

## Legislative Preview

As a public employee, your quality of life depends upon the majority vote of 40 Senators, 120 Representatives, and the governor. Since public education is funded by taxpayer dollars, Legislators feel it is their duty to strictly control what you teach, how you teach it, how you are evaluated, what you will be paid while you are employed, and what you will collect when you retire.

There was a time when teachers were allowed to teach and major curricular and evaluative decisions were left to professional educators. Those days are long gone and it doesn't look like they are coming back. Since they are intent on micro-managing our profession, it is incumbent upon us to communicate with those legislators what impact their latest "reform" idea will have on public education.

Many legislators will not listen to us, but some will. It is frustrating to be ignored, but we have to keep trying. They may delete our emails – but we need to make them delete them rather than not see any emails from us at all. We have to make them pick up the phone and give us the appearance of listening rather than allowing them to think all is well because the phone isn't ringing.

Here is a brief description of the most important bill that is facing us at this early date:

**SPB 7046 Florida Retirement System:** This bill would create a new FRS plan called a 'cash balance' plan. Currently the FRS gives employees the options of a 'defined benefit' (pension) plan or a 'defined contribution' (investment or 401K type) plan. The defined benefit plan provide a specific benefit at retirement for each eligible employee and the benefit is usually based on a formula that includes years of service multiplied by an accrual rate multiplied by an average final compensation figure.

The defined contribution plan specifies the amount of contributions to be made by the employer and the employees toward an employee's retirement account. In a defined contribution plan, the actual amount of retirement benefits provided to an employee depends on the amount of the contributions as well as the market gains or losses of the account.

Keep in mind that as the Legislature continues its attack on your retirement, the premise that FRS has to be "reformed" is simply not true. Consider these facts before you write to your Legislators:

- Investment earnings, not taxpayer dollars, fund the majority of retirement benefits.
- Benefits represent less than 2.4 percent of the state and local budgets in Florida, well below the national average.
- Florida was ranked among the top 10 state pension systems in the nation.
- 623,011 active FRS participants and 375,238 annuitants.
- 49 percent employed by local school boards, 79 percent of those are female.
- \$41,459 average salary.
- \$18,625 average benefit; \$16,506 for Regular Class.
- 21 years of service average for annuitants.
- \$36,810 average final compensation (over five years; these numbers were compiled before the higher eight-year requirement was legislated).
- \$765 million value of 3 percent contribution by FRS participants in 2012.

At the end of the day, Legislators are going to do what they want. Don't let them get away with doing the wrong thing without hearing for YOU first!

**COLLIER'S 2014 LOCAL LEGISLATIVE DELEGATION**

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