



Serving Retirees Since 1956  
Membership Statewide

Winter 2022

# The Reporter

## PRESIDENT'S MESSAGE

Joan Yulduzian



Dear Fellow Members,

The Executive Board of DRSPA has been working diligently this past year on behalf of the 13,000 retired school personnel. Despite the inability to meet in person, the DRSPA Executive Board has continued their duties via Zoom meetings. Our Annual

Convention was held virtually in October for a second year. We hope the Covid situation in the future will allow us to meet in person once again in October, 2022.

Your DRSPA officers have continued our advocacy activities with legislators and the governor. We know all too well that inflation continues to eat away at our pensions. During the previous five years, pensions have lost 9% of their purchasing power. Even more concerning is the additional 7+% inflation that we are currently experiencing. Long-term inflation has been even more devastating. There are 4,860 State Pension Plan recipients who retired before the year 2000. Those retirees have lost 32% of their pensions to inflation. The 864 pensioners who retired before 1990 have seen their pensions lose 43% of their value.

Your DRSPA leaders have explained our dire situation to the legislators on many different occasions. Recently I presented our pension plan to the Joint Finance Committee. That plan will provide the first step in implementing a permanent adjustment process. I am hopeful that it will find support because the state has

an excess of money in the coffer, the state is flush and in excellent financial shape. Pension increases are completely paid for in a few years. For this reason our plan does not create a long-term liability that might negatively impact the state's favorable bond rating. Yes, this will cost money, as will upgrades on buildings etc., but we are talking about human lives. A more detailed report on our legislative activities and plans can be found in this newsletter.

We will continue to be a voice for those who have little or no voice. We will continue to seek a dignified retirement for the dedicated teachers, principals and school staff who dedicated their lives so younger individuals' lives will be better. It is my sincere hope that the JFC, the legislators, and the Governor do the right thing for school pensioners, especially those who are older.

The situation for our members continues to be challenging and emotionally draining for many of us. It has been tragic in terms of loss for many of us, including my own family. We will continue to push ahead with courage, resolve, and most importantly, a voice that will not be silenced.

God bless you all !!!

Sincerely,

Joan Yulduzian  
President DRSPA

**Delaware Retired School  
Personnel Association**  
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(302) 674-8252

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## Executive Director's Report

Wayne Emsley



Over the past year or so your Executive Board has been considering ways to increase the membership of DRSPA. For example, they've studied increasing DRSPA's exposure on social media because some marketing people feel this form of communication will become more and more effective with folks who retire in future years.

Another perhaps simpler way to increase membership is to increase the number of retirees who are eligible to join DRSPA. This might be a very logical change to make. Delaware public school retirees, like yourself, are members of the Delaware State Pension plan. But the Plan also includes retired state workers, such as highway workers, correction officers, and a wide variety of state office workers. In fact, public school retirees only make up about half of the State pensioners. To my knowledge those "other" non-education pensioners have no organization representing them. In a real sense, when DRSPA advocates for a pension adjustment, health benefits, or an increase in the death benefit, our members are pulling along a large number of pensioners (about 14,000) who, at present, don't have the opportunity to join in our effort.

But will expanding our membership to non-education retirees fundamentally change DRSPA in a negative way? I honestly don't know. Is larger better for the DRSPA? Our membership has increased in the past few years, and our finances are in good shape, so do we really need more members?

At present, DRSPA appears to have a positive reputation among legislators. That reputation took many years to develop. Will that reputation change if our membership changes? The political power of an organization is partly a result of its reputation among elected officials, and it is also partly a function of size. In general, larger organizations have more political power. So, will more members make us more effective in our legislative efforts, or less so?

Do former public school employees have the same financial security issues in retirement as non-education pensioners? Will "different" members make DRSPA "different?"

I'd like to hear your thoughts. I encourage each member – and prospective member – to consider the idea of expanding our membership by including non-education pensioners. Feel free to call me at (302) 674-5282, email me at [email@drspa.org](mailto:email@drspa.org) or write me at DRSPA, PO Box 7262, Wilmington DE 19803. I'll share your responses with members of our Executive Committee.

## Legislative Report

Delaware's legislature is in session from January to June 30th each year. Much of DRSPA's legislative efforts occur during this same period, but the foundation for this effort begins during the summer months. Your Executive Board meets in August and reviews and adopts annual legislative goals, as well as a plan to advocate for their passage by the legislature and approval of the Governor. The following goals for the 2022 legislative session were adopted:

- Maintain health benefits, premiums and co-pays at their present level
- Seek full funding of the Post Retirement Increase Fund
- Secure passage of the DRSPA Long-Term Pension Adjustment Proposal
- Increase the Death Benefit to \$10,000.

In early November, your President, Joan Yulduzian and Executive Director, Wayne Emsley, presented DRSPA's legislative requests to the Governor by testifying during the State Budget Hearings.

The Governor presented his budget on January 27. It includes three items that are consistent with our legislative goals. First, Governor Carney has proposed a one-time expenditure of \$82 million to enhance the State's employee and retiree health fund. Without this payment, the State would have been forced to increase health care premiums or co-pays.

Second, the Governor has proposed placing an additional \$47 million in the "Other Post- Employment Benefits" fund (OPEB). While this payment won't help retirees in the short term, the plan is that over time, the OPEB fund will become large enough to provide most of the cost of health care for future retirees.

Third, The Governor's budget includes a payment of \$45 million to fully pay for the pension increase that was provided to retirees in July 2021. When a pension increase is approved, the Federal government requires

that the total cost of the pension increase be calculated actuarially and that this additional cost be paid into the pension fund in five years or less. The State is required to treat a pension increase much like you and I treat a 60-month car loan. However the Governor has proposed "paying it off early." This is good news for pensioners because the cost of the 2021 pension increase won't be a burden through 2026, making it somewhat easier to seek pension adjustments in the next few years.

Governor Carney included another item in his proposed budget that seems less desirable. Rather than provide a percentage increase to state pensioners (he has proposed a 2% increase for active education and other employees), instead he is offering a one-time \$500 pension "bonus". Your DRSPA leadership finds that such a proposal falls far short of the financial needs of pensioners, particularly in light of the recent sharp increases in food, gasoline and other prices.

We realize that we have our work cut out for us. We began that effort on February 1 when your President and Executive Director testified before the Joint Finance Committee. This 12-member committee takes the Governor's proposed budget and adjusts it to meet the needs of legislators in both the House and Senate. We've been successful in our advocacy efforts with this committee in the past. It was this committee that proposed and passed the 3, 2 and 1% pension adjustment, the first in six years. We hope to be successful again this year. Part of that hope comes from the fact that this is an election year. In addition, the State's income has risen dramatically, so there is certainly no shortage of cash to pay for a pension increase.

Our efforts in the past have been successful in a very large part due to the letters, phone calls, and emails that DRSPA members sent to legislators and the Governor. As the legislative process unfolds, we will be contacting each retiree and again asking that they become involved in our legislative activities.

## ***Joint Finance Committee Hears DRSPA's Legislative Requests***

***On February 1 DRSPA the President and Executive Director presented our legislative requests to the 12-member Joint Finance Committee:***

Good afternoon. I am Joan Yulduzian, President of Delaware Retired School Personnel Association. Our volunteer organization seeks a dignified retirement for former Delaware public school teachers, principals, nurses and other employees.

First, I'd like to thank the members of this committee, on behalf of 32,000 school retirees, for your valuable leadership in improving the lives of most pensioners by approving a graduated pension adjustment and providing all retirees with a one-time \$500 bonus in November. Your commitment to pensioners is obvious - you worked with the Governor's office and provided the first pension adjustment in six years.

We come to you again this year because the economic pressures are actually more intense in 2022. Language in the FY22 budget epilog provides a basis for one of our legislative requests. Section 74 of the epilog begins the process of establishing "a long-term, financially sustainable plan to provide post-retirement increases ... with a goal to fully implement by June 30, 2026." We believe that a first step should be taken this fiscal year – fully funding the Post Retirement Increase fund at 2.33% - the level mandated by law in Title 29, section 5544.

Our Executive Director will have additional comments. Thank you again for your service to the citizens of Delaware and particularly school retirees.

Good afternoon, I am Wayne Emsley Executive Director of DRSPA. I'd like to continue with our legislative requests:

Our second legislative goal is a graduated pension adjustment at least equal to the 2% increase that Governor Carney has proposed for state employees. We all know that one of the side effects of the pandemic has been significant inflation and pensioners need your help in adjusting to yet another "new normal."

Our third legislative request is not a financial one. We are requesting that language be included in the FY23 budget epilog allowing the Office of Pensions to provide retiree contact information to DRSPA on a monthly basis. We are attempting to widen our base of support by including State Pension plan recipients who retired from a wider range of state departments. We would like an opportunity to contact these folks – by mail only – and inform them of the educational, social, and legislative benefits that our organization provides. Many of you have access to names and addresses of your constituents and utilize that data to inform and communicate with members of your community. We would like similar access to our retirement community. I should add that we already have policies and procedures in place that limit the access and protect the privacy of this information. I've provided proposed language in our written comments.

So to summarize, we thank you for your support in the past and seek your assistance in helping school pensioners and our organization adjust to an ever-changing – and challenging – future.

## Review of 2021 Annual Meeting

Virtual attendees to the 65<sup>th</sup> Annual Meeting were welcomed by President Joan Yulduzian, who led the group in the Pledge of Allegiance, and presided over a moment of silent reflection. Joan reviewed the gains made in the past year and expressed the hope that more immediate help be provided for our retirees, especially those who have been retired for the longest, 853 of them, who are under the Poverty Level, with 42 of them over 100 years of age.

Joanna Adams from the Office of Pensions said that due to a “fantastic” year for the investments made with our pension funds, the fund grew from \$10.9 billion in 2020 to \$14.6 billion in 2021. The pension fund, which was 87% funded in 2020, will now be close to 100% funded. The payroll is paid out at a rate of \$66 million per month. Active employees, numbering about 45,000, are paying into the pension fund, contributing about half of the monthly payroll. The remaining needed funding each month is provided from the pension fund. She highlighted the following interesting facts:

5 pensioners worked over 50 years for the state education system

579 pensioners worked over 40 years.

7,807 pensioners worked over 30 years.

The average service time of pensioners is falling, as are the pension amounts.

In 1990, the average pension was \$1,419.76 per month.

In 2010, the average was \$1,980.

In 2020, the average fell to \$1,881.

Faith Renz, from the Statewide Benefits office, said that the Highmark Delaware Blue Cross and Blue Shield Medicare Supplement, which picks up what Medicare does not pay, will have no increase in premium for 2022. Those who retired after 2012 and are covered by Medicare, pay \$22.96 per month for each person covered, representing 5% of their total premium for the Supplement.

Lt. Governor Bethany Hall-Long spoke to the group briefly, thanking all the retired teachers for their service with the children of the state, noting that some teachers whom she had for classes in school were present virtually. Lt. Gov. Hall-Long spoke about health problems of seniors, and encouraged vaccination for all in the group.

Officers and board members of the DRSPA then commenced the scheduled Business Meeting. Secretary Becky Scarborough presented the minutes of the 2021 Annual Meeting for approval. The minutes were approved without exception. Treasurer Hugh Scott presented the treasurer’s report, noting that all expense categories were below budget for 2021. Hugh presented the proposed budget for 2022, and the report was approved, again without exception.

Legislative advisor Terry Spence was indisposed and could not join us. In his absence, Executive Director Wayne Emsley reviewed the raises in pension and the \$500 bonus for November gained through the advocacy and hard work of many in the group. Wayne praised the efforts of Terry and President Joan Yulduzian, as well as all of the board members and other members of DRSPA in moving the issues along toward a successful conclusion with numerous phone calls, emails, meetings and advocacy.

Joan praised the efforts of Terry and Wayne in their great and successful campaign with state officials in our behalf. Subsequently, the meeting was adjourned.

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## Spring Meetings Plans

Organizers of the two spring Retired School Personnel Association meetings are planning, at this time, to hold the meetings in person. The New Castle County meeting will be held on Wednesday, April 13. The meeting will begin at 9:00 am and be held at the Embassy Suites in Newark DE. The Kent/Sussex County meeting will be held on Thursday, May 12. The meeting will begin at 9:30 am and be held at the Virden Center in Lewes, DE.

Both meetings will feature updates on health care coverage and our pensions provided by State officials. Attendees will also be provided with a legislative update. Both meetings will be followed with a luncheon.

DRSPA members and guests, both those who live in Delaware, as well as those who live in other states, are invited to attend either meeting. Those members and guests who presently live or worked in New Castle County will be sent an invitation to attend the New Castle meeting in early March. Similarly, those who worked or presently live in Kent and Sussex County will be sent an invitation to the Kent/Sussex meeting in early April.

The plans noted above may change as a result of the COVID situation. Any changes will be provided as necessary.

## Legacy Gifts Announced

*Editor's note: This article has been printed in a prior newsletter and is reprinted as a reminder of one of the unique services that DRSPA provides.*

Are you looking for a way to honor the memory and contributions of a loved one? Would you like to provide a remembrance for yourself, relative or fellow educator? The Delaware Retired School Personnel Association Executive Board recently established a Legacy Gift program that can be used to continue one's contribution into the future.

Legacy Gifts are donations made to the Delaware Retired School Personnel Association either (1) as a donation when the giver is living, or (2) as a planned future donation given through a will or other form of designation. The gift can be a specific dollar amount, as proceeds from a life insurance policy, or securities and/or mutual funds. The Legacy Gifts' donor's intent for the gift will be in writing and will be maintained by the Executive Director. Legacy Gifts can be provided anonymously or honor one or more persons by name.

Once the Legacy Gift is established, funds supporting the gift will be accounted for separately. The Executive Director will be responsible for distribution of the funds and will report the status of the fund to the Executive Board at least annually.

If you are interested in establishing a Legacy Gift, the first step is to contact the Executive Director, Wayne Emsley, by email - [email@drspa.org](mailto:email@drspa.org), phone – (302) 674-5282 or at DRSPA, PO Box 7262, Wilmington, DE 19803.

Wayne Emsley, Executive Director noted that, “DRSPA has a long and proud history of contributing financially to education in Delaware. Over our 63 year history, DRSPA members have provided funds for scholarships, rewarded graduating high school students, and more recently provided over \$45,000 in **Partners in Education** grants. We want to provide this opportunity of contributing to Delaware education to every former public school employee by establishing the Legacy Gifts program.”

## Partners in Education Grants Awarded

Thomas Sicoli, Chairman of the Archie Jordan Awards committee, has announced the recipients of our DRSPA grant awards for the 2021-2022 school year. This was the eighth year that DRSPA has provided grants designed to assist teachers in improving education in Delaware schools. The Fall 2021 “Partners in Education” grant opportunity was announced in September, and grant applications were accepted until October 20. A committee of DRSPA members reviewed the grants using a nine-item rubric. Grant recipients were:

### Caesar Rodney School District

1. *Guiding Emotional Mindsets-Sensory Targeted Active Relaxation Strategies*, Michele Snyder, Welch Elementary, \$1,000.00
2. *The Outdoor Classroom at Welch*, Amanda Graham, Welch Elementary, \$1,000.00
3. *Rollerblade Skate in School Program*, Karine Scott, Simpson Elementary, \$1,000.00

### Christina School District

4. *STEM: Hydraulics for Simple Lifting to Robotic Arms*, Jenny Rovner, Wilson Elementary, \$598.49

### Delmar School District

5. *Physical Computing- Connecting Computer Science to the Physical World*, Sandra Coleman, Delmar Middle, \$1,000.00
6. *Increasing Empathy Towards Elderly Community Members*, India Elliott, Delmar High, \$1,000.00
7. *Outdoor Class & Consistent Attire*, Kate Hakeem, Delmar High, \$1,000.00

### Red Clay Consolidated School District

8. *Reading is Magical*, Michelle Scott, North Star Elementary, \$555.37

### Seaford School District

9. *Secret Stories Phonics Project*, Britney Spangler, West Seaford Elementary, \$882.50
10. *Tools to Support Reading*, Danielle Leyanna, West Seaford Elementary, \$663.40

### Smyrna School District

11. *Green Screen Production*, Jennifer Ross, Clayton Elementary, \$772.91
12. *Ukeleles for General Music*, Kelly Blake, North Smyrna Elementary, \$1,000.00
13. *Representation Matters Book Club Study*, Jennifer MacDonald, Smyrna High, \$653.00
14. *Food Tag Frenzy*, Lauren Decker, Layton Elementary, \$391.68

### Woodbridge School District

15. *Deluxe Chart Stand/Seat Sacks/Chart Paper*, Laurie Countryman, Wheatley Elementary, \$582.00
16. *Breaking Out into Virtual & Personal Learning, Enhanced*, Harry Brake, Woodbridge High, \$179.00
17. *Presentation Podium*, Joshua Getka, Woodbridge High, \$1,000.00
18. *SelfPortraits*, Katie Roache, Wheatley Elementary, \$200.00

## Expanding Health Care Options with APRNs

Delaware is experiencing a shortage of primary care physicians, hindering access to care for a population that is one of the oldest in the nation. After an advocacy campaign by AARP Delaware, Gov. John Carney (D) signed legislation giving nurse practitioners full authority to practice independently. Previously, advanced practice registered nurses (APRNs) had to have a collaborative agreement with a physician.

APRNs in the state can now evaluate patients, diagnose and interpret medical tests, manage treatments, and prescribe medications and controlled substances. Allowing these medical professionals to operate without a contract with a doctor may expand options for patients who are not able to see a physician. The law makes Delaware the 24th state to permit independent practice by APRNs.

Delaware Retired School  
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## Upcoming Meeting Dates

|                              |                  |
|------------------------------|------------------|
| <b>Executive Board</b>       | April 6, 2022    |
| <b>New Castle Co Meeting</b> | April 13, 2022   |
| <b>Kent/Sussex Meeting</b>   | May 12, 2022     |
| <b>Executive Board</b>       | August 10, 2022  |
| <b>Annual Meeting</b>        | October 26, 2022 |
| <b>Executive Board</b>       | January 11, 2023 |

## HOW TO CONTACT US

**Mail: DRSPA, P.O. Box 7262,  
Wilmington, DE 19803**

**Our phone number is: 302-674-8252**

You may also contact us via our website or email for upcoming events, pension office news, the link to our state legislators, and other DRSPA information.

**Our email address is: [email@drspa.org](mailto:email@drspa.org)**

**Our website address is: [www.drspa.org](http://www.drspa.org)**

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