

FA Compressed Calendar Survey

By Charlotte Lofft, FA President

Four faculty have worked long and hard to produce a survey for all faculty on the Compressed Calendar. This survey will be in the boxes the end of April and will be distributed to all faculty, regardless of membership status. Please take the time to fill it out and return it according to the directions. Your input is very important. NOTE: The decision to go with a Compressed Calendar cannot be made in the absence of negotiations. This is not something that administration can decide for us. So, your input takes on considerable importance in light of this fact. The FA seeks to know what our faculty want before we will decide what position to take on this matter.

Thank you.

ATTENTION:

The new Contract has an MOU regarding instruction notification of a grade change. Please refer to Page 10 of this Newsletter to see it.

Important Information If You Qualify for Social Security

By Ken Eberhard

This information is for those who qualify for Social Security, belong to CalSTRS, and are at or close to 65. If you wish more information contact me at 510-723-7432 or keberhard@chabotcollege.edu or come by my office 2016 in building 2000.

- **If you are under normal (or full) retirement age (FRA) and will be for the entire year:** (See TABLE1) when you start getting your Social Security payments, \$1 in benefits will be deducted for each \$2 you earn above the annual limit. For 2008 that limit is \$13,560***. Remember, the earliest age that you can receive Social Security retirement benefits remains 62 even though the FRA is rising. ***Make anything around \$50,000 and you will collect \$0 for that year.***
- **In the year you reach your FRA:** \$1 in benefits will be deducted for each \$3 you earn above a different limit, but only counting earnings before the month you reach FRA. For 2008, this limit is \$36,120***. (See examples: TABLE 2)
- **Starting with the month you reach FRA:**, you will get your benefits with NO limit on your earnings
- **Reduction in benefits:** There is a slight reduction in benefits for retiring after age 65, but before FRA. (See TABLE 3)
- **When you retire and start collecting CalSTRS retirement benefits:** The Windfall Elimination Provision (WEP) of Social Security will *substantially* reduce your Social Security benefits when you start to get your STRS benefits. So this allows you for a period of time to get higher benefits. Go to <http://www.socialsecurity.gov/retire2/wep-chart.htm#ely> for details.

Topics:

**2008-2009 Academic Calendar
Faculty Coordinators:**

**Limitations on Rights and
Responsibilities**

**Good News for the Sabbatical
Leave Fund**

Lab Load Factor Study

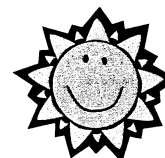
**MOU Regarding Instructor
Notification of a Grade Change**

**FA Election of Officers Coming Up
By Charlotte Lofft, FA President**

The annual election of officers will occur at the end of April and beginning of May. Only members can vote. Please watch your mailbox for your ballot.

The E Board is delighted to inform you that your FA dues have not increased in eight years. This is due, in part, to some excellent relations with the District. Moreover, since we are an independent union, we don't pay an affiliation fee to a national or state organization. Affiliated unions have a dues structure that is at least double ours.

Colleagues: Please note the updated version of the 2008-09 Academic Calendar. It represents a change which is the October 7, 2008 Mandatory Flex Day. Everything else is the same. The calendar is included in this Newsletter.



Important information if you qualify for Social Security (continued)

****Normal (or full) Retirement Age (FRA) TABLE 1**

Year of birth	Age
1937 and prior	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-54	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Notes:

1. Persons born on January 1 of any year should refer to the normal retirement age for the previous year.

YEAR OF YOUR FRA

TABLE 2

EXAMPLES OF SOCIAL SECURITY BENEFITS IF YOU COLLECT AFTER AGE 65 BUT BEFORE FULL RETIREMENT AGE (FRA)

SOCIAL SECURITY MONTHLY BENEFIT	MAXIMUM EARNINGS*** IN YEAR YOU REACH FULL RETIREMENT AGE** BEFORE NO BENEFITS*	MAXIMUM EARNINGS*** IN YEAR YOU TURN 65 BEFORE BENEFITS HALVED.*
\$500	\$54,120	\$45,120
\$600	\$57,720	\$46,920
\$700	\$61,320	\$48,720
\$800	\$64,920	\$50,520
\$900	\$68,520	\$52,320
\$1,000	\$72,120	\$54,120
\$1,100	\$75,720	\$55,920
\$1,200	\$79,320	\$57,720

* TOTAL EARNINGS COUNT ONLY FOR THE MONTHS BEFORE THE MONTH OF YOUR FRA

*** THESE AMOUNTS ARE ADJUSTED ANNUALLY

HOW MUCH YOUR SOCIAL SECURITY BENEFITS ARE REDUCED TO IF YOU RETIRE BEFORE FRA

TABLE 3

Born 1942		Born 1943-1954	
65	94.4	65	93.3
65 + 1 month	95.0	65 + 1 month	93.9
65 + 2 months	95.6	65 + 2 months	94.4
65 + 3 months	96.1	65 + 3 months	95.0
65 + 4 months	96.7	65 + 4 months	95.6
65 + 5 months	97.2	65 + 5 months	96.1
65 + 6 months	97.8	65 + 6 months	96.7
65 + 7 months	98.3	65 + 7 months	97.2
65 + 8 months	98.9	65 + 8 months	97.8
65 + 9 months	99.4	65 + 9 months	98.3
65 + 10 months	100.0	65 + 10 months	98.9
		65 + 11 months	99.4
		66	100.0

Chabot-Las Positas Community College District

2008-2009 Academic Calendar
(Revised March 22, 2008)

*Approved by the Board of Trustees
November 14, 2006, Item #4.2*

Fall 2008

Monday	August 18	Convocation Day
Tuesday	August 19	Division Day
Wednesday	August 20	Classes Start
Saturday	August 30	No Saturday Classes
Monday	September 1	Labor Day
Tuesday	October 7	Flex Day-Mandatory ⁴
Saturday	November 8	Saturday Classes Meet
Monday	November 10	Veterans' Day
Wednesday-Friday	November 26-28	Thanksgiving Holiday ¹
Saturday	November 29	No Saturday Classes
Wednesday	December 17	Finals
Thursday	December 18	Finals
Friday	December 19	Finals
Saturday	December 20	Saturday Finals
Monday	December 22	Finals
Tuesday	December 23	Finals

Spring 2009

Monday	January 19	Martin Luther King Holiday
Tuesday	January 20	Classes Start
Fri., Sat. & Mon.	February 13, 14 & 16	Presidents' Weekend ¹
Saturday	April 4	Saturday Classes Meet
Monday-Saturday	April 6-11	Spring Break ²
Friday	May 22	Finals
Saturday	May 23	Saturday Finals ³
Monday	May 25	Memorial Day
Tuesday	May 26	Finals
Wednesday	May 27	Finals
Thursday	May 28	Finals
Friday	May 29	Finals

¹ No Saturday classes.

¹ Saturday classes will be held on April 4, 2009 the Saturday preceding Spring Break. Classes will not be held on Saturday, April 11, 2009.

¹ Extra time needs to be built into Saturday classes to accommodate for fewer days.

⁴ Flex Day-Mandatory added to calendar per Academic Calendar Committee 3/22/2008.

