



# The WCEA Review

Volume 4 Issue 2

August 2011

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## Negotiations Update

By Rocky Badolato

Negotiations with the County on the 2011/12 labor agreement have begun. According to the ground rules, once negotiations have begun, they will be held on a confidential basis among the negotiating teams and will not be open to the public or the press.

Accordingly, items being discussed cannot be divulged by any Negotiating Team member, so know that the team is working on your

behalf and please do not ask for information.

That being said, your WCEA Board does want you to know that because all of the requested financial information has not yet been received, the next negotiation meeting will not be held until August 25th.

Due to negotiations being an unpredictable process, *no one knows when this process will conclude.* A membership

meeting will be called as soon as possible following the conclusion of negotiations in order to present, discuss and put the proposed contract out for a vote.

The Board would like to extend its sincere thanks to the members of both the Negotiating Team and the Negotiating Committee for their time and service on behalf of all of us. It is appreciated.

## The Benefits of Membership

By Diane Machen

Membership benefits... something everyone wants to have, especially given today's economy. Members enjoy the reduced cost movie tickets that can be purchased through WCEA and discounted offers on services like cell phone plans and vacations.

WCEA is seeking opportunities to provide additional membership benefits, but we need **YOUR** help.

- What other types of membership benefits would you like to have? (Be realistic!)
- Can you help locate and secure benefits by contacting local businesses such as retail stores or



In addition to providing a benefit for our members, we want to advertise for businesses by promoting any membership benefits the businesses are willing to offer. Members will be able to use member only benefits by showing their WCEA membership card which will be distributed to WCEA members in the near future.

Put your thinking caps on and let's help not only our members but our local businesses too!

If you have any suggestions or if you can help contact businesses, please call the WCEA office at (775) 329-9750 or e-mail main@wcea.us.

restaurants to see if they are willing to offer discounts?

- Do you or someone you know own a local business that could offer discounts or benefits?

# Retirement Security

By Carla Fells

Our vision for a real retirement security system that works for employees, employers and our economy as a whole couldn't be more important at this moment.

The roots of our economic crisis are the destruction of the good jobs that built the American middle class and the dismantling of real health care and real pensions that meant security for the middle class.

And now we face the aging and nearing retirement of 76 million baby boomers without a real retirement security system. But we can change that and the kind of political and economic change we shape will determine not just the future of retirement security in America... but the legacy we will leave our children and grandchildren.

The retirement security crisis is just one of many painful consequences of the failed economic policies of the past 30 years—policies of radical deregulation and corporate empowerment.

They've culminated in the worst economic decade in living memory—job loss, wage loss, collapse of the housing and financial markets, enormous growth in inequality and the massive destruction of wealth.

These policies allowed—and even encouraged—employers to walk away from what had been a system of shared responsibility. The result? Fewer than 20% of private-sector workers have real, defined-benefit pensions.

Today only 13% of workers say they are very confident about having enough money for a comfortable retirement—that's the lowest level in 16 years. And this lack of confidence is justified. The majority of America's workers will face retirement with far less security than their parents.

After the New Deal, it was collective bargaining that set the pattern for labor markets and not just for workers covered by union contracts. These were the years that produced the three-tiered American retirement system: Government provided a foundation with Social Security, employers provided defined-benefit pensions and individuals saved for their retirement.

For millions of Americans—teachers, firefighters, factory workers, flight attendants, construction workers and nurses—reliable, employer-funded pensions made their lives immeasurably better. That was a legacy. A world where working people had real pensions they had won at the bargaining table and on the picket line...A world where retirement, which had been a dream realized only by bosses, had become a reality for tens of millions thanks to Social Security and collective bargaining.

*What will you  
be willing  
to fight for?*

Today, all three tiers of that retirement system we built are in danger. Employers are increasingly abandoning their pension plans. Workers with lost jobs and stagnant incomes are unable to save.

If you are lucky enough to have an Association or a union, there is still a good chance that you have a pension plan. 66% of union workers have pensions, compared with only 15% of non-union workers. But Associations and unions are under increasing pressure at the bargaining table to allow employers to cut or eliminate real pensions.

We look to the best of traditional pensions—required employer contributions, money locked in until retirement, pooled professional investment and lifetime payouts—along with the best of 401(k) plans like portability.

We must build on what union-sponsored multi-employer funds and state pension systems have achieved in combining portability with the security that comes with lifetime monthly benefit payments.

Our current economic downturn has made this much worse. In many parts of this country, public-sector workers have the right to form unions. Not surprisingly, state and local government workers are four times more likely than private-sector workers to have defined-benefit plan coverage. But public-sector

plans are under attack through legislation and ballot initiatives.

Workers can barely meet day-to-day expenses. How much then can they save on their own for retirement? Plainly put: There is no way that 401(k) plans can adequately substitute for the loss of a guaranteed lifetime benefit. Look at the data: The median account balance in 401(k) type plans for 62-year-old workers is worth an annuity payout of about \$400 a month. \$400 a month. That just doesn't cut it. And most workers will outlive their savings.

A *Time* magazine cover story last fall on the failure of 401(k) plans summed it up: "This isn't how retirement was supposed to be." After a lifetime of hard work, workers deserve to retire with dignity—with the economic security they have earned.

It is imperative to strengthen and preserve what remains of the current public-sector pension system by working on two tracks—through collective bargaining and through legislation.

But retirement security is not only a moral issue for our country, it is an economic necessity. Low incomes for older workers will mean less consumer power...fewer opportunities for younger workers...and even greater pressure on future federal, state and local budgets.

I'd like to acknowledge the important work the National Institute on Retirement Security has done in highlighting this point. Last summer they reported that for 2006 alone, public assistance expenditures would have increased by some \$7.3 billion if not for incomes from defined-benefit pension plans.

Our fight to restore retirement security will bring a firestorm of opposition—count on it. But all meaningful social transformations are hard and take time. It took 20 years after Harry Truman first asked Congress for legislation establishing a national health insurance plan before Medicare was signed into law. And now, this year—45 years after that—we are the closest we have ever come to meeting President Truman's call for universal health care.

Universal retirement security is our next hurdle. Make it part of our legacy.

# WCEA Elections

WCEA is gearing up for elections so now is your chance to get involved.

If you or someone you know is interested in being a part of WCEA, nominations are being accepted for the following seats:

**Officers:** President  
Treasurer

**Directors:** Three Positions

Per the By-Laws, no more than two members from the same de-

partment may serve as a Director at the same time and terms for both Officers and Directors are for a period of two years.

For additional information on the duties and function of the WCEA Officers, Board of Directors or the elections, please contact Lori Delano, at (775) 328-3244, [ldelano@da.washoecounty.us](mailto:ldelano@da.washoecounty.us). The By-Laws are also posted on the WCEA website, [www.wcea.us](http://www.wcea.us).

The Election Committee must receive all nominations and candidate statements no later than **5:00 pm, September 14, 2011.**

Candidate statements can be up to 250 words and will be available to members prior to the elections.

Don't delay! Be a part of great team and send your nominations to: Lori Delano, District Attorney's Office, (775) 328-3244, [ldelano@da.washoecounty.us](mailto:ldelano@da.washoecounty.us).



**Mark your calendar  
for the**

**Annual Membership Meeting**

**September 21, 2011**

**5:30 pm**

**Health Dept Room A & B**

☞ **WCEA Board of Directors Elections**

☞ **Meet the Candidates**

# For Our Members

**Did you know** that Verizon Wireless gives an **18%** discount to Government employees? Check online [www.verizonwireless.com](http://www.verizonwireless.com) or take your pay stub to your nearest Verizon store.



**WELCOME TO WCEA Members**  
**Wild at Work** are eligible for great discounts on hotels, theme parks, & more! For a complete listing of all current discounts, visit the WCEA website or [ww.wildatworkvacations.com](http://ww.wildatworkvacations.com)

## WCEA Newsletter

The WCEA newsletter is one way to reach our membership and keep everyone apprised of current events and news. It is created for the members by the members.

Is there a subject you would like to see in a future issue of the WCEA Review? Suggestions or ideas that association members could benefit from? Put those journalistic abilities to the test and send to [tsanders@washoecounty.us](mailto:tsanders@washoecounty.us) or the WCEA office, [main@wcea.us](mailto:main@wcea.us). And please Folks, let's keep it appropriate.



## New At WCEA

Have you called the WCEA office and had a different voice answer your questions? After several years as WCEA's secretary, Peggy Clemens decided to retire at the beginning of the summer and Michelle Budd was hired in her place.

Michelle spent 14 years with the County and brings not only her familiarity and knowledge of how the County works but a desire to learn about the Association and how to best assist the members.

On the Board of Directors, Barry Brode has stepped up to fill the Director's position that was left vacant when Bertie Alger retired recently. Barry is a Court Security Officer and ran for a seat last year in 2010. He will be an asset to the Board as he finishes out the year plus term.

We are happy to have Michelle and Barry on board and welcome them both as the newest members of the WCEA team.

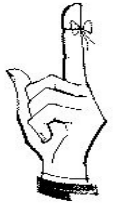
# Remember....

...to keep your information current so you receive WCEA correspondence.

If anything has changed such as:

- Mailing address • Department
- Email • Phone Number

Or if you are unsure, please contact Michelle at (775) 329-9750 or email [main@wcea.us](mailto:main@wcea.us)



Wish to withdraw from WCEA? It's **your** responsibility to fill out the withdrawal form and contact the Comptroller's office in order to stop the dues from being deducted.

Contact the WCEA office at (775) 329-9750 or talk to any Board Member.

Have an email address at home? Then please fill out the below form and:

- ☞ Hand deliver to any Board Member
  - ☞ send through inter-county mail to any Board Member
  - ☞ email to [main@wcea.us](mailto:main@wcea.us)
  - ☞ snail mail to the WCEA Office:  
1575 Delucchi Lane, Ste 208, Reno, NV 89502.
- This information is to update our files and will not be used for any other purpose except for WCEA.

**Home Email Address Form**

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Name

---

Address

---

City ST Zip

---

Primary Phone Number

---

Home email address

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Your Department



## Connect Your Home Discount Offers

### DISH Network Discount Offer

CALL 866-395-9955 or click here to [order DISH Network](#). Receive a \$75 VISA gift card and get up to \$20/mo off your first year on packages starting at just \$19.99/mo! Order today as a new customer and you also get:

- Savings up to \$800
- 30 premium movie channels FREE for 3 months
- FREE BLOCKBUSTER for 3 Months
- FREE Standard Installation
- HD FREE for Life
- FREE HD DVR

*\*\$75 VISA gift card works the same as a debit card and is available only to new customers that activate service with Connect Your Home and requires a 24-month agreement. Prices are subject to change without notice. .*

### Protect Your Home – Authorized ADT Dealer Discount Offer

CALL 866-526-9052 or click here to [order ADT](#). Receive a \$100 VISA gift card and a free ADT Monitored Security System valued at \$850 for no activation or equipment costs, and only \$99 to completely install. Order today as a new customer and you also get:

- Free keychain remote valued at \$120
- Front and Back Door protection
- Infrared Interior Motion Detector
- Interior Siren

*\* \$100 VISA Gift Card fulfilled by Protect Your Home through third-party provider, Connect Your Home, upon installation of a security system; requires a 36- Month Monitoring Agreement required at \$35.99 per month (\$1,295.64). Offer valid only for new customers.*

### Verizon FIOS Discount Offer

CALL (888) 582-5885 or click here to [order Verizon FIOS](#). Receive a \$75 VISA gift card and join a network built to power your family's devices. Bundle packages starting as low as \$84.99. Order today and you also get:

- 195+ channels packed with entertainment punch
- Get a wireless router at no additional cost
- Breakneck speeds for gaming, videos and more
- No term contract
- Talk as long as you want with unlimited calling

*\*\$75 VISA gift card works the same as a debit card and is available only to new customers that activate service with Connect Your Home. Prices are subject to change without notice.*

### DIRECTV Discount Offer

CALL 888-919-6411 or click here to [order DIRECTV](#) – use promo code: CY161 Receive a \$75 VISA gift card and get NFL Sunday Ticket™ FREE\* and save \$31/mo for one year! Order today as a new customer and also get:

- Free standard installation
- Free HBO, SHOWTIME, starz, cinema for 3 mo.
- Free HD
- Access to DIRECTV CINEMA & 400 newest movies

*\*\$75 VISA gift card works like a debit card and is available only to new customers that activate service with Direct Choice Satellite. NFL Sunday Ticket™ is included at no extra charge on CHOICE™ (\$34.99/mo) & above pkgs. Prices are subject to change without notice.*

### HughesNet Discount Offer

CALL 888-986-9887 or click here to [order HughesNet](#). New customers receive a \$50 VISA gift card on internet speeds up to 2.0 Mbps and plans starting at \$39.99/mo. Order today as a new customer and you also get:

- Free standard installation
- Free identify theft for 6 months
- Free security suite for 3 months
- 24/7 live technical support
- Email accounts up to 2GB of storage

*\*\$50 VISA gift card works the same as a debit card and is available only to new customers that activate service with Connect Your Home. Prices are subject to change without notice.*

### Charter Cable Discount Offer

CALL (888) 338-9060 or click here to [order Charter Cable](#). Receive a \$25 VISA gift card and save with Charter bundle starting at \$69.97 with no contract. Order today as a new customer and you also get:

- 100+ Channels, to the top rate HD Channels
- Internet Download speeds up to 1 mbps
- Unlimited Long Distance to US, Canada & Puerto Rico

*\*\$25 VISA gift card works the same as a debit card. Prices are subject to change without notice.*

### Time Warner Cable Discount Offer

CALL (888) 929-7909 or click here to [order Time Warner Cable](#). Receive a \$25 VISA gift card and save with Time Warner Cable TV, Internet & Phone. 3 Great services 1 incredible offer and you also get:

- ESPN 3D
- Movies on demand
- Free HD Access
- Free 24/7 Tech Support
- TW Cable TV App

*\*\$25 VISA gift card works the same as a debit card and is available only to new customers that activate service with Connect Your Home. Prices are subject to change without notice.*



# Hartford 457 Deferred Compensation Plan

## Determining Your Retirement Income



Most Frequently Asked Question:



*“Will I have accumulated enough to retire comfortably?”*

## Hartford Life Provides Personal Assistance

**Your Hartford Representative: Sharon Brannon**

- Can help you determine cash you'll need to meet your retirement goals
- Can provide personal account reviews as your circumstances change
- Can provide information to help you select your investment choice(s)
- Can offer confidential, individual appointments at your work site
- Can provide your 401(a) information (upon 1-year anniversary)
- Can help calculate the net impact of pre-tax contributions
- Can conduct informational group meetings
- 826-1227, ext.4 or [sharon.brannon@hartfordlife.com](mailto:sharon.brannon@hartfordlife.com)



# PROTECT YOUR FUTURE INCOME!

**Why do you need Disability Income Insurance? Consider the facts:**

- 56% of Americans said they couldn't pay their bills or meet expenses if they were disabled and couldn't work for a year or more.\*
- On average, a disabling injury occurs every 1.2 seconds.\*\*
- Medical expenses averaged \$4,427 per disabling injury in 2006.\*\*\*

WCEA has endorsed American Fidelity as your provider for Disability Income Insurance. American Fidelity's Disability Income Insurance was created specifically for Washoe County employees. **You need salary protection if you depend on your income.**

With American Fidelity's Disability Income Insurance, benefits are payable when you are unable to work due to a covered accident or sickness. Use the benefit payment for your mortgage, car payment, utilities, or groceries—the choice is up to you!

There is still time to see your American Fidelity Account Representative. Enrollment ends November 7—schedule your Disability Income Insurance discussion today!  
*-Limitations, exclusions, and waiting periods may apply.*

Take a step in protecting your future income! Contact American Fidelity at 775-829-1313 to begin your coverage or to update an existing plan. †

 **American Fidelity  
Assurance Company**  
A member of the American Fidelity Group®

\*"DI: Selling the need", *Life & Health Advisor*, April 2008, p.3.

\*\*National Safety Council, *Injury Facts*, 2008 Edition, pg. 2.

\*\*\*National Safety Council, *Injury Facts*, 2008 Edition, pg. 4.

†This policy does not automatically update with pay raises. Please contact American Fidelity to update your coverage to keep up with your increased salary.