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Retired teacher group assists local teachers with planning for future

By John T. Miller

A group of teachers and staff from the Acalanes Union High School District attended a pre-retirement workshop sponsored by the California Retired Teachers Association Division 52 at Diablo Valley College last month.

Close to 80 teachers came from Acalanes, Antioch, Martinez, Walnut Creek and Contra Costa County district schools to learn about retirement options and demystify the retirement process.

Division 52 President Lorrie Osborn welcomed the teachers, who had braved the only true rainstorm of the season to attend the event, saying, "After many years of taking care of others, it's now time to ask, 'Who will take care of me?'"

Vickie Holden, a benefits counselor for the California State Teachers' Retirement System, reviewed benefit options and packages, eligibility, and went over sample calculations for figuring out one's final compensation.

Although still many years away from retirement, Donia Gousios, an English and journalism teacher at Miramonte High School, found the meeting very helpful. "It was good to get my feet wet about retirement. I especially wanted to learn about Social Security issues."

Like many teachers, Gousios was disappointed that the Windfall Elimination Provision severely limits Social Security benefits to retired teachers, including qualifying for a spouse's benefits should they die.

Financial workshops and small, personalized retirement workshops are available through CalSTRS, either through their website or by calling 1-800-228-5453.

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