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TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

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11-12

The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

LEADING THE WAY: TRTA PREPARES FOR SESSION

By Tim Lee
Executive Director

As we near the end of 2012, many of us are taking the time to be thankful, enjoy quality time with our family and friends, and think about all that we have accomplished and hope to accomplish in the new year. Your staff and volunteer teams at TRTA are doing the same, and we are MOST thankful for YOU.

2013 marks a turning point for retired public education employees in Texas, as it is the beginning of the 83rd Legislative Session and the 12th year that they have gone without a permanent cost-of-living increase. It's a time for us to use the strength of our grassroots movement—the sheer, massive size of our organization and intrinsic dedication to education—to effect change that will benefit over 300,000 TRS annuitants and over 800,000 future retirees.

Over the past two years, you have read in this publication about the threats to your retirement benefits. You know about the pressures being placed on lawmakers by organizations and individuals that think changing your retirement plan into a defined contribution (401k-style) plan is better for the state's bottom line. You know about the changes TRS-Care participants are experiencing with prescription drug carriers and the new Medicare Advantage option. You have heard from the Teacher Retirement System (TRS) about the imminent shortfall the health insurance fund will face within two to three years if drastic changes are not made.

Without a doubt, there are challenges that must be met head on in the coming session. Those challenges include several changes in leadership in both the Texas Senate and the Texas House.

CONTINUED ON NEXT PAGE

LEADING THE WAY: TRTA PREPARES FOR SESSION

While some committee assignments have been made already, others will not be determined until after the session begins in January.

The House Pensions, Investments, and Financial Services Committee (PIFS), for example, which has been led judiciously by Representative Vicki Truitt for many years, will have a new committee chairperson. Several other

members on that committee have left for higher office, lost re-election, or retired. The Senate State Affairs Committee, led by Senator Robert Duncan of Lubbock, will continue to play a key role in determining the future of your pension and health insurance programs.

At the end of last session, the state lowered its contribution to the pension fund to 6.0% for one year of the biennium (the

TRTA Testimony at the House Pensions, Investments and Financial Services and Senate State Affairs Committees, September 12 and November 19, 2012

- TRS is NOT in crisis! Under current contributions levels and investment return assumptions, the plan can pay benefits through the year 2075.
- TRS is not coordinated with the federal Social Security program and is the sole source of retirement security for 95% of retired public school personnel.
- TRS is not being ignored by the Texas Legislature, while other states with flailing pension plans have skipped contributions to their systems, sometimes for years.
- Implementing a defined contribution style plan for TRS is not needed, and is not good public policy; it is, in fact, drastic, costly, and fiscally irresponsible.
- TRS is not a tremendous burden on Texas taxpayers and is not an entitlement program.
- TRS is not an overly rich benefit plan with an average monthly benefit of \$1,867.
- TRS is not far from achieving actuarial soundness.
- TRS is not perfect, but would benefit significantly from modest changes to the system while maintaining its defined benefit structure.
- The issue at hand is about ideology versus good public policy.
- TRS is in the forever business, with 75 years of proven success in providing benefits for its members.
- TRS brings tremendous value to the state of Texas, including \$690 million in state revenues.
- TRS is a bargain for Texas taxpayers, costing them far less than what private sector businesses pay in for their hourly employees.
- TRS is well-managed and has earned more than \$40 billion since the two major market declines in 2008 and 2009.
- TRS provides real retirement security and is a legacy worth protecting.
- TRS-Care is quickly running out of reserve funding and may experience a funding shortfall in the next two to three years of as much as \$1.2 billion!
- TRS was tasked with exploring options to sustain the insurance program for the long-term. As a result, we have seen many changes, including the new TRS Medicare Advantage program for certain TRS members. TRS also rebid its existing contract for a Pharmacy Benefit Manager and added a Medicare Part D plan as an option.
- While these changes are projected to save TRS-Care millions of dollars, they are not enough to prevent a shortfall in the 2016-2017 biennium. These plans are dependent upon high participation rates in the Medicare Advantage program, as well as the state restoring its contribution to the full 1% of teacher payroll.
- The options available for extending the life of TRS-Care are changes to benefits and eligibility, changes to retiree premiums, or increasing revenue through contributions from the state, school district, active employee or from the federal government.
- This program is not a “no-cost” health care plan: TRS-Care participants pay significant premiums to participate in this plan. Combining what retirees pay in premiums, deductibles and out-of-pocket costs, plan participants are paying the highest portion of the costs associated with the program.
- TRTA members want the Legislature to restore funding to the TRS-Care program that was cut last session and be ready to provide any additional funding necessary to maintain the TRS-Care retiree health insurance program. TRTA members also want their premiums to remain the same, and for the level of benefits they receive to remain consistent or improve.
- TRS-Care is vital to the healthcare of 230,000 TRS annuitants.
- Funding for this program should not fall on the backs of retirees, who have received no permanent cost-of-living adjustment in nearly 12 years yet have experienced ever-growing medical care costs.
- TRTA firmly believes that there is no better health care option for our members than TRS-Care. We feel it is vital that the Legislature focus all of its resources on addressing the revenue shortfalls that are imminent in the TRS-Care plan.

constitutional minimum) and 6.4% for the other year. The TRS-Care health insurance fund experienced a big financial hit—the state contribution was cut in half to .5% for one year of the biennium and maintained at 1% for the other. Percentages mean very little without a frame of reference. Those percentages, however, meant a loss of hundreds of millions of dollars.

Many of our members have also reported that they have new Senators and Representatives. The Texas Senate has 5 new members and the House has 43. This means many elected officials do not have experience working on complicated issues such as pension and health insurance funding. This also means it is TRTA's role and responsibility to educate those new members.

In the previous issue *The VOICE*, we featured a legislative preview section that provides insight into where we are today and what issues we face tomorrow. You can read the previous issue online here: www.trtaportal.org/PDFS/web.3rdQ12Bulletin.pdf.

During the interim, both the Senate State Affairs and House PIFS committees met to discuss the results of two legislatively mandated studies performed by TRS on the pension and health insurance funds. TRTA was present at both hearings and testified (review our testimony on page 2). We discussed the results of both studies in our last issue.

The issues we face are not small, but they are not insurmountable. Reading the key points on page 2, TRTA sees that we continue to face budgeting challenges and must work to gain commitment from the state to improve the pension and health insurance funds. TRTA is taking the lead on new ways to educate and maintain contact with all legislators in 2013.

In our legislative preview in the last issue, we mentioned that TRTA held its first ever Legislative Training Initiative in July. The TRTA State Legislative Committee, District Presidents, and District Legislative Chairmen met in Austin for the first phase of this statewide program. The training

educated the association's key volunteers on how to be superior advocates for TRTA and TRS.

This fall, those district and statewide leaders began expanding the program into the TRTA's 256 local units. Many legislative chairmen received their training at the district fall conferences.

This initiative is the first step in TRTA's new approach to gaining visibility and influence in the Texas Legislature. Not only will this initiative bring together highly trained teams of retirees for every single Texas state legislator, it is a fantastic resource for ANY member of TRTA who wants to communicate effectively with his or her elected officials. Many teams are already in place, ready to contact their assigned legislators about TRTA's priorities for 2013.

The key for these legislative teams is consistency of messaging. TRTA is a large organization—nearly 75,000 members—but it can be difficult to utilize that size effectively to our advantage. Nothing is more important when advocating for significant change than a unified front. We need you to be a part of the cohesive, strong voice we present to the Texas Legislature.

WHAT YOU CAN DO NOW

Educate Yourself on the Issues!

TRTA has created two essential documents that can help you understand complicated concepts and provide you with descriptions of the state laws that affect TRS. You may download them from our website for free. **Go to www.trta.org, click on the Legislation tab, and select TRTA Legislative Initiative.** Members should review the Training Guide if they want to prepare

to meet with a legislator, and the Resource Guide to learn about everything from TRS-Care contributions to the average monthly salary of TRS annuitants.

What to Say About the Pension Fund:

1 TRTA supports funding the TRS pension fund at a minimum of 6.4% for both years of the biennium. In order for the state of Texas to comply with the statute wherein the state of Texas must contribute no less than active public education employees contribute to the pension fund, the state must contribute a minimum of 6.4%.

2 TRTA also supports increasing the state contribution to 6.9% in 2014 and to 7.4% in 2015. We believe these amounts should be included in the introduced appropriations bill that will be presented next January.

What to Say About the TRS-Care Fund:

1 Our retirees are concerned about the increasing costs of their health care. We encourage both budget offices to support funding the statutory requirement of 1% in both years of the biennium and to include those amounts in the introduced appropriations bill.

2 TRTA also supports any additional increases in state contribution to maintain the TRS-Care program.

3 TRS members are being asked to make changes by participating in the new TRS Medicare Advantage plan to save money and extend the life of TRS-Care. The expectation is that the state will honor its statutory commitment to extend the life of the fund by contributing 1% or more each year to maintain this vital program.

CONTINUED ON PAGE 4

MAIL TO YOUR LEGISLATOR TODAY!

Review the fact sheet attached to page 3. The page is perforated and may be detached easily. After reading through the sheet, remove it and place it inside an envelope to be mailed to your legislator. Call 1.888.674.3788 to find your legislator's mailing address.

You can also view five training videos online under on the same page. Listen to Tim Lee explain TRTA's priorities in his own words, and learn more about setting up appointments with legislators and what to say when your elected official does not agree with your position.

Contact Your Legislators Today and At Least Once Per Month During Session!

TRTA's goal for the beginning of the 83rd Legislative Session is redirecting the budget discussions to restoring and improving funding for the pension and health insurance funds. Help us communicate by

calling and/or emailing your senators and representatives.

If you are not certain who your legislators are, call the following hotline: 1.888.674.3788. You may also use the Texas Legislature website to determine who your legislators are and how to contact them: www.fyi.legis.state.tx.us.

Write letters to the editor!

Writing a letter to the editor of your local newspaper is a great way to inform the general public about the truth of TRS. Many people do not know, for example, that 95% of public school employees in Texas do not pay into Social Security. Help spread the message that TRS is NOT in crisis, our retirees have earned their financial security, and protecting the system now protects our children and grandchildren that may enter the profession in the future.

Attend local unit meetings!

Attend a local unit meeting, even if you are not a member! It's a great way to learn more about organized efforts to talk to legislators. Every local unit has a legislative chairman. They may be planning a trip in 2013 to visit the Capitol or arranging letter-writing campaigns now! Unified, consistent efforts across the state are needed to spread the message that our retirement system is in good shape and our health care is in need of immediate legislative attention.

Meet with active teachers!

Active teachers need to know that this is their money too. Any change to the TRS defined benefit plan will impact them the most. TRTA believes in the long-term health of TRS, for our members as well as their family members who will enter the vocation.

Communicate with the active employees in your area about protecting TRS. Provide them with the fact sheet found in the Training Guide. Enlist their participation in letting legislators know that TRS is the best bang for the buck for Texas public school employees and taxpayers! Still need to know more about what to say to active school personnel? Watch Tim Lee's presentation to the Region 12 Service Center in Waco online here: www.trta.org/region12video.

Thank you for being a member of TRTA. We are thankful for you, your dedication and your willingness to be a part of a strong, cohesive grassroots movement to improve the retirement benefits of all Texas public education retirees. We look forward to working for you and with you in the 83rd Legislative Session. ★

WILL YOU COMMIT?

TRTA and hundreds of volunteer members are advocating for 300,000+ public education retirees every day.

Will you commit to one or more of these activities during the 83rd Legislative Session? Session begins January 8, 2013.

- ___ Read the TRTA Legislative Training Guide
- ___ Read the TRTA Legislative Resource Guide
- ___ Watch the TRTA Legislative Training Videos
- ___ Contact My Legislators With a Phone Call
- ___ Mail the Fact Sheet to My Legislator
- ___ Respond to TRTA Email Action Alerts and Email My Legislators During Session
- ___ Write a Letter to the Editor of My Local Newspaper
- ___ Attend One or More Local Unit Meetings
- ___ Meet With an Active Teacher to Discuss TRS Issues
- ___ Attend the TRTA Day at the Capitol event on March 20, 2013





313 E. 12th Street, Suite 200 | Austin, Texas 78701 | www.trta.org
THE VOICE FOR ALL PUBLIC EDUCATION RETIREES

TRTA FACT SHEET

TRTA
Texas Retired Teachers Association

We are the state's largest organization representing the interests of public education retirees.

Our membership's core mission is to protect the benefits provided through the Teacher Retirement System of Texas. We are a service and action organization with over 73,000 members who are involved and active in the political process.



We are committed to improving the TRS pension fund and TRS-Care health insurance program for over 300,000 public education retirees. Support our priorities in the 83rd Legislative Session.

83RD

LEGISLATIVE SESSION



TRTA supports the preservation of the TRS traditional defined benefit pension plan and the TRS–Care health insurance program.

We believe that the Teacher Retirement System of Texas is a great value for its members, Texas taxpayers, and our entire state.

OUR TOP PRIORITIES FOR THE 83RD LEGISLATIVE SESSION

Improving funding for the TRS pension fund:

- TRTA supports funding the TRS pension fund at a minimum of 6.4% for both years of the biennium.
- TRTA also supports the TRS exceptional request to increase the state contribution to 6.9% in 2014 and to 7.4% in 2015.

Improving funding for TRS–Care health insurance fund:

- We support funding the statutory requirement of 1% in both years of the biennium.
- TRTA also supports any additional increases in state contribution to maintain the TRS–Care program.
- TRS retirees already are making drastic changes to their health care and carrying a large percentage of the cost of TRS–Care. The state should honor its statutory commitment to extend the life of the fund by contributing 1% each year.

Working with the Legislature to create long-term solutions for both funds:

- The older and less fortunate among our existing retirees need help right away.
- The supplemental payment passed in 2007 was, and still is, appreciated. It provided tremendous relief to retirees, but it was not passed as a permanent solution.
- It has now been 5 years since the supplemental payment was passed. TRS retirees have not seen a true cost-of-living increase in 12 years.
- Many retirees are struggling financially and their livelihood depends on the Legislature's ability to help.
- TRTA is focused on long-term, sustainable efforts to improve both the pension fund and the health care program.
- We need champions for TRS in the Texas Legislature!
- These programs must last for generations. They need a broad outlook, not just a two-year legislative cycle.
- Our members expect a statewide, legislatively-guided effort to improve the funding status of TRS and TRS–Care.
- TRTA supports efforts that are specific, clear and protect the defined benefit plan and our TRS health insurance program.
- *The state cannot keep doing the minimum and hoping for maximum results.*
- Our pension trust fund is far more valuable to Texas if it is well-funded and growing!
- Your commitment to TRS is needed now to ensure a better future.
- TRTA wants to be a part of the solution.

The cause is right! Improve TRS by providing a sound financial footing for our pension plan and retiree health care program. We promise our support in these efforts.

We are eager to hear your thoughts and suggestions. TRTA has worked with the Texas Legislature for 60 years. We helped pass a multi-session plan in 1995 (CPI catch-up). We are ready to lead the way to improve TRS now, for a better future!

Contact us at
1.800.880.1650 or
info@trta.org

★ PUBLIC RELATIONS UPDATE

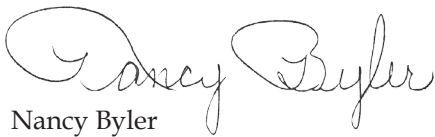
The TRTA District Fall Conventions are over, and we are looking forward to 2013. With the new year approaching quickly, each of us has the opportunity to promote TRTA by contacting our legislators and their staff, participating in retirement seminars, collecting and distributing books for our Children's Book Project, and volunteering. Never let an opportunity pass to share with someone what TRTA does for the public school retirees of Texas!

Local presidents, please encourage your second vice-presidents to order book plates for your donated books. What better way to put forth the TRTA name than with this simple method? Make a plan to generate positive media coverage when you distribute your books!

Our TRTA Children's Book Project impacts our future leaders! In Coleman county, books were distributed last spring to kindergarten students. Recently one of our members was volunteering with Meals-on-Wheels. When she went to the door of a meal recipient, a child answered the door and said "I know you! You are the lady that gave me my book! Wait!" Off he ran into another room and came back proudly carrying the book that had been given to him by the Coleman County RTA. How can any of us know how far-reaching one book might be for a child?

Your state Public Relations Committee members (Judith Haney, Teddie Pointdexter, LaWynn Rogers, Helen Sadler, and Sally Soderstrom) established a goal for 2012-2013 to recognize districts with 100% participation in the Children's Book Project at the state convention. We hope all 20 districts hear their name called!

We are looking forward to seeing each of you at the convention in April.



Nancy Byler
2012-2013 TRTA Second Vice-President



Help Spread Holiday Cheer in Your Community

It's the season for spending time with family and friends, but it's also a wonderful time to help others. From wrapping presents to hosting holiday parties, volunteer opportunities are available at state-supported living centers, nursing homes and assisted living facilities across Texas.

During the holiday season, the state-supported living centers and long-term care facilities need volunteers to be secret shoppers, wrap presents, host holiday parties, and help organize entertainment such as holiday dances and caroling parties. Financial donations and holiday gifts such as robes, blankets, slippers, socks and other personal items are always welcome. These gifts enhance the quality of life for the residents.

For more information about specific events and needs, please contact the living center or a long-term care facility in your area. Listed below are the locations and contact information of the state-supported living centers community relations directors.

Abilene 325-795-3547, Austin 512-374-6048, Brenham 979-277-1507, Corpus Christi 361-815-8340, Denton 940-591-3634, El Paso 915-782-6488, Lubbock 806-741-3632, Lufkin 936-853-8262, Mexia 254-562-1301, Richmond 281-344-4335, San Angelo 325-465-2257, San Antonio 210-531-3729

To locate a long-term care facility in your area, go to www.dads.state.tx.us and click on Help for Texans or telephone 1-800-889-8595.





TRTA to Celebrate “Diamond Jubilee by the Sea!”

Now is the time to register for TRTA’s 60th annual convention, to be held April 9–11, 2013 in the beautiful coastal city of Corpus Christi. Join us for a unique and information-packed event as we celebrate our “Diamond Jubilee by the Sea” at the American Bank Convention Center located on 1901 North Shoreline Boulevard.

Many of you have already made your hotel reservations at the Omni Bayfront Tower. That hotel is now full. Guests should contact the Omni Marina Tower (707 North Shoreline Boulevard) to reserve a room. For reservations, please call 800.843.6664 and use the code 14500811253. The TRTA room block is open until March 20, 2013. The cost for a single/double room is \$132; a triple room costs \$152; and quad room costs \$162. Rooms are filling quickly, so make your reservations early! All convention attendees staying at either the Omni Bayfront Tower or the Omni Marina Tower will be able to ride a free shuttle to and from the convention center and hotels.

This year’s convention marks 60 years that TRTA has been serving as the voice for all public education retirees in Texas. Our Board of Directors is preparing several special activities to commemorate this significant anniversary. During the Officers Reception on April 9, enjoy the 1950s theme as we reminisce about TRTA’s humble beginnings and how it became the nation’s largest organization of retired public school employees. The reception will feature spirited performances by a jazz band.

We are honored to have former educator and TRTA member Riney Jordan as our speaker for the convention opening ceremonies on April 10. Riney, a motivational humorist, is the author of the best-selling book “All the Difference,” considered a must-read for educators and parents alike! Riney is described as someone who brings “joy, comfort and laughter to those in education whose life-long passion is caring for children.”

You may remember the inimitable humor and talent of LaDonna Gatlin if you attended the TRTA convention in 2011. We are honored that LaDonna is returning in 2013 to sing, dance and laugh her way into our hearts during the banquet on April 10. Both the banquet and officers reception will have cash bars.

This year’s convention falls during legislative session, and attendees will learn more about the new statewide Legislative Training Initiative and the progress our leaders are making back in Austin. You will not want to miss the Legislative Luncheon that will be held on Thursday, April 11. Our partner organization, the Texas Retired Teachers Foundation (TRTF), will host its annual Foundation Luncheon on April 10. Ronnie Jung, the newest trustee on the TRTF board, will be the guest speaker. To purchase luncheon and banquet tickets, please see the registration form on page 7.

Stay tuned as more details about TRTA’s “Diamond Jubilee by the Sea” are announced in the next issue of *The VOICE*! 📺

Convention package winners Eva Jackson (San Antonio) and Brewster Rogers (Houston).

Although Convention attendees spend most of their time at convention attending training sessions and conducting the business of the association, there are many opportunities to enjoy the unique environment of Corpus Christi. Local attractions in the area include the glorious beaches as well as the Museum of Science and History, the U.S.S. Lexington, the Texas State Aquarium and South Texas Botanical Gardens and Nature Center.

CONVENTION SCHEDULE

Tuesday, April 9, 2013

10 a.m. – 6 p.m.
Concessions Open in Exhibit Hall
10 – 11:30 a.m.
TRTF Board of Trustees Meeting
10 a.m. – 6 p.m.
Delegate Certification/Registration
12 p.m. – 6 p.m.
Exhibits
1 – 3 p.m.
TRTA Board of Directors Meeting
3:30 – 5 p.m.
District Presidents Meeting
6 – 8 p.m.
Officers Reception and Welcoming Dinner

Wednesday, April 10, 2013

7 a.m. – 2 p.m.
Concessions Open
8 a.m. – 5 p.m.
Delegate Certification/Registration and Exhibits
8 a.m. – 10 a.m.
Opening Ceremonies
10:30 – 11:30 a.m.
District Caucus Meetings
11:45 a.m.
Foundation Luncheon
1:30 – 5 p.m.
Breakout Sessions I, II, and III
6:30 p.m.
Banquet

Thursday, April 11, 2013

7 a.m.
Stilwell Breakfast
8 a.m. – 1 p.m.
Exhibits
8 – 9 a.m.
Delegate Certification/Registration
9 – 10:30 a.m.
First Meeting of House of Delegates
10:45 – 11:45 p.m.
First Meeting of House of Delegates Resumes
12 p.m.
Legislative Luncheon
1:45 p.m. – TBD
Second Meeting of House of Delegates
TBD
TRTA Board of Directors Meeting

CONVENTION PRE-REGISTRATION FORM



TEXAS RETIRED TEACHERS ASSOCIATION

60 Celebrating
years 1953-2013

DIAMOND JUBILEE BY THE SEA • CORPUS CHRISTI

Email

The VOICE Fourth Quarter 2012 7

TRTA President Maridell Fryar Honored

Recently, TRTA State President Maridell Fryar was honored by Lee High School in Midland, where she was a debate coach and teacher in 1963–1967 and 1970–1979.

Ms. Fryar was inducted into the Lee Legacy Wall of Honor during the school's homecoming activities in September, along with five other honorees. The Lee Legacy Wall of Honor tradition began in 2010 during the school's 50th anniversary celebration with 10 inductees.

Just two years after Lee opened its doors, a young Maridell was asked to develop the school's debate program in 1963. "I was delighted to do it, as it was what I majored in, in college and my first love," said Fryar, who oversaw the program until she became MISD's executive director of instruction in 1979.

"During that time, Lee became a powerhouse across the state in debate and qualified students for the National Forensic League tournament," said Fryar, who also taught speech and English. "I was very, very proud of my program and the students that were a part of it. They've become leaders in a variety of different professions, though many of them have become lawyers."

Not only did Fryar help establish traditions for the debate program but also for the school during its first years. "Midland High had these proud traditions and here we were plucked out in the west side of town able to make all of our own traditions and watch that school grow, creating a true legacy of its own," Fryar said, noting creation of the school's song and RebeLee court were big decisions made during the inaugural years.

Outside the classroom, Fryar co-authored six books on communication, of which three became state-adopted textbooks and currently serves as state President for the Texas Retired Teachers Association.

"My greatest pride is that now, nearly 50 years later, I still have contact on a regular basis with many of my former students. It pleases me that they feel a sense of gratitude to Lee High School for what they were able to do there," Fryar said. "I'm very honored, humbled and pleased to be part of what I consider an elite group of individuals that helped mold Lee High School."

TRTA congratulates Maridell on this tremendous honor. Our members are grateful to have her as our insightful and compassionate leader!

Source: Midland Reporter-Telegram http://www.mywesttexas.com/top_stories/article_7e2b3fb8-7490-5cbb-9ca4-b347209000ad.html



Maridell Fryar, 1975

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Good Nutrition: What You Eat Affects Your Brain

Making healthy food choices is important at any age. New medical evidence shows that what you feed your body directly affects your brain.

BY DR. LORNE S. LABEL, BRAIN LONGEVITY CENTER

A brain healthy diet means low-fat, low cholesterol choices combined with an abundance of antioxidant foods that are beneficial to the brain. Better nutrition will be good for your heart and your mind.

Many people start out the day with supplements. While it is probably a good idea to take a daily multivitamin to give our bodies a little extra boost, popping a pill is no substitute for a well-rounded, healthy diet.

Studies have shown that most of us do not get enough protein rich foods, and when we do consume protein it is usually later in the day. Scientists know that adequate proteins are vital to having an optimum thinking process, and a protein-based meal in the middle of the day will optimize your mental performance.

But doesn't protein usually include fat, which is bad for you? Yes, but not all fats are created equal. While it is true that we want to limit the saturated fats that are found in red meats and animal products, you can replace these bad fats with Omega-3 fatty acids also called essential fats which help keep the brain operating at its peak.

In fact, Omega-3 fats are so important to a good diet that a severe lack of these good fats can lead to depression, poor memory, low IQ, learning disabilities, dyslexia, ADD and many more mental disorders.

To ensure that your diet is rich in Omega-3 fats, eat plenty of oily, cold-water fish like wild salmon, sardines, whitefish, trout, tuna, herring, sable fish, mackerel and anchovies. Ask your doctor if you should also take an Omega-3 supplement on a daily basis.

While the goal is to increase the Omega-3s in your diet, you also want to decrease

the intake of trans-fats sometimes called trans fatty acids or hydrogenated vegetable oils. Found in many processed foods, trans-fats will pack on the pounds and provide absolutely no nutrition for your body. They are empty calories, so whenever possible, choose fresh foods over processed.



Carbohydrates that have been refined and processed are also considered a brain drain. Your body will benefit if you limit the bad carbohydrates, such as refined white sugar and high-sugar sweetened drinks.

Foods with high sugar content also have a high glycemic index, which means they adversely affect the body by causing a spike and then a sudden drop in the blood glucose and insulin levels. So the next time you are tempted to substitute a muffin, donut or pastry for a healthy meal, remember that your body and your brain both need high quality foods that provide fuel for the body and brain.

But the body does need brain booster carbohydrates found in whole grains, fruits and vegetables. In fact, your mother was right when she extolled the virtues of eating your vegetables. Even

better advice is to consume both fruits and vegetables with an emphasis on brightly colored fresh foods.

Focus on a diet rich in fresh fruits and dark leafy vegetables and strive for at least 4-5 servings daily. Vegetables and fruits are packed with antioxidants and many essential vitamins and minerals. Plus, they are low in fat and calories. Choose foods such as kale, spinach, Brussels sprouts, alfalfa sprouts, collard greens, broccoli, beets, red bell pepper, onion, corn, soybeans, eggplant and dark green lettuces. Your brain will benefit from eating fruits with high antioxidant levels including prunes, raisins, blueberries, blackberries, strawberries, raspberries, plums, oranges, red grapes and cherries.

What other advice would Mom recommend? Eat in moderation. Your body has to work in overdrive to digest a huge meal, so smaller meals eaten more often is a better choice. Nuts, also in moderation, can be a useful part of your diet. A handful of almonds, pecans and walnuts will all provide a good source of vitamin E, an antioxidant.

Drink plenty of fluids (six 8 oz. glasses a day) and make sure that a good portion is water. Limit caffeine and alcohol, although a glass of red wine daily (check with your doctor) can actually be helpful, due to the resveratrol found in dark red wines. Green tea is an excellent substitute for coffee.

The goal with good nutrition is to have a healthier body and mind. Your brain will benefit from a well-balanced diet and improved food choices. When in doubt, choose fresh options, read the labels and consult with your physician or a nutritionist.

Lorne S. Label, MD, MBA, FAAN, is the founder and director of the Brain Longevity Center in Thousand Oaks, CA.

Read more at <http://www.e-healtharticles.com/Detailed/5571.html#wo9O4mx11TXpJcGe.99>

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THANK YOU FOR YOUR DONATIONS!

TRTF would like to take this opportunity to thank you for your generous support! Because of you, TRTF has raised \$50,000 since November 1. Numerous donations have been received by local units, districts and individuals to support our four wonderful programs: "A Helping Hand," student scholarships, classroom assistance grants and the Legacy Campaign. Without you, these programs could not continue to help educators of the past, present and future.

Where does your money go?

"A Helping Hand" continues to touch the lives of retirees in need. This fall alone, the Foundation awarded over \$4,000 to retirees requiring emergency assistance. Four applications were approved, providing aid to TRS annuitants across the country.

One TRTA member living in Missouri received help with the cost of dentures and tooth extractions after experiencing the deterioration of her teeth due to underlying medical issues. An applicant in Corpus Christi experienced extensive fire damage to her garage when her neighbor's house burned down. Due to your generous donations, the Foundation paid for her garage roof repair. The other applicants needed help getting back on their feet after facing unexpected car repairs and medical bills. Since the inception of "A Helping Hand," \$31,000 in grants have been awarded to 35 recipients. Our goal is to award at least \$25,000 in grants in 2013!

In 2012, 10 student scholarships were awarded to students pursuing degrees in education at various Texas colleges. Also in 2012, 10 classroom assistance grants were awarded to public school teachers to support projects that enhance the learning experience of students. A Physics teacher in Ft. Worth used his grant to purchase a high altitude weather balloon, GPS equipment and a digital camera.

Continued on back





The VOICE

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On November 16, the balloon was launched and reached approximately 100,000 feet! The balloon was used to record temperature data. Each student in the class was assigned a portion of the project, such as photo/video documentation, GPS analysis or balloon trajectory forecasting.

In 2013, TRTF will continue to fund these innovative projects and assist our future educators by awarding 15 classroom assistance grants and 15 student scholarships. Furthermore, TRTF will continue producing resources for retirees who want to protect their retirement security through our Legacy Campaign. TRTF promotes the message that public education, our educators and TRS are vital to the state!

If you haven't done so, please consider donating to these wonderful programs to help us reach our goals. There is still time to make a tax-deductible donation! Please contact Beth Unite at 800.880.1650 to learn more or use our donation card on the back of *The VOICE*. Thank you for making 2012 a successful year. Your generosity is greatly appreciated and makes a difference in the lives of past, present and future educators!

TRTF SCHOLARSHIP & GRANT APPLICATIONS ARE AVAILABLE!

The 2013 TRTF Student Scholarship and Classroom Assistance Grant applications are now available. 15 \$500 student scholarships and 15 \$500 classroom assistance grants will be awarded for the 2013-2014 school year. Student scholarship applicants must be a relative of an active member of TRTA, be pursuing a degree in education and be enrolled at a Texas university or college for the 2013-2014 school year. Classroom assistance grants are open to all public school teachers. Applicants must describe a project's content and activities for which they are requesting the grant and explain how the project will enhance the learning experience for his or her students. Scholarship and grant applications must be received by 5:00 p.m. on March 7, 2013. Recipients will be announced during the Foundation Luncheon at the 60th Annual TRTA Convention on April 10, 2013 but do not need to be present to win. Electronic versions of the scholarship and grant applications may be downloaded from the TRTF website at www.trtf.org/index.cfm/scholarships-grants or may be requested by sending an email to beth@trta.org. If you require a hard copy, please contact Beth Unite at 800.880.1650.

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