



Retired Chapter

N-MFT RETIRED

AUGUST 2015

2900 BRISTOL STREET - SUITE C-107 COSTA MESA, CA 92626 (714) 754-6638

EXECUTIVE BOARD

Chapter Chairperson

Richard Spehar (714) 679-4104
rjspehar@aol.com

Vice Chairperson, Health & Benefits

Dave Brees (714) 865-5809
davebrees@aol.com

Vice Chairperson, Membership / Treasurer

Bernie Neil (714) 979-2996
bernie1339@sbcglobal.net

Vice Chairperson, Hospitality / Board Watch

JoAnn Copp (714) 325-7615
jvcopp@aol.com

Vice Chairperson, Communications Email moderator / Newsletter Editor

Donna Ewing (714) 334-7398
fvdewing@gmail.com

Vice Chairperson, Outreach

Bob Kelly (949) 642-1160
bkelly711@earthlink.net

Secretary

Gina Stewart (714) 323-9417
geobina@me.com



The Hacienda Restaurant
Site of our August 19
Annual Meeting and Kick-off

The first meeting of the 2015-16 fiscal year! Our dues remain the same: \$40 per person or \$60 per spousal couple. Our gift to you - a free lunch if you're paid up!

Are You On Our Yahoo or Google Group?

by Donna Ewing, ViceChairperson: Communications

This quarterly newsletter helps keep you informed. If you are not also on one of our email groups, you are missing Chapter and Health Benefit updates, meeting reminders, and news about N-MUSD friends and colleagues. The identical info is posted to both Yahoo and Google, so take your pick. Email comes directly to your inbox, or you may view it on the web, while browsing archived messages.

I will add you to the email group of your choice. fvdewing@gmail.com

From My Desk
Richard Spehar, Chapter Chairperson



As we prepare for the coming fiscal year of N-MFT Retired, I'd like to pause for a moment and reflect upon this past year. As you know, we've faced numerous challenges regarding our health benefits and pensions that we've worked so hard to achieve. I am thankful every day knowing fellow members like Dave Brees and Sandy Asper are in our corner protecting our interests. As these challenges arise, let us never forget those who target us have a goal to essentially bankrupt public-sector unions and attack us on every front available to them. That is why your membership here and in other teacher advocacy groups such as CalRTA (California Retired Teacher Association) is more important than ever. As N-MFT Retired members, you are also members of CARA (California Alliance of Retired Americans), CFT (California Federation of Teachers) and AFT (American Federation of Teachers.) Please renew your membership ASAP. There is power in numbers and we continue to make a difference with our unified voice.

This past year we have grown our Community Outreach programs under the guidance of Bob Kelly. JoAnn Copp has organized our wonderful General Meetings. Bernie Neil does a million tasks related to our Chapter. Donna Ewing has kept us informed of everything going on that affects us in ways too numerous to mention. The quarterly newsletter you are reading now is the result of countless hours of dedicated effort on her behalf. Our secretary, Gina Stewart quietly goes about her business of taking detailed notes on her laptop to keep all of us on the Board on-track and focused. We are here. We volunteer and are a happy group. We hear from our members on a regular basis. We appreciate your support. Each of us understands that 'communication is the key.'

Of course this past year we lost Phyllis Pipes. Bob and Bernie are making sure we keep her name and memory alive in a very special way that you will be hearing about from Bob.

We are looking forward to a new fiscal year. JoAnn has planned a wonderful Annual Meeting and 'kickoff' at The Hacienda for August 19. With so much happening regarding our health benefits, we encourage you to attend to receive the latest updates and enjoy a complimentary lunch.

N-MFT Retired Chapter

S

**Executive Board Recognized by N-MFT
at the annual
Volunteer Appreciation Banquet, May 26, 2015**



**Standing: Bob, Rich, JoAnn, Gina and Dave
Seated: Donna and Bernie**

MAY 2015 GENERAL MEETING AT THE F.V. CLAIM JUMPER



**Dave Brees and Kimberly Claytor
discussing health benefits
at the May 2015 General Meeting**

Insurance Open Enrollment

by Dave Brees, V.C. Health and Benefits



Risk Management has scheduled open enrollment meetings for retirees from 9 a.m. to 3 p.m. on August 11 and August 12 in the Estancia High School Commons. Representatives from all of the insurance vendors serving the district will be available to meet one on one with retirees to explain the advantages of their programs and to answer your questions. Risk Management plans to send out open enrollment packets via U. S. Mail during the last week of July. If you have not received your packet in the mail by August 3, you should call Risk Management.

Like so much of life, there is some good news and there is some bad news relative to district-offered insurance plans. Let's take a look at the good news prior to tackling the bad news. Both of the CIGNA dental plans, HMO and PPO, have seen a very slight reduction in premiums. This small discount was probably due to CIGNA winning the health insurance contract from the District. Both of the SCAN Medicare Advantage Plans, Basic and Enhanced, will experience no rate change over the premiums charged last year. This will be the second consecutive year of experiencing a rate pass from SCAN. In addition to SCAN, the District will offer Kaiser Senior Advantage as another Medicare Advantage HMO for retirees.

CIGNA will be replacing Anthem offering a PPO with coordination of benefits with Medicare. I have been assured that the CIGNA PPO program has a 95% match with current health care providers. You can check online with CIGNA, OAP Expand Program, to see if your current providers are a part of the CIGNA PPO network, or check with the CIGNA rep at the open enrollment meetings. Simply comparing the two PPO programs, Anthem PPO and CIGNA PPO, PPO to PPO, it would appear that the CIGNA plan offers a higher quality product with no deductibles and reduced out-of-pocket co-pays. Current district employees will be offered a choice between CIGNA PPO or CIGNA HMO during open enrollment but the CIGNA HMO will not be available to retirees, since they have the two SCAN HMO Medicare Advantage Plans and the Kaiser option.

Now, the bad news! The CIGNA PPO plan premium will require a 30% increase over the current year's POS Plan. Sandy Asper and I have met with Russell Lee-Sung, Associate Superintendent, to express our profound concerns about this tremendous rate increase and the financial burden that it will bring to our fellow retirees. We recognize that there are cheaper alternatives offered with the HMO's, but we also recognize that an HMO may not be suitable for some people. Therefore, we requested that the District modify current district policy that discourages retirees from "shopping" for health insurance by forever banning them from participating in district-sponsored insurance

programs if they ever refuse to participate in a district-sponsored insurance plan. In the light of this historically high rate, we posed the question of why not offer them a “trial period” where they could go outside of district plans to find something cheaper. The trial period might have some limits, probably somewhere between one and three years. I have the name of a broker who has been able to provide comparable insurance products for several highly respected N-MUSD certificated retirees. These products reduced their health insurance premiums at substantial savings over the cost of continuing district-sponsored health insurance. The severe penalty of “no return....ever” is so severe that it can be considered as almost inhumane relative to a 30% increase in premium. State law, as embodied in AB 528, clearly has language that would permit this modification of District policy.

On Friday, July 24, I presented my case for the concept of a “trial period” to the trustees and District administration during public comments at a special board study session. After the meeting, in a private conversation with District Superintendent, Dr. Fred Navarro, he indicated that he would be open to working with Kimberly Claytor, President of N-MFT, on an MOU, Memorandum of Understanding, embodying the concept of a “trial period” into contract language. A few minutes later, I shared the Superintendent’s comment with Kimberly and Nicholas Dix, N-MFT Chief Negotiator. They indicated their willingness to call Dr. Navarro to meet and discuss working on developing an MOU permitting the “trial period.” All parties are well aware of the importance of time element with the fast approaching open enrollment period.

A few words of caution are in order. First off, current board policy does not permit a “trial period,” and the “no return” policy has been vigorously enforced. In my many years of working as an Assistant Chief Negotiator for N-MFT, as well as serving on many negotiating teams through the years, I have been involved in numerous attempts to develop and implement MOU’s. Contract language must be precise so that no misunderstandings are apt to occur. We all are aware of the tyranny of the English language with so many words having multiple meanings. I have, personally, been a part of situations where all parties were in general agreement on the concept, but simply were not able to agree upon the language necessary to convey that concept with all of the possible limitations and ramifications using precise legal language. This is where I have great empathy for the work of our lawmakers and understand how our judicial branch has the ultimate word on the interpretation of the law.

While we are most pleased that the District Administration and the N-MFT leadership are willing to work on allowing a “trial period,” we should not count on it being a reality prior to August 11. First they must actually produce a signed MOU that will permit the “trial period” in contract language approved by the Board. In the meantime, I can only suggest that we think positive thoughts and if you are religious, please join me in praying for divine guidance and help for Dr. Navarro, Kimberly and all their assistants as they tackle this most important project, on behalf of all N-MUSD retirees trying to cope with rising health care costs. *Dave*

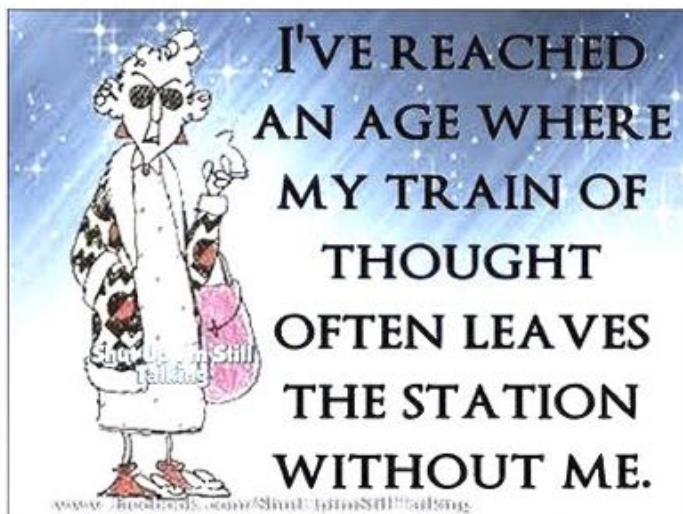
Community Outreach

by Bob Kelly, V.C. Community Outreach

At our last Executive Board meeting of NMFT-Retired, we reviewed the budget for the upcoming fiscal year. We endorsed continuing the contributions we made for the 2014-15 year into the 2015-16 budget year. These endorsements include: \$500 for the Labor Veterans Day Celebration at the O.C. Fairgrounds in November, \$500 for S.O.S. Adopt-A-Family activity in December, \$500 for the Phyllis Pipes Memorial donation at the Newport-Mesa Schools Foundation in January, and \$500 for the All Newport-Mesa USD Special Education Prom in June. We will be presenting these endorsements for the approval of the membership at our annual August General Meeting. In addition, we discussed establishing a student scholarship award, but we decided to table an endorsement of this award until we research the requirements necessary to set up such a scholarship.



We also discussed enlisting our membership support for the following activities: to assist children in writing notes to veterans at our booth at the Fairgrounds; to help with wrapping gifts for the families in December, to assist with reviewing Grants and Teacher of the Year applications in January, and to man booths at the Special Ed prom. If you know of other activities with which our members can assist, please contact us. I hope that this year we can gather a listing of programs in our area which would appeal to our membership. Hopefully, we can also organize enjoyable excursions to places of interest in Southern California. We are looking forward to another great year of outreach to our Newport-Mesa community.



Helpful Hints

WINDOW CLEANER RECIPE

One pint rubbing alcohol
Two tablespoons liquid dish detergent
1/4 cup ammonia
Pour into one gallon container
and fill with water.

SOUP TOO SALTY?

Add slices of raw potato and boil for a few minutes, or add a pinch of brown sugar.

Hospitality & Board Watch

by JoAnn Copp



Hospitality: The Hacienda

Come one, Come all to our summer fling. Summer Fun is the theme for the first General Meeting of N-MFT Retired for 2015-2016. Join us at the historic Hacienda Restaurant in Santa Ana, at 1725 College Ave., on Wednesday, August 19, 2015. The fun begins at 11:00 (note the change in time) so that we can chat, start our business meeting, have lunch, award prizes and discuss vital district news from our illustrious Dave Brees, and still get home before all the afternoon traffic. If you take Bristol St North to 17 St., you would turn left and go several blocks. College Ave will be on your right side. If you take Harbor Blvd. or Fairview to 17th, you would turn right. You may travel a little further, but look for College Ave on your left. If you reach Santa Ana Community College you have gone a block too far. The restaurant has parking on both sides of the building, BUT carpooling is recommended. Ask a friend for a ride or volunteer to bring several members with you.

Board Watch

The June meetings are always exciting. This is the time of the year that the District honors our employees for exceptional service to our kids and our schools. It is also the time we honor our graduating seniors for academic, athletic and perseverance efforts. We should all feel proud for our part in helping each one reach his/her goals.

The Superintendent Character Award Honorees from last year were given their banners that hung in the district office this past year. This year's honorees were also introduced and their banners will proudly be displayed on the wall of the district office for all to see and admire.

After the awards were given out and the families who had filled the room left, the room again filled to overflowing as classified and certificated personnel filed into the room. Many of them spoke about the changes to the M-NUSD health benefits and the costs to our N-MUSD families. One letter written by a five-hour Special Education Aide who gets no district health benefits because of the number of hours she works, spoke of the cost of those benefits that she must pay. She wrote of the many hardships that had befallen her family, of the kindness of staff at her school because of the circumstances that her family was enduring. This increase could cause them to lose the roof over their heads, and more of the necessities that they are struggling to provide to their family. In a joint show of solidarity, both the CSEA president and the N-MFT president stood side-by-side as each spoke of the hardships that the changes would cause.

Negotiations continue, but the future looks bleak for certificated and classified, NOT SO for the Superintendent, Assistant Superintendents and others in the administration. As summer is upon us, the board meeting will be once a month until September and I hope that nothing of importance to the employees is introduced during these quiet times.

The Gift of Life

by Jim Rogers



On the Donate Life
Run / Walk

On March 28th of this year my wife, Linda and I celebrated the tenth anniversary of my donation of a kidney to her. It is hard to believe that a decade has passed since that eventful day in our lives. One activity that we have been involved in since my retirement in 2008 has been with the Donate Life organization and attending a transplant support group, A Gift of Heart. This group is made up of people who have received a transplant: be it heart, kidney, liver or lung; people waiting for a transplant, living donors (like myself) and care givers.

We meet on the fourth Monday of every month alternating between St. Joseph in Orange and Mission Medical Center in Mission Viejo. At those meetings we share experiences, provide support for one another and occasionally have guest speaker. The leader of this group, Gary Foxen, who received a single lung transplant over 15 years ago, was the individual who came up with the idea of a Donate Life float in the Pasadena Rose Parade. For the past 13 years a Donate Life float, with the floral graphic images of individuals who had died and their organs were donated to people waiting for transplants, has rolled down Colorado Boulevard. Riding on the float are transplant patients, living donors and families of deceased donors. Unfortunately, Gary died in November of an aggressive cancer of his intestinal tract.



Gathering at the Gary Foxen
Memorial Fence, Cal State Fullerton



On KCAL 9 Evening News

On the fourth Saturday of April, the Donate Life organization sponsors a 1K-5K Run/Walk at Cal State Fullerton to raise money for One Legacy, the non-profit organ and tissue recovery organization serving the seven-county greater Los Angeles area. This event was the inspiration of Craig and Kathleen Hostert. In 1998, Craig received a kidney from his wife, Kathleen, but 14 years later it failed, so he then received another kidney, this time from his son, Justin. Linda and I have attended the Run/Walk a number of times and are amazed how it has grown from a couple of thousand to over 12,000 this last April. Over \$362,000 was raised for One Legacy this

Continued on page 10

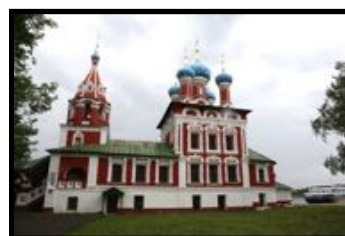
A Trip of a Lifetime

by Marcy Encinas



Matrosykas

What do onion domes, twenty-hour sun filled days and Matryoshka have in common? All were part of my experience on a trip to Helsinki, Finland and eastern Russia.



Onion Domes

Helsinki was a delight. It was fun to mix with the locals in the outdoor market, the plazas and train station. A soft reindeer wallet is a prized souvenir. We learned May 28th is national high school graduation day. We saw graduates celebrating on the town: in bars, restaurants and dancing on crowded buses. We utilized the “Hop On, Hop Off” bus, an inexpensive way to see the major sights of the city. I borrowed a bicycle from the hotel. Having gone a short distance, I stopped. The bike fell as did I. Later I believed I had broken 2 toes, but they weren’t going to stop me.

Three days later, we boarded a bullet train to Saint Petersburg. The train was oh-so-smooth, even with speeds of 218 k/h (@135.4 mph). When passport inspectors entered, conversations dropped considerably and regained their volume once they exited. Old habits of intimidation die hard.

Saint Petersburg is a vibrant, architecturally gorgeous city. The amount of gold used as decoration is jaw-dropping. The delicately jeweled Faberge eggs commissioned by czars for their wives and mothers are stunning. I became accustomed to sunsets close to 11 pm and rising around 2 am.



Catherine’s Palace

As we cruised towards Moscow, we would stop in a city with artistic, historical, geographical or religious significance. Our first stop was in Mandrogy, a quaint village with cobbled streets. Here we were able to see the nesting Matryoshka Dolls being made by artisans in their shops. Our ship entered a series of locks needed to adjust to the varying elevations

At Kizhi we visited a wooden church, built completely without a single nail, being restored. Other highlights included a chance to visit a local school, & the Kirillo monastery. Yaroslavl, according to legend, was founded on the very spot where Prince Yaroslavl killed a bear. In Uglich, we visited a Russian home. The hostess invited us to sit down at a long table. We were treated to homemade pickles, moonshine, and pastries. Because the government controls the making of vodka, citizens usually make their own. Aboard ship, we also had a chance to taste a variety of vodkas, some of them 40 proof. I learned very quickly Russian vodka is STRONG.

Continued on page 10

Gift of Life, con't



year. A Gift of Heart support group decided to form a team in memory of Gary Foxen, so on Saturday, April 25th we were there walking in his memory.

For many who have reached our “seasoned citizen” status don’t think that we are eligible to be considered as a living donor. Living donors need to be between the ages of 18 and early 70s and can include parents, children, siblings, other relatives, and friends. An ideal donor should have a genuine interest in donating and a compatible blood type with the recipient. Donors should be in good general health. Donors do not need to be genetically related. Typically, someone who has cancer, diabetes, kidney disease, heart disease, liver disease, sickle cell disease, HIV or hepatitis will not qualify to be a donor. Many “seasoned citizens” think they would be too old to consider organ/tissue donation at the time of their death, but you would be surprised that there is no strict limit of age for organ donation. In general, organs may be donated by someone as young as a newborn or as old as 75. As for tissue donation, the age limit for such is below 80 in the case of corneas and between 16 and 60 in the case of long bones. There is no age limit for skin donation.

If you have not done so already, I would urge you to consider registering as an organ/tissue donor through the California Department of Motor Vehicle website: www.dmv.org/ca-california/organ-donor.php or through the Donate Life website: www.donatelife.net/organ-donation/ and get that pink dot on your driver’s license and celebrate “The Gift of Life.”

Trip of a Lifetime, con't

Once we arrived in Moscow, my foot was giving me some trouble so I rested and took it easy. A bus tour included a trip on the Metro. The descent to the metro was very steep. It was common to see lovers kissing on the escalator going in the opposite direction. Near Red Square, my foot was hurting. So I watched people at a little café and enjoyed some tea. The Bolshoi Theater was across the plaza. That evening we enjoyed a special performance of folk music and instruments including balalaikas, bayans, domras and guslies. The tour of the Kremlin was missed as my foot was swollen and painful. A week after I returned home, I found out I had broken the 4th and 5th metatarsals. I enjoyed the various tours, meeting the people and seeing sights described to me by my father in the fifties.



Outside the Kremlin



Student in traditional costume

Chapter Chatter

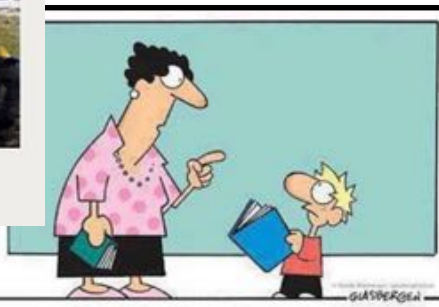
There is still time to visit the Festival of Arts every day thru Aug 31st. You can find me at **Booth 27** which is to the right when you enter. I'd love to see you and show you around the grounds. There are daily art activities for kids and adults as well as artist tours and a full schedule of entertainment. *Lynn Welker*



"Hidden Bridge" Mixed Media 23x31

LynnWelker.com

I'd love to have you drop by my booth when you come to the Laguna Art Festival !



It's called **reading**.
It's how people install new software into their brains.

Broken English

In a Rome laundry: "Ladies, leave your clothes here and spend the afternoon having a good time."

In a Paris hotel elevator: "Please leave your values at the front desk."

In a Tokyo hotel: "Is forbidden to steal hotel towels please. If you are not person to do such thing, is please not to read notis"

My brain is like the Bermuda Triangle.
Information goes in
and then it's never
found again.



Have you Renewed Your Membership?
\$40 (\$60 per couple) payable to: N-MFT Retired
Mail with application / renewal form to Bernie Neil
2899 Baker St. Costa Mesa, CA 92626

**N-MFT RETIRED
CHAPTER**

**2900 Bristol St.
Suite C-107
Costa Mesa, CA 92626**

Phone: (714) 754-6638

FAX: (714) 754-1514

2015-16 Kick-off Meeting

When: 11:00 August 19

Where: The Hacienda

1725 College Ave., Santa Ana, CA (714) 558-1304

**COMPLIMENTARY LUNCHEON FOR
PAID MEMBERS - Guests \$20
Business Meeting * Renew Friendships
Prizes * Fun**



Retired Chapter

2900 Bristol St C-107
Costa Mesa, CA 92626



We have cycled through another N-MFT Retired year with our loyal retirees supporting us by their continued membership, joining us at our quarterly meetings, giving us thoughtful feedback regarding our activities, and asking the important questions that we try to answer in a timely fashion (especially about benefits). We are looking forward to the 2015-16 fiscal year and hope to recruit a number of new members, especially among our newly-retired teachers. Several of them have already joined.

Our August General Meeting promises to be a smashing success. The new venue is air-conditioned and there are no planes flying overhead to compete with our speakers. An added plus is that the facility is really beautiful. The lunch is free to active members—those who have already joined for the 2015-16 year. Spouses and other guests pay just \$20. Membership fees can be paid at the door, but **to avoid a long wait, you might consider using the attached form, sending your dues in early.** Our goal this year is 200 members. We almost reached it last year. I am challenging all of you to get the word out to prospective members and ask them to join us on August 19th @ 11: a.m.



N-MFT RETIRED CHAPTER
2015-16 MEMBERSHIP APPLICATION / RENEWAL
Mail to: Bernie Neil, 2899 Baker Street, Costa Mesa, CA 92626
Membership: \$40 or \$60 per couple

_____ **New Member** _____ **Returning Member (Data has changed.)**
_____ **Returning Member (Data has not changed.)**

Name (Please print): _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Mobile _____

Year Retired _____ Home school or last assignment: _____

E-Mail _____

To conserve paper & postage, I opt for electronic delivery of newsletters. **Yes** **No**

Amount: _____ Check # _____ Cash _____ Date: _____