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AD NOTES

Volume XXVII, Issue 1
September 7, 2007

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One mark of a great educator is the ability to lead students out to new places where even the educator has never been.

Thomas Groome

Attorney available at the GGEA Office

GGEA provides its members with the opportunity to meet with an attorney for 30 minutes about non-job related issues free of charge. This is on a first come, first served basis. There are 4 spaces per day available on the following Wednesday dates: September 19, October 10 and 17, November 7 and 14, and December 5 and 12. Appointments times begin at 3 PM. Call the GGEA Office if you wish to schedule an appointment.

OCTFCU Retirement Planning Forum

Information and education are the most important tools available to improve financial skills. To help members achieve their goals for the future and become better-informed consumers, OCTFCU provides complimentary educational workshops on a broad range of topics, from saving and investing to purchasing a new auto or home. Go to www.octfcu.org for more info on these workshops.

OCTFCU will be also be hosting the 2007 Retirement Planning Forum for school employees on Saturday, September 29th, at the Plummer Auditorium in Fullerton. Two sessions will be offered: 9 AM to Noon and 1:30 PM to 4:30 PM. These forums are free but you need to register online at www.octfcu.org or call 800-4OCTFCU for your ticket(s). Sign up for one of them today and learn in a relaxed atmosphere from experienced and knowledgeable OCTFCU representatives and financial advisors. These forums are open to everyone-you do not need to be a member to attend.

Welcome Back and Have a Great 2007-08 School Year

Wanted: Writers for the Advocate

Ever thought about writing an article for the GGEA Advocate? Well, give GGEA a call and submit your name. We will be happy to add you to the list! The Advocate Editors are always looking for interesting stories involving teachers, students or events happening at your work site.

403(b) Retirement Tax-Deferred Savings

As a teacher in California, you can participate in a 403(b) tax-deferred annuity plan. These plans allow you to set aside a portion of your paycheck for retirement purposes that can be used to supplement your CalSTRS retirement. CalSTRS has a website that compares more than 100 vendors and 300 different retirement investment products. Called 403bCompare, this website is a free retirement planning tool for all CTA members and school employees. The website can be found at www.403bCompare.com. OCTFCU is the GGUSD third party provider for this service.

IRS Code 125 Flexible Benefit Plan

The **125 Flexible Benefit Plans** are available to District employees and will help to reduce your taxes and increase your spendable income by authorizing **tax-free** withdrawals from your before-tax salary. The money can be used for two areas: Medical Expenses and Dependent Care. You should have already received information from the district about informational meetings that are being held this month. Remember, September is when open enrollment takes place for this district. For more information, contact the Insurance Office at 663-6523 or 663-6495.

High School Segment Director Opening

There is currently a one (1) year High School Segment Director opening on the GGEA Board of Directors. The posting for this position has been sent to each worksite for posting. The election for this position will take place at the September H/S Segment meeting prior to Rep Council on September 25. The meeting will start at 3:15 PM at the Garden Grove Community Center.

Open Enrollment for GGUSD Health Plans

September is the Open Enrollment period for GGUSD employees. Open enrollment is the time during which employees and retirees may take the opportunity to change their medical and/or dental plans. This is the only time during the year when such changes can be made. All forms must be completed and returned to the District Insurance Department no later than **Friday, September 28th**. For further information, call the Insurance Department at 663-6495 or 6523.
