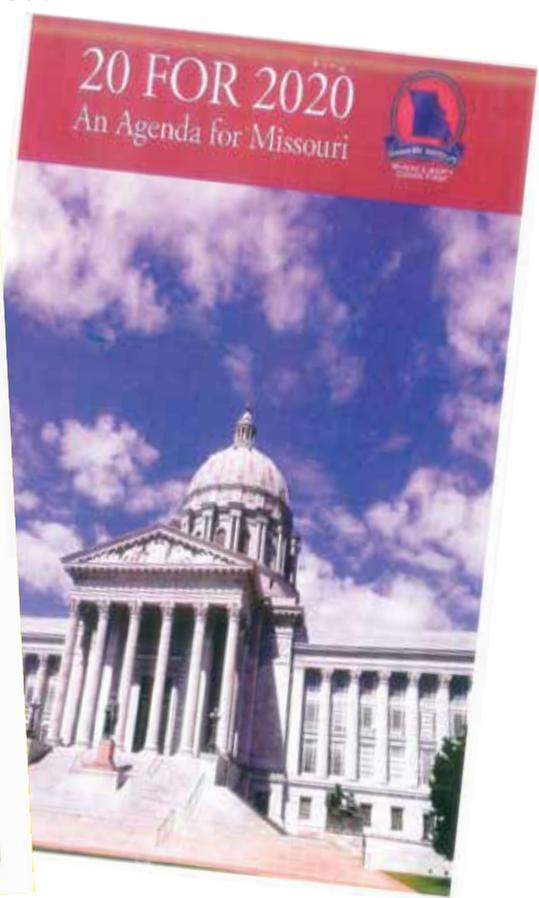
Please mark your calendars and plan to attend!



To view complete 20 for 2020 Agenda for MO type the following link into your web browser: <http://goo.gl/WohsDp>



We need YOU to stay involved!



The War Against Public Pensions

By Steve Yoakum, Executive Director PSRS/PEERS



To paraphrase Missouri's own Mark Twain, "The reports of our demise have been greatly exaggerated." The same could be said of the retirement programs for most of Missouri's educators - the Public School Retirement System of Missouri (PSRS) and the Public Education Employee Retirement System of Missouri (PEERS). Despite repeated statements, half-truths and so-called studies from those who oppose public pensions for career educators, both PSRS and PEERS continue to be in excellent condition.

If one were to believe the statements from some politicians, biased studies and various news reports over the last several years, a person might conclude that the retirement funds for Missouri's educators were near insolvency. However, the facts show that nothing could be further from the truth.

PSRS/PEERS in Sound Financial Condition

The fiscal year 2014 actuarial studies, released in late October by PricewaterhouseCoopers (PwC), show both plans continue their long histories of stability and financial strength. Most pension experts use an 80% funding ratio of assets to liabilities as the guide for a pension plan being in good financial condition. Using a rolling five-year average of PSRS/PEERS investment returns, PSRS is 82.8% prefunded, while PEERS is 85.1% prefunded. However, that somewhat understates the excellent condition of the plans. If PSRS and PEERS were to use the actual market value of the investment portfolios, those prefunded numbers would rise to 89.3% for PSRS and 91.3% for PEERS. In any event, both plans enjoy strong funded positions.

The funded status of the plans is important, because Missouri's educators rely on PSRS and PEERS as their primary source of retirement security. Since PSRS was established in 1946, the plans have always provided the retirement benefit promised to Missouri educators in a timely, professional and cost-efficient manner. Despite rhetoric to the contrary, the funded ratios indicate that the long history of financial success will continue for future generations of educators entrusted with Missouri's most precious resource, our children.

Strength of a Defined Benefit Plan

As the 78 million Baby Boomers in the U.S. move from their working years into retirement, retirement security becomes an increasingly important topic for our entire society. Over the past 35 years or so, private sector employers have increasingly been terminating their PSRS/PEERS-like defined benefit (DB) pension plans and replacing them with defined contribution (DC) plans like 401(k)s. This effectively shifts the risks and responsibilities of providing a secure retirement future from corporations to individual employees. A recent national study indicated that the average 401(k) balance in the U.S. was only \$5,000, and it only increased to \$25,000 for those over age 55. As we are beginning to see all around the nation, this shift to 'do-it-yourself' retirement is a massive failure resulting in millions of Americans entering their later years woefully financially unprepared.

Missouri's career educators who participate in DB plans like PSRS and PEERS don't have the same worries. Their PSRS/PEERS benefits are well funded, administered and, most importantly, are payable for their lifetimes. Unlike so many of their generational peers in the private sector, Missouri's retired teachers and school employees will not outlive their retirement savings.

"However, the more recent attacks on teacher retirement security are much more insidious. The newer attacks are more driven by politics and philosophy than economics."

The Political Climate We Face

This fact becomes increasingly important in today's political climate. As more and more private sector employees come to realize they have inadequate financial security in retirement, they cast an envious eye toward DB plan participants. Unfortunately, politicians often respond to this "pension envy" not by trying to reinstate DB coverage for those that don't have it, but instead by increasingly taking it from those who do.

Around the country over the past several years, we've seen numerous legislative attempts to terminate existing DB plans for teachers and others and replace them with DC schemes. Even in Missouri, despite our well-designed and funded plans, we've seen legislation introduced in past years in the General Assembly to move some educators from PSRS/PEERS into DC plans. Fortunately, these have not been successful in Missouri to date, but based on actions around the country, I expect we will see these proposals again in future legislative sessions.

Not only would a switch like this harm the financial security of Missouri's educators, it would change education in other ways as well. Despite rhetoric to the contrary, retirement benefits to Missouri educators are not a gratuity or a welfare payment. Instead, PSRS/PEERS benefits are the deferred compensation of the teachers and employees who participate in the plans. During their working careers, Missouri's teachers contribute 14.5% of their total compensation toward the cost of their PSRS benefit. Their 14.5% is matched *see War on Pensions on page 6*

War on Pensions

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by their school district and then invested to fund the benefits, which they were promised and earned during their working careers.

In addition, it is important to note the motivation of Missouri's school districts in providing and funding PSRS/PEERS benefits for their employees. It is the same motivation that resulted in the creation of PSRS in 1946: PSRS/PEERS are a critical tool for school districts in Missouri to attract and retain the best people possible to educate our children. It really is that simple.

Imagine a school district that did not offer such a plan. Using a step-grade pay scale, Missouri's school districts effectively "invest" in their educators who continue in the profession, as well as those who attain additional education. A DB retirement plan like PSRS/PEERS protects that investment by discouraging quality teachers from leaving the district or profession mid-career, as well as providing an exit with dignity when their working careers conclude. The quality of educators has been shown time and time again to be one of the most important factors in the quality of the education provided to students. While high employee turnover may be a positive to a widget manufacturer or big box retailer, it most definitely is not in the education community. A quality DB retirement plan like PSRS/PEERS is an important tool for school districts to retain those experienced educators and protect the "investment" they have made in those educators.

Where are the attacks on DB plans coming from and why? During my 35-plus-year career in this industry, we have always had an ongoing conflict with firms and individuals who would like to prosper financially by controlling the DB assets themselves: they want your money to control, invest or have invested. While these attacks will continue, they are easy to understand and defend against. However, the more recent attacks on teacher retirement security are much more insidious. The newer attacks are more driven by politics and philosophy than economics. Simply put, many of these groups simply don't believe that DB plans should even exist. Instead, they propose that everyone take charge, control and invest their own retirement assets. While such ideas can be emotionally attractive, they erase the economies of scale of well-administered DB plans and bring rising costs to participants. But more importantly, they eliminate the risk sharing that is inherent in DB plans. The pooling of investment and mortality risk is a key feature of well-designed plans like PSRS/PEERS and simply cannot be duplicated by individuals. PSRS/PEERS members have the stability of a lifetime benefit after a career of service that is delivered professionally and cost-efficiently; features that would be lost in a DC plan just as they have been for many private sector employees.

I expect these attacks on public employee retirement will continue in Missouri and even intensify as they have done in other states. You will see well-funded opposition from sources like the Manhattan Institute, the Pew Foundation, the National Council on Teacher Quality, all supported by funding from the Laura & John Arnold Foundation, as well as continued biased 'research' from sources like the Show-Me Institute and proposals from groups like the American Legislative Exchange Council (ALEC). I would urge you to carefully review any proposals you see from groups like these. Despite their claims to the contrary, their 'solutions' usually result in less retirement security for Missouri's educators and ultimately poorer schools for our children.

2016 MRTA Calendar

All events will be held at the MRTA Office Facility unless otherwise noted

June

- 8 - Retired Teacher Day** - Statewide Event
- 8 - MRTA Region 5 Meeting** - Carrollton Country Club, Carrollton, MO
- 30 - Deadline for MRTF Grant Applications**
- 30 - Deadline for Distinguished Retiree Nominations**

July

- 13 - MRTA Budget Committee Meeting**
- 14 - MRTA Regional Vice President Training**
- 25 - MRTA Membership Committee Meeting**
- 26 - MRTA Membership Summit - Unit and Regional Membership Chairs Are Invited To Attend**

August

- 15 - Deadline for Delegate Assembly Forms**
- 15 - MRTA Legislative Committee Meeting**
- 16 - MRTA Legislative Summit - Unit and Regional Legislative Chairs Are Invited To Attend**

September

- 13-14 - MRTA Annual Meeting** - Capitol Plaza Hotel, Jefferson City, MO

October

- 6 - MRTA Region 12 Meeting** - First Baptist Church, Dexter, MO
- 12 - MRTA Region 3 Meeting** - Monroe/Shelby Unit to Host
- 17 - MRTA Region 1 Meeting** - St. Joseph
- 20 - MRTA Informative and Protective Services Meeting**
- 21 - MRTA Region 10 Meeting** - First & Calvary Presbyterian Church, Springfield, MO
- 24 - MRTA Region 4 Meeting** - Community United Methodist Church, Columbia, MO
- 25 - MRTA Region 13 Meeting** - Second Baptist Church, Bowling Green, MO

November

- 3 - MRTA Retirement Education Committee Meeting**
- 15 - MRTA Community Service Committee Meeting**



MRTA Branson Fun Days

*** October 10 – October 18, 2016 ***

BIG DAY: Friday, October 14

Registration Deadline: September 15

Lead Site: Lodge of the Ozarks lodgeoftheozarks.com



October in Branson is beautiful. Mark your calendar to come for MRTA Branson Fun Days; join your fellow retired educators and friends, make new friends, fall in love with the sights and sounds of the Ozarks and the fabulous fall colors. Registration is open to all MRTA members and their guests – bring along friends and family for a fun and relaxing time.

ITINERARY FOR THE BIG DAY: Friday, October 14. Chartered luxury coach for the day.

***Breakfast.** Included with your room if lodging at the Lodge of the Ozarks Hotel.

***College of the Ozarks Experience.** We'll start at the Williams Memorial Chapel to hear about School of the Ozarks, an elementary and secondary school on campus. Then we'll tour the campus experiencing a water-powered mill grinding grain, basket weaving, the greenhouses home to the McCade orchid collection, fruitcake and jelly kitchen for a sample of the 25,000 fruitcakes and 30,000 jams and jellies made annually, and the latest additions on campus – "Lest We Forget" 9 -11 Memorial and The Missouri Vietnam Veterans Memorial. www.cofo.edu



***Lunch:** Ending our visit to College of the Ozarks, we will lunch at The Keeter Center with a meal including ingredients grown or raised on the campus farm and prepared and served by C of O Culinary students. Entertainment provided by College of the Ozarks music students. www.keetercenter.edu



***The Duttons Show:** The Duttons are international touring and recording artists who perform bluegrass to classical music and everything in between. Their show features a variety of instruments including violin, guitar, bass, viola, banjo, mandolin, keyboard, harmonica, and drums among others. This energetic show features Mom and Dad Dutton (Sheila and Dean), their children (Tim, Jonathan, Benjamin, Amy, and Abigail) and many of their grandchildren – definitely a family affair labeled 'showmanship personified'. www.theduttons.com

***Back to the Lodge of the Ozarks** for a short rest, hors d'oeuvres, and socializing.

***Dolly Parton's Dixie Stampede Dinner Attraction:** Billed as "The Most Fun Place to Eat in Branson", Dixie Stampede is an extraordinary dinner show with 32 magnificent horses and a cast of top-notch riders. They will thrill you with daring feats of trick riding and competition, pitting North against South in a friendly and fun rivalry all taking place while you feast on a four course meal. The 2016 show will feature the largest show enhancement Dixie Stampede has ever completed since its opening in 1995 with a new set, new opening, new songs, an aerial aspect, and a state-of-the-art panoramic experience to delight guests of all ages. www.dixiestampede.com



COST, LODGING, and REGISTRATION:

Total cost for all activities mentioned above for Friday, October 14 is \$135 per person. This price includes two musical shows, lunch with entertainment, dinner, College of the Ozarks tour, and luxury coach transportation for the day. For additional information about MRTA Branson Fun Days, contact Mary Lynne Grimes at 417-365-0060 or by e-mail at bob-mary@tri-lakes.net.

Lodging: Our lead site is the Lodge of the Ozarks, 3431 West Highway 76, Branson, MO.

Room Cost: \$78 plus tax, double Queen rooms, includes hot breakfast buffet. \$10 for 3rd & 4th person

Guest Room Reservations/MRTA Fun Days Registration: If you plan to stay at the Lodge of the Ozarks, they will take care of both your lodging reservation and MRTA Fun Day registration. Contact the Lodge of the Ozarks at 417-334-7535, ask for the MRTA Room Block or e-mail Anthony at the Lodge of the Ozarks at anthony.stacy@morrellhospitality.com. When making your lodging reservations, remind them to send you the Fun Day registration form. To Register for MRTA Branson Fun Days if not staying at the Lodge of the Ozarks: Contact Fun Day Coordinator Mary Lynne at 417-365-0060 or e-mail Mary Lynne at bob-mary@tri-lakes.net. **Cancellation and full refund can be made through Tuesday, October 4.**

OPTIONAL ACTIVITIES THURSDAY, OCTOBER 13: As in 2014, you will have choices for our optional day of activities. We have afternoon choices and a night show choice. You can do one or both. The afternoon activities will run approximately 1:45 p.m. to 4:30 p.m. The night show will be 7:15 to 10:30 p.m.

Thursday afternoon, October 13: Pick ONE of the following: Transportation included.

*Bonniebrook-Rose O'Neill Home and Gallery. Famed for creating the Kewpie doll, Rose O'Neill was also a painter, sculptor, philanthropist, and women's suffrage activist who wrote novels, music, and poetry. Tour the Kewpie Museum/Gallery with 100's of Kewpie's, the O'Neill Victorian home, and stroll the homestead grounds. Cost: \$15 www.roseoneill.org

*Auto & Farm Museum. 90,000 square feet featuring 200 classic and collectable vehicles and 180 farm tractors, implements, and buggies. You

might find one to buy. Cost: \$30 bransonmuseum.com

*National Tiger Sanctuary. One hour feeding tour and information film. Animals you will see include lions, tigers, leopard, and mountain lion.

The tour is a one hour feeding tour with a short informational film. Cost: \$30 www.nationaltigersanctuary.org

Thursday night, October 13: Cost: \$40 per person. Transportation included.

Million Dollar Quartet Show: That night they made rock and roll history. On December 4, 1956, one man brought Johnny Cash, “The Man in Black”; Jerry Lee Lewis, “The Killer”; Carl Perkins, “The King of Rockabilly”; and Elvis Presley, “The King of Rock and Roll” together to play for the first and only time. His name was Sam Phillips; the place was Sun Records. The result was a legendary jam session that has yet to be duplicated. This show is all about having a good time and is perfect to get your MRTA 2016 Branson Fun Days off to a rockin’ good time.

PAYMENT: Once you receive your registration form to register for MRTA Branson Fun Day activities, you will complete the form and return it to Angie at Ozarks’ Kirkwood Tour and Travel. The registration form will include Angie’s address – mail the form back to Angie. No charges will appear on your credit card until after the October 4 final cancellation date. If paying by check, include the check with the form, check made payable to Ozarks Kirkwood Tour and Travel. Lodging room charges at the Lodge of the Ozarks will not be charged until you check out. Anthony, Angie, and Mary Lynne will coordinate all through this process. **Those registered will receive a letter from Mary Lynne approximately October 5 with specific details.**

OCTOBER 10 – 18: As in past years, discounts will be available to you for many other Branson shows and attractions. These discounts will be available October 10 – 18. To receive the discount, you will need a discount card to present to those theatres – that card will be mailed to you with the letter Mary Lynne will send October 5 to all Fun Day attendees. A complete list of the shows and attractions participating in this option will be available by July 15.

DEADLINE REMINDERS

Registration deadline: Thursday, September 15, 2016

Cancellation and full refund deadline: Tuesday, October 4, 2016

MRTA Discounts

Silver Dollar City

MRTA members can now save 20% or more on admission to Silver Dollar City, White Water, and Showboat Branson Belle.



IMPORTANT - Follow these steps to get the discount: Visit store.silverdollarcity.com, then use Promo Code 24859, click apply, and then select the tickets and date you are interested in purchasing.

HEAR In America

Hearing Plans

*Do you know that the MRTA offers
Free Hearing Benefits
to ALL MEMBERS and their families, including:*

- Free annual hearing screening
- Referrals to qualified local hearing centers
- Discounts up to 70% off MSRP on high-quality hearing aids from top manufacturers
- Additional warranties and lifetime office service at no additional charge
- Three years of free hearing aid batteries with every hearing aid purchase

TO REGISTER CALL TOLL-FREE:

1-800-286-6149

Or visit us on the web at www.hearinamerica.com/mrta

We Will Win This War. We Will Not Ever Give Up!

By **Jim Kreider, MRTA Executive Director**

I was asked, "Why do we fight? There is no way we can beat the billionaires and extremist politicians." I say, "It is all about the future. It is all about the young. This is why we became educators. This is why we **will** win this war."

It seems every year we have to fight for what we have earned in our careers as educators. It seems overwhelming when not one, but two or three billionaires who have political agendas keep targeting us as public pensioners, and public education as a whole. We are tired of the fight. We ask ourselves, "How can we win?" We **will** win and here is why.

We will never give up on public education, educators, and Missouri children. We will not give up on protecting our earned retirement benefits. We will not give up because many of our children and grandchildren are pursuing a public education to make their lives better and our nation better. We will not give up because many of our children and people we love are now working hard every day to be the best educators possible. We will not give up because we know that our world-class pension benefits attract and retain the world's best teachers in Missouri classrooms. This is a prolonged battle that we **will** eventually win.

By "SHOWING UP" through your MRTA membership and your hard work, the tide **will** change. Over the past 10 years, we have already celebrated many victories in protecting our pensions and public education. Had we not done so, where would we be today? We already have a reputation of "SHOWING UP" and being effective in the Legislature. We are battle hardened. Our work and our fight continues.

We will win because Millennials are already realizing that a retirement plan and retirement security through a defined benefit plan is a necessity. The defined benefit plan is making a comeback after the super wealthy and political extremists' push for the defined contribution plan, 401(k), which now have been labeled "A Failed Experiment." Baby Boomers are tired of working only because they do not have enough savings to live a decent life in retirement. Voters and taxpayers will, once again, see the importance of public education to America, to the middle class, to our children and our grandchildren. IF WE WORK AND HOLD THE LINE we will see a new voter who will, once again, vote in favor of these basic American values. We **will** win! I truly believe this!

NEVER GIVE UP MRTA! Your work is the future.

There is truly STRENGTH IN NUMBERS!



Drawing by Jimmy Marler, Hartville, MO

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A message from Liberty Mutual Insurance

From Clare Hill, Sales Representative- Liberty Mutual Insurance

Grilling Safety Tips for the Summer Cookout Season



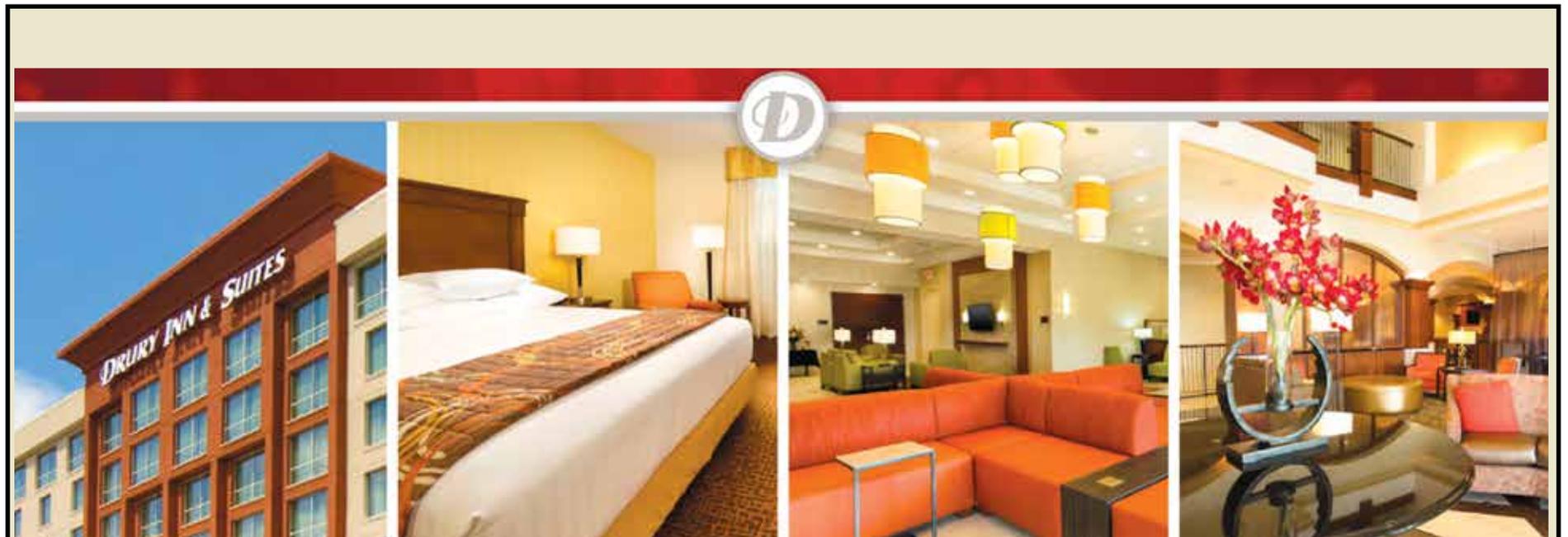
Outdoor grilling goes hand-in-hand with summertime fun. So it's easy to forget that open flames pose serious fire hazards. Here are a few grilling tips for keeping the flames under the burgers, where they belong.

- Keep the grilling area clear of hazards. Make sure your grill ensure is at least 10 feet away from your home, garage, or any other building on your property. Keep it far from any flammable materials as well, including deck railings, overhanging branches, starter fluid, and spare liquid propane tanks.
- Maintain your gas grill's hoses. Leaks in propane gas hoses are a leading cause of home fires. Check for leaks by using this simple test: open the gas supply valve, apply a 1:1 soap and water solution to the hose connection points, and then watch for bubbles. If you see some, you've got a leak. You should also routinely clean the tube that connects the control valve to the burner; just use a pipe cleaner or wire.
- Never leave a hot grill unattended. If you're grilling out, you're probably hosting friends and family. So remember to focus on safety before entertaining. Never leave your grill unattended, and always make sure the lid of a gas grill is open while you light it.
- Clean grill after use. While the grill's still warm, use a wire brush to scrub the cooking grid and wipe down the burners. If using a charcoal grill, allow the coals to cool completely, and then dispose of them in a metal trash can with a lid.

With these precautions in mind, you're sure to cook up some great summer memories.

To learn more about Liberty Mutual Auto and Home Insurance or get a free, no-obligation quote, call Clare Hill at (636) 536-4140 ext. 56674 or visit libertymutual.com/mrta.

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46-50	\$17.50	\$209.75	46-50	\$29.10	\$348.85
51-55	\$17.50	\$209.75	51-55	\$29.15	\$349.40
56-60	\$18.10	\$217.50	56-60	\$29.80	\$357.70
61-64	\$21.45	\$257.25	61-64	\$33.25	\$398.55
65-70	\$21.65	\$260.00	65-70	\$33.50	\$402.40
71-75	\$28.85	\$346.10	71-75	\$40.95	\$491.30
76-80	\$33.50	\$401.85	76-80	\$45.75	\$548.70
81-85	\$39.90	\$478.60	81-85	\$52.15	\$625.45

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Rates for Missouri only
This is a brief description of some of the provisions of policies individually underwritten by Reserve National Insurance Company. Only the actual policy provisions will control

SEE THE POLICY AND/OR OUTLINE OF COVERAGE FOR LIMITATIONS AND EXCLUSIONS.

Policy Form Series HHC-4 and Rider Form Series EBR-HHC-4 Form numbers and availability may vary by state.



#7361 0516



A little over two years ago, I had abdominal surgery with an 11-day hospital stay. Three days after returning home, I had a complication that made it necessary to have 10 weeks of home health care. Thankfully, Medicare took care of the expense, but I couldn't help but think of the people who do not have that help.

Larry Dean at Forrest T. Jones & Company talked about an insurance plan for home health coverage at one of our meetings. I looked into it and chose a plan that pays a per diem amount for any needed home health care directly to me. The thing that caught my attention, however, was the annual reimbursement benefit for some of my prescription co-pays, which is also part of the plan.

I took out the plan in October 2014 and submitted my first claim in January 2016. Imagine my surprise when I received two checks, one for 2014 and one for 2015. Whether I ever use the home health portion of the policy, the prescription co-pay benefit works well for me.

I appreciate FTJ working to find insurance that will help retirees live a better life.

Sincerely,
Karen Earnest
Independence, Mo.



#7362 0516

An MRTA couple listened to their Forrest T. Jones & Company representative about getting insured before vacationing in Mexico. It turned out to be a very wise thing to do.



Dear Dick Jones, Forrest T. Jones & Company:

We are writing to let you know what great advice one of your agents gave us about insurance when going to a foreign country. He cautioned that many Medicare policies do not cover emergency evacuation, nor do they always pay for extra costs due to hospitalization or additional lodging for missed flights. We decided to take out a policy that protected us in Mexico (or any foreign country). We bought the policy, which had a \$50,000 primary coverage and \$500,000 emergency medical evacuation. This turned out to be the best investment we have ever made. Here's why:

On the next-to-last day in Mexico, my husband Larry fell and hit his head. We took him to the hospital to have it looked at and for possible stitches. The hospital recommended a brain scan, after which the neurologist asked us if we knew he had had an old TIA (silent mini-stroke). We had no idea. The doctor wanted to keep him overnight, as many times a new stroke does not show up for 24-48 hours. He was taken to ICU, and all I could think about was what is this going to cost? He spent three days in ICU and two days in a private room, had two brain scans, Doppler ultrasound on his neck, a heart scan, a 45-minute MRI, two units of blood, and three specialists who cared for him. They finally dismissed him with medicine for the strokes. Needless to say, we missed our flight home.

But even after the doctors in Mexico dismissed him, the insurance company's doctors remained adamant that he could not travel without a nurse-escort in business-class seating. Ground transportation and wheelchair assistance, as well as supplemental oxygen, was provided as needed. While waiting for the nurse's arrival, the insurance company said to pick out a hotel and they would pay for the lodging and all expenses to get him home.

Upon arriving, Nurse Jackie took Larry's vitals, gave him the compression stockings to wear on the plane, advised us she had the oxygen tank for the plane, and tickets for us to fly home. Larry's ticket was for business class with her. All transportation was arranged, and she also accompanied us to our home and took his vitals one more time before returning to the airport. Nurse Jackie was so professional and made us feel so secure.

The insurance company not only took care of us when we were there, but when we arrived home the claim forms were already in our mailbox. Our claims included food, hospitalization, doctors, medicine, tests, hotel, nurse, airline tickets, all tips for airport wheelchairs and bellmen, transportation, and international calling charges. I sent in the claim form and it was paid in 17 days! Rest assured, the Beals will never leave home without travel insurance recommended by Forrest T. Jones & Company.

Sincerely,
Betty Beal
Camdenton, Mo.

Dental care can be costly, but it doesn't have to be.

Exclusive Dental Plans for Missouri Retired Teachers Association Members!

With an MRTA Advantica dental plan, you and your family can get the dental care you need at a cost you can afford. Plans include generous coverage for cleanings, fillings, x-rays, crowns, bridges, dentures, and more. Select your own dentist, or save even more when you visit a network provider. Take care of your teeth for better health with an MRTA Advantica dental plan.

Enroll Today! Contact Forrest T. Jones & Company and ask about the MRTA Advantica dental plans.

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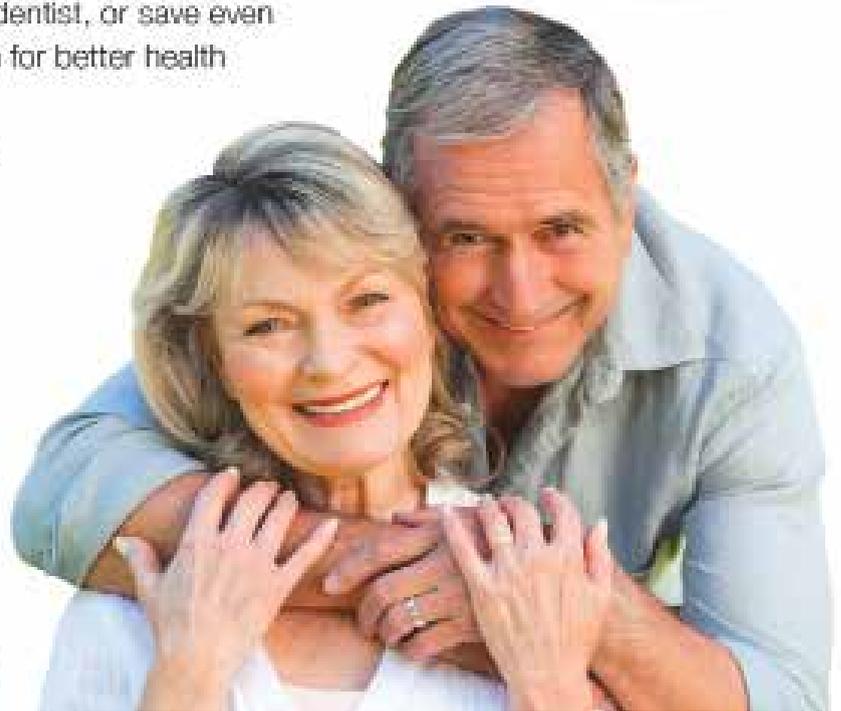
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Missouri Retired Teachers Association



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Spain 9 Days \$1824; 14 Days \$2024  Spain, Portugal Oct. 10-23, 2016 \$2157*+	Cuba 1.14.17 - 1.22.17  MRTA Member price = \$2449 plus air*+	Italy 11.1.16 - 11.13.16 13 Day Tour \$2454*+  9 Day Tour = MRTA Members = \$1874 plus air*		
Scotland 5.24.17 - 5.31.17  MRTA Member price=\$1625 plus air*+	Britain - Budget 9 Days \$1659*+  12 Days = \$2664 plus air*+	Hawaii 1.13.16 - 1.23.16 Cruise  MRTA Member price=\$2381 plus air*		
Costa Rica 9 days 1.14.17 - 1.22.17  MRTA Member Price = \$1699 plus air*+	Ireland - 9 Days=\$1459*+; 12 Days=\$1999*+ 	America's Historic East 10.8.16-10.15.16 \$2159  <div style="border: 1px solid black; padding: 5px; width: fit-content;"> Fall Color Season! If nature cooperates! Budget Tour 9 Days \$1569*+ </div>		
Other Tours: Alaska Rhine River Cruise Calgary Stampede Peru National Parks Japan Paris-Normandy Cruise Tulip River Cruise Canada by Train China Scandinavia Australia-New Zealand Rose Bowl Parade Canadian Rockies France Iceland			*MRTA Member Price LIMITED TIME +Seating is Limited and Air Fare is additional.	

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The Missouri Retired Teachers Association & Forrest T. Jones & Company

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MRTA
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membership!

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Open enrollment is limited to September only!

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Long Term Care Insurance Evaluation Service. With an emphasis on in-home care options, our independent agents offer free educational information and provide proposals from multiple carriers to help members find a long-term care insurance plan that fits their needs. Member discounts on select plans.

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Liberty Mutual Auto & Home Insurance. Quality auto and homeowners plans are available through Liberty Mutual with an exclusive group discount for MRTA members. You can learn more about this program by visiting www.libertymutual.com/lm/mrta or calling (800) 835-0894. In Missouri, call Clare Hill at (888) 443-7536, ext. 55674.

MRTA Mighty Mite® Final Expense Insurance Plan. Give your family a gift that will last a lifetime. This flexible, **guaranteed-issue** whole life plan sponsored by MRTA lets you choose between four coverage amounts. The plan accumulates cash value to help provide financial security and needed protection for your loved ones. (Limitations apply for death from natural causes during the first two years of coverage.)

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International Travel Medical Plans & Trip Protection. International travel can be an exciting adventure, but it can also bring many unpredictable situations if you should need medical care while you're abroad. That's why we've put together an array of flexible travel medical plans for MRTA members. Both domestic and international trip protection plans are available.

Legal Shield.™ Identity theft is the fastest growing crime in America. Legal Shield™, Inc., is a pioneer of the pre-paid legal concept in North America. MRTA Members receive a monthly discount. With Legal Shield™ you're backed by experienced professionals from a division of the world's leading risk consulting company, Kroll Background America. The \$10 enrollment fee is waived for MRTA members.

Deals & Discounts

Hearing Benefit Plan. Hearing loss develops slowly and often goes unnoticed for years. With the benefit plan from Hear In America, MRTA members receive a free annual hearing screening through reputable providers. If hearing correction is needed, hearing aids from top manufacturers are available at discounted prices. To register for free Hear In America hearing plan benefits, call (800) 286-6149.

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An affordable solution that gives you the flexibility in utilizing the type of care that's right for you... **in the comfort of your own home.** These benefits are paid in addition to Medicare and other insurance. Optional benefits include: Annual Physical Exam, Vision, Hearing, Ambulance and In-Hospital Private Duty Nurse. For more information, call (800) 821-7303 ext. 1644.



**For more information, visit: www.ftj.com/mrta or www.MRTA.org
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Attn: Out-of-State MRTA Members

Do you want to know how your voice can be heard on issues in the Missouri Legislature? Let MRTA be your voice. It is important for retirees who live in other states to be members of MRTA. **There is strength in numbers!** If we get in a real battle we will ask those Missouri pension recipients who live out-of-state to write friends and family who still live in the state, the Speaker of the House, the Pro Tem of the Senate, and possibly the Governor, if need be.

Missouri Retired Teachers Association and Public School Personnel Membership Form

Annual MRTA Membership.....\$35 Lifetime Membership.....\$500
 New Membership Retired Teachers/Administrators Associate Membership.....\$15
 Renewal of Membership Retired Support Staff (Anyone who is not currently drawing a public school retirement benefit.)

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Email Address _____ Phone (____) _____

School District Retired From _____ Local MRTA Unit (if known) _____

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Pay by Credit/Debit Card: Visa MasterCard Discover
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 or call the office at
 1-877-366-6782

Already a member? Please detach this application and give to a friend who may be interested in joining. There is strength in numbers! MRTA needs YOU to stay involved!