

TRS-Care Fact Sheet 3-4

President's Line 6

The TRTA Experience 7-8

Officer Candidates 9

2014 TRTA 61st Annual
Convention News 10-12

Convention Tours 13-14

TEXAS RETIRED TEACHERS FOUNDATION

OUTLOOK

TRTF Exceeds Goals!

15-16



The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

A TRUE CRISIS: TRS-Care Underfunded, Retirees' Health Care at Risk

By **Tim Lee**
Executive Director

Almost two years ago, the Texas Retired Teachers Association (TRTA) launched its Legislative Training Initiative. The initiative has three major objectives: provide all TRTA members with basic legislative training; identify members that have relationships with elected officials and help them build those relationships; and offer advanced training to members who want to be more involved.

Why are we starting an article about TRS-Care underfunding with information about our Legislative Training Initiative? The answer is simple: without your involvement, we risk drastic changes to this vital health care program. Without more retirees engaging in this fight, we may LOSE a vital part of our TRS retirement benefits.

The Crisis \$1 billion. That is the projected shortfall for TRS-Care in the next biennium if nothing is done to improve the program's long-term sustainability.

The official TRS report indicates the shortfalls to TRS-Care are \$424 million in FY 2016 and \$591 million in FY 2017. This combined total of \$1.02 billion is what is needed to keep the fund solvent through the next biennium. Another \$721 million shortfall is expected in FY 2018. In 2013 alone, costs exceeded funding for TRS-Care by \$190 million.



This information reveals that the shortfalls will continue to increase dramatically each biennium. It also tells us that the Legislature will be looking at all options to "fix" the TRS-Care crisis. The definition of "fix" is now being discussed by TRS, TRTA, other stakeholders and our elected officials.

How did things get so bad? TRTA members have been fighting to protect our TRS-Care program for decades. We have protected the program since the last major shortfall in 2003. Since then, TRTA has been able to work with the Legislature to maintain (even slightly improve) TRS-Care benefits and operate the program with NO premium increases.

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A TRUE CRISIS: TRS-CARE UNDERFUNDED, RETIREES' HEALTH CARE AT RISK

The strategy to avoid premium increases was pursued by both the Legislature and TRTA to help retirees when the pension fund was unable to provide any cost-of-living raises. It protected retiree buying power so that they would not be hit with both inflation and rising health care costs simultaneously.

In 2004, TRS faced a major challenge when the federal government closed the "Social Security Loophole." That resulted in massive numbers of new retirees and put pressure both on the pension fund and TRS-Care. The Legislature responded with a higher state contribution to the program, with enough of a surplus to allow TRS to manage it more efficiently and use the funds to protect premiums.

These efforts have allowed TRS to manage cash flow and hold the crisis off until a later date. Unfortunately, that day has come, just as we knew it would.

TRS-Care does not have sufficient funds to be continued into the next biennium without increased state funding, massive reform, or increased premiums. Some people already are suggesting that TRS-Care participants, the Legislature, active educators and school districts should "share the pain," meaning that a combination of funding increases, benefit reform, and premium adjustments will all be on the table.

TRTA believes it is much too early in this discussion to presume anything, but the reality of a \$1 billion shortfall is daunting. It is a challenge that we are not sure the can be overcome without aggressive education and advocacy on our part.

The major cost drivers for TRS-Care should not be a surprise to anyone. They are typical to any group health care program.

The top cost drivers for TRS-Care are:

1. Increased medical costs;
2. Increased prescription drug costs;
3. Maintaining access and choice in managing medical providers;
4. Increased utilization due to an aging population;
5. Potential increase in number of retirees (Non-Medicare, or those who will not access Medicare immediately after retirement due to age);
6. Potential plan changes in Medicare (and/or lowering federal financial support for Medicare);
7. Technology increases and development of new biogenetic drugs;
8. Center for Medicare/Medicaid Services (federal CMS program) reimbursements for Medicare Advantage and Medicare Part D Plans.



While these major factors make the costs of TRS-Care skyrocket year after year, almost all funding for the program is based on aggregate active teacher payroll: the state's budget contribution, active school employee contribution, and school district contribution. It does not take a lot of discernment to know that health care costs are rising faster than our state educators are receiving pay increases.

TRS has managed the retiree health care program with a funding surplus for nearly a decade. But over the last two legislative sessions, it is nearly exhausted. TRS-Care's \$400 million reserve fund from FY 2014 will turn into a \$358 million deficit in FY 2016 if the Legislature does nothing to help.

The impact could be calamitous for our retirees. How bad could things be? TRTA asked the TRS Board about the worst case scenario: If the Legislature does nothing to increase funding and simply ignores the problem, how much would premiums need to increase to maintain the current program?

TRS answered that without major reform or increased funding, TRS-Care premiums may increase 130% in the coming biennium. But that only buys two years of coverage! Retirees would then see billion dollar shortfalls in subsequent biennia and continue to suffer devastating premium increases year after year.

This crisis is not like the manufactured crisis wrought by groups and individuals who want to rob public servants of their hard-earned pensions. The TRS-Care crisis potentially is far more detrimental because the reserve fund is nearly gone and the options for dealing with it are not easy fixes.

What can be done? This really is the billion dollar question. First, TRTA believes that an update to the TRS-Care sustainability study must be completed by TRS. The study was first conducted in 2012. TRS committed to updating it during the last legislative session and is working as quickly as possible to finalize their report.

The TRS Board of Trustees, Retiree Advisory Council (retired

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TRS-CARE FACT SHEET

BACKGROUND

The plan was started in 1986.

As of December 2013, TRS-Care has 242,600 participants in Care 1, 2 and 3.

Care 1 - 30,600 (Catastrophic Plan)

Care 2 - 54,000

Care 3 - 158,000

By the year 2017, TRS-Care will face a shortfall of **\$1 billion!** This issue must be addressed NOW!



PREMIUMS

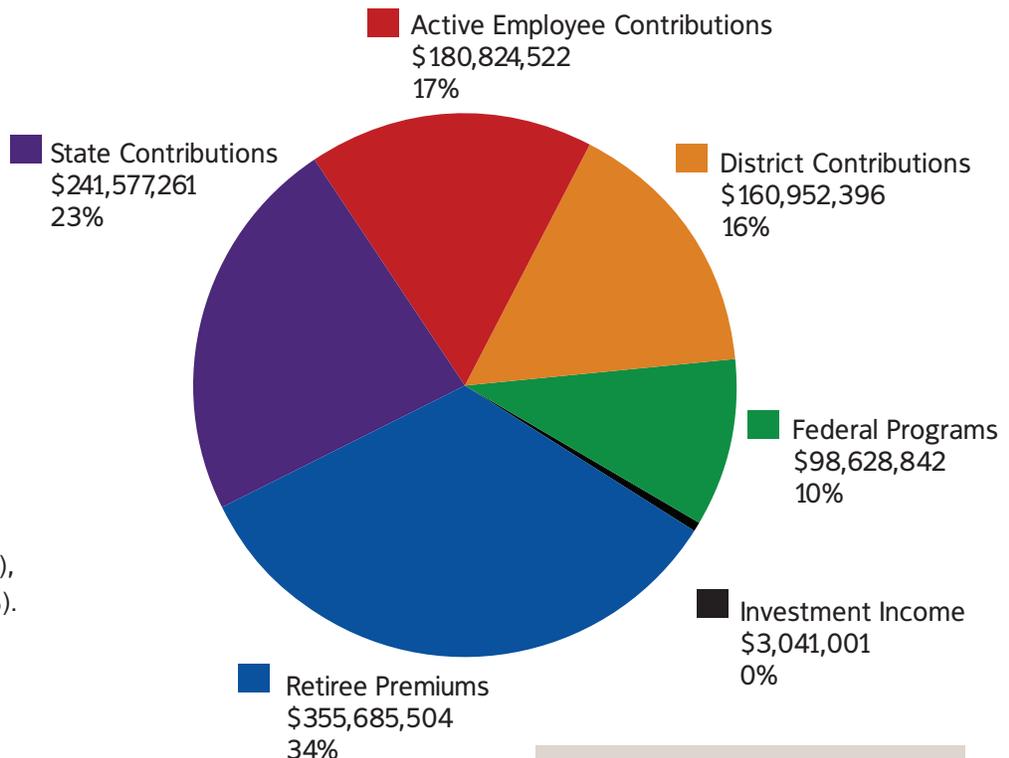
Retiree premiums (for retiree only) range from \$60 to \$310 for Care 2 and 3. Care 1 is free for retirees only.

Retiree premiums accounted for 34% of the total funding of TRS-Care. The State contributes less than \$100 per month per TRS-Care participant. Funding for TRS-Care and the cost of running the program are not aligned. Contributions are based on payroll, which is not correlated to increases in program participation or increasing medical costs.

Funding contribution rates: State of Texas (1%), Active Member (.65%), School Districts (.55%).



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TRS-Care Funding FY 2013
Pie Chart

THE CRISIS

In 2013, costs exceeded funding for TRS–Care by \$190 million. For the 2016–2017 biennium, the fund is projected to have a \$1 billion shortfall.

If nothing changes, TRS may have to raise retiree premiums by more than double (130%) in 2016. Retiree premiums would increase again in the second year of the biennium and continue to increase to match the rising costs of medical care.

If retiree premiums do not change, the State contribution rate would need to be raised from 1% to almost 3% to make up the shortfall.

The average total cost (medical, Rx and administration) for a TRS–Care 3 retiree not covered by Medicare Part A and B is approximately \$12,000 a year, 12 times higher than that of a Medicare-eligible participant. This is because Medicare is the primary payer of medical costs for Medicare-eligible participants.

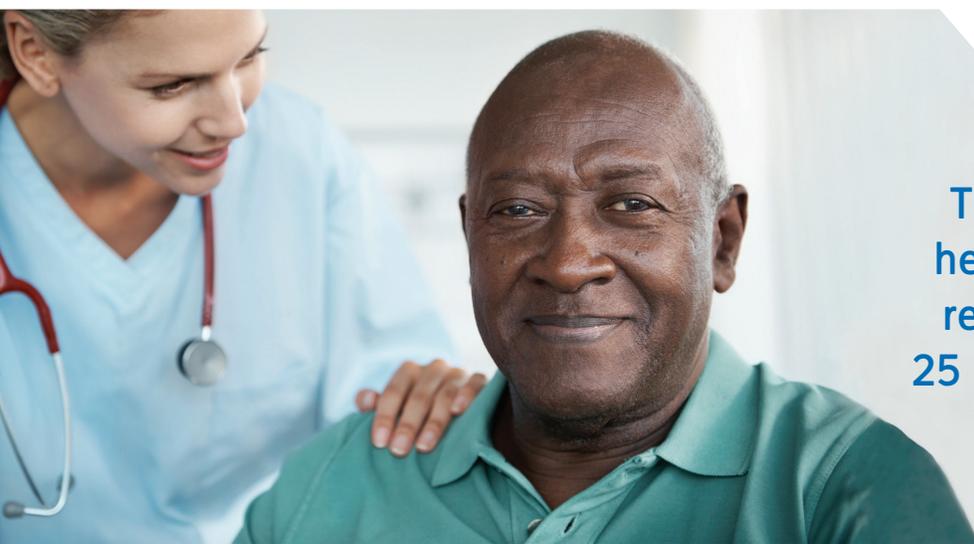
Premiums have not increased since 2005. The state decreased funding for TRS–Care in 2011 and required TRS to pay funding shortfalls using reserve funds.

During this time period, claims per member increased by 40% and the

number of TRS–Care participants increased by 33%.

To pre-fund TRS–Care similarly to the pension fund, an actuarially required contribution (ARC) of 7.73% of payroll (current total contributions are 2.2%) would be needed.

This is more than triple the current funding provided for TRS–Care.



TRS–Care has provided quality health care to public education retirees in Texas for more than 25 years. We must all work together to protect it!

THE SOLUTION

The TRS Board of Trustees is finalizing a TRS–Care sustainability study. This report will provide some ideas on what options are available to resolve this crisis.

TRTA believes that whatever options are put on the table, retiree interests' must be first and foremost. Public education retirees have some of the most modest retirement benefits of school employee retirees in the country. Many have no Social Security. The 83rd Legislature authorized the first cost-of-living increase in over a decade. The increase

was capped at no more than \$100 per month and was limited to a targeted group of retirees.

The state must consider prefunding TRS–Care. It is imperative that we develop a short-term plan to address the immediate funding crisis, and a more permanent solution for the future so that rising health care costs and devastating premium increases do not threaten retirees every session.



and active TRS members who meet with TRS leaders about the health care programs), staff, and health care consultants and actuaries must deal with the immediate funding crisis and develop long-term solutions so that retiree health care is not under constant fiscal threat session after session.

TRTA testified at the February 2014 TRS Board of Trustees meeting and called on TRS to:

1. Have a "crisis mentality;"
2. Bring the stakeholder organizations together so that we may join efforts in advance of the next legislative session;
3. Keep stakeholders informed with regular updates about the options that may be introduced and, if possible, survey TRS retirees and active educators about potential options;
4. Consider all options within reason, bearing in mind that TRS retirees endured a decade of stagnant pension improvement and only one increase (which not everyone received);
5. Make the information easily understood with an explanation as to how each potential option improves TRS-Care sustainability over both the short and long terms;
6. Invite legislative participation early and create opportunities for stakeholders and legislative staff or experts to be engaged together before next session;
7. Do not wait for the crisis to get worse to communicate;
8. Develop realistic options, but challenge experts to develop bold solutions!

TRTA believes one bold solution may be pre-funding TRS-Care by creating in a new fund that is managed by the TRS Investment Management Division and using the earnings to offset costs. The Legislature could use money from the economic stabilization fund (rainy day fund) to start the new fund and make contributions over time. This would build a sustainable pre-funded health care program.

While this seems like a great idea to TRTA, this approach would face a difficult and nearly impossible legislative road. With a crisis of this magnitude, however, bold solutions should be discussed. The health care of thousands of Texas public servants is at risk. Elected officials must focus! Now is not the time to grandstand, score political points, or use the crisis to deride public education retirees and employees.

The state makes a contribution to TRS-Care, but did you know that that support translates into about \$100 per month of subsidy per TRS-Care plan participant? Did you also know that the state is subsidizing state employee retiree health care by more than \$500 per month per participant?

We believe all public servants deserve quality pay and access to affordable health care, but we are facing one of the most challenging crises in the history of TRS. It is important to

point out the differences in budget practice when it comes to TRS retirees versus retired judges and retired legislators.

Should I leave TRS-Care? Is all hope lost? Any time we talk about health care funding, TRTA members ask if now is the time to start shopping for another health care option. While I am always cautious in answering, I will say this: TRS-Care is a great program and one that has successfully provided affordable and valuable health care to TRS retirees for over 25 years. Many TRS retirees simply do not have any other option.

We have faced a TRS-Care funding crisis in the past. The solutions were hard to accept at the time, but over the long term they helped maintain a quality health care option for retirees.

TRTA does not know what the outcome may be in the coming session, but the value of TRS-Care is not a one-way street. The state has benefited from having TRS-Care. The state support is sizeable, but retirees are covering the highest percentage of costs through premiums and out-of-pocket expenses.

TRS-Care helps retain quality professionals in our classrooms, and helps those professionals retire under circumstances of their choosing. This helps schools plan for transition. Minimizing transition costs and maintaining high standards with a dedicated professional workforce saves the state millions of dollars.

TRS-Care supports a growing Texas health care industry, spurring growth in medical services and pharmaceuticals. While elected officials and outside groups may oppose the state's involvement in TRS-Care, it is hard to deny that this investment benefits the economy and also creates jobs.

We can solve this problem, and we ALL have a part to play. The TRTA members who helped create this program in the mid-1980s paved the way for us to have this vital plan. We owe it to them and to all who have worked to keep this program viable to maintain it. We also owe it to the active school employees. They make contributions out of their monthly pay to support TRS-Care. The only benefit they receive from this is the expectation the plan will be there for them when they retire.

TRS-Care is not an entitlement: we have paid into it for decades, and our premiums and out-of-pocket costs are the biggest chip on the table. Our education retirees have earned this benefit, and TRTA will do EVERYTHING in our power to protect the access to medical care you expect and deserve.

Please use the fact page in this bulletin when communicating with legislators and your fellow TRS retirees or active school employees. We need EVERY TRS RETIREE to join TRTA in our efforts to preserve TRS-Care. NOW is the time to get involved. Join TRTA. We need champions. We NEED YOU! ✪

★ PRESIDENT'S LINE

Thank you for the privilege of serving as your President. You have welcomed me to your local units, invited me to your district events, overwhelmed me with "Get Well" cards during an illness, responded to initiatives with enthusiasm and gone beyond expectations when challenged. You have made my job easy and repeatedly proven the strength of TRTA!

The eight years during which I have had the privilege of serving as a state officer have been years of growth, energy and accomplishments. Reflecting on them brings to mind a list of what you, as an organization, have done in a short time.

In 2005, when I became Secretary/Treasurer, we had 59,662 members and 257 local units. That year in Amarillo, we had a record convention attendance of 895. By 2012-13, our membership had grown to 77,250; and as I pen this article, we have surpassed that number for 2013-14 and have 260 local units. Last year's convention attendance was 927, and I expect an even larger attendance this year as we "Lasso Our Legacy!"

The numbers speak to the growth of our organization, but they tell only a part of that story. During the last 8 years, I have watched TRTA and TRTF steadily bring programs into fruition that are a tribute to our visionary membership. "Each One Bring One," Diamond Plus, and TRTACONnect have been instituted. The Day at the Capitol and our Legislative Training Initiative have intensified our effectiveness as grassroots lobbyists, and the passage of SB 1458 is a testament to how well we have done.

The publication of our e-newsletter the *Inside Line* makes us the best informed organization in the nation! You have responded overwhelmingly to building the financial health of the Foundation and enabled the awarding of scholarships, classroom assistance grants, and "A Helping Hand" aid beyond any hopes we had in 2005. Our work with active teachers through the Legacy Campaign and local unit outreach is enabling us to build strength for our future.

Thank you TRTA members for giving me the opportunity to serve you and to be a small part of the strides this organization has made in the last eight years. I will forever be grateful to you.

Maridell Fryar
2012-2014 TRTA President



TRTA Endorsed Member Benefit

MASA



Life is full of unexpected events. It's easy to plan for some, like a car accident by having car insurance. But have you planned for medical emergencies that happen at home or while vacationing? If an emergency happened on vacation, or at home, do you know how you would pay for emergency transportation that isn't covered by medical insurance?

That's exactly what the exclusive Platinum membership from Medical Air Services Association (MASA) is designed to protect TRTA members from. Monthly coverage for an individual is only \$24.50 and family coverage is available for as

little as \$32.50 a month. Some of the included benefits of the MASA Platinum membership are: emergency air transportation, helicopter transportation, ground ambulance, organ retrieval, organ recipient transportation, recuperation / repatriation, return transportation, escort transportation, minor children/grandchildren return, mortal remains, vehicle return, and worldwide coverage.

Learn more or enroll online at: www.myAMBAbenefits.info/trta. You can also ask questions or enroll by phone at 800.258.7041.

Peace-of-Mind While Traveling or at Home



Additional TRTA Member benefits include: Long Term Care / Home Health Care, Medicare Supplement Plans, First Diagnosis Cancer Plans, Life Insurance, and Group Dental & Vision Plans. Contact AMBA for more information or visit:

www.myAMBAbenefits.info/trta

Benefits made available through


ASSOCIATION MEMBER
BENEFITS ADVISORS
800.258.7041

Need to have a benefits representative speak at your local meetings to explain TRTA member benefits and answer questions? Call Jeanie Coffey at 800.258.7041, ext. 332.



BEFORE THE BELL DIAMOND PLUS TRTACONNECT

This is Part 3 (and the final segment) in a series of articles about the experience of being a member in the nation's largest organization of retired school personnel, the Texas Retired Teachers Association (TRTA)!

THE TRTA EXPERIENCE EMBRACING THE FUTURE

In the previous issue of *The VOICE*, our readers had the opportunity to learn more about several of our wonderful local units across the state of Texas. While we couldn't print stories from all 260 units, we hope you enjoyed reading about fellow retirees and how they experience TRTA.

In the final segment of the TRTA Experience, our focus is on the future! TRTA will always be the community that supports, protects and fights for Texas public education retirees and pre-retirees. We are able to maintain this strong network of advocates because of our willingness to transform our experience as legislation and political influences change.

Just three legislative sessions ago, our members learned that the market losses experienced in the 2008 and 2009 crashes brought their pension fund to a mere \$68 billion. TRS has more than made up its losses since that time, but 2009 was a tough year for TRTA members. As the nation faced economic crisis, the state of Texas contributed the constitutional minimum (6.0%) to the fund.

This type of policy action took place in states all across the nation. Retirees were also not able to receive a 13th check that year, nor had they received a permanent cost-of-living increase since 2001. Even worse, by the time 2011 arrived, interest groups that were pushing for states to eliminate defined benefit plans gained traction in Texas. TRTA worked hard to defeat a bill (HB 2506) that would have taken away the retirement security of nearly 1 million future retirees by replacing our DB plan with a defined contribution (401k-style) plan.

In 2013, TRTA members got ahead of the game, aware that pension accounting changes going into effect this year would negatively impact their pension fund if nothing was done to improve the system. SB 1458 made the TRS pension

fund actuarially sound, and 200,000+ retirees received their first cost-of-living increase in 12 years.

By TRTA Staff
Tim Lee &
Cindee Sharp

Legislation and the environment that shapes it are changeable, and our members have risen to the occasion repeatedly since 1963. In 2015, TRTA members will face yet another challenge: the impending shortfall to TRS-Care.

While the TRS pension fund was improved with relatively minor changes in revenue streams and benefit adjustments for non-vested employees, the TRS-Care health insurance program truly is facing a crisis. The health care plan will have a serious funding shortfall in the coming legislative session, to the tune of \$1 billion!

The Teacher Retirement System of Texas (TRS) is working on a sustainability study NOW, analyzing a variety of options for maintaining TRS-Care. Those options include increasing revenues, increasing retiree premiums, benefit reductions, or a combination of these factors.

In order to meet this challenge head-on, TRTA and its members must transform their experience once again.

How is TRTA Transforming?

During the 60th Annual TRTA Convention held in Corpus Christi in 2013, TRTA members recognized the uphill battle we are facing with TRS-Care and voted to increase the annual state dues for its members by \$10 per year. In July 2014, this change will take effect and members will begin paying \$35 per year to be members of TRTA, the first increase of its kind since 1999.

\$3.00 of the \$35.00 state dues amount will rebate to the district of which the member is a resident. The funds

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generated by the dues increase will grow TRTA's already robust legislative initiative as we work towards resolving the challenges presented by the TRS-Care health insurance program.

Mollye Long, District 13 President, who spoke from the floor of the House of Delegates during the convention last year, stated that "costs for providing member benefits has increased as has the need for staff." She noted that the increase in funds "will be directed to the districts and local units to be more proactive in their support of legislative and organizational goals."

"We cannot continue to kick this can on down the road while TRS is being attacked by outside groups that have billions of dollars," said District 13 member Wayne King. "Here in Texas we have at least 10 highly funded groups that are doing everything in their power to change or eliminate TRS," continued Mr. King. "This dues increase will provide funds to fight this movement. It took 20 years to establish TRS but it would only take one year to eliminate TRS as we know it."

Diamond Plus Program

TRTA also recognized that there was a need to eliminate costs and improve organizational efficiency. As a result, the Board of Directors created a value-added program available to all members called Diamond Plus.

The program is designed to eliminate costly mailings by providing members who pay on a monthly basis through payroll deduction or bank draft methods with a permanent membership card. Because these members will receive little paper correspondence, TRTA has created an online community for Diamond Plus participants. This online community provides additional content that goes beyond what is printed in *The VOICE*.

Some of the unique features of this community include videos with updates from Tim Lee and legislative consultants, as well as organizational and personal insights from our Board officers. Each month, one Diamond Plus participant will be featured on

the site and he or she will share their career and retirement experiences. The community also allows participants to submit their own content.

If you pay via payroll deduction or monthly bank draft, you already are a Diamond Plus participant. If you wish to join this value-added community, have hassle-free membership renewals and access to exclusive TRTA content, you may switch your dues payment method upon your next renewal.

TRTA begins accepting membership renewals for the upcoming fiscal year in March 2014. Using one of the aforementioned payment methods means that you will pay \$2.92 monthly (this rate is effective July 1, 2014). Read more in our Convention update about how convention attendees can become Diamond Plus participants onsite! To learn more, contact our Membership Department at 1.800.880.1650.

Before the Bell

TRTA is also reaching out to the active teacher community through a new online blog called Before the Bell. Before the Bell is a community for educators, for life. It is a one-stop Texas education blog, featuring useful classroom tools, articles about projects and learning initiatives implemented successfully by Texas schools, and enlightening features about everything from travel to book reviews to grant opportunities and more.

Before the Bell also offers information to active personnel, whom TRTA refers to as pre-retirees, about preparing for retirement and TRS. This community is a prodigious opportunity for current retirees to reach out to pre-retirees and offer insights and fellowship.

We encourage you to visit the site, read articles, leave comments and submit content suggestions! www.beforethebell.org is live now!

How Do These Initiatives Transform TRTA?

The work that lies ahead for TRTA and its members is not simple. Addressing the serious issue of the TRS-Care funding shortfall calls for a transformation in the way TRTA

manages its membership dues. Our top priority is protecting your retirement benefits. Utilizing online features such as Facebook, Twitter, email campaigns and websites and reducing paper and mailing costs allows TRTA to be better stewards of the money you pay to be a member.

Membership dues should primarily be budgeted towards legislative activities and growing the TRTA legislative team. This includes key pensions and legislative consultants (former TRS Executive Director Ronnie Jung and former Texas State Representative the Honorable Vicki Truitt), allocating more money for the TRTA State Legislative Committee (21 members with advocates for each TRTA district), and beginning our fight for TRS-Care NOW!

We cannot wait until the 84th Legislative Session begins in January 2015 to focus our efforts on TRS-Care and protecting the interests of retirees as the TRS-led sustainability study for the program progresses.

We must also reach out to pre-retirees through Before the Bell and encourage them to participate in this fight because it WILL impact their future retirement benefits. An online resource (Before the Bell) is the most cost-efficient method for TRTA to invite active employees into this conversation. While online features may not be preferred by all members of TRTA, it allows the organization to greet the future and its incoming members with a contemporary presence.

As we mentioned at the beginning of the article, TRTA will always be the community that supports, protects and fights for Texas public education retirees and pre-retirees. 2014 presents many changes for TRTA, all of them transformative and ultimately necessary.

While change can be disconcerting at times, that has not been the case for our community. TRTA members have met and will continue to meet challenges with resilience and grace. As we progress into the future, we hope that you, your fellow retirees, and the current educators that have followed in your footsteps will join us every step of the way. ★

Officer Candidates 2014–2015

The TRTA Nominating Committee, chaired by Immediate Past President Herbert Norris (District 7), reports that the following members have filed and are eligible candidates for TRTA office for the 2014–2015 association year. The nominees will be elected by the House of Delegates during the upcoming convention in Dallas. Members of the committee include Charles Thompson (District 8), Dr. Martha Jones (District 3), Julia Cummins (District 10), and Jack Teddlie (District 11).

Fran Plemmons, For President

Currently serving as the 2013–2014 State First–Vice President. Served as the 2012–2013 State First–Vice President, State Secretary/Treasurer (2010–2012), Parliamentarian (2009–2010), State CVS Committee Chairman (2007–2009), District 7 President (2006–2008), and Rusk County RTA Treasurer (7 years). Fran Plemmons is a member of the Highland Lakes RTA in District 13.

Nancy Byler, For First Vice–President

Currently serving as the 2013–2014 State Second Vice–President and Brown County RTA Legislative Chairman. Served as the 2012–2013 State Second Vice–President, State District Presidents Council Chairman (2011–2012), State Health Care Committee Chairman, District 15 President and Technology Contact, Brown County RTA Immediate Past President. Nancy Byler is a member of the Brown County RTA in District 15.

R. Don Vardeman, For Second Vice–President

Currently serving as the 2013–2014 State Secretary/Treasurer. Served as 2012–2013 State Secretary/Treasurer, District 12 President (2011–2012), District Presidents Council Vice–Chairman (2010–2011), District 12 President (2010–2011), State Membership Research Committee (2009–2010), District 12 Parliamentarian (2009–2010). Mr. Vardeman has also served as the Waco–McLennan County RTA President (2007–2009). R. Don Vardeman is a member of the Waco–McLennan County RTA in District 12.

Patricia Macias, For Second Vice–President

Currently serving as the 2013–2014 State Member Benefits Committee Chairman and the 2013–2014 District 2 Member Benefits Committee Chairman. Served as the 2010–2013 State Member Benefits Committee Chairman, District 2 Member Benefits Committee Chairman (2011–2014). Ms. Macias has also served as the Tri–County RTA President (2011–2012) and Tri–County RTA Member Benefits Committee Chairman (2010–2014). Patricia Macias is a member of the Tri–County RTA in District 2.

Alice Ott, For Secretary/Treasurer

Currently a member of the Houston ART in District 4. Served as a member of the 2010–2013 State Audit Committee, District 4 Second Vice–President (2010–2013), District 4 Treasurer (2008–2011), Houston ART President (2006–2007).

Leroy DeHaven, For Secretary/Treasurer

Currently serving as the 2013–2014 District Presidents Council Vice–Chairman and the 2013–2014 District 2 Legislative Chairman. Served as the District Presidents Council Vice–Chairman (2012–2013), District 2 President (2012–2014), State Legislative Committee member (8 years), District 2 Legislative Chairman (8 years), District 2 President (2012–2014). Mr. DeHaven has also served as the Corpus Christi RTA President (2007–2011), Secretary (2005–2007) and Legislative Committee Chairman (2007–2014). Leroy DeHaven is a member of the Corpus Christi RTA in District 2.



Fran Plemmons



Nancy Byler



R. Don Vardeman



Patricia Macias



Alice Ott



Leroy DeHaven

Delegate Information for Districts and Local Units

Names of all convention delegates were due in the TRTA office by March 1, 2014. If you were unable to meet the deadline, please contact TRTA immediately. Information and forms were mailed to District and Local Unit Presidents in December. Local Unit Delegates: Two (2) delegates for the first one hundred (100) TRTA members or fraction thereof; and, one (1) delegate for each additional 100 TRTA members in a Local Unit or fraction thereof. Automatic Delegates: Members of the TRTA Board of Directors; Chairmen of the TRTA Standing Committees; District Presidents, First Vice–Presidents, and Second Vice–Presidents; and Past Presidents of TRTA.



61ST ANNUAL TRTA CONVENTION: "LASSO OUR LEGACY!"

Plans are being finalized for TRTA's 61st Annual Convention to be held in Dallas April 13-15, 2014! TRTA is ready to capitalize on the successes of the 83rd Legislative Session and band together to bring better benefits for ALL Texas public education retirees! Our focus at this year's Convention is on Leadership, Legislation and Literacy.

Registration is now open! Please see the registration form on page 12. You may also register online from the TRTA home page (www.trta.org). The Convention is being held at the Sheraton Hotel Dallas, located at 400 N. Olive Street. Room accommodations at that hotel have sold out; however, an overflow hotel has been secured.

The Dallas Marriott City Center, located at 650 North Pearl Street, has limited room availability at the rate of \$139 for a single, double or triple room. To reserve your room, please call 1.800.228.9290. Please be sure to state that you are with TRTA.

There is a sky-bridge connecting the Marriott to the convention hotel (attendees staying at the Marriott will not have to move their vehicles to park at the Sheraton). Daily fees for parking at the Marriott are: self-parking \$18 and valet \$12 (does not include in-and-out privileges). Overnight valet parking costs \$23 and includes in-and-out privileges. If you are staying

at the Sheraton, please be aware that self-parking is available in the parking garage at a cost of \$12 per day, while valet parking costs \$29 per day.

For attendees staying at the Sheraton and flying into either DFW airport or Dallas Love Field, Go Yellow Checker Shuttle is providing transportation at a special rate. To make a reservation, please visit www.goyellowcheckershuttle.com or call 1.866.903.1900. If visiting the website, please click "special offers," and scroll down to Sheraton Dallas. Mention TRTA to receive the special rate.

For members who may need a motorized scooter during the convention, Penfield's at the Sheraton has them available for rent. Contact Joanna Jones at 214.303.4141 in advance to reserve a scooter.

Upon arriving at the 61st Annual TRTA Convention, stop by the delegate certification and registration area to collect your name badge and complimentary tote bag beginning at Noon on April 13. Exhibits are in the same area.

We hope you will visit our TRTA Diamond Plus booth to learn more about this new, value-added program available to all members of TRTA! If you choose to renew your 2014-2015 TRTA state dues via payroll deduction

or monthly bank draft while attending Convention, you will receive your permanent TRTA membership card on the same day! You will also be entered in a special prize drawing.

On the evening of April 13, stop by the complimentary Officers Reception at 5:00 p.m. TRTA leaders invite you to "Laugh, Linger and Lollygag!" as we share beverages, snacks and fellowship and allow time to visit the exhibits. You will enjoy a down-home Dallas welcome from country western band The Shady Grove Ramblers. A cash bar will be available.

On Monday morning at 8:00 a.m., our Opening Ceremonies begins with lively entertainment from the Twin Fiddles, two young ladies from Murphy, Texas. Megan and Leah Bynum started violin lessons when they were just two years old. Classically trained musicians, they enjoy country, Celtic, western swing and bluegrass music as well as singing.

Our keynote speaker is Tumbleweed Smith from Big Spring. Tumbleweed is a popular newspaper columnist and producer of "The Sound of Texas" radio series. After Opening Ceremonies, Tumbleweed will be available to sign autographs and will have items for sale.

Monday's events continue with the Foundation Luncheon at 11:45 a.m.,

which features a grilled chicken fajita salad with a cilantro lime dressing, chocolate mousse with berry compote for dessert, a selection of bread rolls with sweet butter, and Starbucks coffee and Tazo teas. To read more about the special guest speakers, see page 16.

The afternoon is full of training and informative breakout sessions. Some of the special informational sessions include Julia Heaberlin, a mystery author from Dallas who sets her books in Texas. Her books include "Playing Dead," "Lie Still" and "Black-Eyed Susans." Julia will sell and autograph her books during the Convention.

Stephen Fagin, Associate Curator at The Sixth Floor Museum at Dealey Plaza, will speak about the "Assassination and Commemoration: JFK, Dallas." Ty Poynter, Store Manager of Calloway's Nursery will offer two demonstrative sessions: "Some Like It Hot" about the varieties of plans that thrive and bloom in the Texas heat, and "Color Creation Clinic" about producing a gorgeous mixed container planting. There will also be a Parliamentary Pointers session available this year, which is very useful for all district and local unit officers.

Monday winds down with a banquet that begins at 6:30 p.m. The evening's menu includes a Caesar salad, herb marinated breast of chicken with demi sauce, crushed fingerling potatoes, roasted asparagus and baby carrots, Southern style pecan pie with fresh whipped cream for dessert, a selection of bread rolls with sweet butter, and coffee and teas. Entertainment for the evening is Holly Tucker, a country western singer from Waco. Ms. Tucker

placed 5th on the TV show "The Voice." A cash bar will be available.

Tuesday, April 15 provides an opportunity for early risers to hear from Tim Lee and other legislative experts during the 7:00 a.m. Legislative Breakfast. Breakfast consists of scrambled eggs, bacon, potatoes, fresh biscuits, butter and preserves, and tea and coffee.

The business of the association will be conducted during the First House of Delegates promptly at 9:00 a.m. The election of officers will occur during this meeting. To review the list of candidates, please see page 9. Delegates will also choose the members of the Nominating Committee. The First House of Delegates adjourns for lunch at 11:30.

The Stilwell Foundation will host a special 50th birthday luncheon at Noon. The menu features chicken breast topped with wild mushrooms and herbed spinach, roasted mashed potatoes, bread rolls with sweet butter, dark Swiss chocolate cake with dark cherries and topped with whipped cream for dessert, and tea and coffee.

Members will return for the Second House of Delegates at 1:45 p.m. Delegates will vote on any bylaws amendments. At this time, none have been filed. Gubernatorial candidates Attorney General Greg Abbott and Senator Wendy Davis have been invited to speak during the House of Delegates, though confirmation has not yet been received of their attendance.

Register soon to be a part of TRTA's 61st Annual Convention in April! Space is limited at all events, so purchase your luncheon and banquet tickets

Convention Schedule

SUNDAY, APRIL 13

10 – 11:30 a.m.

TRTF Board of Trustees Meeting

12 – 7 p.m.

Delegate Certification/Registration & Exhibits

1:00 – 3:00 p.m.

TRTA Board of Directors Meeting

3:30 – 5:00 p.m.

District Presidents Meeting

4:00 – 5:00 p.m.

Facilitators Meeting

5:00 – 7:00 p.m.

Special Event Reception

MONDAY, APRIL 14

7:30 a.m. – 5:00 p.m.

Delegate Certification/Registration & Exhibits

8:00 – 10:00 a.m.

Opening Ceremonies

10:30 – 11:30 a.m.

District Caucus Meetings

11:45 a.m.

Foundation Luncheon

1:30 – 5:00 p.m.

Breakout Sessions I, II & III

6:30 p.m.

Banquet

TUESDAY, APRIL 15

7:00 a.m.

Legislative Breakfast

7:00 – 8:00 a.m.

Delegate Certification/Registration

9:00 – 11:30 a.m.

First Meeting of the House of Delegates

12 p.m.

Stilwell Luncheon

1:45 p.m. – TBD

Second Meeting of the House of Delegates

TBD

TRTA Board of Directors Meeting

today! Join us in Dallas as we begin the next successful sixty years of TRTA. ★

INFORMATIONAL SESSIONS

SECRETS OF A MYSTERY WRITER • Presenter Julia S. Heaberlin, Author • Session I

MEMORY AND AGING • Presenter Pam Kovacs, Owner of Friends Place Adult Day Services, Richardson • Sessions I, II & III

THE WAVE OF THE FUTURE-RECYCLING WATER TO SUPPLY TEXAS NEEDS • Presenter Carol Spruiell, Texas Conservation Alliance • Sessions I, II & III

ASSASSINATION AND COMMEMORATION: JFK • Presenter Stephen Fagin, Associate Curator At The Sixth Floor Museum At Dealey Plaza • Sessions I, II & III

SOME LIKE IT HOT AND COLOR CREATION CLINIC • Presenter Ty Poynter, Manager Of Calloway's Nursery, Flower Mound • Session I

COLOR CREATION CLINIC • Presenter Ty Poynter, Manager Of Calloway's Nursery, Flower Mound • Session II

MAKING NEW CONNECTIONS • Presenter Brad Brumback, President, Hearing Aid Express, Inc. • Session I

STRATEGIES FOR EFFECTIVE MEETINGS • Dennis Clark, Certified Parliamentarian, TRTA Convention Parliamentarian • Session III

UPDATE: TRS PENSION BENEFITS AND TRS-CARE BENEFITS • Tom Guerin, Teacher Retirement System Of Texas (TRS) • Session III

Session I • 1:30-2:30 p.m.
Session II • 2:45-3:45 p.m.
Session III • 4-5 p.m.

Sheraton Hotel, Dallas • April 13–15, 2014

CONVENTION REGISTRATION FORM

REGISTRATION DEADLINE: MARCH 28, 2014



REGISTRANT INFORMATION

Last and First Name			TRTA ID
Address			
City	State	Zip	
Phone	Email		

CONVENTION INFORMATION

Every convention attendee must register. One registrant per form. Please check all boxes that apply. Attendees must pay the \$30 registration fee or \$35 on-site registration (late) fee. Refund requests must be received by March 31, 2014. No on-site refunds will be issued. Service charges included. Mail completed form and payment to TRTA, Attention: Accounting, 313 E. 12th Street, Suite 200, Austin, TX 78701.

SPECIAL EVENTS

<input type="checkbox"/> Registration (Deadline March 28, 2014) \$30 per person	\$ _____
<input type="checkbox"/> Special Event Reception (Sunday, April 13, 2014 • 5–7 p.m.) Complimentary	\$ _____
<input type="checkbox"/> Foundation Luncheon (Monday, April 14, 2014 • 11:45 a.m.) \$35 per person	\$ _____
<input type="checkbox"/> Banquet (Monday, April 14, 2014 • 6:30 p.m.) \$50 per person	\$ _____
<input type="checkbox"/> Legislative Breakfast (Tuesday, April 15, 2014 • 7 a.m.) \$25 per person	\$ _____
<input type="checkbox"/> Stilwell Retirement Luncheon (Tuesday, April 15, 2014 • 12 p.m.) \$35 per person	\$ _____

PAYMENT INFORMATION

A confirmation letter will be mailed prior to convention. Please bring your confirmation letter when you check in.

- Check or money order enclosed payable to TRTA
- Please charge my credit card

TOTAL REMITTANCE

\$ _____

▼ Credit Card Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>					
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▼ Expiration

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▼ Signature

TRTA TOUR PROGRAM

TRTA 61st Annual Convention | Sunday, April 13, 2014

Dallas Highlights



Join your tour guide...off to enjoy the top sights and attractions of downtown Dallas! Art, architecture, JFK, professional sports, parks and more, on this exciting city tour! Visit Dealey Plaza, birthplace of Dallas and site of the tragic JFK assassination. Stop by spectacular Pioneer Plaza, which commemorates Dallas' western heritage. Tour Victory Park...see the American Airlines Center, home to the Dallas Mav's, and the Perot Museum of Nature and Science. Already a Dallas icon, drive the Margaret Hunt Hill Bridge, designed by renowned Spanish architect, Santiago Calatrava. Walk the Dallas Arts District, a rare jewel that is the centerpiece of our cultural life. See the historic antebellum Belo Mansion, and hear about the Mansion's ties to the infamous gangsters Bonnie & Clyde! Drive scenic Turtle Creek to the exclusive

neighborhood of Highland Park, passing by beautiful mansions of well-known Dallasites.

April 13, 2014 | 9 a.m. – 12 p.m. | Cost: \$40 per person

Southfork Ranch



No visit to Dallas is complete without visiting the legendary Southfork Ranch! Begin with a stop at the Visitors Center and a tour of the Ewing Museum, Dallas Legends Exhibit, where you will see the gun that shot J.R., Lucy's wedding dress and more memorabilia! Your private tour guide will lead your stroll of the ranch grounds en-route to the Ewing Mansion, stopping along the way to visit the ranch buildings and hearing a history of the ranch. See Texas Longhorns and miniature horses! Enjoy a guided tour of the Mansion, including interesting tidbits about the years of filming and insight into the character of the Ewing's. As you depart the Mansion, there will be time for a little shopping at the gift shop!

April 13, 2014 | 9 a.m. – 12 p.m. | Cost: \$50 per person

JFK and Sixth Floor Museum



Experience the JFK tragedy first-hand as your guide takes you through the historic events of that day. We first visit the major sites of this story beginning with the Oak Cliff boarding home of Lee Harvey Oswald....stop by the Memorial to Officer Tippett.... see the famous Texas Theatre where Oswald was captured by the Dallas Police. Follow the parade route of Kennedy's motorcade, passing by the Old Municipal Building where Jack Rudy shot Oswald. Stop at the Kennedy Memorial...walk Dealey Plaza and learn about the infamous grassy knoll. Tour the acclaimed Sixth Floor Museum at Dealey Plaza, housed in the former Texas School Book Depository, to see film clips, photographs, and memorabilia commemorating the President's life, death, and legacy. This exhibition chronicles the assassination and its aftermath, and

recognizes Kennedy's lasting impact on American culture. **April 13, 2014 | 1 – 4 p.m. | Cost: \$52 per person**

George W. Bush Presidential Library & Museum and SMU



Located on the picturesque campus of Southern Methodist University in Dallas, the Bush Center invites you to learn about President and Mrs. Bush and the American Presidency by visiting the Bush Presidential Library and Museum. Explore the interactive museum galleries, sit in the Oval Office, enjoy the Texas Rose Garden, enjoy a coffee in the café, shop in the Museum store and stroll through the 15-acre park filled with native Texas prairie grasses and wildflowers. Enjoy a driving tour of the SMU campus, the private university founded in 1911 and located in the heart of Dallas. Visit the outdoor sculpture garden of the Meadows Museum of Art, home to one of the finest collections of Spanish art outside of Spain. See Dallas Hall and the lovely Perkins Chapel. Drive through the historical Highland Park neighborhood

designed by the developer of Beverly Hills, California. **April 13, 2014 | 1 – 4 p.m. | Cost: \$50 per person**

Please note all tours are for times stated. Transportation on tour bus with private tour guide and admission to attraction is included. All tours depart and return to the Sheraton Dallas Hotel. To read about the terms and conditions, please visit www.trta.org.

TRTA 61st Annual Convention 2014

Tour Registration Form

Deadline March 31, 2014

Make checks payable to Discover Dallas Tours. Mail form and check/credit card information to Dallas Discover Tours.
Attn: Rebecca Koenigs • 4410 Glenwick Lane • Dallas, TX 75205

Purchaser Contact Information

Purchaser Name: _____ Cell: (_____) _____ - _____

List the names of the corresponding ticket holders: _____

Scheduled Tours – Sunday, April 13, 2014

Dallas Highlights Tour

9:00 a.m. - 12:00 p.m.

\$40 x _____ ticket(s) Total: _____

Southfork Ranch Tour

9:00 a.m. - 12:00 p.m.

\$50 x _____ ticket(s) Total: _____

JFK & Sixth Floor Museum

1:00 p.m. - 4:00 p.m.

\$52 x _____ ticket(s) Total: _____

Bush Presidential Library & SMU

1:00 p.m. - 4:00 p.m.

\$50 x _____ ticket(s) Total: _____

Total Amount Enclosed: _____

Payment Information

_____ Check (Please make payable to Discover Dallas Tours)

_____ Credit Card _____ Visa _____ MasterCard _____ Discover

Credit Card Number: _____ - _____ - _____ - _____ Expiration Date: _____ / _____

CID _____ (Last 3 digits located on the back of credit card)

Name on Card

Signature

Tour registration form may be submitted by mail or email: rebecca@discoverdallastours.com.

Discover Dallas Tours

Attn: Rebecca Koenigs • 4410 Glenwick Lane • Dallas, TX 75205

Deadline to submit form is March 31, 2014. Tour space is limited; please register in advance. Tours may not be reserved by telephone. Tour purchases may not be cancelled and are not refundable.

However, the payment amount may be applied to another tour, based upon availability.

Contact Rebecca Koenigs for more information 214.521.3737.

OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

A LEGACY OF HELPING OUR OWN
2013 Annual Appeal a Huge Success
15

TRTF NEW TRUSTEES
Meet Martha Kallus and Jamie Larson
15

DONATE TODAY!
Donation card on the back of *The VOICE*
16

TRTF EXCEEDS GOALS! THANK YOU FOR YOUR SUPPORT!

The Foundation thanks our generous TRTA members and friends for their overwhelming support and donations. Your heartfelt response to "Helping Our Own" is very much appreciated. Because of you, TRTF surpassed its fundraising goal and raised over \$106,000! These funds help educators of the past, present and future by expanding our charitable programs.

Your contributions are well-timed. In the first week of February alone, the "A Helping Hand" committee awarded over \$3,000 in grants to retirees in crisis. Many experience short-term financial hardships due to unexpected illness, and home and car repairs. TRTF is here to help and encourages anyone eligible to receive an annuity from the Teacher Retirement System of Texas (TRS) to apply. Please contact Beth Unite at 1.800.880.1650 X102 or help@trtf.org to receive an application. All applications are confidential.

During the TRTA Convention in April, the Foundation will award

\$15,000 in student scholarships and classroom assistance grants. Students who are pursuing degrees in education, are enrolled in a Texas college or university for the 2014-2015 school year and are related to a member of TRTA may apply for a Student Scholarship. 15 \$500 scholarships will be presented. TRTF also continues to support active teachers. 15 \$500 grants will be awarded to teachers who demonstrate commitment to public education through the creation of programs, events or other learning platforms.

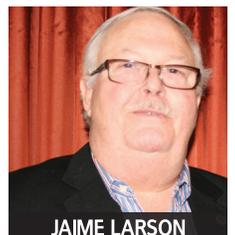
The TRTF Board of Trustees met on January 22 in Austin when State Coordinator Tim Lee presented his ideas to expand our educational program, the Legacy Campaign. TRTF recognizes the importance of reaching out to active teachers and educating them about the value of the defined benefit plan and TRS. TRTF hopes to implement a scholarship program that will highlight active teachers and recognize public schools, while raising awareness of the pension plan and TRS-Care. Thank you for your continuous support. Every donation makes a difference!

TRTF WELCOMES NEW TRUSTEES!

The Foundation welcomed two new trustees to the board in January, Martha Kallus and Jamie Larson. Martha Kallus worked for Midland ISD for 30 years as a junior high and high school home economics instructor. In retirement, Mrs. Kallus serves as a volunteer at St. Ann's School and Church, the George W. Bush Childhood Home and is very active in TRTA. She has served in many different capacities, including Local Unit President, First Vice-President and President of District XVIII, and Chairman of the State



MARTHA KALLUS



JAIME LARSON

CONTINUED ON THE BACK



The VOICE

Send address changes to:
Texas Retired Teachers Association
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957
800.880.1650 | www.trta.org

CONTINUED FROM PAGE 15

Retirement Education, Organizational Affairs, and Local Unit Support committees.

Jamie Larson is from Gause, Texas and followed in his father's footsteps by serving as a band director for 27 years. Since retiring, Mr. Larson has been active with the Milam County Relay for Life, Milam County TRIAD, Milam County Historical Society and the Milam County RTA where he serves as Local Unit President. He is also a member of the Texas Silver-Haired Legislature (TSHL).

The Foundation is grateful to have Mrs. Kallus and Mr. Larson join the TRTF Board of Trustees and looks forward to the contributions and value they will bring.

CONVENTION IS ALMOST HERE!

TRTF is looking forward to April 2014 when the 61st Annual Texas Retired Teachers Association Convention takes place in Dallas. The Foundation luncheon will be held on Monday, April 14th at 11:45 a.m. Tickets are \$35 and may be purchased when you submit your convention registration form (see page 12). See the menu on page 11.

This year's guest speakers are all former TRTF grant or award recipients, and will talk about how the Foundation has helped them or the school they represent. Our speakers include Dr. Jan Hungate, Assistant Superintendent of West ISD, Jackie Reily, a 2013-2014 Classroom Assistance Grant recipient from Hurst-Euless-Bedford ISD and Samuel Moseley, a 2013-2014 Student Scholarship recipient.

It is common for individuals, districts and local units to present gifts to the Foundation in honor or in memory of someone at the end of the luncheon. If you are attending the luncheon and would like to make a donation, you may complete a form to include a personal message. Forms will be available on your table or in *The Ledger*, our monthly e-newsletter.

Also, TRTF will host a training session. It is recommended that Local Unit Foundation Representatives and District Foundation Liaisons make an effort to join the session. The training will be held on Monday, April 14th at 4:00 p.m. Understanding the roles of Foundation Liaisons and Representatives, fundraising, and program implementation will be discussed. We hope to see you there!

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. 200 • Austin, TX 78701-1957