

UAB RETIREES ASSOCIATION

NEWSLETTER

SPRING, 2009

**P. O. Box 55682
Birmingham, AL 35255**

www.uabra.org

UABRA ANNUAL MEMBERSHIP MEETING

TUESDAY, MAY 5, 2009

1:30 p.m.

**Homewood Library
Auditorium
1721 Oxmoor Road**

Guest Speaker –

Joe Acker, EMT-P, MPH

Executive Director of the
Birmingham Emergency Medical
Services System (BREMSS)

Topic – “Emergency Medical Response to Acute Medical Problems including Trauma, Stroke and Acute Cardiac Conditions” and how these problems are currently managed in the Birmingham area as well as throughout the state and how people can access this system when they need it.

There is no registration fee. All UAB retirees are invited to attend as well as potential members and friends of UAB. Free parking is available at the library.

MESSAGE FROM THE UABRA PRESIDENT

The State of Alabama, like all other states, currently has less income, and, therefore, is seeking ways to decrease expenses. When money is tight, budget cuts occur.

As most of you know, this was evident in this year’s education trust fund. In the discussion of who should be cut and how much, a fight developed between K-12 and higher education (HE). The governor proposed a cut in K-12, but a much larger cut in HE funds. HE proposed the same cut of funds as K-12. This has led to a nasty fight between K-12 and HE, which continues unabated. We must take the lead in ending the war between HE and K-12.

When one backs away and looks at this situation objectively, the State obviously needs to change the tax structure and/or raise taxes as we have more needs than revenue. We need a plan to regularize Cost of Living Adjustments (COLAs) so that those who retire from jobs that do not pay well can have dignity in retirement. The lesser paid among us are in need of a COLA.

UABRA is once again this year trying to have a meeting with the presidents of the retiree associations of all HE schools so we can come together and address these issues. For example, HE is not represented on the Alabama Education Retirees Association (AERA) board of directors nor on the board of the Retirement Systems of Alabama (RSA).

These are just some of the concerns that confront us. If HE does not participate in these processes, HE will continue to be ignored. The future of HE depends on our becoming coordinated and advancing our positions to the governor, the legislature and AERA. UABRA will continue working toward these objectives.

Alan R. Dimick, M.D.
UABRA President

MEMBERSHIP

It's time to renew your membership in the UABRA for 2009-2010! We also invite all recent UAB retirees to become part of our association. Please complete the membership application and renewal form included with this newsletter and submit as soon as possible but no later than the May 15th dues payment deadline. Be sure to include your e-mail address so that we can quickly communicate information about UABRA and at no cost to the association. Several members have moved and have not provided the association a forwarding address. Please notify us whenever you change your mailing and/or e-mail address so that we can keep in touch with you. We look forward to seeing each of you at the Annual meeting on May 5th!

Erma Wesley
UABRA Membership Secretary

UABRA BYLAWS TO BE VOTED ON AT THE MAY 5 MEMBERSHIP MEETING

The Bylaws Committee has carefully reviewed the existing bylaws and recommended many areas that need clarification. A copy of the proposed changes, with additions italicized and deletions noted, is included with this newsletter. In general, there are no significant changes but primarily clarifications. These changes will be presented to the membership for approval at the May 5, 2009 UABRA annual membership meeting.

UABRA WEBSITE

Visit the UABRA Website for more information on your organization:

www.uabra.org

THANKS FOR SERVING IN 2008-2009!

The following are your current Board of Directors and their elected terms of service:

3 year Term Ending 2009

Rebecca Bradley
Alan Dimick
Kay Moore
Garvin Phillips
Erma Wesley

3 Year Term Ending 2010

Bobbie Burkhart
Virginia Gauld
John Gillespie
Bill Moates
Kitty Robinson

3 year Term Ending 2011

John Byrd
Jackson A. Como
Marilyn Doss
Carol Medders
Cecil Nepomuceno

Officers serving this past year are:

President - Alan R. Dimick
Vice President - Bill Moates
Recording Secretary - Rebecca L. Bradley
Membership Secretary - Erma R. Wesley
Corresponding Secretary - Virginia D.
Gauld
Treasurer - Kitty Robinson
Immediate Past President - Jack Bradford

Committee Chairpersons are:

Nominating - Cecil Nepomuceno
Legislative - Bill Moates
Outreach - Cecil Nepomuceno
Finance - Kitty Robinson
Communication - Kay Moore
Newsletter - Carol Medders
Website - John Gillespie
Bylaws - Jack Bradford

JOIN THE ALABAMA EDUCATION RETIREES ASSOCIATION (AERA)

The Alabama Education Retirees Association (AERA) is the only organization for retirees like you who receive their monthly pension check from the Teachers' Retirement System of Alabama. The 25,000 members of AERA make up the retired division of the Alabama Education Association (AEA). With AERA and AEA memberships combined, there are more than 103,000 active and retired members. While there are 25,000 retirees who are members of AERA, there are over 35,000 other retirees who are not and who are not involved in protecting retirement money and the PEEHIP health insurance program.

As the only organization working for retirees, we invite you to consider joining AERA in guarding your retirement funds from political investment and misuse. Unfortunately, there are politicians who would use this time of national economic unrest and uncertainty to gain control of your retirement money and radically change both your retirement system and your PEEHIP health insurance. There is strength in numbers when AERA and AEA plead your case and defend your benefits in the Alabama Legislature. Legislators know that only 25,000 retirees are currently paying membership dues and that another 35,000 retirees are not. This lack of membership support can make retirees a target for cuts. That's why it is important that those who don't currently belong to AERA switch from those retirees who are not paying dues, thus joining AERA to form a new majority of retirees who do pay dues. The larger numbers will certainly help defend your retirement system benefits when they come under political attack.

The battle to protect retirement funds and retiree health insurance benefits will rage onward throughout the next two or three years. That is why we ask for your long-range commitment to pay membership dues

throughout this extended time period. We must be able to pay the price of keeping a team at the state legislature speaking up for retirees like you and protecting your retirement and health insurance benefits from radical changes that could cost you thousands of dollars.

Many retirees do not realize that previously awarded Cost of Living Adjustments (COLAs) must be reapproved each year. Should the Legislature not do that, your monthly retirement benefit could go back to the schedule that it would have been at the time of your retirement. For many, that would be a catastrophic reduction in monthly income. Please consider being a member of the organization that works for you to protect your retirement benefits.

Besides the effort to protect retiree benefits, AERA also provides a number of member benefits and discounts. This information, along with the membership application, can be obtained from the AERA website at www.aerainc.org.

A TAX TIP FOR RETIREES

Please be advised that the IRS has changed the income tax withholding tables. This will result in less federal withholdings each month. This is due to a provision of the American Recovery and Reinvestment Act of 2009 called "Making Work Pay" which will provide a tax credit to certain individuals. This credit does not apply to Retirement Systems of Alabama retirees, but the IRS has ruled that everyone, including the RSA, must use the new withholding tables.

Effective with your April 30 benefit check, retirees may have a reduced amount of federal income tax withheld due to the new withholding tables. As a result, retirees may then owe more taxes and possibly be penalized at the end of the tax year.

While no changes are required to the current withholdings, retirees may want to

talk with a qualified tax advisor or to the IRS to determine if a new withholding form should be filed with the RSA.

To change the amount of federal tax withheld from your retirement benefit, you should complete and submit to the RSA "Form W-4P" located on the IRS website at www.irs.gov/formspubs, or the form, "Withholding Certificate for Pension or Annuity Payments," located on the RSA website at www.rsa-al.gov. If you do not have access to the internet, call the IRS at 800-829-1040 or the RSA at 877-517-0020.

Please consult a qualified tax advisor on personal tax issues as the RSA is not able to advise retirees about these matters.

UABRA HOSTS MID-YEAR MEETINGS

Since last year's annual membership meeting, UABRA has held two meetings/seminars at the Homewood Library. The first held on September 9 featured speaker Chris J. Peterson, CFP, of Peterson Financial, who presented on "You're retired, now what? Will your money last as long as you do?" Ann Smith of the American Red Cross/UAB Donor Center encouraged retirees to get involved in the blood donor program at UAB as donors and as volunteers. Virginia Randolph, UAB Retiree and President of the League of Women Voters of Greater Birmingham, presented ways that retirees can help with voter registration.

A highlight of the meeting was the presentation of Wii systems equipment and software valued at over \$4,000 to Cathy Newhouse, Administrative Director of UAB Rehabilitation Services. The Wii systems have been found to be very effective in the rehabilitation of patients. UAB Board member, Kay Moore, spearheaded this community service project and was able to obtain donations and discounts from various businesses in the community.



Pictured left to right: UAB Rehabilitation Services Administrative Director, Cathy Newhouse; UABRA President, Alan Dimick; and UABRA Board members Bobbie Burkhart, Carol Medders, Erma Wesley, Rebecca Bradley, John Gillespie, Kitty Robinson, Bill Moates, and Kay Moore.

UABRA then hosted a health screening program and free flu shots for its members on October 23.

An additional meeting was held January 27, also at the Homewood Library. UAB President Carol Garrison gave an interesting and enlightening presentation on major historical points of UAB's growth, the current economic impact the university has for the greater Birmingham area and the State of Alabama, and plans for the future. She specifically thanked UAB retirees who had been part of the foundation and development of much of what UAB is today. Issues facing retirees in the upcoming legislative session were also discussed.

***TO CONTACT YOUR STATE
HOUSE AND SENATE
REPRESENTATIVES IN THE
STATE LEGISLATURE,
GO TO:***

www.legislature.state.al.us

***DON'T FORGET TO
RENEW YOUR
MEMBERSHIP AND PAY
YOUR DUES!***