

UNIVERSITY OF ALABAMA AT BIRMINGHAM RETIREES ASSOCIATION

FEBRUARY 2011 NEWSLETTER

CHANGE IS IN THE WIND

From Jack Bradford, President UABRA

An election has taken place since the last newsletter and it appears change is on the way. This is the first time in 130+ years that the Republican Party of Alabama is in control of both houses and the office of the Governor. There will be changes and only time will let us know what those changes will look like.

As State of Alabama retirees, we are not the darlings of the public eye. The public is most upset at the cost of the health insurance for both state employees and state educators. The fact that several salary increases were passed by to preserve the cost of the health insurance plan seems lost to the public mind. It is true that we are holding a good and low cost medical plan that provides a great back up to Medicare. Hold on for the ride, the costs are now and will continue to rise in the future.

As if this were not enough, Social Security that makes use of the consumer price index for any Cost-of Living Allowances (COLAs) has not provided an increase for going on four straight years. It is true that we received a \$200 one-time only payment last year; however our State Retirement System has also taken a "vacation" from helping us fight inflation. We have not had a retirement COLA for a similar period of time and it appears there is no hope for one in the distant future. Nationally, the stock market is up and the housing market appears near the bottom but unemployment is still a big problem. This along with our deficit contributes to national economic woes. Those woes just like other stuff, runs downhill and end up at the state level where we feel it the most. The newspaper headlines states "education will encounter at least a level of proration and the general fund for the state will see employees laid off in an effort to balance the state budget". That pretty much leaves us lost in the shuffle for the short term. It also means if we are going to change our lot we have to get bigger and stronger as an influential group.

With this as a backdrop, what are we doing to make things better? First, we are making new friends in the legislature and in the Governor's house. We are meeting with legislators and you need to write yours and remind them that education is the only way for our State to improve

economically. They may need to be reminded that GOOD educators are attracted by more than salary – they are attracted by a good place to live and by good schools for their children and by good benefits, which includes a good retirement plan. New employees pay attention to how a state treats its retirees. For them that means their parents and grandparents and for the forward looking, it means them in the future. Now more than ever, you need to get to know your legislator and more importantly they need to get to know you! Call, write and visit them immediately. To find out who your legislator is, go to Alabama State Legislature on any search engine and you can look up your representative and your senator by just inputting your zip code. Contact them NOW and let them know the job you have done for the State and job that remains to be done for the citizens of the State through education.

MEMORIAL FOR DR. CECIL NEPOMUCENO

Your Board of Directors has met and approved a contribution of \$4,000 to go toward an area dedicated to Reflection for patients, family and staff of Spain Rehabilitation Center. The area will be a portion of the yet to be renovated Holmes pavilion which is located on the second floor of Spain. Dr. “Nepo” spent a lifetime in this facility making life better for others. It is fitting that a memorial area in his name will continue to further his life’s work. You have the opportunity to contribute in any amount you choose. Please make your check to: Department of Physical Medicine and Rehabilitation and make certain to write in the memo notation that this is a contribution for the Cecil Nepomuceno, M.D. Memorial Fund. All donations are gratefully received. If you please inform us of your donation (not the amount) you will be recognized in a later UABRA Newsletter.

ISSUES EFFECTING RETIREES

(This is a new area of your newsletter which will contain areas of policy which adversely affect retirees—it is not a gripe area that focuses on individual problems but rather an area that affects retirees in general. Your contribution to this area will help others know where and what to watch out for as we follow our pathways through retirement).

Legacy Community Federal Credit union recently modified their “Prime timers” checking accounts. Checks at one time were furnished without cost to retirees. The board of the Credit Union voted to change this service and now retirees are given one box of checks and thereafter are charged for their checks. I called a Board Member to protest this action on behalf of retirees and was promised it would be drawn to the attention of the board and that I would be informed of their actions. They met in January, and to date, I have received no

communications. I need to tell you there are many other banks and credit unions that do not charge senior citizens for checks.

Many of you were caught unaware when you discovered that your State retirement and or your TIAA/CREF checks were less than it was previously. If you read the accompanying explanation, you discovered that the tax tables were changed and more Federal tax was being withheld from your check. I called to complain to TIAA/CERF and was told "they only do what IRS tells them to do". It would be my wish that all people are told in ADVANCE that this is going to happen and given the option to change their deductions. Your check likely changed if you have deductions based on marital status. You can file a federal Form W-4P and designate a percentage be withheld, a dollar amount to be withheld, or nothing to be withheld in which case you may need to pay taxes quarterly. If I have confused you, consult your tax advisor.

From Erma Wesley, UABRA Membership Secretary

Thanks to the over 300 members who have already renewed their 2010-11 membership! However, we are encouraging (it is not too late) all members to renew their 2010-2011 memberships. Please visit our UABRA website www.uabra.org and click on JOIN US. Be sure to include your e-mail address on the application so that we can communicate quickly and at no cost to the association. If you are one of those who has already renewed please print the form for a UAB retiree who has not yet joined.

From Rebecca Bradley, UABRA Treasurer

January 1, 2011 Treasurer's Report:

Bank Balance, January 1, 2011	20,813.46
Expenses:	
Homewood Library room rental, 1/25/11	50.00
Family flowers for Dr. Nepomuceno (Kay Moore)	81.00
Bank monthly charge, January	3.00
Deposits: 2/15/11	<u>15.00</u>
Grand Total	20,694.46

Note: It is almost time for renewal of membership in the UAB Retirees Association. Plan to renew your UABRA membership at the annual meeting in May.

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The UABRA SPRING SEMINAR will be in the auditorium of the Homewood Public Library from 1:30 p.m. – 3:15 p.m. March 8, 2011. **(PLAN TO BE THERE----MARK YOUR CALENDARS NOW)!!!**

Our guest speaker will be Mr. John Archibald. John is metro columnist for the Birmingham News. His column, about politics and life across the metro area, appears on Sundays, Wednesday, and Fridays. Before he began writing his column in 2004, he worked on the News' investigation team. You will find John dynamic and funny. He lends a special twist to news that makes for great reading. Come and listen to what he has to say about what politics will be "delivering to retirees in the coming months". In the meantime, keep watching the news for what is happening to educators in other states—it may be coming to a state near you soon.

MAY MEMBERSHIP ANNUAL MEETING

Plans are underway for a great meeting. We will have new board members to introduce and our new Board will be installed by Janice Charlesworth, Executive Director of the Alabama Education Association (AERA). Additional details in the next newsletter.

CALL FOR NOMINEES FOR THE BOARD OF DIRECTORS

It is time for election of new Board members. If you are interested, please nominate yourself or nominate someone else. There will be three openings for the board and we are looking for great folks to fill these spots. Send nominations to: Jack Bradford, 860 Richfield Road Deatsville, Alabama 36022