

A STEP-BY-STEP TOOLKIT

SOLIDARITY BETWEEN GENERATIONS

Building a Strong Retiree Organization Will Build a Stronger Union



Produced by

California Alliance for Retired Americans (CARA)

and the California Labor Federation (CLF)

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Acknowledgements

This toolkit is dedicated to the memory of Willie Gholar, a longtime member of SEIU, a CARA Vice President, and an advocate for building a strong progressive retiree movement in California.

This toolkit would not have been possible without the help of the many kind people and unions who took their time to talk with us about retiree programs.

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Kate Kelsey, intern

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California Federation of Teachers (CFT)
California School Employees Association (CSEA)
Communications Workers of America (CWA)
California Teachers Association (CTA)
National Education Association (NEA)
International Brotherhood of Teamsters (IBT)
Service Employees International Union (SEIU)
United Auto Workers (UAW)
United Food and Commercial Workers (UFCW)

The following people helped in the creation of this guide:

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Karen Connor (IBT)
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Luis Duran (SEIU)
Lisa Tilson (SEIU)
Sam Stark (UAW)
Bill Price (UFCW)



California LABOR Federation

Dear Union Leaders,

Let's make 2008 the year of the union retiree in California. All too often we forget about one of our most powerful resources: the hundreds of thousands of retired union members and their families who live in California.

CARA, the California Alliance of Retired Americans, is a coalition of union and community organization retirees, and it is our key to tapping into this resource.

To help you in activating your retirees, CARA has prepared the enclosed toolkit, "Solidarity Between Generations: Building a Strong Retiree Organization Will Build a Stronger Union." CARA can also be called upon to offer more "hands-on" help in organizing your retirees.

Two decisive elections are coming up and we need to mobilize our members as never before. Not only will we need every vote for our candidates this year, we'll also need a strong ongoing organization of retirees to advocate for our issues after the election.

If you don't already have a retiree program, 2008 is the year to start one. If you do have one, 2008 is the year to spur it on to a new level of activism.

In Solidarity,

Art Pulaski
Executive Secretary-Treasurer
California Labor Federation



Dear Sisters and Brothers,

It has been my great pleasure to lead the California Alliance for Retired Americans since its founding convention in late 2003. I have had the opportunity to meet retired union members all over the state and work with them to further the issues that we all care about – from pension protection to health care reform. These retirees have years of experience to bring to the senior movement – as union leaders, shop stewards, political activists, and picket captains. They know the issues, the strategies, and the ropes.

The problem is that we have such a small percentage of retirees involved in our issues compared to potential numbers. A big part of the reason for this is that once union members leave their workplace and their local union, they are lost to us. Very few unions keep track of folks once they leave the workplace, and thus cannot keep them actively engaged in the issues that they cared about as active members, and may still care about as retired union members. Many local unions have a retiree program. Some are very strong and supported by their local unions. Many more have a retiree group, but often it is under resourced and the retirees are left to fend for themselves. Some unions have no retiree program at all. There is so much potential to build strong retiree organizations without it taking a huge amount of resources. CARA wants to work with every local union we can to harness and engage this potential.

We created this toolkit to help you, the local union – and to help us, CARA, the official retiree organization of the California Labor Federation (the national Alliance for Retired Americans is the official retiree organization of the AFL-CIO). We have talked with many of the international unions as well as some local unions to learn what is working and what is needed to build viable retiree organizations. This guide is meant to be a “best practices” guide, if you will. Since CARA is an umbrella organization of affiliated unions and community groups, your success in building a vibrant, vital and sustainable retiree group is the key to our own success.

We hope you find the information in this toolkit useful. It is a work in progress, so any suggestions you have to improve it would be welcome. As we move into an era of huge growth in the number of retirees who will be voting and making decisions that will impact all of our lives, we must commit ourselves to supporting our retirees - and developing strong progressive organizations that can address the pressing issues of our day. We look forward to working with you to build this progressive movement. Together, we can build a better tomorrow for ourselves, our grandchildren, and generations to come.

For more information on CARA, please refer to page 19-21 of this toolkit.

In Solidarity,

A handwritten signature in cursive script that reads "Nan Brasmer".

Nan Brasmer, President
California Alliance for Retired Americans

PART ONE: WHY ORGANIZE RETIREES?

What Retirees Can Do for the Union

Retirees offer a wealth of professional experience and knowledge. When retirees are organized there is a great deal they can do to benefit themselves, the labor movement and the community. Unorganized they remain powerless.

Here are some suggestions of what retirees can do:

1. Retirees can organize and help support their retiree program

- a. Decide retiree priorities.
- b. Create their own newsletter or provide information for the unions' newsletter about retiree activities.
- c. Maintain a mailing list of retirees (once they have a list of retirees).
- d. Collect dues.
- e. Plan their agendas.
- f. Outreach to soon to be retirees, etc.

2. Political Action

- a. Staff phone banks.
- b. Organize letter-writing campaigns.
- c. Hold workshops on issues important to seniors (i.e. housing and healthcare, etc.).
- d. Create candidate accountability questionnaires.
- e. Conduct lobbying and perform other COPE work.
- f. Work with other senior groups to create visibility for the union.

3. Retirees can help with organizing

- a. Distribute leaflets.
- b. Attend rallies, hearings, press events, and picket lines.
- c. Speak to workers, consumers, other organizations for support.

4. Retirees can help out at community events, and on community issues.

Retirees have long standing relationships with community leaders (politicians, businesses, religious leaders, school boards, and know their neighbors and residents).

5. Retirees can volunteer in the community as mentors or they can mentor working members.

PART ONE: WHY ORGANIZE RETIREES?

What the Union Can Do for Retirees

It is essential to think about what the union can do for retirees. All too often, once a member leaves the job, he or she is just forgotten about.

Here are some ideas:

1. Information

- a. Plan informative workshops on issues that are important to retirees and seniors (i.e. health care, financial planning, pensions etc.).
- b. Keep active members who are close to retirement informed about benefits and the retirement process.
- c. Keep retirees up to date on contract negotiations (unions negotiate for both active and retired members, so retiree program members have an interest in being informed about the negotiations).
- d. Keep retirees on the mailing list for union newsletters or keep them on the email list allowing them to receive e-mail alerts.

2. Political

- a. Advocate legislation that is critical to retirees and improves their lives.
- b. Offer retirees a voice within the union.
- c. Offer retirees a voice politically within the community.

3. Social

- a. Provide a place for retirees to meet for meetings and socializing (luncheons, trips, etc.).
- b. Clubs (book, investment, etc).

4. Institutional Support

- a. Provide staff support for the retiree program.
- b. Provide office support for phone calls and mailings (access to computers and copiers).
- c. Provide office space (desk, phone access, file cabinet etc.).
- d. Check-off for retiree dues.

PART ONE: WHY ORGANIZE RETIREES?

Retiree Issues are Labor's Issues

Retiree program leaders should organize ways for retirees to be active on issues they find important. Pension and benefit programs are at increasing risk of being cut and are critical to a retiree's livelihood. Retirees are vital members of the community they live in. They have built relationships and know the key players in the community. Though not all retirees can be active in the same capacity some can visit legislators or go to political meetings. Others can staff phone banks or write letters to the editor.

Some issues that are of interest to retirees:

- 1. Pension and benefit protection**
- 2. Social Security protection (don't privatize)**
- 3. Medicare**
- 4. Health care**
 - a. Reform efforts for universal and single payer health care
 - b. Prescription drug issues
 - c. Long term care
- 5. Transportation**
 - a. Roads
 - b. Public transit
 - c. Paratransit
 - d. Pedestrian safety
- 6. Housing issues**
 - a. Renters
 - b. Homeowners and homeowner associations
 - c. Mobile home owners
- 7. Financial Planning**
- 8. Local community issues**
- 9. Safety**
 - a. Fraud
 - b. Home safety
 - c. Elder abuse
 - d. Identity theft

PART TWO: HOW TO ORGANIZE RETIREES

Tracking Retirees

One of the hardest parts of starting and maintaining a retiree program is keeping track of retirees when they retire. It is crucial to make it as easy as possible for the active member to join the retiree program and stay connected to the local union. The member needs to know about the retiree program and what it has to offer; this will help encourage retirees to join the program. The best way to communicate with members about the retiree program is to communicate with them before they retire. Here are some ideas on how to keep track of a member that retires:

1. Pre-retirement workshop

Work with the union to organize these workshops. The workshop should be given by a leader from the union and a leader from the retirement program. This is a good way to get members enrolled in the retiree program before they retire and not risk losing them once they retire.

2. Keeping members on your mailing list

A good way to ensure that you do not lose members is to keep them on your mailing list. This way all members will receive mailings informing them about the retiree program and other union issues. Only remove people from the mailing list if you are sure they are no longer at the same address or they ask to be removed. Another option is keeping members as active dues paying members when they retire until they ask to be removed.

3. Keeping active members informed about the retiree program

Let active members know about the retiree program either through a section in the newsletter that talks about the retiree program or with your website. Have a retiree program leader give a two-minute presentation about the retiree program at local union meetings. Let active members know about the retiree program and what it is doing.

4. Negotiating for a list of retired members

Negotiate with the employer to get a list of retired members and to be notified of each retirement as it occurs. This can be extremely helpful in tracking members. You can then contact retirees and encourage them to join the retiree program. If you are unable to get a list of retired members, ask to have your mailing included in a mailing from the union or employer so you can get information on the program to retired members.

PART TWO: HOW TO ORGANIZE RETIREES

5. Using a database to transition members from active to retired

If you already track active members in a database, creating a separate database for retired members can be helpful. When a member retires you can then simply add them as retired member in the database. You can then send the member a letter or application for the retiree program.

6. Including information about the retiree program in pension checks

Include a small, self-addressed stamped postcard in a pension check once a year that retirees can use to request more information about the retiree program.

7. Communication/PR

Create a brochure about the union's retiree program with a form to join that highlights how important the retiree group is, what kind of activities they are engaged in, when the group meets, and contact information.

8. Benefits Plans

Offer benefits plans through the retiree program as a way to encourage people to join the program.

Pre-retirement Workshops

Pre-retirement workshops and one-on-one pre-retirement meetings with stewards, union leadership or staff are a good way to give active members information about the retiree program. When you organize a pre-retirement workshop, schedule it at a time when most members will be able to attend. Call members who are close to retirement to remind them about the workshop. If you already have a retiree program, use recent retirees to call members. Have both the active union leadership and retiree program leadership lead the pre-retirement workshop. Promote the workshop for anyone who is retiring in six months to a year or even two years.

Pre-retirement workshops are a good time to talk about:

- Health care and benefits after retirement
- Financial planning
- Ways they can stay involved with the union (COPE, etc.)
- anxieties regarding retirement
- Information about the retiree program

PART TWO: HOW TO ORGANIZE RETIREES

Pre-retirement Meeting

This can happen a few months before a member retires. A liaison from the retiree program meets with the member for a one-on-one session, gives the member information about the retiree program and shares much of the same information given in the pre-retirement workshop. The liaison helps the member prepare for retirement.

Relationship with the Local

A key to a retiree program's success is a good relationship with the local. A connection between retirees and active members is important.

1. Work with the local when starting the retiree program

A meeting between the local's leadership and the retirees interested in starting a retiree program is an important first step in starting the program. It also establishes the relationship with the local from the beginning.

2. Designate a liaison between the retiree program and the local

One way to develop and maintain the connection is to designate a liaison for the retiree program to work with the local. The liaison's job is to keep the local informed of the retiree programs activities and also work to keep the retiree program informed of the local's activities. The liaison can represent the retiree program at the local's meetings.

3. Have a retiree as a voting or non-voting member on the union's executive board or general membership body

This gives the retiree program a voice within the union.

PART THREE: DEVELOP AND MAINTAIN A GREAT RETIREE PROGRAM

Starting a Retiree Program

We have talked about what retirees can add to your union and how the union can benefit retirees. But if you don't already have a retiree program how do you start one? Most union retiree programs have a national model that the local follows. Most do something like this:

1. Work with the local to start the retiree program

Before the first meeting, local leaders and a group of retirees should meet and work together to design the program within the union. At this meeting, begin brainstorming what you would like the retiree program to look like and how to perform outreach. Discuss why the retiree program is vital and what the program needs from the local in order to be successful. Establish what the union hierarchy will look like including the retiree program. It may be necessary to write bylaws at some point for the retiree program, or add a section in the existing local's bylaws, but this can wait until after the group has formed an initial sponsoring group. If you would like to see some sample bylaws please contact CARA (we have several examples).

2. Form a planning committee

Gather a small group of retirees to form a planning committee. This group of retirees will normally be retired union leaders, stewards or active members. They will work on designing the first meeting and will need access to a list of all retirees, if possible. The planning committee will also need staff and office support to work on planning the first meeting. See the sample first meeting agenda for ideas in the resources section.

3. Plan the first meeting

Another step to starting a retiree program is to set up a time and place for the program's first meeting. A good first meeting is a lunch to gather all the retirees. The planning committee should work on picking a place and time that they think would be most convenient for retirees. Send out flyers to all retirees inviting them to the meeting. Also make phone calls inviting retirees to the meeting.

PART THREE: DEVELOP AND MAINTAIN A GREAT RETIREE PROGRAM

Sometimes it helps to have a speaker at this first meeting to encourage people to come. For a list of ideas about speakers, please see the resource section of the guide. Use this meeting as a way to invite them to join the new program.

4. Topics for the first meeting

At the meeting allow time for brain storming about the program. What do the members want out of the retiree program? What issues are important to them? What sort of social activities do they want to do as part of the program? How do they want to be involved? Another question to ask is where did people come from to get to the meeting? This will help you decide where to hold the meeting in the future.

5. Continue meeting

After this meeting it is up to you how often the members meet, meeting quarterly is recommended. At the first meeting form a leadership group to plan future retiree meetings. It may also be necessary to form committees such as communication, legislative, political, social, community relations, etc. Also designate a representative to become the liaison with the local. Always have food at the meetings.



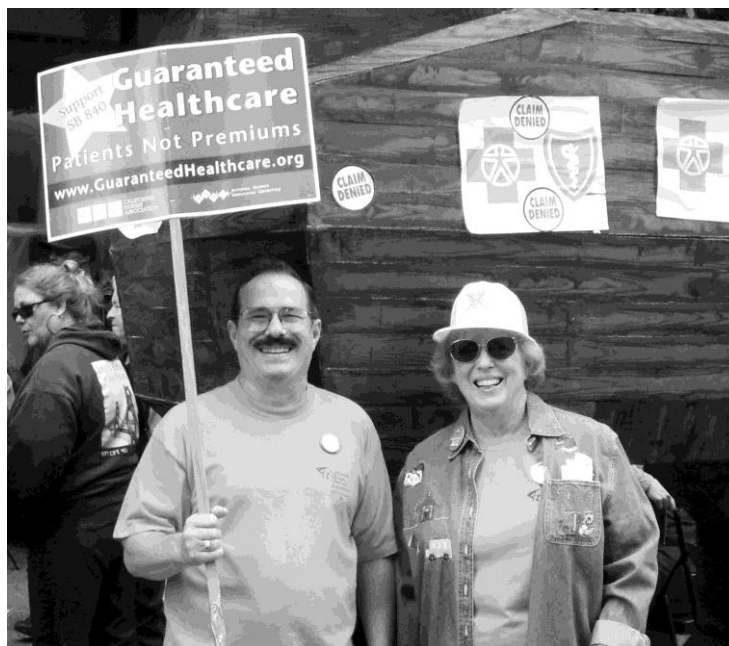
PART THREE: DEVELOP AND MAINTAIN A GREAT RETIREE PROGRAM

Step-by-Step Guide for Recruiting Members:

1. Negotiate with the employer for a list of retired members (as they retire or six months before they retire).
2. Hold a pre-retirement workshop for members who will retire in the next six months to two years.
3. Send a mailing about the upcoming meeting to these members.
4. Call the members who do not RSVP from the mailing and call the members who have replied to thank them.
5. Hold an event with an interesting speaker. Use this event as a time to recruit members.

Step-by-Step Guide for Retiree Program Meetings:

1. Designate a convenient time and place for the meeting
2. Have a speaker or an activity
3. Have time to socialize
4. Include an agenda
5. Keep the meeting short
6. Have food!



PART THREE: DEVELOP AND MAINTAIN A GREAT RETIREE PROGRAM

How to Keep Retirees Involved

While retirees can be a great resource to a local union a successful retiree program is based on what is important to the retirees. Retirees will only stay involved if they feel it is an important part of their lives. Here are some ways to keep retirees interested and involved:

1. Organize meetings with interesting speakers

Find speakers who talk about issues that are important to retirees. For instance, invite a police officer to talk about current scams targeting seniors. *For ideas about potential speakers please see the resources section of this guide.*

2. Make the meeting a social event

Give retirees a chance to make friends and reconnect with old friends. Include retirees when organizing events. Organize trips that would interest retirees. Each meeting should include information about the union's activities; issues, political activities and opportunities for action; and, a social time (maybe lunch or some food). Speakers can be invited that fit in with any of these areas. Organize holiday events if there is interest/energy.

3. Create a newsletter specifically for retirees

The newsletter should contain information that is relevant to the retiree program, such as information about upcoming retiree meetings and events. It should also include information about issues that are important to retirees. The newsletter should not only be sent to people currently in the retiree program but also to retirees on the mailing list who may not be part of the retiree program. This way the newsletter serves two purposes to keep current retiree program members informed and to recruit new members to the retiree program.

Another route is to start a column in the union's newsletter for retirees. Make sure that all the retired members are on the mailing list for the union newsletter. This will keep both active members and retirees informed about what the retirees are doing.

PART THREE: DEVELOP AND MAINTAIN A GREAT RETIREE PROGRAM

Funding Your Retiree Program

Funding your retiree program can be difficult. In general, retirees are not able pay the same dues they were paying when they were employed. While it is possible for a retiree program to be sustained by the local, it is beneficial to both the local and the retiree program for the retiree program to have its own funds. Collecting dues from retiree program members is the way to create and maintain these funds. Remember when collecting dues to make them affordable, otherwise people may not want to be involved in the program. Here are a few ideas on collecting dues:

1. Negotiate to have dues checked-off from pension checks

Negotiating to have a small dues check-off from pension checks is the easiest way to collect dues. Winning check-off will often require the cooperation of the pension board, executive board, elected union officials and the employer.

2. Keep the dues structure simple

The administrative task of collecting dues can be time consuming. Keep the dues structure simple. Having yearly dues rather than monthly dues can simplify the dues structure.

3. Lifetime membership

Create the option for a one-time fee for a lifetime membership in the retiree program. This allows the member to pay for the program while they are still employed and helps with the transition from active to retired member. This works best when the one-time fee is for membership in the national union and the member continues to pay yearly dues to the local retiree program.

4. Support from the local

Support from the local can come in the form of office space, postage, and access to phones, a copier, etc. The local can provide a place for the retiree program to meet. Support from the local staff in these forms is a valuable asset for the retiree program. The local can also sponsor recent retirees as a retirement gift by paying their dues for the first year or two.

PART FOUR: RESOURCES



California Alliance for Retired Americans (CARA)
600 Grand Ave #410 Oakland, CA 94610
(510)663-4086 www.CaliforniaAlliance.org

PART FOUR: RESOURCES

Sample First Meeting Agenda

1. Welcome
2. Self Introductions (name and city you live in or where you worked)
3. Leader from local union to talk about the importance of retirees
4. Introduce the planning committee
5. Maybe a keynote speaker on an important issue
6. Explain the purpose of forming a retiree program: social, informational, political
7. Ask members for input on forming the program
 - a. Where and when should meetings be held?
 - b. What issues are important to them?
 - c. How do they want to be involved in the program?
 - d. Where did they come from for the meeting? Have most retirees left the area?
 - e. How to get more retirees involved?
8. Form committees such as communication, legislative, political, social, community relations, etc.
9. Continue planning committees, functions and ultimately leadership for the group
10. Announce the next meeting. Ask new members to volunteer in getting other members to come

(Lunch should be included as part of the program)

Potential speakers for the retiree group:

California Alliance for Retired Americans representatives

Community leaders on key subjects

Local union representatives (contract issues, etc.)

Union leaders (state council, international, etc.)

Local central labor council or CA Labor Federation

Invite local political leaders to speak on issues that are of interest to the program

Invite local police to speak about scams targeting seniors, crimes against seniors, safety, etc.

PART FOUR: RESOURCES

Senior organizations:

California Alliance for Retired Americans (CARA)

North:

600 Grand Ave., Room 410, Oakland, CA 94610

(510) 663-4086/ (510) 663-4099

www.CaliforniaAlliance.org

South:

309 Rampart St. Suite A, Orange, CA 92868

(714) 244-7776/ (714) 385-1544

Alliance for Retired Americans (ARA)

815 16th Street, NW Fourth Floor

Washington, DC 20006

(202) 637-5399

California Health Advocates (CHICAP)

5380 Elvas Avenue, Suite 104

Sacramento, CA 95819

tel: (916) 231-5110

fax: (916) 231-5114

news@cahealthadvocates.org

Social Security Administration

North:

Regional Public Affairs Office

P.O. Box 4201

Richmond, CA 94804

1-800-772-1213

South:

11500 W Olympic Blvd

Los Angeles, CA 90064-1524

California Department of Aging

1300 National Dr., Suite 200,

Sacramento, CA 95834

916-419-7500

PART FOUR: RESOURCES

Join CARA Today

ORGANIZATION AFFILIATE

I belong to a club, group or organization that would like to affiliate with CARA. Please send us organizational affiliation material. Organization members of CARA have voting right on important decisions and setting our issue priorities.

- 15-50 members \$50 51-100 members \$100
- 101-250 members \$250 251-500 members \$500
- 501-over members \$800

CARA ACTIVIST NETWORK

I am a member of an organization that is affiliated with CARA. Please include my name on the CARA Activist Network to receive information and updates from CARA and ARA.

CARA ACTION TEAM (CAT)

I want to become involved with my local CAT. I want to help advocate for issues like a real prescription drug plan, long term care, affordable housing for seniors, protecting Social Security and our retirement pensions and universal health care. I live in _____ County.

MEMBERSHIP

I want to join CARA through the CARA Activist Network (CAN) by paying \$10 per year. This membership entitles me to participate in both CARA and ARA activities and receive our regular Action Alerts and the quarterly newsletter.

Name: _____

Address: _____

City/State/Zip: _____

Phone/Fax: _____

Email: _____

Please mail or fax this form to CARA at:

600 Grand Ave., Suite #410 Oakland, CA 94610 Fax: (510) 663-4099

PART FOUR: RESOURCES

Join the CARA ACTION TEAM (*CAT*) in your Area

NORTHERN CALIFORNIA

ALAMEDA COUNTY: Every 2nd Tuesday @ 10:00 am, South Berkeley Senior Center, Ellis @ Ashby, Berkeley/ Jim Forsyth @ 510-581-5169.

CENTRAL VALLEY: Every 4th Monday @ 10am; St. Mary's Episcopal Church, Cottage @ Louise, Manteca/ The Bailey's @209-951-0499.

CONTRA COSTA/SOLANO: Every 3rd Tuesday, @10:30am, UFCW Local 5/1179, 4121 Alhambra, Martinez / Mary Magill @ 707-748-0721.

FRESNO AREA: Every 3rd Tuesday @12:30pm at the CSEA Office, 2501 W. Shaw. Call Gene Roza @ 559-905-3521 to rsvp – light lunch provided.

PLACER CTY: Every 3rd Wednesday at 1pm, Loomis Congregational UCC, 6440 King Rd. Loomis / Diana Madoshi @ 916-435-9760.

SACRAMENTO AREA: Every 3rd Thursday at 10:30am; CA Labor Fed, 1127 11th St. Room 425, Sacramento (bring brown bag lunch), Carolyn Negrete @ 916-424-5316 (coincides with CARA Legislative committee).

SAN FRANCISCO: Every 2ND Thursday @12:15 pm at St. Mary's Cathedral, 1111 Gough St. at Geary, SF (after SAN meeting). Call Roni Howard @ 415-585-9080.

SANTA CLARA COUNTY: Every 4th Thurs @12:30pm, at the S. Bay Labor Council, 2101 Almaden Rd., Ironworkers Room #110, San Jose/ Carol Garvey @ 408-276-6981.

SOUTHERN CALIFORNIA

ORANGE COUNTY: Every 3rd Wednesday at 10 am; Teamster Local #952, 140 S. Marks Way, Orange / Karen Connor, 626-915-4044.

LOS ANGELES COUNTY: Every 2nd Wednesday @ 10am, SEIU Local 721, 500 S. Virgil, Los Angeles / Rosario Holguin @ 626-794-8691.

SAN DIEGO: Every 3rd Thursday @ 1pm; Sheetmetal Workers, 4594 Mission Gorge, Pl. San Diego/ Guy Cargulia @ 858-485-5774.

