

August 2019

Utah Retired School Employees Association



BULLETIN

President's Message



August is here with its hot summer days! Hope you are finding some fun things to do as summer draws to a close and cooler days bring hints of fall.

Have you sent in your registration for our Annual Fall Meeting? If you haven't – it is time! It is due August 31st.

Our meeting will begin at noon with lunch on Thursday, September 26 at the University of Utah Guest House and Conference Center. There will be some business before

our main speaker, Darren Perry who is a Native American, delivers his presentation at 1:30 p.m. There will be a presentation from our AMBA representative: Robert Lee. Maggie Jones will present the people who have been outstanding volunteers in their local units.

We are going to try something new this year! We have been looking for ways to finance our scholarship program. We have decided to have a Silent Auction! We will have items you can bid on throughout the afternoon. The bidding will stop when we go to the Alpine Room at 4:30 p.m. The person who made the last bid on each of the items will get to buy the item. Please bring some extra cash or your checkbook to pay for the item. We cannot handle debit or credit cards.

We will have our usual door prizes. We know these are a big hit!

Another 1st! There will be a "Musical Pipes" presentation in the Alpine Room. Sets will be available for purchase. Great family fun on holidays and special days.

Our Scholarship winners will be presented in the evening at the Andrus Award Dinner where we will be joining AARP Utah at 6 p.m. Everyone is invited to attend – but we need a head count. Please indicate on registration form with a "yes" or "no" if you will be attending.

We will continue to accept canned food donations for the needy. A box will be near the check-in table.

Looking forward to seeing each of you at our Annual Fall Meeting!

With warm regards,
Sarah L Voigt – URSEA President SEA President

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From the Desk of the Executive Director

Arthur Cox



It is a pleasure to serve the many members of the Utah Retired School Employees Association. Through the years I have met a number of our members at workshops, conferences and conventions. I have met many retired school employee association members from other states and from national organizations such as The National Retired Teachers Association and from the national AARP association. With all the different contacts that I have had the pleasure to meet and to talk with one thing has become very plain to me. Our Utah association has many active members wanting information as to how our group can provide information and benefits to them. URSEA has been able to keep the cost of membership very low as compared to other state organizations. Some organizations charge as much as \$50.00 a year or more. Our cost for membership is \$15.00 for annual membership and \$12.00 for Continuous membership. This is truly a bargain because this opens the door for a flood of information and benefits for our members. Our partnership with AMBA has provided superior health care, medical, retirement and vacation benefits to our members. By working with the Utah Retirement Systems we have been able to keep our members informed on important retirement services from the state concerning our pension benefits. We work closely with our state AARP organization to promote issues that are important to the Utah population both young and old. Each year we send URSEA board members to the state legislature to provide information to our legislature and to lobby for our members on issues concerning pensions, education and health care. URSEA is an active organization that is working hard for its members.

In this issue we will provide useful information on how to stay healthy and how to respond to many different health issues. We will provide information from Utah Retirement Services that is important for a better understanding of pension issues. We will provide information from AMBA (American Member Benefits Association) on the variety of benefits that are available to you.

We want to continue to ask our members to “Go Green”, by dropping a printed format of our newsletter and accept our digital copy instead. We would like to thank the many members who have already opted to go with the digital copy. Our annual Fall Conference is coming up on September 26th at the University of Utah hotel. Please sign up to attend the conference because we have planned many important events for our members. And lastly, we will be providing four educators with \$1,000.00 scholarships to help them pay tuition to go back to school to enhance their teaching skills.

If you have any questions, concerns or positive advice please contact Arthur Cox, Executive Director, at 801-561-4528, acecox49@gmail.com or Sarah Voigt at 801-544-8626, slvoigt@gmail.com.

TO ACHIEVE OUR GOALS IN LIFE WE SHOULD BEGIN WITH ONE SMALL STEP

Fifty years ago on July 20, one of the greatest events in the history of the world occurred at 4:18 p.m. when Neil Armstrong and Edwin “Buzz” Aldrin landed the Apollo 11 Spacecraft on the moon after a four day journey from the Earth. Neil Armstrong became the first man to set foot on the moon the following day, July 21st with these immortal words, “That’s one small step for a man, one giant leap for mankind.” He was followed a short time later by Buzz Aldrin the exclaimed as he left the Eagle, “Beautiful, Beautiful, Magnificent Desolation.” The fulfillment of a goal set by President John F. Kennedy on May 25, 1961 when he stated, “I believe that this nation should commit itself to achieving the goal, before this decade is out, of landing a man on the moon and returning him safely to the earth.”

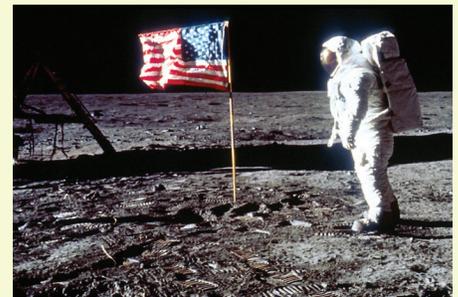


What did we learn from this great event? Neil Armstrong’s statement, “That’s one small step for (a) man” is a lesson each of us should follow as we encounter life’s challenges. To achieve our goals in life we should begin with one small step as Armstrong did as he stepped off the Eagle onto the Lunar surface.. This feat did not begin at that moment, but many years earlier as a young boy dreaming of flying and then working many years to achieve that dream.

The goal of landing a man on the moon did not begin with the Saturn Apollo II program, but with one small step in 1926 when Dr. Robert Goddard launched the first small liquid propelled rocket. Then many small steps followed until in 1957 when Russian’s Sputnik became the first man made satellite. Then in 1958 the United States launched its earth satellite. Many small steps followed until in 1961 when Alan Shepherd made the first U.S. suborbital manned space flight in the Freedom 7 space capsule. This small step was followed in 1962 by the Mercury Program when John Glenn became the first American Astronaut to orbit the earth three times lasting 4 hours, 55 minutes. Many more small steps occurred until 1965 when the two man Gemini Program began to develop the procedures for docking two spacecraft in orbit.

Next in 1967 the Apollo space program was developed to take man to the moon. On December 21, 1968 Apollo 8 traveled to and orbited the moon 10 times then returned safely to Earth.

The Apollo Program returned about a half ton of moon rocks which greatly increased our knowledge of the moon. They left behind many scientific instruments to enable us to study the moon more closely.



So it is with us as we work to achieve our goals and dreams. Each small step develops into larger accomplishments until we reach what Buzz Aldrin called “Magnificent Desolation” or the goal we desire to achieve.

What have we benefited from the space program? Many of our modern day appliances, such as the microwave oven, corning ware, fire proof clothing and many more benefits in our daily life. It is interesting that the modern cell phone includes more technology than the computers used to land Apollo II on the moon.

One Astronaut made the statement, “I thought at one point, if you could be up in heaven, this is how you would see the planet. And then I dwelt on that and said, no, it’s more beautiful than that. This is what heaven must look like. I think of our planet as a paradise. We are very lucky to be here.” All the Astronauts have stated what a beautiful place Earth is as viewed from space.

What will your next small step be as you face the challenges of life?

Past President Larry Blanch

HOW BAD ARE THINGS WITH PUBLIC ED

In the May 29 Salt Lake Tribune and Deseret News papers there were several public education related articles. One was about a P. E. teacher at a charter high school who lost his cool when dealing with a disobedient student and went too far in the correction process. He apologized for his actions, but he was fired and is facing a second-degree felony charge of 1-5 years in prison. There is no excuse for his abusive actions, but he said that people don't realize the conditions that teachers have to deal with, that he was threatened and bullied by students every day he worked.

Another article was by a teacher very unhappy with how teachers now are evaluated on how well their students perform on standardized tests, even though how well students perform on those tests doesn't affect student grades so students have no incentive to try their best on the tests, and those evaluations now affects a teacher's pay. And she didn't like the way all students are expected to achieve at the same level, which ignores individual abilities.

Another article was about how well our Utah public schools and higher education are performing compared to some other states who spend more, based on graduation rates and test scores. The writer said that whatever we are doing, however much money we are spending, we are getting a good bang for our bucks, so there is questionable value in raising taxes for public ed unless someone comes up with specific goals.

The third writer has apparently not been listening to what is going on in our public ed system, how teachers are being evaluated and paid based on student outcome, while at the same time student class loads are increasing, and conditions in the classrooms are getting more difficult and less enjoyable for both teachers and students. He apparently hasn't read how difficult it is now for school districts to find, hire, and retain qualified teachers. All of which could be greatly helped with more money to pay teachers more, reduce class size, and improve classroom conditions..

As for the affect money has on the quality of education. I was curious about that a couple years ago so did my own research. I identified the top ten ranked states in dollars spent per pupil with the bottom ten states. The top ten averaged 16 in "quality education" and the bottom ten states averaged 36 in "quality education" (Quality determined by graduation rates, test scores, pre-K enrollment, etc. National Journal, NCES 2009). So it is possible that there might be some correlation between money spent and quality achieved.

Fred Ash, URSEA Legislative Chair

SHOULD WE FEAR SOCIALISM?

It is fun to read the editorials written by those who fear that socialism is creeping up on our American capitalistic society. It does appear to be more attractive to more American citizens.

But those who fear socialism would do well to do a bit of research on the subject. In the thousands of years humans have lived in organized societies, there is a kind of pattern of governments. First there was no government, everyone was on his/her own trying to get along with others. Then the smaller societies accepted leaders and organized as tribes. If the tribe leaders made

sure the tribe members were treated fairly, and kept reasonably safe, those tribes continued for many years. But if one of the Genghis Khans of the world took over, that leader would stay in control until things get so bad for so many people that the serfs would rise up in sufficient strength to overthrow the bad leaders.

Then the process kind of started over again. But usually the people who had overthrown the bad leaders knew more about what went wrong, so when they started their new tribes, they tried to make sure the leaders they chose were more concerned about the welfare and safety of all of the tribe members, not just the “special” members. But it was nearly universally accepted that some kind of government is necessary.

Communism, socialism in its various forms, capitalism, democracy, republic, democratic republic, dictatorship, etc., are all just experiments in organized society. There are strengths and weaknesses in every experiment. The shame is that in every experiment there are those who try to take advantage of the system, at both ends of the economic spectrum: the wealthy and powerful, and the poor and lazy. It is when one or the other gets too strong, there is a rebellion of some kind.

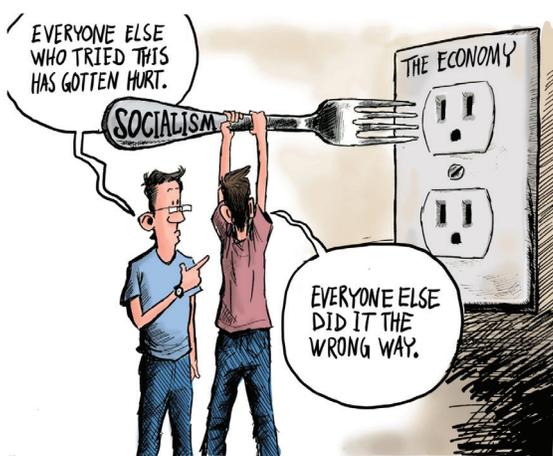
Instead of worrying about socialism taking over our capitalistic democratic republic, the worriers need to look at our society and try to determine why socialism is looking more favorable to some. Is it because too many people are now too lazy, wanting too many entitlements? Or is it because too many people are losing rights and privileges the founders of our government felt we should all have?

What is meant by “life, liberty, and the pursuit of happiness”? Is health care as available

for “life” as it used to be, not just for the lazy, but for those who are working? Is higher education as easily attainable as it used to be for “pursuit of happiness” not just for the lazy, but for those who are trying their hardest? Does government have to step in to make things better, or could private interests do more to help everyone, not just the investors?

If the worriers really care, instead of worrying about bad socialism taking over, our worriers need to be figuring out ways to make sure our capitalistic society doesn't leave too many people out in the cold.

Fred Ash, URSEA Legislative Chair



STATE OF THE UNITS



URSEA expresses appreciation to all of the leadership in the local units. And thank you to those officers who are retiring. Welcome to new secretary, Annette VanWagenen, in Alpine RSEA.

ALPINE RSEA—Members and officers give their praises and thanks to Jeri Craner for her many years of service as Secretary of their group. Annette VanWagenen will be filling Jeri's spot. Members and friends are invited to the quarterly lunches held on the first Monday of August, November, February and May at 1:15 pm at the Golden Coral in Orem. Call Dahnelle Smith with questions: 801-669-2337.

BOX ELDER RSEA—Calvin Hunsaker has plans for a fun early Fall Barbecue and will get information out to everyone. Call with your questions to: 435-730-3278.

CACHE VALLEY RSEA—A nice group of about 30 members and friends enjoyed a great pot luck picnic in Deloy and Rodell Johnson's beautiful back yard in June. Two URSEA board members also attended the party. Deloy and his Twin sister shared cake and ice cream to celebrate their birthday. July and August are a vacation and regular monthly meetings will begin again on the first Monday in September at the Bluebird, 1:00 pm. Deloy and Pat Kohler will notify everyone or call: 435-752-4254.

COLOR COUNTRY RSEA—New Committee chair, Jeanenne Cox, will be announcing their beginning social for Fall. Call her or any committee member for updates: 435-673-3208.

DAVIS RSEA—Annual Picnic at Nichols Park in Fruit Heights will be held Monday, August 26th at 1:00 pm. Members are invited to bring friends to come meet new retirees at this fun event. We'll be attending a play at one of our local theaters in October, and our Christmas party will be Friday, Dec. 6th at 4:00 pm at the Kaysville Library where we'll be entertained by "Sweet Harmony". Karen is still our Committee Chair until her mission to Hawaii begins in February. Call any committee member with your questions.

GREATER SALT LAKE CITY/WASATCH FRONT RSEA—Luncheon meetings are held the first Tuesday of each month at the Golden Coral on 72nd South in Midvale at 1:00 pm. Book club meets on the 3rd Tuesday at the home of Elaine and Eileen. Call: 801-255-3918.

OGDEN RSEA—Committee Chair, Jan Matheus, invites retirees to the first meeting Monday, Sept 30th at noon at the Prairie Schooner for lunch and information to make our homes safe. Bring books to donate for children. November 18th is the next meeting with a musical program by Ray Ellis. Donations for shoes for tots are encouraged. Call Jan: 801-392-2712.

WEBER RSEA—Monthly meetings begin the 3rd Monday, at 12:30 pm. Sept. 16th at the Prairie Schooner is the place to come to mingle with friends for the first meeting. Call Kay: 801-731-8969 or Pam at 801-479-5257 with any questions.

Mary Ann Bundy – Membership and Correspondence Chairperson

URSEA LOCAL UNIT PRESIDENTS, 2019-2020

ALPINE RSEA

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Committee:

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Nancy Hayes: 801-510-2226
Mary Ann Bundy: 801-547-0855

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URSEA Annual Fall Meeting



Thursday, September 26, 2019

**Place: University of Utah Guest House
and Conference Center**

110 South Fort Douglas Blvd.

Salt Lake City, Utah 84113

Time: Noon till 7:30 p.m.

Main Speaker: Darren Perry, Native American

Please come and join us!

Fill out Registration form, cut off and send with fee by August 31, 2019

**To either: Arthur Cox URSEA Executive Director, 8931 Shady Meadow Drive, Sandy,
UT 84093 or Sarah Voigt URSEA President, 401 East 500 North, Kaysville, UT 84037**

#####

URSEA Member Name: _____

Guest Name: _____

Address: _____

Phone: _____

Email: _____

Local Affiliation: _____

Attending Andrus Dinner Banquet - Yes _____ No _____

Number attending: ____ @ \$20.00 per person Check Amount: _____

**Registration and Payment Deadline August 31, 2019 Registration fee includes Entry,
Lunch and Banquet Dinner.**

HEALTH TIPS FROM HAYES

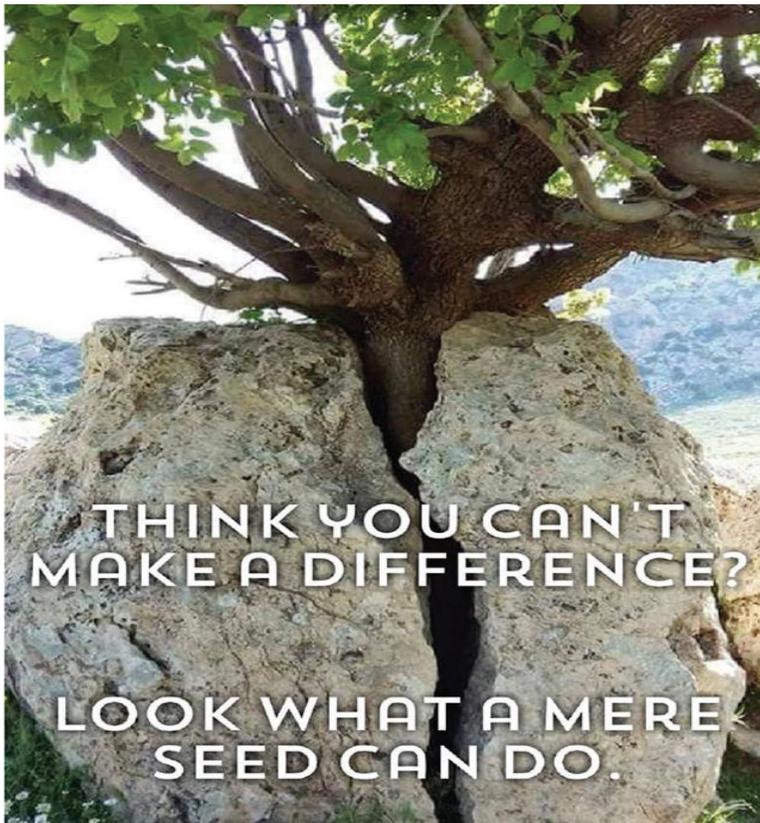
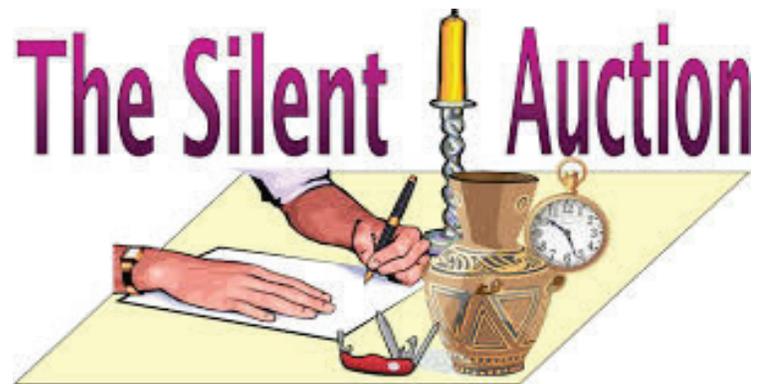
Brewed tea of any kind offers numerous health benefits, including a reduced risk of stroke and LDL levels. Taking a break for a cup of tea can also help relieve stress. Any Kind of tea works this way



2nd tip: Meditate for Better Sleep: Studies show that practicing mindfulness meditation can help reduce insomnia and improve the quality of sleep in older adults.



Nancy Hayes the Health Chairman



THINK YOU CAN'T
MAKE A DIFFERENCE?

LOOK WHAT A MERE
SEED CAN DO.

THE REAL REASON THE INVESTOR CLASS HATES PENSIONS

New York Times - March 5, 2018
By David Webber



No issue in America today better illustrates the divergent interests of working Americans and the 1 percent than pension reform. Substantial empirical evidence shows that America's favored retirement vehicle — the 401(k), recently renounced by its own inventors — is grossly inadequate and will leave tens of millions of Americans with insufficient retirement assets. And yet states and cities are busy converting traditional pensions into these failing 401(k)s or equivalents, to the great benefit of money managers and the finance class.

Advocates of pension “reform” — which really means cutting or eliminating traditional pension funds — will tell you that such funds are a big drain on state and local budgets, since, as defined-benefit programs, they are obligated to pay workers a defined amount in their retirement. But that's largely a question of political priorities; underfunded pensions are the result of, well, decades of underfunding pensions. The real reason for the attack on pensions goes deeper, and exposes the great and growing rift between America's economic elite and everyone else.

Consider how we 401(k) holders behave as investors. How many of us thought to sue Wells Fargo after the Consumer Financial Protection Bureau revealed that the bank had created millions of fake credit card and bank accounts? Or to push our fund managers to do so for us? How many of us call up our fund managers after a quarter, a year or a decade in which we underperformed the Standard & Poor's 500-stock index to renegotiate our fees? Or even to switch managers? How many of us even know how our funds performed relative to the S.&P. 500?

The answer to all of these questions is a number very close to zero. We 401(k) holders are the world's ideal source of capital. We let ourselves be charged high fees that we do not understand, we accept poor returns quarter after quarter, we never sue to enforce our rights, we never vote as shareholders and we never tell our investment managers how we think they ought to vote. We are beyond passive; we are supine.

At bottom, the problem is structural. We are to our investees and investment managers what nonunionized, “right to work” workers are to their employers: alone and devoid of leverage to negotiate. That stands in sharp contrast to traditional pensions, which, like unions, are collective and centrally managed.

For example, the nation's largest traditional pension, the California Public Employees' Retirement System, known as Calpers, has 1.9 million members and over \$300 billion in assets. When it calls up an investment manager to complain about performance, or to dump that manager, or when it calls a lawyer to sue for fraud, that catches the attention of corporate managers, of hedge funds, of private equity funds. That's why they succeed where we fail. All of us benefit from their successes, which raise the value of companies we own.

Our mutual funds could do the same for us, if they wanted to, but they don't. Despite important recent gestures

towards activism, they have trailed far behind pension fund activists, and will continue to do so. They don't want to challenge the compensation, reelection or legal judgment of the same corporate managers from whom they hope to win the right to manage our 401(k) money in the first place. Not true for public pension funds. In just the past few years, pension funds (private pension funds have been almost completely eliminated) have radically reformed the role of shareholder opinion in executive compensation, successfully lobbying for the inclusion of "say-on-pay" votes in the Dodd-Frank financial reform legislation and for mandatory disclosure of the chief executive/worker pay ratio. Pensions have also played the most prominent role in vivifying corporate voting, long an oxymoron. Because of a campaign run by New York City's pension funds and others, hundreds of companies now offer significant, long-term shareholders a meaningful opportunity to put their own board candidates on a corporate ballot.

Pension funds have similarly backed the shift from plurality- to majority-voting rules, and they have pushed to destagger corporate boards so that the entire board is up for election every election cycle, rather than just one-third per cycle, a move that increases a board's accountability. Traditional pension funds have also brought almost all of the most successful shareholder lawsuits, from the suits against Enron and Worldcom to the one against Wells Fargo.

Nevertheless, almost everywhere we look, these pensions are under attack. Entities like the Koch brothers' Americans for Prosperity, the Laura and John Arnold Foundation (John Arnold made a fortune at Enron), the American Legislative Exchange Council and their allies are engaged in a multifaceted, multistate campaign to gut traditional pensions like Calpers.

This relentless, well-funded attack has taken every form of political advocacy available. It ranges from campaign contributions to ballot initiatives to model legislation to lobbying to lawsuits to financing academic and judicial conferences. One estimate suggests that Mr. Arnold's foundation alone has spent \$50 million on this issue, an estimate Mr. Arnold vigorously disputes. The primary goal of the attack is to convert these traditional pensions into 401(k)s.

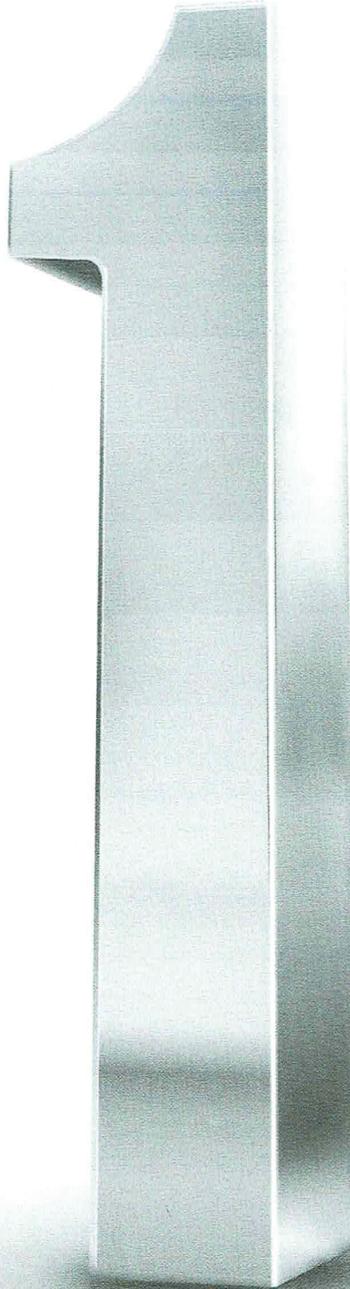
The justification is that these pensions are in crisis. The familiar claim is that states and municipalities face unsustainable pension obligations that will crowd out other government spending and lead to higher taxes. Therefore, traditional pensions, which guarantee retirement payments to workers — leaving states and cities on the hook — must be replaced by 401(k)s, which offer no such guarantee.

Though the mainstream media has mostly taken the crisis claim at face value, economists and actuaries debate its extent and even its existence. Since the Great Recession, 49 states have reformed pensions to make them more sustainable, increasing employee contributions and reducing benefits. Wherever one stands on the underfunding question, plenty of options short of converting pensions to 401(k)s exist, including ones that would preserve some collective shareholder voice. But these are rarely considered. Why?

We cannot understand the drive toward pension "reform" by looking only at the liability side of the balance sheet: how much we owe workers and what it will cost to pay them. We must look at the asset side, too: how these pensions invest their money, and their ability to exercise shareholder voice that the rest of us lack.

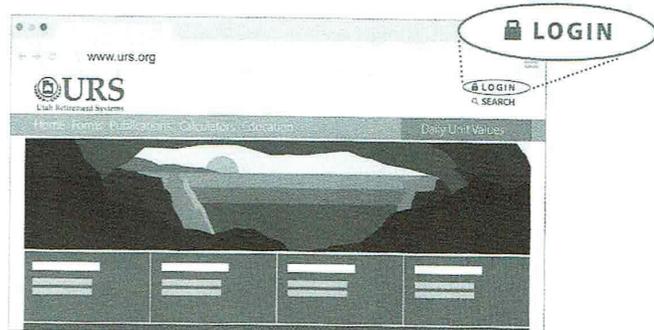
If the Kochs and their allies succeed in smashing and scattering these last remaining pension funds into millions of 401(k)s, they will do more than just undermine the retirement security of millions of Americans. They will silence their economic voice. The pension reform drive should be understood, at least in part, as a campaign of economic voter suppression. And it is coming, soon, to a jurisdiction near you, if it isn't there already.

Online Tools » myURS



It's the No.1

move to protect
your information
and money with URS.



Create a myURS account and log in regularly.

- » Establish your account so fraudsters can't create one in your name.
- » Manage your contact information to ensure you get notifications of account activity.
- » Verify that your records are correct.
- » Review your beneficiaries yearly.
- » Log in at least once a year to avoid having your delivery preferences reset to paper.

Learn How to Create a myURS Account:
www.urs.org/us/myurs

SHINGLES OF THE EYE CASES ARE ON THE RISE

Painful virus that can cause vision loss is affecting more older adults
by Christina Ianzito, AARP, May 15, 2019



The side effects of the shingles virus can range from extremely unpleasant to nightmarish, especially when the virus affects the eye. Unfortunately, shingles of the eye is rising dramatically, according to researchers at the University of Michigan's Kellogg Eye Center who found that the incidence has tripled since 2004.

The study results were presented at the 2019 Association for Research in Vision and Ophthalmology meeting in Vancouver recently and given how dramatic the findings are, says lead author Nakul Shekhawat, "we are now looking at overall incidences of shingles in that time frame and seeing if there's a similar pattern."

Shingles is caused by the varicella-zoster virus, which first enters the body as chickenpox (which nearly every adult over 40 had as a child) and never leaves. It stays dormant in sensory nerve roots, and in about one-third of us, reactivates later in life as shingles. Its most common early symptoms are itching, tingling or pain, followed by an angry red rash along the nerve path traveled by the virus — the path depends on where the virus has been "sleeping."

It often appears as an angry red rash on the torso, but about 20 percent of cases show up in the eye area on one side of the face — typically with redness on and around the eyelid, and sometimes on the forehead and scalp.

"It can be confusing and is often misdiagnosed in the early stages," says James Chodosh, an ophthalmologist with expertise in viruses at Massachusetts Eye and Ear in Boston. "Sometimes people complain of a headache, or think it's a skin infection, or allergy. It's only when the characteristic rash comes out that patients are more definitively diagnosed, and that can lag."

It's most dangerous when it affects the cornea (the clear, front part of the eye), which can result in vision loss, and, in rare cases, blindness. It's also "very painful," says Shekhawat, "because the cornea has a dense concentration of nerves. It's one of the most sensitive parts of the body."

Shingles is typically successfully treated with antiviral medication, but in about 20 percent of cases results in post herpetic neuralgia — chronic pain that lingers long after the infection subsides. The treatment is more effective sooner than later, which is why it's important see a doctor as soon as you suspect you may have shingles, preferably within 72 hours, says Keith Baratz, ophthalmologist at the Mayo Clinic in Minnesota: "Time is of the essence."

Shekhawat says the increase in shingles cases may be attributed to the aging of the population — as we age our immune systems weaken and have a tougher time fighting off the virus when it tries to reactivate.

The good news: The shingles vaccine is extremely effective.

The CDC recommends that people 50 or older get the latest vaccine, Shingrix, even if they've already been vaccinated with the older vaccine, Zostavax. Zostavax is only about 50 percent effective in preventing shingles. Shingrix is 97 percent effective in people ages 50 to 69, and 91 percent effective in those 70 and up.

Shingrix requires two doses, the second dose two to six months after the first.

The bad news: The vaccine can cause flulike symptoms for a day or two. And a Shingrix shortage has recently left many people scrambling to get even one dose. (To find it near you, try the CDC's vaccine finder or the Shingrix vaccine locator.)

The side effects are small price to pay, notes the Mayo Clinic's Baratz. "I'll take some fever and chills for 24 hours over a one-in-three chance of getting shingles. I think it's an easy decision."

10 GERMIEST PLACES YOU ENCOUNTER WHILE TRAVELING

HEALTH & WELLNESS

May 20, 2019

by CAROLINE MORSE TEEL



Do you ever get sick when you travel? Chances are you've contracted something from one of the dirty offenders on this list of the germiest places. Fortunately, with a little knowledge and a lot of hand sanitizer, you can stay healthy on the road.

Hotel Remotes

Hotel housekeepers may bleach the bathroom and dust the nightstand, but they rarely clean the TV remote. Studies conducted by microbiologists have found that remote controls have some of the highest levels of bacterial contamination in hotel rooms. To channel surf without fear, cover the remote with the free hotel shower cap.

Airplane Bathrooms

Airplane lavatories may be tiny, but they're big breeding grounds for germs. The space is so small that flushing the toilet sprays bacteria onto almost every surface in the bathroom, including the sink. Messy passengers who leave the sink wet are just encouraging germs to breed. Your best bet is to wash your hands, use a paper towel to open the bathroom door, and use hand sanitizer when you get back to your seat.



Airplane Seat Pockets

We've seen passengers shove used tissues, dirty diapers, banana peels, sunflower-seed shells, and general trash into the seat pockets on a plane. And that black hole of grossness definitely isn't deep-cleaned between flights. We recommend you don't put anything in that pocket—it's like storing your stuff inside a public trashcan for the duration of your flight.

Airplane Tray Tables

Poor tray tables—we've seen them used as diaper-changing tables for newborns, dirty-tissue depositories, and barf-bag holders. With quick flight turnovers, these tray tables aren't getting sanitized between every trip, either. So think about that before you eat off of one on your next flight. Bring sanitizing wipes and give your tray table a good wipe-down before using it.



Pillows and Blankets

Excited to get a free pillow and blanket on your next flight? Don't be, especially if they're

not sealed in plastic. Blankets and pillows generally aren't cleaned between shorter flights. What if the flyer before you was sick, drooling all over the pillow, or using the blanket as a makeshift tissue? Better to bring your own travel blankets and pillows.



Water Fountains

Which would you rather drink from, a public water fountain or a public toilet? It turns out that the water fountain may have more bacteria. A number of studies have shown that public fountains are founts for germs—one study by the National Sanitation Foundation (NSF International) found that the dirtiest spots in public schools are the water fountains. Think about it: Bathrooms are cleaned multiple times per day, but when was the last time you saw a water fountain being cleaned? Consider that the next time you want to refill a water bottle at a public fountain on your travels.

Hotel Bedspreads

Think twice before you flop down on your freshly made hotel bed. The heavy bedspread on top probably hasn't been washed in a while. Most hotels change the sheets between guests but don't change the top comforter, which could be a nice cozy home for bedbugs and bodily fluids. To avoid the left-behind germs of past guests, remove the top layer of bedding and sleep with only the washed sheets and blankets. Or, pack one of these super light and thin sleeping bag liners so you can cocoon yourself in a pocket of cleanliness on top of questionable sheets.

Hotel Light Switches

What's one thing that everyone touches in a hotel room, but no one ever cleans? It's the light switch, and it's home to lots of germs. Think about it: People might wash their hands once they get inside the room, but the first thing they touch (after being on germey planes and trains) before reaching the bathroom is the room's light switch. A recent study by a University of Houston researcher found that the main light switch was the dirtiest surface in the hotel rooms tested, and often contained high levels of fecal bacteria.

Touch-Screen Ticket Kiosks

Self-serve kiosks are great time-savers for checking in and printing boarding passes at airports and train stations. Unfortunately, they aren't health savers, as they are also covered in germs. An ABC affiliate did a test of public touch screens and found that an Amtrak check-in terminal at Washington, D.C.'s Union Station contained a reading of 3,700 colony-forming bacteria units (CFU) per swab. It's not all bad news, though, as a Delta check-in kiosk at Reagan National Airport only contained 10 CFUs. Wash your hands or use sanitizer after touching the screens.



Cruise Ship Handrails

Cruise ships are notorious germ incubators. Watch out for the handrails that you use to get on and off the ship. They're touched by thousands of other passengers every day, and germs can live on them for hours. If you need to touch them to keep your balance, be sure to wash or sanitize your hands afterwards.

SILENT AUCTION AT FALL MEETING

BRING YOUR CHECK BOOK OR EXTRA CASH TO OUR FALL MEETING FOR OUR SILENT AUCTION. IT IS A FUND-RAISER FOR OUR SCHOLARSHIP FUND. THERE WILL BE ITEMS FOR SALE THAT YOU CAN SIGN UP FOR WITH YOUR BID. THE HIGHEST BIDDER WILL BE ABLE TO PURCHASE THE ITEM.



REPORT YOUR VOLUNTEER HOURS

“Volunteering is the ultimate exercise in democracy. You vote in elections once a year, but when you volunteer, you vote every day about the kind of community you want to live in”.

~Author Unknown

Margaret Jones,
Volunteer Chairperson
margjones1@gmail.com
Please put “Volunteer hours”
in the subject



2019 URSEA Volunteer Hours

Name: _____
Address: _____
City, State & Zip: _____
Email: _____ Phone: _____
Local RSEA: _____

I plan to volunteer approx. _____ hours in 2019.

All hours for 2019 must be submitted no later than Dec. 31, 2019.

Email information either monthly or a grand yearly total to Maggie Jones at: margjones02@gmail.com

Or send this form to Maggie in the mail:
4825 W. 4000 S., West Haven, UT 84401



An anthropologist proposed a game to the kids in an African tribe. He put a basket full of fruit near a tree and told them that whoever got there first won the sweet fruits. When he gave them the signal to run they all took each other's hands and ran together, then sat in a circle enjoying their treats. When he asked them why they chose to run as a group when they could have had more fruit individually, one child spoke up and said: "UBUNTU, how can one of us be happy if all the other ones are sad?"

'UBUNTU' in the Xhosa culture means: "I am because we are"

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PLEASE HELP URSEA GO GREEN

Many members have asked the URSEA Executive Board if there are ways that we can save on the use of paper products both in our Quarterly Newsletter and in our important information fliers that we mail out. Yes, we can promote URSEA going green. If you will provide us with your email address we will send you our Quarterly Newsletter and all important mailings to you by email. This will help us save paper products, get the information to you faster and save a considerable cost in printing and mailing. Each Quarterly Newsletter printed and mailed cost URSEA around \$6000.00 each quarter. If you would like us to email you URSEA quarterly bulletin and any other important retirement issues please provide us with your information below and mail it to us. If we do not receive a request to provide information to you by email we will assume that you want to continue receiving information by letters and hard copies.

If you want all information sent to you by email fill out the information below and mail it to Arthur Cox, Executive Director, 8931 Shady Meadow Drive, Sandy Utah or Sarah Voigt, URSEA President, 401 East 500 North, Kaysville, Utah 84037.

Name _____

Address _____

Email Address _____

PLEASE Join or RENEW YOUR MEMBERSHIP TODAY

Note: If you are currently a CM or Continuing Member by having \$1 a month deduction, you need not reapply. (If you are not sure, check the deductions on your retirement check. It is also noted on the last page of the Bulletin.)

Membership in URSEA is an investment in your retirement future! Your membership makes a difference in many ways. Please join the thousands of other Utah school retirees who have already become members by completing the enclosed application and returning it to the address indicated. To learn more about the Utah Retired School Employees Association, please visit our web page at www.ursea.org

URSEA has a group benefit package that gives our members sole access to a variety of insurances, travel perks, and computer discounts. Many of our members are using these benefits to enhance their retirement and make their retirement checks go just a little further.

The Utah Retired School Employees Association will be only as strong as the dedication and unity of its members. If you have any questions regarding the URSEA or this letter, please contact the URSEA Office at 1-801-561-4528

Your Local Unit and State Associations are working together for you. For more information on your area’s local unit, please check our web page at www.ursea.org under the link, local units.

Please help us!! We are receiving checks for membership renewal from members that are also having \$1 per month taken out of their retirement check.

Look at your name and address on this bulletin. Above your name is printed **“RENEWAL DATE”**. If the letters **CM** appear next to that date, **do not send a check** to renew your membership. **CM** means that your membership automatically renews with the \$1 per month from your Utah State retirement.

THANKS FOR BEING A MEMBER!!



UTAH RETIRED SCHOOL EMPLOYEES ASSOCIATION

Membership and Enrollment Form

(PLEASE PRINT ALL INFORMATION)

Name _____ Date of Birth _____ Date of Retirement _____

Address _____ City _____ State _____ Zip _____

Telephone _____ E-Mail _____ Social Security # xxx-xx-_____

Male Female

LAST FOUR DIGITS ONLY
(MANDATORY FOR CM)

CM Member: I authorize the Utah Retired School Employees Association to deduct from my retirement check the dues of \$1 per month and any future increases as voted by the membership. I understand this authorization makes me a Continuing Member of URSEA and may be canceled only with written authorization from me to the Utah State Retirement Office.

Annual Member: I prefer to pay by check. Enclosed is my check for \$15 to cover the annual dues of URSEA for the year (Sept. 1. through Aug. 31) Make check payable to: URSEA

Associate Member: Enclosed is my check for \$15 to cover the annual dues of URSEA for the year (Sept. 1, through Aug. 31). Make payable to URSEA. : “This is an active employee or someone having an interest in education”.

SIGNATURE _____ DATE _____ DISTRICT RETIRED FROM _____

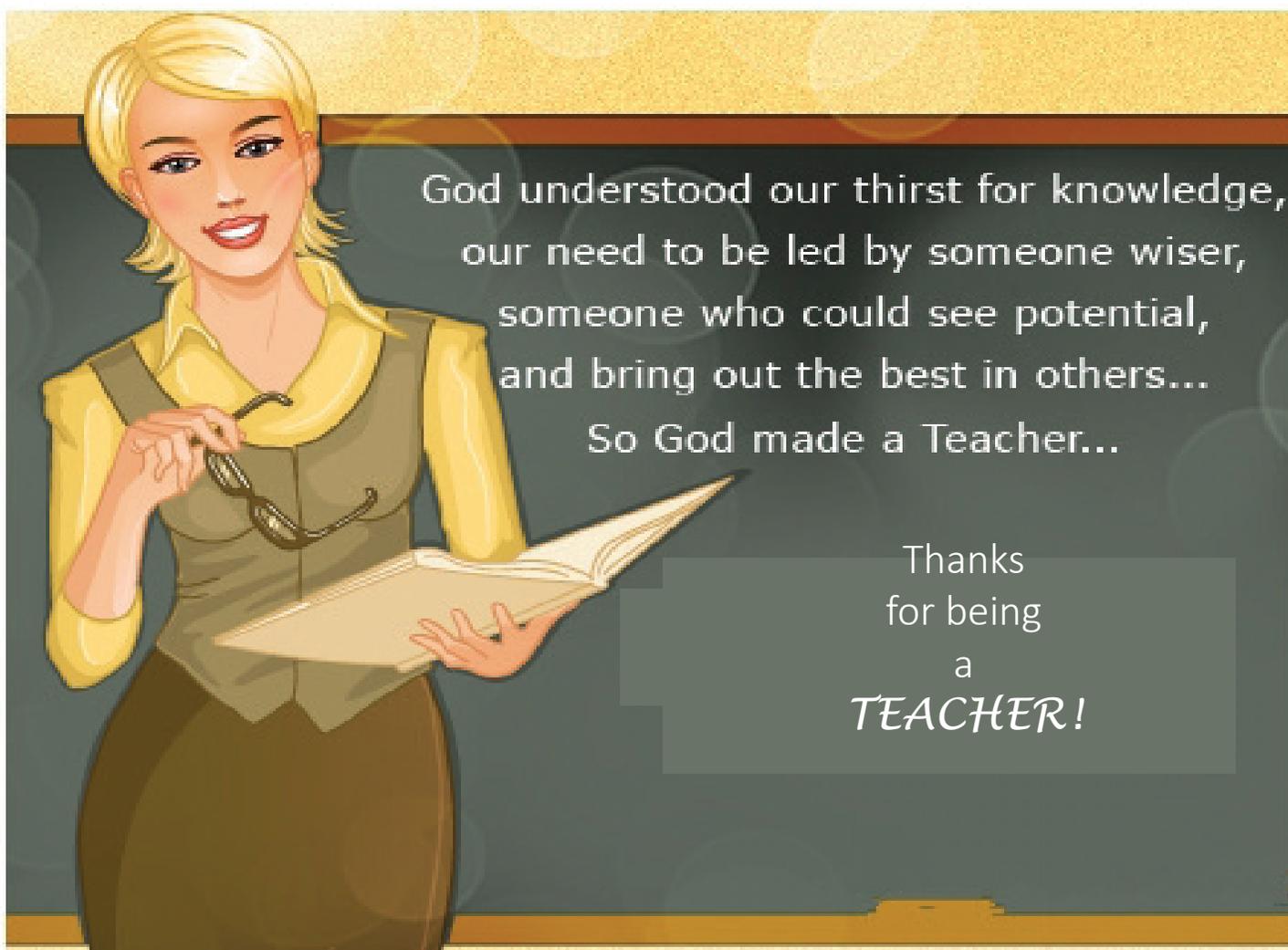
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URSEA

8931 Shady Meadow Dr.

Sandy, Utah 84093



God understood our thirst for knowledge,
our need to be led by someone wiser,
someone who could see potential,
and bring out the best in others...
So God made a Teacher...

Thanks
for being
a
TEACHER!