



MICHIGAN RETIREMENT REPORT

PRESIDENT'S MESSAGE

*MARY CHRISTIAN
MEA-RETIRED PRESIDENT*

What an exhilarating, historic presidential victory electing Barack Obama as our next president of the United States! It is exciting and rewarding after all the work our MEA-Retired members put into the political process. Both great time and financial contributions are credited to us retirees.

Change is on the horizon! Welcome it! But also be realistic in knowing that the nation's economic problems will not be solved overnight, or even in a year or so. The focus that Obama is putting together is heading in the right direction. Some of the brightest, most able financial wizards and political gurus are studying the situation. There are more facets to the problems than most of us can understand because a solution for one may create a domino effect for others.

Be patient. Be understanding. Be comforted knowing that change will come.

Congratulations also on the number of recommended House seats that were won! The party affiliation is not the most important factor in electing friends of education. Knowing our issues, understanding them and committing to work for the best for public education is primary on our platter. Without a respected, fine public school in your local area, we will have great difficulty enticing new or expanded businesses to locate in our communities. You know that and you talked the talk!

Thank you again for your commitment to work for excellence in public schools for all our young people.

Happy Holidays to you and your loved ones!

LEGISLATIVE UPDATE

*CHUCK AGERSTRAND
MEA RETIREMENT CONSULTANT*

SOCIAL SECURITY INCREASES 2009

More than 50 million Social Security beneficiaries will receive a 5.8 percent cost-of-living increase starting in January 2009. The average increase will be \$63 per month. This is the largest increase in 27 years. The Social Security taxable earnings base will increase from \$102,000 to \$106,000 in 2009, based on the increase in the U.S. average wage.

The full retirement age (FRA) will also change in 2009 to 66 for people born between January 2, 1943 and January 1, 1944. The maximum monthly retirement benefit at FRA is \$2,323.

MEDICARE PREMIUMS FOR 2009

Most people will pay the standard monthly Part B premium of \$96.40 in 2009. This represents no change over the rates in 2008. Your monthly premium will be higher if you file an individual tax return and your annual income is more than \$85,000, or if you are married (file a joint tax return) and your annual income is more than \$170,000.

At the end of each year, Social Security will send you a letter if your Part B premium will increase based on the level of your income and will tell you what you can do if you disagree. For more information about Part B premiums based on income, call 1-800-772-1213. TTY users call 1-800-325-0778.

MEDICARE PART B DEDUCTIBLE

The 2009 Part B Medicare deductible is \$135 per year. (Note: You pay 20 percent of the Medicare-approved amount after you meet the \$135 deductible.)

You can't solve every problem—particularly if it isn't yours to start with. —*Abby*

PUBLIC ACT 617 OF 2006

The provisions of Public Act 617 of 2006, effective January 1, 2009, permit a retiree of the Public School Employees Retirement System whose spouse is deceased and who later remarries, or a retiree who marries after being retired, to select his or her current spouse as a survivor pension beneficiary under certain conditions.

CONDITIONS IF MARRIED AT TIME OF RETIREMENT

- Retiree's first survivor pension beneficiary had to be his or her spouse.
- Retiree must have selected a survivor pension option at the time of retirement.
- The previous survivor pension beneficiary had to die after the retiree's retirement effective date.
- Retiree must remarry after his/her retirement effective date.
- Retiree must wait at least 179 days, and no more than one year, after marriage before requesting that the new spouse be added as a survivor pension beneficiary.

The survivor pension option that was selected for the previous spouse will remain in effect for the new spouse.

CONDITIONS IF SINGLE AT TIME OF RETIREMENT BUT MARRIED AFTERWARD

- Retiree must have been single at the time of retirement.
- Retiree must marry after his/her retirement effective date.
- Retiree must have selected a straight life pension payment option at time of retirement.
- Retiree must wait at least 179 days, and no more than one year, after marriage before requesting that the new spouse be added as a survivor pension beneficiary.

The retiree's pension benefit will be refigured and will result in a reduction of the retiree's pension benefit.

Retirees who have married after their effective retirement date but before January 1, 2009, will have a window period of 180 days beginning January 1, 2009, during which they may name a new spouse as a survivor pension beneficiary.

Visit the ORS Web site for the Michigan Public School Retirement system (www.michigan.gov/ORSschools) for more information.

NEA-RETIRED MEMBERSHIP GRANTS

MEA-Retired has received two grants from NEA-Retired: a Mentoring Grant and a Leadership Grant.

We are in the second year of the Mentoring Grant, which is designed to develop a mentoring program for student teachers. Since we started small, the Student MEA chapter at MSU serves as our pilot program. Hopefully we can extend the program to other Student MEA chapters at other universities in Michigan. NEA-Retired awarded us \$5,000 each year for two years.

The Leadership Grant brought \$3,721 to MEA-Retired. This is the first year, and a Leadership Summit is planned for January 2009 for chapter presidents who will bring with them an emerging leader. We hope the grant will be renewed for another year.

ELECTION 2008

*LINDA MYERS
MEA CAMPAIGN COORDINATOR*

The results of the 2008 Election were very positive for MEA.

Post election results show that voter turnout was the highest it's been for many years. President-elect Obama received 52 percent of the vote compared to 46 percent for Senator McCain. These results give Obama 364 electoral votes and McCain 174. Obama

picked up nine states that were won by President Bush in 2004: Virginia, North Carolina, Florida, Ohio, Indiana, Iowa, Colorado, New Mexico and Nevada.

The economy/jobs were the most important issue in this election. Of the 63 percent of voters who believed this was the most important issue, 53 percent voted for Obama while 44 percent voted for McCain.

The U.S. Senate election results give a Senate made up of 55 Democrats, 40 Republicans, 3 Independents, and 3 undecided. The U.S. House will be composed of 259 Democrats and 176 Republicans. Thus, the Democratic party is now in control of both the White House and Congress.

MEA members recommended candidates in local, state and federal races. On the state and federal levels, members screened and recommended candidates from both the Democratic and Republican parties in 103 different races. From this list of recommended candidates, 93 of the recommended candidates won their seats.

In local races, members recommended candidates for local school boards, county commission seats, township trustees, and many judicial races and were just as successful.

With the exception of Congressional Districts 7 and 9, incumbent candidates at the state level in partisan races won their seats back. Mark Schauer defeated Tim Walberg in CD 7, while Gary Peters defeated Joe Knollenberg in CD 9. Incumbents running for the Michigan House all won their seats.

In the state House, 71 of 79 candidates recommended by the MEA won, including MEA member Jennifer Haase, an elementary school teacher in Warren Woods. The majority Democratic Party picked up 9 additional seats for a majority count of 67 to 43.

Wayne County Circuit Court Judge Diane Marie Hathaway pulled off one of the biggest upsets by unseating Clifford Taylor, the conservative chief justice of the Supreme Court.

For a full list of election results, check out the list of results for MEA-recommended candidates at www.meavotes.org.

MEA-RETIRED TO HOLD STATE AND NATIONAL ELECTIONS

JUDY FOSTER
MEA-RETIRED ELECTIONS CHAIR

In March, 2009 elections of Region Directors and Alternate Directors will take place in odd-numbered regions (a two-year term) and at-large elections of MEA RA delegates and NEA RA/NEA-Retired Annual Meeting delegates (three-year terms) will be held. We now have 26 delegate seats for the MEA RA and 27 delegate seats for the NEA RA/NEA-Retired Annual Meeting. If the number of nominees equals the number of vacancies in any election, the candidates will be declared elected. For RA elections, candidates not elected become alternate delegates.

Any retired lifetime member of MEA-Retired/NEA-Retired may run for any open position. Persons wishing to run must be nominated by January 31, 2009 and **have a biography in to the MEA Retirement office.** These biographies cannot exceed 50 words. A member may nominate himself/herself or have his/her name submitted by their region director at an MEA-Retired Board meeting. The director must nominate all members advising him/her that they wish to run.

If you wish to have your name put in nomination, contact your region director as soon as possible, or write MEA-Retired at PO Box 2573, East Lansing, MI 48826-2573. **Be sure to include your name, address, phone number and the office(s) for which you are running.**

Ballots will be mailed the end of February and must be returned to the MEA-Retired office postmarked on or before March 26, 2009. Be sure the MEA-Retired office has your correct mailing address.

If you have computer access, check the MEA-Retired Web site for further information at www.mea.org/mea-retired.

If you wish to receive MEA-Retired news flashes by e-mail, send your name and e-mail address to cprice@mea.org.

The length of a minute depends on which side of the bathroom door you're on.

Michigan Education Association—Retired

The Commitment Continues

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The *Michigan Retirement Report* is the official voice of the Michigan Education Association-Retired. It is published four times a year in East Lansing and is sent to all preretired and retired members of MEA-Retired.



EASY DOES IT!

Cake time again. This is always a favorite, and is easy to take to a potluck, etc.

ORANGE PINEAPPLE DELIGHT

Mixing time: 5 minutes
Makes a 9"x13" cake
Baking time: according to mix

Ingredients:

- 1 box yellow cake mix
- 1 can mandarin oranges—drain well
- 1 can crushed pineapple—drain well

- 1 carton Cool Whip
- 1 pkg. instant vanilla pudding mix

Follow directions for making cake, only add well-drained mandarin oranges while mixing with an electric mixer.

Bake cake and allow to cool completely.

Stir pudding mix and well-drained crushed pineapple into Cool Whip and spread on top of cake.

May be kept in refrigerator two or three days.

The difference between a dream and a goal is that a goal has a deadline.