GTA ADVOCATE



The Official Newsletter of the Glendale Teachers Association

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President's Message
Taline Arsenian

I feel an urgency to address the recent presidential election, its potential impacts on our students and our schools, and the power and responsibility that we all have as public school educators at this moment in American history.

It is no secret that the National Education Association (NEA), our national union, did not endorse the President Elect and has grave concerns about his administration's agenda for public schools. During his previous term, he was not a strong supporter of public education or labor unions. Should the Project 2025 platform guide his policies during this next term, we may see:

- The dismantling of the Department of Education.
- The elimination of Title 1 and Title 9 funding, and Head Start programs.
- Withholdings of federal funds from schools that teach honest and accurate history.
- Censorship of inclusive curriculum and what teachers can say.
- Banning of books students can read.
- Codification of laws that discriminate against LGBTQ+ students and employees.
- Expansion of a national voucher program.
- Reduction of workers' rights to due process, organize, collectively bargain, and advocate for students nationally.
- En masse deportation of immigrant students and their families.

Not only are these potential policies not aligned with the vision of our unions, they are not aligned with the policies of our GUSD School Board, the California Department of Education, and California Education Code that, among other things, ensures, "all students and staff of primary, elementary, junior high, and senior high schools have the inalienable right to attend campuses that are safe, secure, and peaceful."

Throughout the state and nation, the leadership and membership of the NEA and CTA (California Teachers Association) are beginning to mobilize and prepare to fight for the wellness of our students, the safety of our classrooms, the funding for our schools, and the future of public education. In order for us to be able to continue to advocate for our students, we must ensure our union remains strong and all of our collective bargaining rights remain intact. As NEA President Becky Pringle said, "As a union, we know how to stand up for one another, and that's just what we will do. As educators, we know how to stand up to bullies, and that's just what we will do."

We must be committed to join the fight to protect the right of every student to knowledge, to uphold the principles of our democracy, and to ensure that public education remains a beacon of hope, opportunity, and unity for all. Together, we can face any challenge, but only if we are united in our commitment to these ideals.

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Glendale Teachers Association

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Health Benefits Update from Vice President and Health Benefits Chair,

Emily Rogers.

Did you know that **no money is taken from any full-time GUSD employee's paycheck for health insurance, no matter what type of HMO or PPO they have?** The District is contractually obligated to pay up to \$39,790.20 per employee this year, although currently no plan offered is that high. The plans are costly, however. Each employee's annual premium paid by GUSD ranges from \$10,176 (HMO single) to \$33,732 (PPO Family). Here are some examples of monthly health care plan costs here and in some surrounding districts:

- Glendale: the highest the District can pay this year for any plan per Article 14, section 1 is \$3,972 per month per employee. The actual maximum GUSD pays is \$3,374 (the monthly PPO family premium) GUSD employees pay **no monthly premium** out of our paychecks for any plan.
- Burbank: the highest the district will pay for any plan (a hard cap because increases must be negotiated and agreed to by both parties) is \$1,675 per month. Burbank employees with families pay between \$291 and \$1,855 monthly out of their paychecks.
- La Canada: The highest the district will pay is \$1,867 per month, and the employees pay between \$476 and \$667 per month from their paychecks for PPO insurance. By the way, La Canada also has Blue Shield like we do, but the cost to the District and employee is much lower than what Blue Shield charges us (\$2534 vs. \$3374 per month).
- Pasadena: The highest the district will pay is \$2,286 per month, and Pasadena employees pay between \$112 and \$300 per month for PPO insurance. (Only 2023-24 data is available for Pasadena Unified)

The Employee Benefits Committee (EBC), representing all three labor groups (GTA, GSMA, CSEA), is actively exploring strategies to **maintain quality healthcare options while reducing premium costs**. This may lead the GTA Health Benefits Committee to recommend some changes to our carrier and/or plan for next school year, with input from GTA members. We believe Blue Shield is over-charging the District, and that any savings from changes to our health benefits plan should come back to the employees in the form of a raise.

The EBC committee is currently receiving training on health benefits options by The Volition Group, a neutral party which specializes in helping organizations make informed decisions in choosing healthcare benefits and savings. Unlike many benefits consultants, The Volition Group does not take any compensation from the health insurance industry. They are only compensated by the fees we pay them, helping reduce conflicts of interest. So far the District Health Benefits committee had had three training sessions with Volition. We've been learning about the nuts and bolts of districts' purchasing of healthcare, healthy risk pools, cost containment, pharmacy benefit managers, and "actuarial value" as a measurement of a good health benefits plan.

We will keep members informed about any proposed changes to our healthcare, and any negotiated agreement would need to be **ratified by membership.** Please watch for updates in your personal email about the progress of the Employee Benefits Committee.



Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

CTA members and up to 5 of their dependents (age 16 or over) get a free upgrade to the Calm app. Go to this link for more information about how to download and upgrade your subscription to Calm at no cost to you.



GUSD **Teacher of the Year, Maria Capdevila**, Teacher, Toll Middle School "A Radically Inclusive Harmony", from the Glendale Education Foundation, State of the Schools Event Speech



Thank you for this opportunity. Thank you for allowing me to represent such an amazing profession. I am ecstatic and at the same time humbled because I am not the best teacher I know, but I know I am part of the best profession. Teachers, or "maestros" as we say in Spanish, are a powerful force for good in society. Like good orchestra conductors, maestros lead from the heart trying to elicit the best melody possible from every child so that a beautiful harmony of student success is our legacy.

School is the great equalizer many American students and families deserve, and educators are undoubtedly the most passionate champions for equity and inclusion. Like in an orchestra, we gather the invisible strings of sound to create a piece of art: a well-rounded person. Teachers, like good conductors, must be cognizant of the power we hold in our hands; the power to channel kids' innate curiosity and to instill passion for learning; and the power to use education as a leverage for access. This power comes with an enormous responsibility: the duty to serve and make a difference. But what a beautiful thing! We are accountable for so much success, happiness, and self-accomplishment. With our commitment, shared accountability, care, and perseverance we address the needs our students bring to our classes. It is our duty to help those students who need us the most, those who have been traditionally underserved by our system. Teachers help propel students' individual futures and, in doing so, we meet the needs and shared goals of society as a whole.

I became a bilingual educator when I came to this country. I was impressed by the efforts the education system makes to maximize learning and success through the utilization of children's home language and culture as assets. It is through the validation of students' home language and culture that we can maintain America's original tapestry. Bilingual education is the open golden door to the great equalizer that our schools should be for all children. Classrooms in America are more multilingual and multicultural than ever. With the open arms of a good maestro, we welcome newcomers from all over the world every single day. This can certainly be an overwhelming reality, but this is, and has been since the beginning, America's reality. Our classes should be a free and safe space where student identities can be placed in beautiful contrast with those of others, and where languages become the leverage for access. Empowering students to become multilingual and multiliterate is the best way to enshrine the diversity of America and its people.

About one-fourth of American families are bilingual or multilingual and we teachers get to capitalize on that richness and beauty. Encourage your bilingual families to give their kids the gift of their language and culture. Remind them to read to their children their tales and to tell them their stories. Those children will be successful individuals in our society not in spite of but with the help of their home language and pride in their culture and identity. As I conclude, I want to compel my fellow maestras and maestros to keep up the hard, yet deeply rewarding work of empowering our young people to be their best selves and to include in their journey the heritages and languages that make our world better and more inclusive. This radical harmony of voices, languages, and people is the most beautiful music of all.









Getting Started with Your Retirement Planning

by John Andrews



Understanding teacher retirement options can feel overwhelming. We spend so much of our time planning and caring for our students that planning for our future selves may be pushed off indefinitely. The truth is that there are a vast amount of options and variables that come with planning finances on the thirty year or more time horizon that retirement represents. So I start by telling you that yes, it can feel overwhelming to deal with the big money issues of retirement, but it is doable.

So let's begin with some back of the napkin math to understand why we need to start planning for retirement. A rule of thumb is that you should aim to be able to replace 80% of your working income for retirement spending. I will cover the exact formula later, but the CalSTRS handbook says that California teachers on average will receive 50-60% of their income from their pension. That means you need to make up 20-30% of your salary to meet the 80% goal. If you earn \$100k at the end of your career, you would therefore need to be able to generate \$20,000-\$30,000 a year in retirement to reduce the gap between your \$50,000 - \$60,000 pension and your \$80,000 spending needs.

Here are some possible paths to meeting your retirement income gap.

- 1. Save outside of your pension.
- 2. Work longer to increase your pension.
- 3. Reduce your spending level so you can live off your pension alone.
- 4. Increase your income by maxing out the salary scale or taking a position that pays more.
- 5. Establish another income stream, such as working part time into retirement.
- 6. Downsize a home to turn equity into cash.
- 7. Combine any of the above: Work a little longer, spend less, earn more, or save more.

My wife and I are both GUSD teachers and will be eligible to retire in 2026 when we are 55. We will not have enough saved to meet our spending needs at that time. We have a mortgage and don't want to significantly reduce our current spending further. Furthermore, we would like to travel more in retirement while being able to help our children too. So we took the path of maxing our salary placement, saving in retirement accounts, and are now trying to decide between working longer, downsizing our home or a combination of both.

In order to make these decisions, we have to know our actual pension benefits at various ages and have a very close estimate of our future spending needs. We also need to be invested in financial accounts that will actually grow in the future.

In future articles I will explain how to closely estimate your CalSTRS pension benefit, how to estimate your spending needs, and how to set up automatic savings and investing. These are all critical steps in your retirement planning.

John Andrews teaches English and Music at Roosevelt Middle School. In his spare time he is studying to become a Certified Financial Counselor. John is in his 29th year of teaching and likes to ponder retirement. Send him your retirement or financial questions at planyourfi@gmail.com.





By JB

There has been a big change at the GTA office since our last Advocate issue! Aline Arsenian, who served as the administrative assistant for the GTA office for nearly a decade, has stepped into an exciting new role as an administrative assistant at CTA's Region 3 Regional Resource Center. She now supports the California Staff Organization (CSO) for community colleges and the Instructional and Professional Development (IPD) department head. "I'm excited to see how this side of the union works and to be of use in a different capacity," Aline shared.

Reflecting on her time with us, Aline said, "Knowing that I was helping teachers, whether getting them in touch with the right people or finding classroom supplies, was incredibly rewarding." One of her favorite memories was planning the GTA-hosted retirement party at Descanso Gardens: "The outdoor setting was beautiful, the weather was cool and misty, and the rose garden was packed with teachers. It felt special to celebrate there."

Aline is especially proud of modernizing the GTA office, from reducing paper use to digitizing records and streamlining files—a true upgrade that will serve the office well into the future. When asked how her experience at GTA will be useful in her new role, Aline shared, "I feel like I came into CTA having knowledge about the organization, which helps a lot. My role at the local level and the experience that came with that, definitely helps guide how I execute my job now. I think back to what would have been helpful for me when I was at the local, and try to one up that."

As for what she'll miss most about GTA, Aline said, "The reps. I know it is hard balancing all of life's responsibilities, but I literally could not do my job without them." Aline's commitment to our teachers and the countless ways she's supported us behind the scenes have made a lasting impact, and we wish her all the best in this exciting next chapter. She leaves behind a legacy of dedication, efficiency, and heart, which will continue to benefit the GTA office for years to come.

As Aline embarks on this new journey, we are pleased to welcome Layla Abrahamian as our new administrative assistant. A recent graduate of California State University, Northridge, with a Bachelor's degree in Psychology, Layla brings a fresh perspective and an eagerness to support the educators in our community. Inspired by her mother's 25-year career in teaching, Layla felt drawn to this role as a way to give back to an educational community close to her heart. "Teachers are the foundation of the education system," she shared, adding, "I hope to be a great support for teachers and help them out in any way I can. My approach is focused on empathy, positivity, and communication. You never know what someone else is going through, so putting yourself in their shoes is essential," she explained. Her belief in creating a safe and respectful environment is matched by her dedication to clear and open communication, which she considers key to a successful workplace.



Layla's organizational skills have helped her manage the learning curve of her new role. She relies on lists to stay focused and balanced, a habit she developed in college. "Anytime I find my brain overwhelmed, I start writing everything down. Breaking tasks into manageable steps keeps me on track."

With her enthusiasm, empathy, and strong organizational skills, Layla is ready to make a positive impact on the GTA office. "I look forward to meeting everyone and being part of this team!" she said.

Welcome, Layla—we're thrilled to have you on board!







November 2024

- 11/14 Daily HS Site Visit
- 11/19 GTA Representative Council Meeting
- 11/19 Hoover HS Site Visit
- 11/21 La Crescenta ES Site Visit
- 11/25 to 11/29 Thanksgiving Break

December 2024

- 12/3 GTA Board of Directors Meeting
- 12/5 Cerritos Site Visit
- 12/6 GTA Holiday Party
- 12/10 GUSD Board of Education Meeting
- 12/12 Franklin ES Site Visit
- 12/17 Toll MS Site Visit
- 12/23 to 01/06 Winter Break

GTA Board of Directors 2023-24

President Taline Arsenian
Vice President Emily Rogers
Secretary Pamela Gorsuch
Treasurer Greta Sukazian

High School Area Directors

GHS/Hoover Laura Kellogg

CV/Clark/Daily Sandra Der Mesropian

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At-Large Yolanda Thiesmeyer

CTA State Council Andrea Reuter

Sarah Morrison Taline Arsenian

CTA Executive Director

Alex Moore

Contact info on www.glendaleteachers.org

THANK YOU FOR ALL YOU DO TO SUPPORT GUSD STUDENTS AND FAMILIES!

Name or Address Change?

Please notify the GTA Office of any changes. You may send in the form below to the GTA Office via school mail. GTA will update our records and notify CTA of any changes.

Name:
New Name:
New Name:
City, State, Zip Code:
Telephone:
Email (Non-GUSD):

You can email the above information to Layla @ glendaletaoffice@gmail.com.





GTA ADVOCATE STAFF

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