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HDTA on the web

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CTA CELEBRATE 150 YEARS

1863
2013

How much does it cost to “take a day off”?

By Tom Gavin (WR)

There are many incentives built into our contract and the CalSTRS retirement system to encourage our members to “stay in school” as much as possible. This is both beneficial to our students today and to our financial well-being when we retire.

CalSTRS provides a strong benefit for teachers who are able to save sick days from one year to the next. We are given 10 sick days per year. Sick days that are not used are allowed to be banked until we need to use them or the day we retire. At retirement those cumulative days are added together and divided by the number of contracted days we had in our careers. For most of us this is 185 days per year.

Get ready for some math that assumes quite a lot of variables.

Assuming you had a 40 year career....are 63 years of age....retirement is not going to anyone after you die....have a master's degree...10, 15, 20, 25 & 30 year increments...current yearly teacher salary is **\$98,240/year** or **\$8,186/month**....you retire this year....

- if you used every sick day and end your career with no sick days. Your retirement is **\$94,310/year** or **\$7859/month**.
- if you used 4 sick days per year, you will end your career with 240 sick days. This amounts to 240/185 additional years of service or 1.30 years. Your retirement is **\$97,375/year** or **\$8,115/month**. This is \$3,065/year or \$255/month more than having no sick days left.
- if you never took a sick day you can take advantage of a Hart District benefit. If you use 3 or less sick days a year, the district adds 5 days to your total. At the extreme, you could have 600 sick days at retirement or 3.24 years added to your service years. Your retirement is **\$101,950/year** or **\$8496/month**. Please note this is more than your salary. This is \$7,640/year or \$637/month more than having no sick days left.
- Please note, these numbers are assuming constant values. If you wish to try out your own numbers...go to www.calstrs.com/calculators

On the most basic level, each day you stay at home is equal to a minimum of \$1.06/month when you retire. Assuming you are able to collect 20 years of retirement checks, this is equal to \$254.00

Helpful Links

CTA Instruction & Professional Development
A plethora of resources to assist teachers with classroom instruction.

CTA Invest
CTA-sponsored website that gives members tools to plan their financial future.

Contact Us

26111 Bouquet Cyn Rd
Suite H-5
Santa Clarita, CA 91355
661.255.0311
661.255.6404 fax

Some are saving sick days to retire early. For every 185 days you save, you gain a one year head start on your retirement (i.e. you could retire at 59 without a pre-60 reduction). Remember these are not guaranteed retirement values only estimates based on very specific assumptions. Hopefully this information will help you when you are deciding whether it is worth saving up those sick days.

Celebrating Our Libraries and our MacGyvers!

By Jayme Allsman (PL)

At its March 15, 2017, meeting, the Hart District School Board designated the week of April 9 -15 as National Library Week. I had the pleasure of being present as the district teacher-librarians shared their official five-year plan for the district libraries with the Board. It is a comprehensive plan to keep our libraries growing; the plan outlines the framework's goals, objectives and action items. A copy of the plan is available on the district website under the "board meeting information" section.

One of the responsibilities of the presidency of HDTA is to address the school board at their meetings about relevant concerns and issues. At this meeting, I took the opportunity to speak about our librarians and I share some of my remarks here with apologies to football coaches:

Now, I see on the agenda that we are going to be discussing this English teacher's favorite place on any campus The library. I also see a number of the people who inhabit those places here tonight Our teacher librarians. I was going to call them the magicians of our schools because they manage to continually pull a rabbit from their hat each and every year. However, that would imply that we give them both a rabbit and a hat. I think that instead I will call them the MacGyvers of our schools. They have a bent paper clip, a piece of string and a marble and they make wonderful things happen. We give them the great big giant operating budget of ZERO dollars and ask them to keep our district and our students on the forefront of literacy. Amazingly, they pull off this task time and again! Since 2008, these folks have also worked at a disadvantage beyond the big operating budget; they only have one half of a library tech. While they quietly seem to make it work, please keep in mind that they are TEACHER-librarians who are often engaged in actively teaching a class. On the days that they do not have a library tech (which is half the days), the services offered to students and staff are diminished because the focus is on the teaching. And they do all of this with a smile on their face and a spirit of willingness in their hearts! They knock my socks off! Can you imagine if we asked football coaches to make do with no money and half an assistant coach!? Chaos would ensue! If we want to continue to grow our literacy programs and have our libraries be the centers of research and learning that they have become, being fully staffed is a key element. Just imagine what the MacGyvers of our school libraries could do with a whole box of paper clips, a ball of string and a bag of marbles! Thank you.

CTA Resolution of Unity, Resolve and Resilience:

A Call to Action for the Public Education All California's Students Deserve

Public education is the foundation of our 21st-century democracy. Social justice for all begins with a quality, free public education. Our public schools are where our students come to be educated in the fullest sense of that word, including as citizens of this great country. As educators, we strive every day to make every public school and college a place where we prepare the nation's young people to contribute to our society, economy and citizenry.

California must continue to lead the nation. The 325,000 members of CTA are committed to making sure all California's students get the public education they deserve. We ask all Californians, including elected leaders regardless of party affiliation, to join us in supporting a strong, inclusive, safe and innovative public education system that ensures all students can succeed, regardless of their zip code. Our public schools must remain centers of our communities, and not become corporate profit centers. We hold these values because all children, regardless of family circumstances, where they live, where they were born, how they look, who they love, or the language they speak have the right to a public education that helps them reach their full potential.

Cut and paste the following address into your browser and take the pledge now to support all of our schools and our students.

<https://actionnetwork.org/forms/take-the-pledge-a-call-to-action-for-the-public-education-all-californias-students-deserve>

May 1, 2017 CTA Statewide Day of Action

Why May 1st? May 1st has been historically linked to international workers' rights. It started, May 1 1886 when the U.S. Federation of Organized Trade and Labor Unions – which included immigrant workers from all over – ruled that an 8-hour work day, would be a full and legal work day. More recently, May Day has served as a national day of action to raise awareness about immigration rights and the need to keep families together as they fight for a better life.

This year, in accordance with NBI 1/17-9 approved by State Council, CTA is holding a statewide day of action on May 1, 2017 to profess our unwavering support for all students, our vigilance in making schools safe zones, and our persistent advocacy for the public education all California students deserve. Also on May 1, NEA and the Alliance to Reclaim Our Schools (AROS)* are holding a national day of action. Several other labor unions are also targeting that day to stand up for workers' rights. CTA is asking local chapters and members to hold actions with parents and community members at their local school sites. With CTA local chapters planning school site events all across California and NEA encouraging national action, we will ensure that our positions on immigration and safe schools are heard loud and clear.

We at HDTA are planning a district wide Day of Action. You will be receiving information from your building reps. It will not require a great deal of your time but it will demonstrate a sense of unity with your fellow teachers and colleagues and offer support to your students and community. Please watch your emails for information from your leadership team.

Membership News

Get Your Home Ready for Spring

It's been a tough winter; thank goodness spring is almost here. Now is a great time to inspect your home for damage and do some regular maintenance to protect your most valuable asset. Here's a list of things to check:

- Roofs and shingles for winter damage
- Gutters and drain spouts to be sure they are cleared of debris and direct water away from the home's foundation
- Central air conditioning (now's a great time for a tune up before summer's heat)
- Decks for loose boards, worn spots or peeling paint
- Exterior for chipped or peeling paint, cracks, holes, or exposed wood or siding
- Attics for discoloration, stains or leaks
- Basements or crawl spaces for damp areas or cracks
- Chimneys for damage and to clean the flue
- Concrete slabs for cracks or shifting soil
- Trees and bushes for weak or broken branches and other damage (an arborist might be a good idea after all this winter's rain)

Sometimes life gets so busy that it's easy to neglect things around the house. Speaking of which, spring is also a great time to finally complete that [home](#)

inventory you've been putting off; almost 60 percent of homeowners say they have not made that important list. Doing so aids in purchasing the right amount of insurance while proving you owned the items which can speed up claims payments. The Insurance Information Institute has a wonderful guide and checklist for doing a home inventory at www.iii.org/brochures/home-inventory.html .

So, now that your home is ready for spring, it's time to make sure your auto, home or renters insurance is up-to-date. Assure that you are getting all the discounts you are entitled to; call a California Casualty advisor for a free policy comparison or review at 1.800.800.9410 or www.calcas.com/CTA .

California Casualty also wants to give educators a break with classroom supplies and materials. Apply now for a \$2,500 Academic Award at www.calcasacademicaward.com .

Learn more about California Casualty and your other CTA and NEA Member Benefits at www.CTAMemberBenefits.org.

Founded in 1914, California Casualty has partnered with CTA to provide members [auto](#) and [home](#) insurance tailored to your professional needs since 1951. Headquartered in San Mateo, CA, with Service Centers in Arizona, Colorado and Kansas, California Casualty has been led by four generations of the Brown family. To learn more, or to request an [auto](#) insurance quote, please visit: www.CTAMemberBenefits.org/calcas or www.calcas.com/CTA , or call 1-800-800-9410.

How Disability Insurance Works

Sometimes the different benefit options available to California educators can be confusing. To help you get the right level of protection, CTA offers a Disability Insurance plan through Standard Insurance Company (The Standard). This plan is only available to CTA members and was designed to meet the unique needs of California educators like you.

Here's how it works:

- Replaces up to 75% of your daily income¹ if you're unable to work due to illness, injury, pregnancy or childbirth.
- Starts paying benefits after you are out of work for 7 consecutive workdays² – including a \$25 per workday benefit on top of your fully-paid sick leave.
- Benefits are paid directly to you and can be used to pay for things health insurance doesn't cover – your rent or mortgage, car payments, student loans, utilities, groceries, child care, etc.

If you get seriously ill, injured, or go on maternity leave, do you have enough savings to cover months of your bills? If not, now is the time to take steps to protect your income and loved ones – before an unexpected sickness or injury keeps you from work.

As a CTA member, you can apply at any time with proof of good health. For more information, and to apply online, visit CTAMemberBenefits.org/TheStandard.

1 Daily income is based on your regular daily contract salary. Benefits will be reduced by deductible income. Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank salary continuation, worker's compensation, work earnings, social security, state [disability](#), CalPERS/CalSTRS benefits.

2 Workdays means any Regular Day(s) of Required Attendance you are required to be actively at work based on the calendar dates of the school calendar and your employment contract in affect when you become disabled.

For costs and further details of the coverage and this enrollment opportunity, including the exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policy may be continued in force, please contact Standard Insurance Company at 800.522.0406 (TTY).

Some of the benefits of CTA membership

Spring Break is fast approaching and there are plans to be made. If you are not going to be cleaning out closets or garages or such endeavors and will be traveling about, don't forget that www.cta.org has great discounts on travel packages, car rentals, hotels and other entertainment values. Please take a look and make your plans early. Additionally, neamb.com, the NEA's member benefit site, has tons of great deals and buys that you may want to take advantage of this month. Missing out on such deals would be sad.

President's Message

One of my students told me today that he only had twenty nine (29) class periods until Spring Break. That sat me back on my heels as I did the computation in my head and verified that it was 5 days and six class periods a day until Spring Break. The 2016-17 school year has been a very busy one and it is swiftly coming to an end.

By this time, you all should have received your copies of the Weingarten Rules cards. Please put this card in a place you can find it and please use it whenever you feel like you are in a situation that might lead to discipline. Asking for representation is your right and it is always a good idea to have an extra set of ears in the room. If you have concerns, please feel free to reach

out to either your building rep, your member-at-large, or to any member of the executive board.

By and large, the move from CalPERS to SISC has been rather smooth. Yes, we recognize that there were a few hiccups that needed to be dealt with (yours truly encountered her own prescription issues!), but moving 2,300+ people to a new carrier after a quarter of a century does come with some hiccups. By now I hope that you have either gotten issues cleared up or have reached out to either myself, SISC, or our district benefits department for assistance. We appreciate your patience and support as we look for ways to benefit our membership through the reduction of costs.

Speaking of benefits, earlier in this newsletter you should have read an article about the Disability Insurance plan available to us through The Standard. As of this moment, we have an open-enrollment drive scheduled for September, 2017. If you are currently not enrolled in this program, the open-enrollment drive will allow you to sign up for this protection with no proof of good health. The only requirements will be valid membership in HDTA/CTA and a sufficient number of members signing up. When your building rep comes to you with the information, please consider signing up. You never know when a car will cross the center divider on the 126 and break your legs (that's my personal story) or when your back will be injured requiring surgery (the story of one of our high school colleagues) and you won't be able to work for a long while.

Your HDTA Executive Board continues to offer support and assistance to our members on a daily basis. In meetings across the district, members know that HDTA is there to be of help as they navigate the waters of an ever-growing district. We still maintain a solid positive working relationship with our district office and want to continue to grow that relationship. Whenever you feel concerned, curious, or puzzled, please know that your HDTA president is only a phone call, a text, or an email away. It is always an honor to be of service to the certificated staff of this fine district.

Thank you all for doing great things for our students each and every day.

United,

Jayne Allsman