



Winter 2009

OREA News Bulletin

A Publication of the Oklahoma Retired Educators Association

"Legislative Special Edition"

Let's Do What We Do Best: Teach!

As we prepare for the start of a new legislative session, we are faced with a barrage of news and opinions in the popular media and from public officials and other "experts" telling us that 2009 is going to be a lean year. If you accept as truth what many say, there is absolutely no reason for us to believe we can advance the cause of Oklahoma's retired public educators in the legislature this year.

At the risk of being labeled a Pollyanna, OREA says that's nonsense.

Yes, we know the economy is in a recession, investments across the board are down, jobs nationwide and in our state are being lost by the tens of thousands, and important segments of our business community are near collapse. Top this off with the fact that the nation is precariously involved in military conflict all around the world.

Early reports indicate that available state government revenue will be down by over \$300 million this year, representing more than four percent of the current state budget. We also know the value of investments of the Oklahoma Teachers' Retirement System has dropped by billions of dollars since the fall of 2007.

We can spin the bad news just like everyone else, but we're not going to do that. Instead, we are asking Oklahoma's retired educators to focus on those things that we have a chance to accomplish this year by working extra hard lobbying the legislature.

Since we are on a two-year legislative cycle for cost-of-living raises, it is unlikely that, having received a 2% cost-of-living TRS benefits improvement in the 2008 legislative session, we will be able to achieve our goal of a 4% COLA this year. However, that does not mean we cannot continue to educate Oklahoma lawmakers regarding the unfair and inequitable treatment retired educators receive when other state pension system retirees get COLAs twice as large as ours.

Legislators must be helped to understand that retired educators did not cause TRS to be woefully under funded, and should not be caused to bear the burden of paying for legislative sins of the past. Current statutes must be changed to put retired educator COLAs on par with other state government retirees.

Legislators must be helped to appreciate that the ever-rising cost of health care threatens the ability of thousands of retired educators to pay day-to-day bills and maintain a decent and respectable standard of living. They must be told that the 2% COLA in 2008 – on average a little more than \$28 per month – was more than wiped out by health insurance premium hikes that took effect in January. The monthly state subsidy toward retired educator health insurance premiums – now at about \$105 – has to be increased.

Fair and equal COLAs, improved state health insurance assistance, stable and sufficient funding for the Teachers' Retirement System, protection of guaranteed pension benefits, and an adequate state and local tax structure to ensure essential services to elderly and all other Oklahomans are all worthy objectives that can be achieved only if lawmakers get the message.



Joy Dennis
OREA President

...Continued on Page 2

Let's Do What We do Best: Teach! Continued

Who will deliver the message? We will. We are the members of the Oklahoma Retired Educators Association, founded in 1952 to provide a strong voice for the retired educator community in our state. We continue to be strong in 2009, and we're getting stronger, thanks to you.

Please contact your state representative and senator today. It's time for us to do what we do best: teach!

The 2009 OREA Legislative Agenda

- **Provide 4% cost-of-living benefits improvement to all retired members of the Teachers' Retirement System.** Current law must be amended to put retired educator COLAs on par with other state retirees. Lawmakers should respect the TRS Board's recent decision to increase the annual assumed COLA rate.
- **Increase by \$50 the monthly subsidy for retired educator health insurance premiums.** Health insurance premiums have multiplied many times over in the last twenty years, yet the state premium subsidy has gone up only \$30 during the same period. The recent 2% COLA was gobbled up – and then some – by the latest round of premium hikes.
- **Provide benefits improvements for low income retired educators meeting certain years of service criteria.** Many retired educators living at or near the poverty level need additional assistance, particularly with the dramatic rise in the cost-of-living.
- **Protect current TRS dedicated revenue sources.** TRS will not become financially healthy unless it receives steady and growing income over the next 20-30 years. Thanks to legislators for increased appropriations the last two years, but much more is needed.
- **Find new TRS revenue sources.** A portion of the gross production tax on natural gas would help TRS funding, as would spillover funds from the state's Rainy Day Fund. Increasing the percentage of the education lottery revenues and other approaches are worth study, too.
- **Maintain the TRS defined benefit plan design.** A DB plan better serves the retirement needs of Oklahoma's public school educators, without individual investment risk. Let's learn from what has happened in the stock market in the last 16 months.
- **Place a moratorium on further tax cuts.** Preserve the state's ability to provide essential services to its citizens. Why reduce state revenues when the need for government services is growing in difficult economic times?
- **Provide OREA the ability to communicate directly with retired educators.** It is important to keep retired educators informed on issues affecting them.
- **Facilitate the opportunity for retired educators to elect or decline OREA membership.** Everyone should enjoy the freedom to associate or not to associate.

Terry Ingmire is New OREA Lobbyist

Former Oklahoma House legislator Terry Ingmire was hired by the OREA Executive Board on December 3 to serve as the Association's legislative lobbyist for the 2009 session. A native of Tonkawa and a graduate of Northwestern Oklahoma State University, Ingmire represented Stillwater and the Payne County areas in the House of Representatives from 1996 to 2008. He was unable to run for re-election because of term limits.

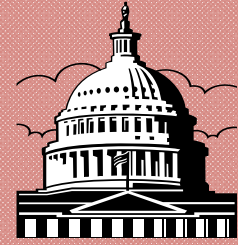
A Republican during his service in the House, Ingmire was respected as one who could work effectively with members of both parties to get things done. From 2004-08, he was chairman of the House Higher Education and Career Tech subcommittee. He also was the author of several pro-retired educator retirement bills during his legislature tenure.



Terry has a son, Blake, daughter, Kalli, and grandson, London. His hobbies include hunting, fishing, and traveling. OREA welcomes Terry Ingmire as a new member of our legislative team.

Every Member is a Lobbyist

Every member can be an effective OREA hometown lobbyist by



- ... Establishing and maintaining consistent contacts with legislators
- ... Developing positive relationships based on honesty, integrity and trust
- ... Keeping well informed on important legislative issues
- ... Informing legislators of OREA views on important issues
- ... Lobbying legislators in the home district or at the state Capitol to support OREA positions on legislative issues
- ... Providing information to fellow OREA members and others about legislative matters, including legislators' views on key bills or issues
- ... Organizing meetings or activities for the purpose of lobbying legislators in their home districts
- ... Organizing OREA members and others to contact legislators via telephone, e-mail, regular mail or face-to-face to communicate OREA views on legislative matters
- ... Keeping OREA informed about local lobbying activities and contacts with legislators

Become an OREA Hometown Lobbyist

If you have an interest in legislative matters and want to help accomplish the 2009 OREA legislative agenda as a contributing member of the OREA legislative team, contact Sharon Cox at OREA to get signed up to receive regular e-mail legislative updates throughout the legislative session. Sharon can be reached at scox@okea.org or (405) 523-4373 in the OKC metro area or (800) 522-8091, ext. 373, toll-free statewide.

Legislative news will also be available on a weekly basis on the OREA Legislative and Breaking News Hotline at (405) 525-2230 in the OKC metro area or (800) 310-2230 toll-free statewide.

Keys to an Effective Visit with a Legislator



- ... Be brief and succinct
- ... Be prepared – plan ahead
- ... Know the issues – both sides
- ... Make an appointment and be on time
- ... Be positive and courteous
- ... Limit handouts to a minimum
- ... Have materials and thoughts well organized
- ... Stick to one or two issues, focus on your message and what you want the legislator to do
- ... Build a relationship over time
- ... Listen for clues from the legislator and others who might be knowledgeable
- ... Be honest and clear
- ... Don't try to answer a question if you don't have the knowledge. Tell him/her you will get the answer.
- ... Honor your commitments
- ... Keep the door open for a later visit
- ... Say thanks for the visit, then follow up later with another note of thanks
- ... Treat the legislator the way you would want to be treated

2009 OREA CONVENTION

Friday, May 15, 2009

University of Central Oklahoma * Edmond, OK

Continental Breakfast
8:30 a.m.

Luncheon
12:00 noon

- Ö Election of OREA State Officers
- Ö Latest Legislative Information
- Ö Honor OREA Members

Name _____

Address _____

City, State & Zip _____

Number of tickets ordered _____ @ \$14.00 each
(Price includes breakfast, lunch & parking)

Mail this order form and check to:
OREA * P.O. Box 18485 * Oklahoma City, OK 73154

Be Financially Secure in 2009

By Patrick Pryzybyla, Regional Manager, North American Life Plans, LLC



*LifePlans, LLC*TM

2008 was a trying time for many retirees. A bear market and rising prices for everyday goods and services hit those on fixed incomes particularly hard. As OREA's endorsed provider of retirement planning services, North American Life Plans can help you get your financial house back in order in 2009! Our broad portfolio of products and services allows us to position our clients' assets for growth with minimal to no risk; increase their disposable income; and minimize their tax burden. Following are brief descriptions of some of the ways we may be of service to you.

ANNUITIES: As you grow older, an appropriate percentage of your savings should be moved away from risk money places – mutual funds, commodities, real estate, variable annuities, stocks and bonds – to safe money places – savings accounts, CDs, fixed annuities and fixed index annuities. Fixed and/or fixed indexed annuities may be a good option for you if you are looking for long-term storage in a safe money place that can provide you with unique features and guarantees. They offer tax deferral and provide the most attractive potential interest earnings of all the safe money places.

FINAL EXPENSE INSURANCE: Final expense insurance helps ensure the burden of burial, funeral, legal and other final expenses won't fall on the shoulders of loved ones.

INVESTMENT ADVISORY SERVICES: For those who wish to invest in the stock market, we can manage those assets and provide investment advice through our partnership with Charles Schwab.

LIFE INSURANCE: Many companies today offer policies tailored to the needs of senior applicants. These are often low to moderate face value whole life insurance policies that allow seniors the opportunity to buy affordable coverage. For those with significant assets, life insurance can be an important estate planning tool. Whatever your needs, North American Life Plans can shop more than 30 carriers for the best policy for you.

LIFE SETTLEMENTS: If you own an unneeded or unwanted life insurance policy, you may be able to sell it to a third party for more than the cash value offered by the life insurance company. A life settlement could provide you with immediate funds to help improve your standard of living.

MEDICARE SUPPLEMENT INSURANCE: Medicare Supplement policies help cover some of the gaps in the original Medicare program.

MEDICARE ADVANTAGE PLANS: If you are 65 or older, having a Medicare Advantage plan versus a Medicare Supplement plan could save you hundreds of dollars each month. Medicare Advantage plans provide Medicare-covered health care for premium costs much lower than a Medicare Supplement. Advantage plans usually range from \$0 to \$80 or higher per month.

REVERSE MORTGAGE: If you are 62 or older, a reverse mortgage could provide needed cash in the form of a lump sum, access to a line of credit, a monthly payment or some combination of these options. No matter how this loan is paid out to you, you typically don't have to pay anything back until you die, sell your home, or permanently move out of your home.

North American Life Plans will be hosting educational financial workshops around the state throughout 2009. Please check your mail and this newsletter for announcements about dates and times in your area. If you prefer a private, no-fee consultation, or have questions, call us toll-free at 1-888-362-1214, or visit us on the Web at www.lifeplansllc.com.

Advertisement

**HAVE YOU PAID YOUR
'08-'09 MEMBERSHIP DUES?**

If you pay dues annually, don't forget to mail in your membership dues check for this year (September 1, 2008-August 31, 2009). Just complete the annual membership form below and return to OREA or your local county membership person. Remember to send your local dues to your local membership chair. If you want to avoid renewing each year, choose the continuous membership form at the bottom of the page to have your dues payroll deducted monthly in the amount of \$3.00.

ANNUAL MEMBERSHIP FORM

Please check membership choices:

OREA Annual: \$36.00 _____

OPTIONAL ADDITIONAL MEMBERSHIPS:

NEA-R Annual: \$25.00 _____

NEA-R Lifetime: \$200.00 _____

Name _____

Address _____

City, State, Zip _____

County _____ Telephone _____

Email Address: _____

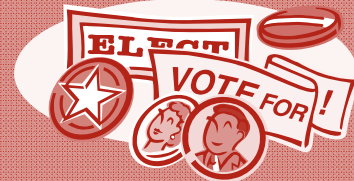
~ Dues payable by check or money order to OREA ~

**District Director Elections
To Be Held**

Elections for District Director will be held in the Northwest, Southeast and Southwest districts at district workshops to be held this spring (workshop schedule is located on page 6). Directors elected to three-year terms will begin service on the OREA Executive Board on July 1.

Candidates must be members in good standing of both OREA and a local unit in the district where they seek election (OREA districts are located on the OREA website at www.orea.org).

Filing deadline for the three District Director positions is Friday, February 27. Contact Sharon Cox at OREA (800) 522-8091, ext. 373, for more information on election procedures.



The dues deduction form below is filled out *one time only*. If you have already sent in your dues deduction form, please disregard this notice. Please return your payment or dues deduction form to
OREA * P.O. BOX 18485 * OKLAHOMA CITY, OK 73154

**CONTINUOUS MEMBERSHIP VOLUNTARY DUES WITHHOLDING AUTHORIZATION*
OKLAHOMA RETIRED EDUCATORS ASSOCIATION**

To have your annual OREA dues withheld monthly from your benefits check (\$3.00), please complete this form.

Last Name _____ First Name _____ Middle _____ Social Security Number (required by TRS) _____

Home Address _____ City _____ State _____ Zip _____ County _____

I hereby authorize the Teachers' Retirement System of Oklahoma to deduct **\$3.00 each month** from my benefit check and to remit same to the Oklahoma Retired Educators Association for payment of ANNUAL DUES. This authorization is to remain in effect until cancelled by written notice to the Oklahoma Retired Educators Association.

Date _____ Signature _____ (AC) Telephone _____

* I understand this is a voluntary authorization and my receiving a monthly benefit allowance is not dependent on membership in this Association.

Legislative and Other Contact Information

State House of Representatives

(405) 521-2711
(800) 522-8502
www.okhouse.gov

State Senate

(405) 524-0126
(800) 865-6490
www.oksenate.gov

Governor's Office

(405) 521-2342
(800) 865-5853
www.governor.state.ok.us/index/php

OREA Legislative/ Breaking News Hotline

(405) 525-2230 OKC Metro
(800) 310-2230

OREA Headquarters

P. O. Box 18485
Oklahoma City, OK 73154
(405) 528-7785
(800) 522-8091
www.orea.org

Schedule Announced for OREA Spring District Workshops

The tentative schedule for the OREA spring district workshops has been announced. Attendance is open to local unit leaders and members interested in the variety of programs and activities of OREA at the state and local levels. Please make a note of the workshop for your district and plan to attend. More information will be provided to local unit officers and leaders in coming weeks.

Date	District	Place
Tuesday, March 10	Central	OREA Headquarters Oklahoma City
Friday, March 13	East Central	First Baptist Church Muskogee
Tuesday, March 24	Northwest	First Christian Church Woodward
Friday, March 27	Southwest	Southwest Technology Center Altus, Conference Room
Tuesday, April 7	South Central	To Be Announced
Thursday, April 9	Southeast	Kiamichi Technology Center Hugo
Friday, April 17	Northeast	St. Cecilia Catholic Church Claremore
Thursday, April 30	North Central	Meridian Technology Center Stillwater

*Check the OREA website at www.orea.org
for the agendas and schedules*

Oklahoma Retired Educators Association
P.O. Box 18485
Oklahoma City, OK 73154

PRESORTED STANDARD
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Inside....
Gearing up for
the First Session
of the 52nd
Oklahoma Legislature