

ESTATE PLANNING IN A DIGITAL AGE

Email. Social media. Online photo albums. These days, many educators are storing information online. But what happens to your digital footprint if you pass away? If you want control over what happens to your data, you need a strategy for sharing, deleting or allowing loved ones access to your digital assets.

For starters, do you:

- Have one or more email accounts?
- Connect with friends on social networking sites like facebook and Twitter?
- Upload photos to photo-sharing sites like Flickr® or Snapfish?
- Buy/sell stuff on eBay® or complete transactions with PayPal?
- Publish a website or blog?
- Use web-based budgeting and personal finance software like FinanceWorks or Mint.com?
- File your taxes online?
- Have a stockpile of photos, music, videos, e-books, etc. stored on your password-protected mobile device, computer or server?

If you're nodding yes, then it's time to consider how these assets should be managed after you're gone. Do you want your Facebook account to live on as a memorial page or be deleted? Do you want family to have access to a record of your emails? Do you want to share your photos and videos with your heirs? What other accounts should be deleted or maintained? Will your heirs need access to your financial or tax records online?

Digital components are a challenge for estate planning. There are legal issues related to intellectual property ownership, and every site has a different policy for sharing and transferring information. For example, a death certificate is re-

CTA SCHOLARSHIPS

Announcements have been distributed alerting members to the annual CTA Scholarship Program. Scholarships for post-high school study (undergraduate and graduate) are offered to Members and members' Dependents (not spouses) each year. The postmark deadline for submitting applications to CTA is February 3, 2012. This means that the application form, letters of recommendation, etc. are due to CTA with a postmark no later than that date.

HDTA is one chapter that high profiles these scholarships each year. Although the number of grants for high school athletics programs

Applications for the Thomas R. Brown athletic grants will be accepted through January 15, 2012 and award recipients will be announced in April 2012.

As an employee of the school and a mem-

quired to terminate a deceased account holder's Yahoo email account. Survivors must also get a court order to access a record of emails. These and other rules are designed to protect users' privacy, but the process can be frustrating for heirs.

Take stock of your online activities and consider what has sentimental or financial value. With this information, you can write a plan specifying what you want and who will be responsible to carry out your wishes.

Begin by creating an inventory that maps out where to find important files on laptops, desktops, external hard drives, USB flash drives, etc. Next, list your online accounts, websites or blogs, including the domain name (URL) and your username and password for each. Remember that the list is only useful if you update it as you create new accounts and change passwords. Websites such as LegacyLocker.com and Entrustet.com provide a free service (and upgrades for a fee) for creating a digital assets inventory, updating and storing it securely online.

Finally, designate who will be responsible for managing or deleting each digital asset on the list, and talk to your loved ones about your wishes. Your directions alone are not legally binding, but you may choose to incorporate the inventory into your will or estate plan. In the body of a will or trust, you may designate a beneficiary for digital assets or name a "digital executor."

While making plans and squaring away digital assets, it's a good time to also update your will and other estate planning documents. Schedule an appointment with an estate planning professional or talk with your attorney.

—www.ctainvest.org

ber of scholarships given is limited, the truth is that the number of people who actually complete the full application and submit it is also limited. Thus, the odds of being selected are actually much greater than one might suspect.

Remember that CTA procedures require that the application MUST be returned first to the local chapter president (Leslie Littman, Hart) for her signature and quick verification of completeness only. ALLOW TIME for the chapter president to return the packet to you for mailing.

ber of CTA, you can apply for a grant award for your school's sports program.

For more details go to www.Cal-CasAthleticsGrant.com.

JAYME'S MEMBERSHIP CORNER

"Over the river and through the woods" time is fast approaching and the need to begin to plan for my three weeks of glorious Winter break is here. Since I don't have to drive far because the family is all close, car rentals are not things that I have to consider. However, if you are braving the holiday crush at the airports and need a car awaiting your arrival, I would suggest that you go through www.neamb.org for your rental. Hertz offers us flat rates and the opportunity to support returning vets. Enterprise has no blackout dates for members.

Planning to arrive with presents in hand or need to be considering your holiday gift selections carefully in this new economy of ours? NEA Click & Save offers all sorts of discounts and saving coupons through national chains. I am always surprised by the variety of the selections. A good value for your dollars can be found there. I find myself going there to look for bargains even when I am not doing my Christmas shopping! If you are plan-

CTA CONFERENCES

There is still a few spaces left for those interesting in attending a CTA conference this year. CTA's yearly Equity and Human Rights Conference for 2012 will be at the Irvine Marriott (March 2-4, 2011). The CTA Good Teaching Conference (Southern conference) will occur at the Hyatt Regency Orange County (March 16-18, 2012).

Each year HDTA's Executive Council votes to sponsor a limited number of HDTA members to attend.

PRESIDENT'S MESSAGE

Last month I used this column to talk about corporate attacks on our pensions and a possible statewide initiative. This month I would like to speak again about a potential attack on our pension but this time as a part of the governor's plan to reform state employee pensions. Some of his proposals would only impact new employees and other aspects of the proposal would impact everyone.

The proposals that would impact new employees include the following:

The creation of a hybrid pension plan. All new employees would participate in a defined benefits plan, a defined contribution plan, and Social Security. The goal here is to limit teacher retirement benefits to 75% of what they made in the classroom. While there are issues with the calculations for the STRS portion, one key problem with this proposal is that teachers do not contribute to Social Security.

The normal retirement age for STRS is 60 and the average retirement is closer to 62. Under the new plan, new employees would be required to work until age 67 and so would have to work longer for a reduced benefit.

Instead of using highest year compensation to calculate the retirement benefit, the new plan would require a three year final compensation to stop spiking. This already exists for educators with less than 25 years.

The new plan also would calculate benefits on regular, recurring pay to stop spiking. Educators have not

ning some renovations at home (particularly in the area of appliances) you might want to look at the deals that Whirlpool has to offer teachers through the website.

Once you have finished the last of the fruitcake at Gram's house, are you considering a trip to exotic places? Would you like to visit exotic places but don't know where any are? Click on to the website and find the link to "Hot Travel Deals." Singapore looked pretty good to me; however, I think I will be as exotic as Seattle. Get your passport in order and be ready for some rest and relaxation or some adventure before we return for the joys of STAR and other testing in the second semester.

Remember that if you have questions about any membership concerns, please feel free to email me at jallsmann@hartdistrict.org

Until next time! Jayme

Priority is given to newer teachers and first-time participants on a first come, first served basis, but veterans are not automatically excluded. If you have an interest in attending one of these highly regard conferences (expenses paid by the Association), please contact your Building Rep. or chapter president Leslie Littman.

been able to supplement their retirement benefits with overtime because all additional pay above the normal work year is shifted into the Defined Benefit Supplement plan. This has been effective in preventing spiking.

The proposals that impact everyone include limiting post-retirement employment but the governor's plan is based on hours whereas the CalSTRS system is based on a fixed dollar amount. In addition, the system already has limits in place on the amount of time a retiree can come back to work.

Another aspect of his plan is to prohibit pension holidays, or ways to delay payments into the system. However, educators and school districts have not had a pension holiday. Educators have been paying 8% contributions for over 40 years and school districts have been contributing 8.25% for over 20 years. The state continues to pay a reduced contribution of 2.5 percent to CalSTRS, which was previously 4.6%.

This is the first step of a process that could lead to an initiative on the November 2012 ballot. The proposal will be considered by a Joint Committee charged with reviewing all pension proposals and it must go through the legislative cycle first. CTA is watching this very carefully and efforts are being undertaken to make sure our retirement system is protected.

-Leslie Littman