

January 23, 2006

Dear Missouri ACTE Educators

Please fax and call your legislators Monday, January 23, 2006, regarding the Government Pension Offset and the Windfall Elimination Provision. Please check the www.mo-acte.org website for additional details.

GPO (Government Pension Offset) eliminates or reduces the spousal benefit by two-thirds the value of an educator's retirement benefit. WEP (Windfall Elimination Provision) reduces, but does not eliminate a portion of an individual's Social Security earned from other work outside of his/her teaching employment.

Career Educators are greatly affected by these provisions. For example, if you are vested in Missouri School Retirement (there are other pensions similarly affected), and your spouse passes away, you could lose all of your spouse's retirement benefit.

Also, as a Career educator who is vested in the Missouri School Retirement (again, there are other pensions similarly affected), you will lose up to 80 percent of your Social Security upon retirement.

These provisions are not understood by most individuals. These provisions affect all teachers-but most particularly Career Education teachers as we have worked in business or industry prior to becoming educators and our potential loss is much greater due to our years of investment in Social Security.

We need to make legislators aware that these provisions are unfair, particularly, to Career Education educators. The Missouri Teacher Retirement offices tell you this information as a part of your retirement process.

It is very important that you tell federal legislators how this affects you and how it hurts our ability to recruit and hire additional Career educators. It is important that we lobby our federal legislators and let them know of this unfairness.

Your support is needed! Please fax your downloaded, personalized letter from mo-acte.org and fax it to your US Senators' offices and your US Representative's office or send and/or send email to their DC office. Please follow up with a phone call to be sure they understand the importance of this issue and how it affects you and future educators.

Please fax and phone the three offices (and the President) again on **February 27, 2006**, with a similar message.

Sincerely

Sharon Kosek
Missouri ACTE Legislative Chairperson

*Missouri is not the only state affected by these provisions. There are thirteen states including Texas, Illinois, California, and others.