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# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

## RETIREEES FIGHT AGAINST INFLATION, TRTA FIGHTS FOR RETIREEES

By Tim Lee  
Executive Director



CONTINUED ON NEXT PAGE

# RETIREES FIGHT AGAINST INFLATION, TRTA FIGHTS FOR RETIREEES

Texas public education retirees are feeling the pain of rampant inflation in their pocketbooks. According to a recent report by *CHNI News*, prices for the cost of goods and services are “1.62 times higher than average prices in 2001 . . . meaning a dollar today only buys 62% of what it bought back then. And where the inflation rate was 2.85% in 2001, it is now 8.54%.”

The Teacher Retirement System of Texas (TRS) – the sole form of financial security for most TRS retirees – provides modest monthly annuities to 480,000 retired education employees. The average TRS check is \$2,118, while 136,000-plus retirees receive less than \$1,000 per month.

As many members of Texas Retired Teachers Association (TRTA) know all too well, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) prevent TRS retirees from receiving some or even all of their earned Social Security (SS) benefits, for those who worked part-time or full-time jobs paying into the system before, during, and after their employment in a school district.

If a TRS retiree does not have additional income or savings, they are covering everyday costs on an annuity that has not increased in at least 18 years. The last true cost-of-living adjustment (COLA) for TRS retirees was passed in 2013, but only applied to those who retired before 2004.

For private sector employee retirees who paid into SS throughout their careers, it is easier to keep pace with inflation because the program provides regular COLAs. As part of state law in Texas, COLAs may only be given to TRS retirees when approved by the Legislature. A COLA requires years of effort and advocacy, in alignment with financial conditions that keep the pension fund actuarially sound.

At an interim hearing of the Senate Finance Committee on May 4, TRTA Executive Director Tim Lee, as well as

several members of TRTA, provided testimony regarding the impact of inflation on retirees’ incomes and lifestyles.

Lee noted that inflation is taking a huge toll on retirees who have not received an actual COLA since 2004. In that time, inflation has increased by 52%, making a dollar today worth 65 cents compared to a 2004 dollar.

TRS retirees are facing a harsh reality. Lee pledged that TRTA will work diligently with the Legislature to provide retirees a meaningful COLA in 2023.

Dr. Mary Widmier told the committee that both she and her husband retired 15 years ago and rely almost completely on their TRS annuities. Despite **21 years paying into Social Security, she receives only \$120 per month due to the WEP reduction.** Since 2007, when they retired, inflation has decreased their purchasing power by 39%.

Widmier told the committee, “We are here today to ask for a meaningful COLA, but also for a comprehensive approach. Since we truly depend on our TRS pension fund, we need an approach to ensure the fund remains actuarially sound, pursues wise investments, and allows the fund to grow.”

TRTA member Eric McKnight focused on how TRS pension payments help businesses in his community and the negative effects of inflation on local members (see page 3 for more personal stories from TRTA members). McKnight told the committee that in 2020, Lubbock County received more than \$181 million from TRS pensions and most of that money remained in the local economy.

McKnight told the story of a married couple who are TRTA members whose unexpected medical issues caused them to seek help from the community, their children, and the Texas Retired Teachers Foundation (TRTF) to make ends meet over the past year.

McKnight closed his testimony by saying, “Along with supporting our local economy, a meaningful COLA would provide dignity in retirement and help all Texas retired teachers.”

TRTA has heard from its members, as well as from individuals testifying at the hearing, that the state should consider a COLA that would automatically adjust based on inflation – similar to Social Security.

Legislators are concerned that an automatic COLA could hurt the pension fund over the long-term. All COLAs provided to TRS retirees since the system’s inception have been ad-hoc.

Illinois and Pennsylvania use automatic COLAs and have seen dramatic increases in unfunded liabilities. However, those funds have not been managed in the same way that TRS has been managed. The Texas Legislature has strived to be a good fiduciary partner to protect the pension fund for current educators (pre-retirees) and those planning to enter the profession.

During the 2021 legislative session, held amidst the turmoil and financial uncertainty of the COVID-19 pandemic, a bill that would have provided a permanent 6% COLA to TRS retirees was introduced but did not pass. Ultimately, a supplemental check was passed for eligible TRS retirees.

While this payment was appreciated, this one-time infusion of cash was quickly used up and is not a long-term solution to retirees’ financial woes. TRTA members are urging the Texas Legislature to pass a meaningful COLA as part of a comprehensive plan to help all TRS retirees.

Monty Exter of the Association of Texas Professional Educators (ATPE) provided information during the hearing on the possibility of providing a true COLA for TRS retirees in the next legislative session that begins in January 2023. Per TRS officials, a 6% COLA like the one proposed last

session could cost the state about \$3.8 billion upfront.

“At this moment in time, it is within reach,” Exter said, adding that the TRS fund “currently has \$20 billion in additional gains more than what was projected.”

TRS Executive Director Brian Guthrie also testified at the hearing and discussed a recent proposal from the TRS consulting actuary to the TRS Board to reduce the pension fund’s investment return actuarial assumption from the current 7.25% down to 7%.

Chairman Huffman asked Guthrie directly if this proposed change would have any detrimental effects on the possibility of providing a COLA to TRS retirees in 2023. He answered that it would not, because the fund is stable and the TRS Board has more options available to reduce the effects of the change. A final decision from the TRS Board on changing the rate of return assumption is still pending.

Does this mean a COLA is a guaranteed outcome for TRS retirees next session? Unfortunately, and as TRTA members know from experience, the answer is no! But it also means a COLA is within our reach, and **the time to capitalize on the opportunity is NOW.**

## TRTA Members Share their Stories

Before we discuss the path forward for getting TRS retirees a COLA, we asked you, TRTA members, to tell us more about how inflation is impacting your daily life and how a true raise would help you.

**Janet G.** “Any rational person should realize that 17 years without a COLA will negatively impact a retiree’s quality of life! Add the COVID-related shortages, inflation, and price gouging and it’s a no-brainer that retirees are hurting financially! We can’t keep paying more for goods and services if we don’t have any places left to trim!



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Should we have to choose between utilities or prescriptions?”

**Ann S.** “I’m definitely grocery shopping less and carefully looking for sales. The out-of-pocket/high deductible health/dental/pharmacy expenses for retirees under the age of 65 are more burdensome. Property taxes have more than doubled since retirement in 2013. While monthly retirement payments were once adequate, the increase in the cost of living has us tightening our belts more and more.”

**Shari W.** “I retired in 2012. I worked additional jobs until the end of 2021. I now have a business inside my home. Will I ever be able to stop working?”

**Sally P.** “After 30 years of teaching, I retired in 2003. After that, I taught as an adjunct at a local university and 10 more years in a private school. I also worked a second job in customer service for a veterinary clinic and paid into SS. I did not fully retire until I was 70. 50 years of working and I am struggling! I am also adversely affected by the WEP. Prices continue to rise. One example: the cost of a haircut at my salon just went up 80%! These are far from golden years.”

**JoAnn G.** “Between inflation, ridiculously high fuel, the plummeting value of my retirement savings and the very UNFAIR punishment of WEP, I am fearful that I will have to give up my home. I cannot pay property taxes and homeowners insurance anymore.”

**Donald U.** “My wife and I are living on my TRS fixed income. With the cost of inflation, we are finding it impossible to keep up. Our rent is continuing to increase along with the rapid rise in groceries and gas. The cost of our health insurance has also increased significantly. I always felt that if it came to this, I would just continue working at part-time jobs, but that is not the case anymore. I am 73 and my wife is 71. My wife has been an insulin dependent diabetic for 69 years and suffered a heart attack a few years ago. She has a diabetic, heart, and bladder doctor and is on several medications. She is doing fairly well, but she needs me at home full-time now as her caretaker. We have cut everything from our budget that we can think of. I have even started taking some of my medicines every other day instead of every day. I don’t want to sound like I am whining or complaining.

*Continued on next page*

# RETIREES FIGHT AGAINST INFLATION, TRTA FIGHTS FOR RETIREEES

**Donald U. continued** “I am just stating the facts. If prices raise anymore, I really don’t know what we are going to do. We are praying every day for some kind of help.”

**Claudette G.** “I have been retired from a small school district for 15 years and have never gotten a COLA. I have had two 13th checks for which I am very grateful, but they do not last long. Teachers are some of the most dedicated people to their professions and their students. They take their own money and make sure the students have school supplies and many times other things. Teachers spend hours beyond the school day planning and grading papers and to think that when they retire, it is a struggle to make ends meet. It is far beyond time to help retired teachers.”

**Kay M.** “I would very much like to make the legislators aware that TRS is not only teachers and principals, but admin assistants, custodians, food service workers. Teachers do not make nearly enough, and lower-level support staff typically makes significantly less. With or without 8.5% inflation, an individual that draws a monthly pension of half the teacher pension needs a COLA just as much.”

**Joe P.** “Our grocery, gasoline, and utilities, not to mention property taxes are also up! Health insurance for 2023 will probably increase also. We are doomed. We need a COLA so badly.”

**Susan C.** “Taxes up, groceries up, gas up, everything up except our annuities. It’s been years since our last COLA. We’re drowning out here. The few 13th checks are appreciated but usually go right to taxes or medical bills. We could really use some help. 2004 dollars going to 2022 bills.”

**Roy O.** “It is a travesty that teachers are being forced to sell their homes, skip taking meds, rely on family for housing and suffer the humiliation of being near poverty because the legislators tasked with doing what’s right for the

education community of Texas refuse to step up and do their jobs.”

**Tamie S.** “Since I retired in 2006, my buying power has decreased by \$1,282 PER MONTH! My husband is threatening to stop his expensive eye injections for macular degeneration because of the cost—meaning he would lose more vision than he already has.”

**Grace T.** “I take care of my disabled husband, so I can’t take a part or full-time job to supplement our income. We make too much to qualify for help, but not enough to pay for help.”

**Joy P.** “At age 72, I am seriously considering returning to the workforce. We deserve to get a COLA without having SS come back and penalize us due to WEP and/or GPO.”

**Chris A.** “I retired in 2013. This is what I have faced just in the past week: 1. I needed annual maintenance on my A/C system, and the coils had to be cleaned in the process. \$245. The company no longer takes credit cards. 2. My water heater went out. The only good thing is that it was still under warranty, but for the additional parts and the labor, it was \$325. The company no longer takes credit cards. 3. A framer came to my house because I NEED a new roof, and it turns out I have a broken rafter. It will be \$400-\$500 to have that repaired, and—here it comes—the company no longer takes credit cards. I have not gotten a single COLA since I retired. I have gotten in the habit of charging most services like this and paying them off; however, due to the significant increase small businesses are paying to credit card companies, many are either no longer taking them or charging those rates to customers.”

**Randy E.** “BROKE! PERIOD!”

**Myra D.** “I work part-time to help pay my medical costs. One of my meds costs \$500 for a two-week supply. I’m out of luck with that. There’s no way I can even think about getting it.”

## Where Do We Go from Here?

Election candidates are touring the state and visiting with Texans, trying to earn their trust and gain their vote. Now is a great opportunity to tell those running for political office what TRS retirees want, and desperately NEED.

***Now is the time to utilize our influence. Now is when the next members of the Texas Legislature are most receptive to us.***

Today is the best opportunity for you as an individual TRTA member to become friends with candidates and educate them on retiree issues. In turn, you should assess their qualifications and determine which candidate may best represent the interests of education retirees.

The first thing you can do to help TRTA win on issues that matter to TRS retirees is ask your fellow retirees and soon-to-be retirees to join us. Make a phone call, forward your *Inside Line*, or share TRTA’s posts on Facebook and Twitter.

TRTA’s influence as a cohesive group representing the interests of ALL retirees—whether they are members or not—is our political strength. Our strength grows as our organization grows! If every single retiree in TRS was a member of TRTA, we would have one of the most powerful voting blocks in Texas.

Next, get to know your candidates. Consider attending meet-and-greet events, campaign rallies, and fundraisers. A TRTA local chapter in your area may host a candidate at a meeting now or in the fall.

Have you found a candidate who you feel best represents you and retiree interests? Consider block walking or phone banking for them. You could offer to host a candidate meet-and-greet in your home.

Most importantly, plan to VOTE in November and to do it early! Encourage your friends and family members to vote, too. 🗳

## GET INVOLVED NOW

- ▶ Please renew your membership. The larger TRTA grows, the louder and more powerful we become!
  - Visit [www.trta.org/dues](http://www.trta.org/dues) to pay your dues.
- ▶ Ask a friend to join TRTA, or better yet, give a TRTA membership to a friend as a gift! The larger TRTA grows, the louder and more powerful we become!
  - Send them to [www.trta.org/join](http://www.trta.org/join) to get started.
- ▶ Share TRTA's legislative priorities with candidates and ask them for their support.
  - See TRTA's 2022 priorities on [www.trta.org/our-issues](http://www.trta.org/our-issues).
  - You can also share this resource created by TRS that provides information about the financial advantages the defined benefit plan and retirees add back to the Texas economy. [www.trta.org/greatvalue](http://www.trta.org/greatvalue)
- ▶ Contact a local TRTA chapter in your area and see when they are meeting. With 250 chapters across the state, there is one near you. Political candidates are often invited to speak.
  - Visit [www.trta.org/districts-and-local-units](http://www.trta.org/districts-and-local-units) to learn more.
- ▶ Don't wait! Research and meet the candidates running in your House or Senate districts now!
  - Find your candidates online at [www.vote411.org](http://www.vote411.org).
  - Compare information about candidates running for office and where they stand on public education issues from Teach the Vote at [www.teachthevote.org](http://www.teachthevote.org).
  - Help promote a culture of voting in all Texas schools and get valuable non-partisan voter information about education issues from Texas Educators Vote at [www.texaseducatorsvote.com](http://www.texaseducatorsvote.com).
- ▶ Verify that you are registered to vote. Visit [www.votetexas.gov](http://www.votetexas.gov) to learn more.
- ▶ Vote in the November Election. Check online for poll locations and early voting schedules. [www.votetexas.gov](http://www.votetexas.gov).

## TALKING TO CANDIDATES: QUESTIONS TO ASK

The best way to defend and improve retirement benefits for Texas educators is to elect state officials who support the TRS defined benefit plan and access to quality, affordable health care! Talk to candidates in your area TODAY and ask them these important questions.

### TRS Pension Fund

Some organizations are pushing to change the TRS defined benefit plan to a defined contribution plan. However, 95% of school employees in Texas do not pay into Social Security, meaning their TRS annuity is their only source of retirement income. Additionally, many TRS retirees have NEVER received a permanent cost-of-living increase (COLA), going nearly 20 years without one!

- ▶ If elected, what will you do to ensure that a permanent COLA can be provided for TRS retirees?
- ▶ If elected, would you be willing not only to support but also to introduce legislation to improve benefits for retired educators?
- ▶ If elected, will you support keeping the defined benefit plan for all current and future school retirees?

### TRS-Care Retiree Health Insurance Program

In previous legislative sessions, the TRS-Care health insurance program has faced large budget shortfalls. TRS-Care funding is based on aggregate teacher payroll and does not match up with growing health care costs and trends. This funding mechanism is broken, but it has not received a permanent fix and has resulted in dramatically increased out-of-pocket costs for retirees living on fixed incomes.

- ▶ If elected, what will you do to fix the funding mechanism for TRS-Care?
- ▶ If elected, will you work to increase the program's permanent base funding? If so, how much additional base funding would you suggest for stabilizing the TRS-Care plan?
- ▶ If elected, will you work to permanently increase funding for TRS-Care so that retired school employees have access to affordable, quality healthcare?

**Bonus question for congressional office seekers:** There are many seats open for Texas congressional members as well. Be sure to ask those seeking a role in Congress if they will support TRTA in our efforts to repeal the unfair and discriminatory Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)! Ask your candidates if retirees will be able to count on them to meet with us and work for TRTA members while they serve in Congress!

# ★ PRESIDENT MESSAGE

## Leroy DeHaven, TRTA State President



The TRTA Express has pulled into the station, and a new crew has come aboard to lead this great organization as it reaches for 100,000 members and beyond. We are going to get there! The pandemic may have slowed us down, but with all of us working together, we will do it. The new executive board is hard-working, creative, and dedicated. However, it is our members who will push TRTA over 100,000. You can help by reaching out to retirees in your community and asking them to join us in our efforts to protect and improve our TRS benefits.

TRTA looks back at the past two years with pride at all we have accomplished. The pandemic prompted us to find new ways to carry on our work. It gave many of us the nudge we needed to embrace technology. If you weren't very computer savvy before the pandemic, you may be now! Zoom will continue to be a way for TRTA to communicate with its leaders and members around the state. The TRTA App is also up and running.

TRTA tackled the enormous task of rewriting its bylaws. Many hours of work and thought, as well as legal and parliamentary advice, went into the task. Input from leaders around the state was sought. The final document was presented to the delegates at the convention and adopted. The state, districts, and local chapters are now working on policies, procedures, and standing rules to go with the new bylaws.

The state Legislative Committee did an outstanding job of guiding us through the last legislative session. Thanks to their leadership and our members participating in the red letter campaign and contacting their Senators and Representatives, TRTA achieved many of its goals, including a supplemental payment. We also laid the groundwork for a COLA to be considered next session. The Legislative Committee is already working on a plan of action for 2023. We need to keep the pressure on! Start talking to your elected officials now, especially if they are new members of the Legislature.

Being President during a worldwide pandemic was not an easy job, but everyone stepped up to help. I want to thank the officers, Board of Directors, and committee chairs for their work and support these past two years. The TRTA staff has gone above and beyond. I especially want to commend Tim Lee for his leadership during this unprecedented time.

It is thanks to all of you that TRTA was able to accomplish so much the past two years. During my time working in TRTA, I have made many friends around the state. I thank all of you for your support and friendship. I am honored to have served as your President. Thank you for giving me that privilege. I may fade into the background, but I'm not going away! I am committed to TRTA's mission and will continue to support its endeavors. The strength of TRTA lies in the dedication and hard work of its members. That's why we WILL reach 100,000 and we WILL get a COLA! Thank you and take care!

## TRTA Remembers Myrtice Larson

Myrtice Irene Larson, 100, passed away on Wednesday, April 27, 2022, in Arlington. Myrtice was born in Bosque County, Texas, in a Norwegian settlement on May 15, 1921. At the age of six, she told her parents she wanted to be a teacher when she grew up. She and her mother played school many hours, as her mother and her aunt Minnie were both teachers for several years. She received a bachelor's degree from North Texas State Teachers College and a master's degree from the University of North Texas (UNT) in Denton. Her master's thesis was entitled "Supervision," an idea she developed long before colleges were teaching the concept.

Myrtice taught every grade level from first through college seniors. During her career, she earned eight teaching specialty certifications and taught or consulted in school districts in Fort Worth, McKinney, and Collin County. Additionally, she held teaching posts at Appalachian State Teachers College in Boone, North Carolina, and the UNT in Denton. She was professor of education for supervisors and administrators. She worked in many fields, including Early Childhood/Special Needs, Professional Kindergarten, and Public-School Administration. She was also a supervisor for Student Teacher Supervisors. In 1997, the Arlington school district dedicated the Curtis and Myrtice Larson Academy, an elementary school, in honor of Myrtice and her husband. Myrtice was a member of the Arlington Retired School Employees Association and served as President from 1987-1989. She was a member of TRTA and served as President during the association's pivotal years, 1994 to 1996, helping it increase membership and attain a more solid business footing. Additionally, she was active in the Altrusa Club and Delta Kappa Gamma. Myrtice was preceded in death by her beloved husband of thirty-three years; her parents, Otto and Hannah Nygaard; and her siblings, twins Rene Nygaard and Olney Noran Nygaard. 📌



# All Aboard the TRTA Express to Convention 2022 in Dallas!

TRTA hosted its 68th convention April 11-13 at the Hilton Anatole in Dallas, Texas. Delegates appointed by the association's districts and local chapters gathered together to conduct association business, enjoy fellowship with other retirees, and receive information and resources to help them plan for the coming fiscal year.

The convention was the first statewide TRTA in-person event since 2019! TRTA officers and staff were pleased to see so many familiar faces and to meet many new volunteers ready to support our grassroots advocacy efforts ahead of the 88th Legislative Session that begins in January 2023.

Congratulations to TRTA's newly elected state officers! The following individuals were each elected by the House of Delegates for a two-year term as a TRTA state officer beginning July 1, 2022: Marcy Cann, President; Ella Gauthier, First Vice-President; Frana Patterson, Second Vice-President; and Terri Navrkal, Secretary/Treasurer. Current TRTA President Leroy DeHaven will assume the role of Immediate Past President on July 1. Thank you for your service to TRTA!

Also, during the House of Delegates, current First Vice-President/Membership Chair Marcy Cann announced the 2021-2022 State Membership Awards. Congratulations to District 1 for winning the "Highest Membership Percentage Gain," as well as the "Highest Membership Gain." For local chapters, the "Highest Membership Percentage Gain" was awarded to Red River County RSEA and the "Highest Membership Gain" was awarded to Austin RTA. See page 8 for pictures of the award recipients.

TRTA President Leroy DeHaven presented the 2022 President's Diamond Award, an honor given at the end of every TRTA President's term, to Aransas County RTA. Of the local chapter, Mr. DeHaven says, "Hurricane Harvey destroyed their

town and meeting place. Many of the members' homes were heavily damaged and some even had to leave to find a place to live temporarily. Their unit president passed away not long after.

Throughout all of this, Aransas County RTA rebounded and is increasing in membership!" The award was presented to Ruth Ann Sheppard, Local Unit President and Tom Weeaks, First Vice-President in recognition of their tireless efforts in the face of great adversity achieving consistent membership growth and representing the goals and mission of TRTA.

TRTA Executive Director Tim Lee hosted a panel during a legislative luncheon on April 13 that featured several elected officials. TRTA expresses its thanks to State Senator Royce West, and Representatives Rafael Anchia, Giovanni Capriglione, and Tony Tinderholt for taking the time to discuss the issues that matter most to TRS retirees. Topics covered included how to win a cost-of-living adjustment (COLA) and improve funding for the TRS-Care health insurance program.

The Texas Retired Teachers Foundation (TRTF), TRTA's charitable partner, announced the 2022 Classroom Assistance Grant and Beginning Teacher Scholarship recipients during the organization's first-ever fundraising silent auction. The 2022 grant recipients will be receiving a \$750 check to support their classroom projects. The 2022 scholarship winners will be receiving a \$750 check to cover the cost of certification tests, as well as materials for their first-year classroom.



Read more about the recipients at [www.trtf.org](http://www.trtf.org).

TRTF expresses sincere gratitude to the many generous districts and local chapters that donated items for the silent auction, which was a rousing success. The event raised more than \$18,000 for the foundation's charitable programs, including "A Helping Hand," the Disaster Relief Fund, and the TRTF Tutor Program.

TRTA honored the association's E.L. Galyean Award recipients for 2020, 2021, and 2022 during the Awards Luncheon on April 12. This award recognizes a TRTA member for outstanding and unusual service on the state level to TRTA and its members. The award also serves as a constant reminder of the distinctive quality of committed service rendered by Mr. E. L. Galyean, TRTA's first Executive Director (1980-1992). Honored during the luncheon were Bill Barnes (2020), Aubrey Cherry (2021), and Martha Kallus (2022). See page 8 for pictures of the award recipients.

Thank you to the 818 TRTA members who participated in this year's convention. Your dedication to improving the lives of all TRS retirees and current educators is the key to our association's success. TRTA will provide additional information about upcoming changes to bylaws and association functions in future updates. ★

## Important Update Regarding Bank Draft Memberships

Due to the ever-increasing risk of identity theft and hacking and rising bank costs, as of July 1, 2022, the Texas Retired Teachers Association (TRTA) will change monthly bank draft membership dues processing to annual bank draft. This change will occur automatically. About 13,000 TRTA members currently pay their dues using monthly bank draft.

This process is much safer for our members, and it also saves TRTA money on bank fees, which can then be used to advocate for our members. Additionally, many members have requested a transition from the monthly payment method to an annual option.

TRTA recommends this annual automatic recurring payment for members due to its ease and efficiency. For members on monthly bank draft currently, no action is necessary. Your annual dues payment of \$35 will be processed automatically on July 31, 2022.

For members on monthly bank draft who prefer to continue using a secure and cost-efficient monthly payment option paying \$2.92 per month, please see the available options below. These methods will require a few extra steps to keep your TRTA membership current.

- For monthly TRS annuity deduction option—Call TRTA at 1.800.880.1650
- For information on using credit or debit card for secure monthly payment—Call 1.833.643.0264

Please contact the TRTA Membership Department if you have general membership questions at [membership@trta.org](mailto:membership@trta.org) or 1.800.880.1650. TRTA is working to preserve our members' retirement security. This includes how we process membership. We are so grateful to have you as a member!

## TRTA Honors E.L. Galyean Award Recipients for 2020, 2021 & 2022 and State Membership Awards

TRTA honored the association's E.L. Galyean Award recipients for 2020, 2021, and 2022 during the Awards Luncheon on April 12. This award recognizes a TRTA member for outstanding and unusual service on the state level to TRTA and its members. The award also serves as a constant reminder of the distinctive quality of committed service rendered by Mr. E. L. Galyean, TRTA's first Executive Director (1980-1992). Honored during the luncheon were (pictured left to right) Bill Barnes (2020), Aubrey Cherry (2021), and the family of Martha Kallus (2022).



Also, during the House of Delegates, current First Vice-President/ Membership Chair Marcy Cann announced the 2021-2022 State Membership Awards. Pictured left to right, District 1 for winning the "Highest Membership Percentage Gain," as well as the "Highest Membership Gain." Pictured left to right, for local chapters, the "Highest Membership Percentage Gain" was awarded to Red River County RSEA and the "Highest Membership Gain" was awarded to Austin RTA.



# ANNOUNCEMENT: TRTA & AMBA PARTNERSHIP

May 2022

Dear TRTA Members,

Together, the Texas Retired Teachers Association (TRTA) and Association Member Benefits Advisors (AMBA) are excited to announce a renewed partnership to support our members with important benefits. In addition, AMBA will be partnering with TRTA leaders to expand our voice and influence in pursuit of our association goals and objectives.

What you will see in the near future:

- TRTA and AMBA will work together to reach a total TRTA membership of 100,000 in 2022!
- The TRTA website will be refreshed with new information about benefit programs.
- TRTA and AMBA will partner together to create additional dental options for members.
- AMBA representatives will be supporting local chapters with information and presentations on new benefit offerings.
- A robust set of new member discounts will become available to enhance the value of your membership.

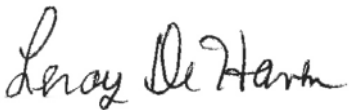
The TRTA endorsed benefit program through AMBA will provide a full slate of benefit offers. Please consider these helpful options and make informed decisions on which programs may meet the needs of you and your family.

## About the Partnership

TRTA is the largest state-based organization representing retired school personnel in the country. AMBA is a market leader in providing value-based benefits to members of retiree associations like TRTA across the country. Thousands of TRTA members have enjoyed benefits offered and administered by AMBA for years. TRTA advocacy and member engagement, combined with AMBA's strong benefit offerings, have proven to help recruit thousands of new members into our association over the years.

You may request information on endorsed programs through AMBA at [amba-review.com](http://amba-review.com).

Thank you for your ongoing support of TRTA and our mission to serve Texas retired education personnel!



Leroy DeHaven  
TRTA President





# Let's Celebrate! TRTA Honors Local Chapters' Historic Anniversaries

Did you know that the Texas Retired Teachers Association (TRTA) has nearly 250 local chapters statewide? One of the main reasons TRTA is the largest association in the nation for retired teachers with a history of active involvement in the well-being of their communities is because of our dedicated locals!

TRTA turned 69 in 2022, but our roots stretch back even further. There were six local retired teacher association chapters organized in Texas by the National Retired Teachers Association (NRTA): El Paso in 1945; Dallas in 1949; Fort Worth in 1950; Houston in 1951; San Antonio in 1952; and Austin in 1952.

Sixty-five of the 200 members of these six local chapters attended the NRTA convention in Miami Beach, Florida. With their guidance, they planned a state organization to be known as the Texas Retired Teachers Association. Officers were nominated and a meeting was scheduled for November 17, 1953.

At the November 27, 1953 meeting in Dallas, the nominated officers were elected, a constitution and bylaws were adopted, and the first convention was held in November of 1954!

We'd like to take the time to thank our locals for everything that they do to help our organization succeed. Our local chapters make grassroots advocacy—the core of our communication strategies and achievements—possible!

The state office only needs thirteen more local chapter establishment dates to know the founding dates for all TRTA's locals! How can your local chapter discover its foundation date? Besides checking president, secretary, and historian records, you may check district records, local newspapers, and museums for information. For those that cannot find their date, consider forming a committee to explore and research. When all avenues have been exhausted, the committee should provide a best guess and then have that date recognized, accepted, and documented in their minutes.

TRTA continues to thrive because of this strong network of chapters and their enthusiastic members. We rely on our locals to rally our members and engage with them about important pension fund and health care issues. TRTA thanks our locals for their continued support, compassion, and perseverance through these extraordinary times.

We'd like to congratulate several of our local chapters for reaching milestone anniversaries this year! TRTA will share news about landmark anniversaries in the TRTA mobile app. Chapters may contact the State Public Relations Committee to submit their formation dates.

TRTA is also pleased to announce that all 20 TRTA districts will celebrate 40 years of existence on August 25, 2022! 🌟

- Grand Prairie RSP, 20 years
- Harrison Co RTA, 20 years
- De Witt Co RSP, 25 years
- Crosby Area RTA, 25 years
- North Montgomery Co RTA, 25 years
- Everman Area RSEA, 25 years
- West Ellis Co RSP, 30 years
- Western Bowie Co RTA, 30 years
- Panola Co RSEA, 35 years
- Rockwall Area RTA, 35 years
- Leon Co RTA, 40 years
- Castleberry REA, 40 years
- Kirbyville RSPA, 45 years
- Toledo Bend RTA, 45 years
- Garland RSP, 45 years
- Hutchison Co RSPA, 45 years
- Alvin Area RSP, 50 years
- Mainland RTA, 50 years
- Northeast Harris Co REA, 50 years
- Spring Branch ARSE, 50 years
- Grimes Co RTA, 50 years
- Madison Co RTA, 50 years
- Robertson Co RTA, 50 years
- Fannin Co RTSP, 50 years
- Palo Pinto Co RTA, 50 years
- Caldwell Co RTA, 50 years
- Gillespie Co RTA, 50 years
- Guadalupe Co RSP, 50 years
- New Braunfels RTA, 50 years
- Coleman Co RTA, 50 years
- Uvalde RTA, 50 years
- Wilson Co RSP, 50 years
- Clay Co ARSP, 50 years
- Longview-Gregg Co Chapter of RTA, 50 years
- Matagorda Co RTA, 50 years
- Monahans Area RSP, 50 years
- Big Spring Area RTA, 50 years
- Bell Co RTA, 60 years
- Lubbock-South Plains RTA, 60 years
- Concho Valley RTA, 60 years
- Waco-McLennan Co RTA, 65 years
- Abilene RTA, 65 years
- Austin RTA, 70 years
- San Antonio Area RTA, 70 years

# PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is exclusive to paid members (receiving an annuity from the Teacher Retirement System of Texas) of the Texas Retired Teachers Association (TRTA) who have returned to work in a public school district or public college/university either as a substitute teacher or in a full-time professional capacity other than administration and are subject to the exclusions of the policy.

You MUST receive your paycheck from an Independent School District, NOT from a third-party employer, to be eligible for this insurance, and you MUST be a paid TRTA member. The TRTA endorsed group professional liability plan with The John A. Barclay Agency, Inc. has an annual charge of \$39.00 per person.

All enrollments and payments go through TRTA. For policy information and exclusions, contact John A. Barclay, III, 512.374.4927.

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**Insurance Premium per Member \$35.00 + State Taxes & Fees \$1.72 + Association's Admin Fees \$2.28 = TOTAL \$39.00**

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The policy pays:

- ❖ Coverage A – \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B – \$5,000 per claim per insured subject to:
  1. \$1,000,000 annual aggregate for all claims.
  2. \$10,000 annual aggregate per insured under Criminal or Sexual Misconduct Actions or Proceedings combined.
- ❖ Coverage C – \$1,000 per bail bond per insured.

Effective date of individual's coverage begins on date TRTA receives application (within the coverage year August 1, 2022 through July 31, 2023). A policy summary will be sent to the participant after the application is processed.

Note: The duty of the insurer to defend extends even to the groundless, false and frivolous suits or accusations.



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## PROFESSIONAL LIABILITY INSURANCE FORM

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**Name**

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**Full Mailing Address**

---

**Email Address**

---

**Phone + Date/Year Retired (MM/DD/YY)**

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**Current Position Held (teacher, counselor, substitute, etc.)**

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**School District by which you are paid**

- ☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2022–2023, and meet the above criteria. Enclosed is a check for \$39.00 (see itemization of charge above) made payable to TRTA.

Submit this form and a check made to TRTA: TRTA • 313 E. 12th Street, Suite 200 • Austin, TX 78701–1957

**EFFECTIVE GROUP POLICY DATE: AUGUST 1, 2022 – JULY 31, 2023**

SUMMARY OF COVERAGES ABOVE ARE PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.

# The TRS-Care Medicare Advantage plan offers



## More value

With Lifeline, TRS-Care participants have access to a personal emergency response system that offers help at the push of a button.



## More care

CareLinx provides a network of pre-screened, professional caregivers you can trust, which can give you greater peace of mind with in-home care support services.



## More support

Get transportation benefits for rides to and from your medical appointments and to the pharmacy to pick-up your prescriptions.



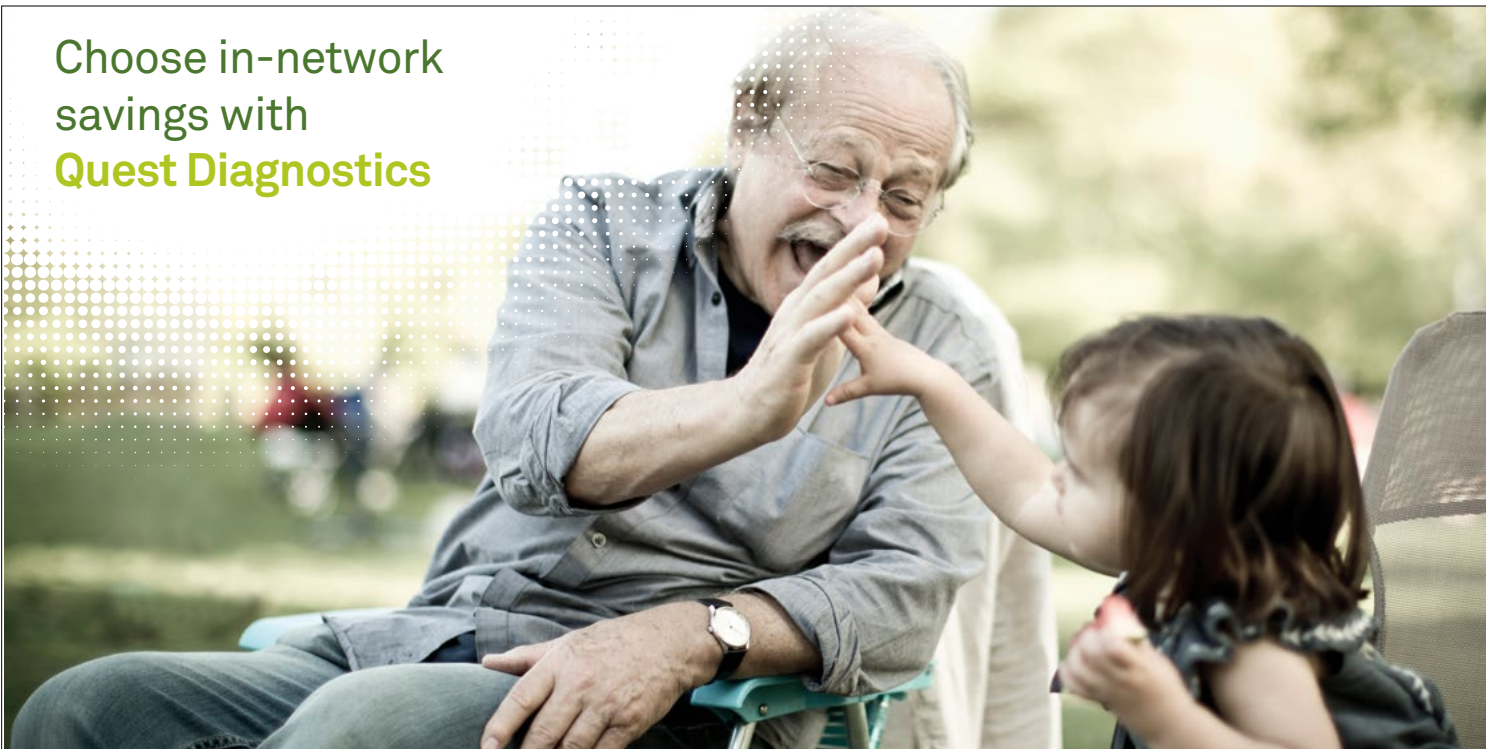
To learn more visit [retiree.uhc.com/TRS-CareMA](https://retiree.uhc.com/TRS-CareMA) or call **1-866-347-9507, TTY 711, 7 a.m.–6 p.m. CT, Monday–Friday**

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. You must have a working landline and/or cellular phone coverage to use PERS.

Call the plan or refer to your Evidence of Coverage (EOC) for more information.

SPRJ74602

## Choose in-network savings with Quest Diagnostics



You choose doctors that offer the best care and convenience—for the best value under your health plan. You have a similar choice for lab testing. You can choose an in-network lab like Quest Diagnostics that offers a full range of quality testing, confidence in the results and easy access to your health information.

Let your doctor know you prefer Quest. Find out how Quest helps you make the best decisions with your doctor at [MyQuest.QuestDiagnostics.com](https://MyQuest.QuestDiagnostics.com).



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# OUTLOOK

## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION



**BEGINNING TEACHER SCHOLARSHIP & CLASSROOM ASSISTANCE GRANT RECIPIENTS**  
13–15

**TRTF SILENT AUCTION**  
First-ever silent auction a success  
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**DONATE TODAY!**  
Donation card on the back of *The VOICE*  
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## TRTF ANNOUNCES SCHOLARSHIP RECIPIENTS FOR 2022!

The Texas Retired Teachers Foundation (TRTF) is pleased to announce its 2022 Beginning Teacher Scholarship recipients. Scholarships are awarded to recent college graduates to assist with certification costs and first-year classroom materials. A recipient must be referred to the program by an active member of TRTA. This year, TRTF awarded 19 scholarships, each worth \$750.

One of the scholarship recipients is Rylie Roark (pictured above), a University of Texas at Austin graduate. Rylie plans to use the funds to enhance her classroom and make it a place where her students will look forward to being every day. In addition, she plans to decorate her classroom with new Texas history-themed posters and memorabilia, specifically relating to the revolution and republic units. She will also be using the funds to pay for 2 additional certification exams that she is taking over the summer. Rylie was referred to the Beginning Teacher Scholarship program by her grandmother and TRTA member, Sara Post Meyer. Learn more about the winners at [www.trtf.org](http://www.trtf.org).

**Allison Divin** (Tarleton State) Major: Elementary Education. Referred by Vicki Cook, Erath County ARSP.

**Britni Sanchez** (Texas A&M Commerce) Major: Interdisciplinary Studies. Referred by Paula Massey, Northeast Hunt Co Chapter.

**Cecilia Herrera** (UT Permian Basin) Major: EC-6 with Bilingual and ESL. Referred by Brenda Young.

**Charis Rohrs** (LeTourneau) Major: Elementary Education. Referred by Trudy Matus, Hardin Co RTA.

**Corinne Erb** (University of North Texas) Major: Interdisciplinary Studies. Referred by Lou Todd, Lewisville Area RSPA.

**Elizabeth Mjos** (Texas State) Major: Interdisciplinary Studies. Referred by Mindy Long.

**Gabriel Cunningham** (Texas A&M Commerce) Major: Interdisciplinary Studies. Referred by Paula Massey, Northeast Hunt Co Chapter.

**Jessica Flanagan** (Texas A&M Commerce) Major: Interdisciplinary Studies. Referred by Paula Massey, Northeast Hunt Co Chapter.

*Continued on next page*



## BEGINNING TEACHER SCHOLARSHIPS & CLASSROOM ASSISTANCE GRANTS

**Jessica Diosdado** (University of Houston-Downtown) Major: Biology/Physical Science. Referred by Faith Hiller, Humble Area RTA.

**Kaitlyn Pipkin** (Abilene Christian) Major: Special Education. Referred by Leanne Phillips.

**Katia Estrada** (UT San Antonio) Major: Interdisciplinary Studies. Referred by Antoinette Connaughton, Brownsville Area RSEA.

**Krystal Reyna** (UT Rio Grande Valley) Major: Interdisciplinary Studies EC-6. Referred by Antoinette Connaughton, Brownsville Area RSEA.

**Erin LaFleur-Bailey** (Sam Houston State) Major: Education. Referred by Michelle Parker.

**Litzzy Aleman** (UT Rio Grande Valley) Major: Interdisciplinary Studies. Referred by Antoinette Connaughton, Brownsville Area RSEA.

**Magali Salazar** (Texas A&M Corpus Christi) Major: Interdisciplinary Studies. Referred by Lupita Hurst, Corpus Christi Area RTA.

**Margaret Hess** (Abilene Christian) Major: Middle School Science. Referred by Larry Hess, Lubbock-S Plains RTA.

**Meridith Cooper** (UT Austin) Major: Biology. Referred by Darlene Bealmear, Rockwall Area RTA.

**Rylie Roark** (UT Austin) Major: History. Referred by Sara Post Meyer, De Witt Co RSP.

**Staci Robinson** (Trinity) Major: Geoscience. Referred by Brenda Teykl, Alvin Area RSP.

### TRTF Awards Grants to 30 Classroom Educators!

Today's classroom teachers use a variety of tools to educate children, but due to lack of funds, many find new items out of reach. The Classroom Assistance Grant program gives \$750 to recipients for projects, learning platforms, software, and more. Learn more about the grant winners at [www.trtf.org](http://www.trtf.org).

**Nathan Melson** is a STEAM teacher at Dodd City High. Melson will purchase VEXIQ equipment to develop a middle school robotics program and prepare two teams for the VEX VRC competition.

**Sara Hansen** is a Health Science teacher at Atascocita High in Humble. With her grant, she will purchase heart and brain dissection kits to give her students the opportunity for hands-on learning.

**Brandy Rood** teaches Theatre at Humble High. With the Emergency Assessment Certification, students will compete while practicing their skills in saving lives and designing and applying stage makeup.

**Ashley Vernon** is a special education teacher at the Belton Early Childhood School for pre-schoolers. The funds will go towards buying educational games, activities, and materials for learning centers.

**Samantha Keaton** teaches Social Studies at Young Women's Leadership Academy in Fort Worth. Students will create children's book literacy themed chairs and deliver them to a local elementary.

**Allory Plamondon** is a third-grade teacher at Will Davis Elementary in Austin. With her grant, she will purchase instructional materials, decodable texts, and multisensory tools for reading instruction.

**Jacklyn DeLaGarza** teaches fourth grade at Palmer-Laakso Elementary in San Benito. She will create an outdoor learning garden with tables, outdoor blankets, wind chimes, solar lighting, and native plants.

**Keleia Thompson** teaches reading to kindergarten through third graders at Carroll Peak Elementary in Fort Worth. Her "Read Like a Boss" project helps them read on grade level and build vocabulary and fluency.

**Jessica Marquez** is a Pre-K teacher at Timbers Elementary in Humble. She will purchase age-appropriate STEM kits, such as House Building, Design and Build Engineering, Fairy Tales STEAM, and more.

**Joan Batts** teaches art at B.F. Terry High in Rosenberg. With her funds, she will purchase a sewing machine, thread, fabric, and scissors so that her students can learn to sew a doll, animal, or creature.

**Marshall Harrell** teaches music at A.V. Cato Elementary in Fort Worth for pre-K through 5th graders. He will buy a bass xylophone and mallets to teach pitch, scales, tones, and the relationship to sound.

**Nathaniel Collins** teaches 6th through 12th grade Band at Naaman Forest High in Garland. He will expand the percussion inventory in anticipation of a 100-150 percent growth in student participation.

**Yeseul Lewis** teaches kindergarten through 5th grade STEM at McDermott Elementary in San Antonio. For the course's first year, he will buy tools and materials to teach Engineering Design Process concepts.

**Jessica Perry** will close the learning gap between her virtual and classroom students at Honey Grove High with an Epson DC-21 document camera, allowing her to record lessons and provide voice-overs.

**Sandra Campos** will teach her special education students at Palm Grove Elementary in Brownsville to learn algorithms using manipulatives and games such as Wood Number Board Activities, Fidget My Problem, Design Your Space, Monopoly, and the Game of Life.

**Erika Chairez** will fund her Animal Rescue Crew project at Rowlett High. Her students will learn about diets for carnivores, herbivores and omnivores, cross-contamination protocols, and animal behavior.

**Karen Conner** teaches STEM at Charles L. Kuentz, Jr. Elementary in Helotes. She will buy a set of Keva Planks, thin wooden building blocks that students use to create structures, contraptions, and sculptures.

**LaShel Rowton** is a Physical Education teacher at Walt Disney Elementary in Alvin. She will incorporate non-toxic colored powder and foam into her students' favorite activity, running, which will spark enthusiasm to exercise and help combat obesity.

**Melissa Floyd** teaches first grade at Clearfork Elementary in Andrews. She will buy her students guided books to improve fluency, reading practice, and comprehension work at reading levels A to K.

**Rachal Brewster** teaches Chemistry at Lakeview High in San Angelo. She will incorporate spectral analysis tools to help students understand solution and reactivity rates through the use of visible light.

**Rochelle Purnell and Rhonda Smith** will create GLOW to GROW at Humble Middle School. The project consists of 40 experiments, including growing geodes, launching rockets, and building a model heart!

**Brooke Phillips** teaches Life Skills at Midland High. Her special needs students will grow tomatoes as part of the campus beautification project, learn about their growth cycle, and use them in cooking lessons.

**Corrine Thompson** teaches Gifted and Talented at Mildred Junior High in Corsicana. She will invite Jiann Powers, a professional storyteller, to give a workshop on the art of oral tradition with her students.

**Connie Cox** teaches 5th grade science at Wolfe City Elementary. She will teach her students to grow raised vegetable gardens and work with the community to raise produce for families this summer.

**Erica Rutledge** teaches Integrated Athletics, a program for students with disabilities to participate on a competitive sports team at Summer Creek High in Humble. She will use music to motivate them using a JBL Party Box 300 mobile speaker.

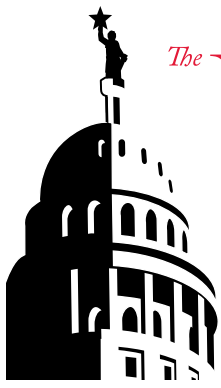
**Shawn Reeves** will create a real-time experience of observing life cycle stages of butterflies and other insects for Pre-K students at T.G. Givens Early Childhood Center in Paris.

**Brenda Gawlik** teaches Pre-K and Kinder special education at Hampton Moreno Dugat Early Childhood Center in Beeville. She will create an iPad station, enabling her to offer differentiated instruction.

**Savetria Francis** teaches at the Benjamin Davis Ninth Grade in Houston. Her project, "Bloom Where You Are Planted," will help students identify reproduction, growth, and development of various plants.

**Erica Ramirez** will buy Spanish novel sets for fourth and fifth graders at Beaver Technology Center in Garland. They will create one-pagers, videos, and other media to demonstrate their knowledge.

**Cecilia Montalvo** teaches English at Lopez Early College High in Brownsville. Students will process an art composition, break it down into separate painting steps, and interlock painted jigsaw pieces together to complete a design.



# The VOICE

Send address changes to:  
Texas Retired Teachers Association  
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957  
1.800.880.1650 | [www.trta.org](http://www.trta.org)

## TRTF HOSTS SUCCESSFUL SILENT AUCTION

The Texas Retired Teachers Foundation (TRTF) hosted its first-ever silent auction on April 12 at the TRTA Convention in Dallas. TRTA districts, local chapters, and individuals contributed generously, providing items such as gift cards, hand-knitted afghans, jewelry, artwork, and vacation getaways to help make the event a success. More than \$12,000 was raised to support the Foundation's charitable programs!



## DISASTER RELIEF ASSISTANCE IS AVAILABLE!

Have you been affected by the recent wildfires that spread throughout several regions of Texas this spring? Perhaps your home was damaged due to serious storms or tornadoes that ripped through the state recently.

TRTF would like to remind members that the Disaster Relief Fund is available to provide financial assistance to those who may be experiencing critical emergencies due to such disasters. Anyone who receives or is eligible to receive an annuity from the Teacher Retirement System of Texas (TRS) can apply for aid. To request an application, please send an email to [help@trtf.org](mailto:help@trtf.org) or call 1.800.880.1650 and ask for Sarah.

The Disaster Relief Fund has awarded more than \$375,000 to 1,100 active and retired school employees to repair damage to homes caused by flooding, burst pipes, leaking roofs, and more since its inception in 2017, thanks to the generous donations made by members of TRTA!

TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

I WANT TO  
**HELP!**

**DONATION  
CARD**  
DONATIONS ARE  
TAX DEDUCTIBLE

PLEASE ACCEPT MY DONATION OF:

☐ \$25 ☐ \$50 ☐ \$100 ☐ \$ \_\_\_\_\_

IN MEMORY OF:

IN HONOR OF:

NAME

ADDRESS

CITY

STATE

ZIP

PHONE

SAVE TRTF A STAMP AND EMAIL ACKNOWLEDGEMENT TO:

Donations are tax deductible. Enclose a check, completed donation card and send to:  
Texas Retired Teachers Foundation • 313 E. 12th St., Ste. 220 • Austin, TX 78701-1957