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TEXAS RETIRED TEACHERS FOUNDATION
OUTLOOK
 The Legacy Continues!
5, 15-16



The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

IT'S TIME!

Make TRS a priority: Improve the fund and protect our health care



By Tim Lee
Executive Director

The Texas Retired Teachers Association (TRTA) has worked hard for over a year to be ready for this legislative session. When the Texas Legislature finished their work in 2011, pension funding had been cut, TRS-Care health insurance budgets were slashed, and a House bill that would have authorized a supplemental payment died in the Senate. The entire TRS defined benefit pension structure was under attack. There were even legislative members who filed bills to kill the TRS defined benefit plan!

Some thought the Legislature's action to order the Teacher Retirement System (TRS) to conduct a plan design study would lead our elected officials to the conclusion that the pension fund was not worth protecting.

TRTA members refused to let these setbacks curtail them. Even before the Texas Legislature adjourned sine die last session, we worked to bring funding back to both the pension fund and health care program. Legislators worked a few budget maneuvers of their own, directing "settle-up" dollars that normally may have gone to the state general revenue fund to the TRS-Care program. A key component of the TRTA legislative agenda, keeping retiree health care premiums from increasing, was a solid win for TRTA last session.

After lawmakers left Austin for their interim break, TRTA launched a new legislative initiative to train any and all interested members on how best to organize and lobby their elected officials while back home in the district. This legislative training initiative is still a popular and heavily used resource for new and interested TRTA members who want to improve their advocacy skills.

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IT'S TIME! MAKE TRS A PRIORITY: IMPROVE THE FUND AND PROTECT OUR HEALTH CARE

TRTA did not stop there. The TRTA Board of Directors and State Legislative Committee developed two new documents, a resource guide and a training guide. The resource guide is one of the most comprehensive tools ever developed for TRS retirees, active members, legislators, the media or anyone who wants to know the facts about TRS. The training guide is a complement to our video training series, but can be used separately to enhance advocacy skills. (Download both guides and view the videos at www.trta.org, under the Legislation tab, TRTA Legislative Initiative).

Not even this was enough for TRTA. We engaged with the active educator community. TRTA staff attended numerous meetings, conferences, and summer gatherings. We have a great relationship with the active educator groups, and are grateful to meet with school employees to help protect their future retirement benefits.

Finally, TRTA augmented its advocacy team. TRTA already had a wonderful advocacy team led by Mr. Bill Barnes, TRTA State Legislative Coordinator, and TRTA Executive Director Tim Lee. Additional talent became available when former TRS Executive Director Ronnie Jung retired from his position and former Texas House member and Pensions, Investment, and Financial Services Committee Chairwoman Vicki Truitt did not return to the Legislature. These additions to the TRTA legislative team take what was widely recognized as one of the most experienced and professional teams in the state to an even higher level.

This all takes a backseat to the work our volunteer members have done. They have met with legislators, talked to candidates, and sent letters and emails to decision-makers. The statewide network of TRTA local units and districts blanketed local political races and made pension protection a top issue in every legislative district.

Members pushed candidates to answer questions about their support of the defined benefit plan and how they intend to protect and improve TRS benefits. While doing all of this, TRTA members still had one more mission: to encourage as many people to join TRTA in these advocacy efforts as possible. TRTA membership has increased to more than 78,000! Membership will exceed 80,000 very soon thanks to your outreach efforts. TRTA is a voice that is being heard. One legislator recently commented that TRTA is one of the most influential lobbies in the state!

Now, the time for action has come. The 83rd legislative session is underway. TRTA has a major victory already: the restoration of budget cuts made last session. We have many people to thank for this early victory, including Senators Robert Duncan, Tommy Williams, Kevin Eltife and Robert Deuell and House members Jim Pitts, Jim Keffer, Jimmie Don Aycock, Ruth Jones

TRTA Bill Tracker (Additional information may be found at www.trta.org)

SUPPORT		
HB 99	Rep. C. Perry	Relating to the state contributions to TRS, suggesting that the state's contribution percentage must be not less than the amount of the federal Old-Age, Survivors, and Disability Insurance (OASDI) tax rate in effect on January 1 of the year preceding the biennium.
HB 103 SB 683	Rep. L. Gonzales Sen. Deuell	Relating to a supplemental payment (13th check) for retirees of TRS, which may only be approved if it preserves the ability of the retirement system to meet at least 80% of the system's pension obligations.
HB 175	Rep. A. Martinez	Relating to a cost-of-living increase, wherein the TRS Board of Trustees would set the rate of the adjustment for the next calendar year to equal the percentage increase, if any, in the Consumer Price Index for Urban Wage Earners and Clerical Workers(CPI-W), only if the TRS pension fund is actuarially sound.
HB 472	Rep. A. Allen	Relating to benefits paid by TRS, calling for an annual cost-of-living adjustment of 4%.
HB 498	Rep. Hernandez-Luna	Relating to a cost-of-living increase, wherein the TRS Board of Trustees would set the rate of the adjustment for the next calendar year to equal the percentage increase, if any, in the Consumer Price Index for Urban Wage Earners and Clerical Workers(CPI-W), only if the TRS pension fund is actuarially sound.
HB 531	Rep. J. Lozano	Relating to a cost-of-living increase, wherein the TRS Board of Trustees would set the rate of the adjustment for the next calendar year to equal the percentage increase, if any, in the Consumer Price Index for Urban Wage Earners and Clerical Workers(CPI-W).
HB 602	Rep. J. Lozano	Relating to the composition of the Board of Trustees of TRS, increasing the number of public school representatives on the board from two to three and the number of higher education representatives from one to two.
HB 1383	Rep. J. Keffer	Relating to the state contribution rate to TRS for the 2014-15 biennium, increasing it from 6.4% in both years to 6.9% in FY2014 and 7.4% in FY2015.
HB 1474	Rep. R. McClendon	Relating to the selection of and requirements for serving as a member of the Board of Trustees of TRS, calling for direct election of certain members.
AGAINST		
HB 526	Rep. Capriglione	Relating to the confidentiality of information held by a public retirement system, making it the subject to the same confidentiality of information rules as a governmental body.
NEUTRAL		
HB 13 SB 13	Rep. B. Callegari Sen. Duncan	Relating to the State Pension Review Board and public retirement systems; authorizing a fee.

IT'S TIME! MAKE TRS A PRIORITY: IMPROVE THE FUND AND PROTECT OUR HEALTH CARE

McClendon, Todd Hunter, Larry Gonzales, John Otto, Bill Callegari and others who worked until the end of the previous session to ensure that the cuts made the past biennium would not be permanent.



Robert Duncan
Lubbock



Tommy Williams
The Woodlands



Kevin Eltife
Tyler



Robert Deuell
Mesquite

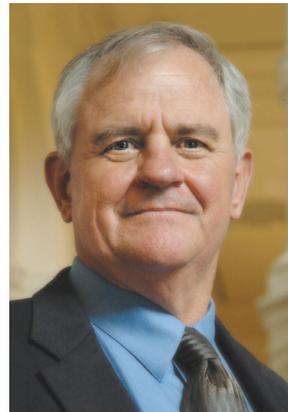
The cuts, though temporary, hurt TRS and TRS-Care. The pension fund became less actuarially sound when the Legislature reduced its funding (even though state statute prohibits the Legislature from doing anything to worsen the condition of the fund). TRS-Care was forced to spend down more of its reserve fund, making the plan even less stable than it was already.



Jim Pitts
Waxahachie



Jim Keffer
Granbury



Jimmie Don Aycok
Killeen



Ruth Jones McClendon
San Antonio



Todd Hunter
Corpus Christi



Larry Gonzales
Round Rock



John Otto
Dayton



Bill Callegari
Houston

Now is the time for the Legislature to make TRS a priority, put the fund on a path to actuarial soundness, and improve funding for TRS-Care to prevent premium increases, benefit cuts or both. Now is the time to show retirees who have not seen an increase in their base annuity in over a decade that the Legislature has not forgotten them. Some legislators point out that

TRS retirees received a supplemental payment, but that payment was five years ago! Many TRS retirees NEED — not want — financial relief NOW! Over 40% of TRS retirees earn less than \$1,500 per month, and many use a large portion for health care premiums.

TRTA is leading an effort to get TRS

back on track. We are working on two bills that will be introduced this session. The first (HB 1383) increases the state contribution to the pension trust fund by 0.5% each year of the biennium. This measure is recommended by the independent

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IT'S TIME! MAKE TRS A PRIORITY: IMPROVE THE FUND AND PROTECT OUR HEALTH CARE

TRS actuary. The TRS pension fund is one of the best managed plans in the country; but its status warrants additional funding to move it closer to actuarial soundness and pay down its unfunded liability.

Increasing the state contribution by 0.5% each year comes at a cost. Every 1% increase in funding to TRS costs the state about \$250 million. TRTA estimates this bill may require an additional \$375 million in the coming biennium (FY 2014 funding would increase from 6.4% to 6.9%, FY 2015 funding would increase another 0.5% to 7.4%).

While this budgetary increase may concern legislators, it is important to keep the facts in mind. According to the U.S. Census bureau, the average contribution to an hourly employee's retirement in the private sector is 9.5% of pay (6.2% Social Security tax and an average 3.3% employer contribution to a private retirement fund). This does NOT include the employee's contribution to Social Security or their own contributions to private savings.

The entire state contribution to the TRS pension fund on behalf of education employees is 6.4% (this number has been 6.0% more often over the past two decades). The state makes a far lower employer contribution to our public educators' retirement than the private sector makes on average for hourly employees! As many of you know, 95% of all Texas school employees do not pay into Social Security, saving Texas taxpayers millions of dollars annually.

The facts speak for themselves. TRS has been underfunded for many years, and now is the time to make adjustments and move TRS to actuarial soundness. The Legislature cannot keep providing minimum level contributions and then wonder why there is an unfunded liability. The answer is TRS needs higher funding from the state. The last time Texas contributions to the TRS fund exceeded 7% was in 1995. During that session, the Legislature dropped funding to the constitutional minimum of 6.0%.

The state contribution to TRS exceeded 6% in only 5 out of the last 18 years! That's even less support than Social Security has received from Congress!

With these facts in mind, TRTA assures its members and legislators that the TRS pension plan is on solid financial footing. There are three reasons our fund is in good shape: the Legislature has NEVER taken a pension funding holiday (a very commendable fact); smart investments by the TRS Board of Trustees (who have earned more than \$50 billion the last 5 years); and, unfortunately, the Legislature has not provided benefit increases to retirees since 2001. We must improve TRS funding and help retirees who have done so much for this state!

The pension fund is not the only area that needs legislative attention. The TRS-Care health insurance program is burning through its cash reserves very quickly. Retirees cannot afford the kind of premium increases that may come if the Legislature fails to act. While TRS has not reported the range of premium increases that may be necessary if this problem is not addressed, they have said that the coming shortfall for TRS-Care exceeds \$1 billion.

This is even after we account for the savings realized by members participating in the new Medicare Advantage and Medicare Part D programs. These options should save TRS-Care hundreds of millions of dollars this biennium, but the systemic problems with the revenue sources for TRS-Care are its biggest weaknesses.

As TRTA members know, TRS-Care receives the highest revenue from retiree premiums. All other sources of funding are connected to active teacher payroll. Because overall educator payroll in Texas declined over the previous biennium and health care costs increased at double-digit rates, the funding sources for the plan are out of balance.

While it may not solve the problem entirely, TRTA is calling on the Legislature to double their funding

to the TRS-Care plan. A bill may be filed to change the statutory minimum contribution for TRS-Care from 1% of active teacher payroll to 2%. This increase would direct about \$500 million more into the program over the coming biennium. The increase would help stave off premium increases for participants and maintain current benefit levels for another biennium or longer.

TRS-Care participants simply cannot afford sky-rocketing premium increases. Last session, we faced similar issues. Had it not been for TRTA working with the Legislature to redirect resources to the plan, premiums may have gone up as much as 80%. We must push the Legislature to do the right thing, and increase funding for a health care plan that is covering more than 220,000 lives.

TRTA is pushing an aggressive legislative agenda this session. Much of our work is being done with the Senate Finance and House Appropriations Committees. TRTA members who are represented by a legislator serving on one of these committees should be ready to engage with them through our email campaigns, phone calls or other correspondence throughout session.

With so many interests working to seize a portion of the state's additional revenue, TRTA members must be active, vocal, and visible all session. Our goals are clear: protect the defined benefit plan; improve funding for TRS-Care; and make the system actuarially sound so that it may provide retirees with a much needed pension increase. Yes, it will require an investment by the Legislature! TRS issues that have long been ignored simply will not resolve themselves.

The system can only do so much. Now is the time for legislators to step up and make TRS a priority. Failing to do so is a missed opportunity. It's time we all pay attention to how our elected officials respond to these issues. Rest assured, your TRTA team will keep you informed and involved the remainder of this session. ★

★ PRESIDENT'S LINE

What a grand time to serve as the President of the Texas Retired Teachers Association! Thank you for allowing me to work with you in our 60th year and to serve as the voice for retired public school employees! We are celebrating this milestone with incredible achievements:

- Largest membership in history – exceeding 78,000!
- A convention marking our “Diamond Jubilee By the Sea”
- The successful endeavor to train an army of effective grassroots advocates through the Legislative Training Initiative
- The TRTA Day at the Capitol on March 20, when we once again make our presence and clout felt at the Capitol
- A record number of volunteer hours, steps, and books reported by our dedicated members
- Growing outreach efforts to educate active teachers about issues affecting their retirement



None of these efforts could have been accomplished without the commitment from you, the members of TRTA, working through your local units and districts to further the mission of our organization.

So, as your President, I salute you and your tireless work ethic, which makes us not only the biggest but also the best retired teachers association in the nation!

Maridell Fryar

Maridell Fryar
2012-2013 TRTA President



Students Experience a Trip of a Lifetime

Thanks to your generosity, students at Gus Garcia Middle School experienced the trip of a lifetime! Brandy Gratten, recipient of a classroom assistance grant awarded by the Texas Retired Teachers Foundation, used her funds to pay for travel expenses for eight students to Washington, D.C. In 2012, 8th grade students from Gus Garcia Middle School were presented with the opportunity to take the trip, which occurred May 31 through June 4. Of those students, eight committed to the fundraising efforts necessary to afford the educational excursion.

“Getting through airport security, checking our luggage, and boarding the flight were experiences unto themselves! The students were scared at first, but once the plane took off they were smiling like kids on a carnival ride,” said Ms. Gratten. The students were able to visit the MLK Memorial, Smithsonian Museums, White House, Pentagon Memorial, Capitol Building, Embassy Row, National Cathedral, Holocaust History Museum and more. Visiting the Spy Museum, feeding baby goats at Mt. Vernon, and seeing the pandas at the National Zoo were some of the students’ favorite moments from the trip.

The journey was so successful that teachers at Gus Garcia Middle School will take another group this year. “We could not have done this without the support and encouragement from the Texas Retired Teachers Foundation. We were so fortunate to have the teaching community support our efforts,” Ms. Gratten said.

TRTA to Celebrate “Diamond Jubilee by the Sea!”

We hope you have registered 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 Center located on 1901 North Shoreline Boulevard.

Many of you have made your hotel reservations at the Omni Bayfront Tower. That hotel is now full. Guests should contact the Holiday Inn 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 Holiday Inn Marina Tower will be able to ride a free shuttle to and from the convention center and hotels.

TRTA has negotiated a special rate with both hotels for parking, which will cost \$4.00 per day per vehicle. If you plan to drive to the American Bank Center from your hotel, you may purchase a one-day parking pass for \$5.00 or a three-day pass for \$10 with in-and-out privileges. Parking passes may be purchased from the garage attendant.

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 1950’s theme as we reminisce about TRTA’s humble beginnings and how it became the nation’s largest organization of retired public school employees. Our members will be entertained by the Eddie Olivarez Quintet as they dine on broiled salmon and chicken marsala.



Photo courtesy of Corpus Christi Metropolitan Planning Organization



Riney Jordan

We are honored to have former educator and TRTA member Riney Jordan as our speaker for the 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 will sell copies of his books and visit with members after the Opening Ceremonies.



LaDonna Gatlin

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 feature spirited jazz band performances and cash bars. The banquet menu will include a wedge salad, steak au poivre, center cut New York Steak with green peppercorn and brandy cream sauce, whipped potatoes, seasonal vegetables and a chocolate confusion cake.

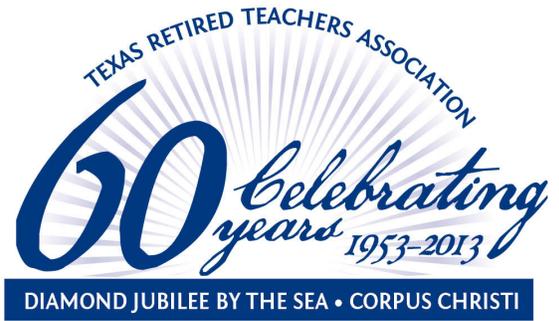
This year’s convention falls during legislative session, and attendees will learn more about the new statewide Legislative Training Initiative and the progress our leaders are making back in Austin. You will not want to miss the legislative luncheon that will be held on Thursday, April 11. The delicious menu will include a rainbow of spring greens salad, herb crusted pork loin with honey mustard sauce, wild rice pilaf, julienne vegetables and a key lime cheesecake on a sweetened citrus sauce. Our partner organization, the Texas Retired Teachers Foundation (TRTF), will host its annual luncheon on April 10. Ronnie Jung, the newest trustee on the TRTF board, will be the guest speaker (more information found on the back of *The VOICE*). The Stilwell breakfast on April 11 will feature a variety of fruits and pastries, along with scrambled eggs, bacon and potatoes. To purchase luncheon, banquet and breakfast tickets, see page 7.

Although Convention delegates spend most of their time attending TRTA training sessions, we hope you can participate in a fun, informational session as well. This year, TRTA is offering “What Is That Bird?” from presenter Beth Hoekje. This is a great opportunity to learn about the “Birdiest Coastal City,” Corpus Christi, and some of the unique bird species that can be found nowhere else. There is also the “King Ranch: From Then to Now – 160 Years of Ranching History” session, detailing the history and influence of one of the largest working ranches in the world. Other sessions include “Avoiding Scams, Bad Deals and Privacy Invasions in the Digital Age” and a session about the national seashore.

We look forward to seeing over 1000 TRTA members as we celebrate TRTA’s “Diamond Jubilee by the Sea!” ✦

CONVENTION PRE-REGISTRATION FORM

PRE-REGISTRATION DEADLINE: MARCH 28, 2013



REGISTRANT INFORMATION

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

CONVENTION INFORMATION

One registrant per form. Please check all boxes that apply. Every convention attendee must register. Attendees must pay the \$30 pre-registration or \$35 on-site registration fee. Refund requests must be received by March 28, 2013. 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"/> Pre-Registration (Deadline March 28, 2013) \$30 per person	\$ _____
<input type="checkbox"/> Officers Reception and Welcoming Dinner (Tuesday, April 9, 2013 • American Bank Center • 6–8 p.m.)	\$ <u>Complimentary</u>
<input type="checkbox"/> Foundation Luncheon (Wednesday, April 10, 2013 • American Bank Center • 11:45 a.m.) \$30 per person	\$ _____
<input type="checkbox"/> Banquet (Wednesday, April 10, 2013 • Omni Bayfront Hotel • 6:30 p.m.) \$40 per person	\$ _____
<input type="checkbox"/> Stilwell Retirement Breakfast (Thursday, April 11, 2013 • American Bank Center • 7 a.m.) \$22 per person	\$ _____
<input type="checkbox"/> Legislative Luncheon (Thursday, April 11, 2013 • American Bank Center • 12 p.m.) \$30 per person	\$ _____

PAYMENT INFORMATION

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

Check or money order enclosed payable to TRTA

Please charge my credit card

TOTAL REMITTANCE

\$ _____

▼ Credit Card Number

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▼ Expiration

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▼ Signature

Nominating Committee Report

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 2013–2014 association year. The nominees will be elected by the House of Delegates during the upcoming convention in Corpus Christi. Members of the committee include Sue Melton (12), Mary Nell Short (8), Thalia Matherson (10) and John Krodel (16).



Maridell Fryar

Maridell Fryar, For President

Currently serving as the 2012–2013 State President. Served as the State First Vice-President (2010–2012), State Second Vice-President (2008–2010). 35 years in Texas public education as a teacher and a central office instructional administrator. Active member and officer in state and national professional associations.



Francis Plemmons

Francis Plemmons, For First Vice–President

Currently serving as the 2012–2013 State First–Vice President. Served as the 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).



Nancy Byler

Nancy Byler, For Second Vice–President

Currently serving as the 2012–2013 State Second Vice–President and Brown County RTA Legislative Chairman. Served as the 2011–2012 State District Presidents Council Chairman, State Health Care Committee Chairman, District 15 President and Technology Contact, Brown County RTA Immediate Past President.



R. Don Vardeman

R. Don Vardeman, For Secretary/Treasurer

Currently serving as the 2012–2013 State Secretary/Treasurer. Served as the 2011–2012 District 12 President, District Presidents Council Vice–Chairman (2010–2011), District 12 President (2010–2011), State Membership Research Committee (2009–2010), District 12 Parliamentarian (2009–2010), Waco–McLennan County RTA President (2007–2009).



Maria V. Garza

Maria V. Garza, For Secretary/Treasurer

Currently serving as the 2012–2014 District 1 President. Served as the District 1 First Vice–President (2010–2012), member of the State Membership Committee (2011–2013), Brownsville Area RSEA President (2009–2011) and local unit Second Vice–President (2007–2009). Goals: To work as a team member for the betterment and growth of TRTA.



In Texas, a vehicle is burglarized every two minutes and stolen every eight minutes. Because almost all driving-age citizens rely on vehicles to lead productive daily lives, these crimes have wide-ranging impact on our society. In other words, if any vehicle in any facet of our lives is stolen or burglarized, we can be seriously and adversely affected.

With these facts in mind, the Texas Auto Burglary and Theft Prevention Authority (ABTPA), a division of the Texas Department of Motor Vehicles, offers many services to educate you about vehicle crime prevention. ABTPA funds 29 law enforcement task forces throughout the state, which are available to assist you in a variety of ways. Therefore, please consider incorporating ABTPA information and services in the following ways:

- 1) TRAINING AND PRESENTATIONS: ABTPA task force personnel can provide training and presentations regarding vehicle crimes and their prevention for local unit meetings and seminars. Vehicle theft and burglary, as well as the many associated gateway crimes that go along with those offenses, are timely topics. Our presentations regarding these matters can be tailored to fit any time frame. Presentations/training will be conducted by law enforcement officers and personnel with vast experience and education in vehicle crimes. Our personnel can also step in on short notice if you need to put together a program quickly.
- 2) FREE EDUCATIONAL LITERATURE: ABTPA offers free vehicle crime prevention brochures and promotional items. Available items are listed on our online order form available at www.texasratt.com. In some cases, we can assemble a variety of items into goody bags for local unit meetings, seminars and conferences.
- 3) EXHIBITS/DISPLAYS: ABTPA task forces can set up vehicle crime prevention displays for conferences, expos, health/safety fairs, festivals, and other events. Task forces do not have dedicated funds to pay for exhibit space, but if you have no-cost or deeply discounted display opportunities, we are interested in participating.

All ABTPA materials and services are provided free-of-charge. If you have questions or need further information, please contact Michelle Lanham, Program Manager, at 214.671.3738 or Katheryn Dodson, Vehicle Crimes Prevention Specialist, at 214.671.3739.

2013 TRTA PROPOSED BYLAWS AMENDMENTS

This year, it is especially important that all delegates attending the TRTA Convention stay until the House of Delegates meeting adjourns. Delegates will be considering a variety of important amendments that require conscientious attention and feedback. We appreciate the dedication our delegates give to TRTA and we thank you for your time. ☒

The change(s) for each amendment is indicated by striking through proposed deleted content and underlining proposed added content.

Amendment 1 If approved, the Audit Committee would no longer be a standing committee of TRTA.

Article XI: Committees

Section 1

The standing committees of TRTA shall be ~~Audit~~, Community Volunteer Service, Finance, Health Care, Informative and Protective Services, Leadership Training, Legislative, Local Unit Support, Member Benefits, Membership, Organizational Affairs, Public Relations and Retirement Education.

Maker: District 17

Contact Individual: Jill Nelson, District 17

Maker's Rationale: Annual Professional Audit satisfies needs and practices required by TRTA.

Currently suggested duties for the Audit Committee:

1. Reviewing the independent annual audit process and the results of that audit – Performed by TRTA Board of Directors.
2. Cooperate with the TRTA staff in preparing for the annual audit, and – Performed by staff, committee unable to cooperate due to distance and nature of requirements.
3. Proceed with action related to audit committee items in the Strategic Plan – No item specifically assigned to Audit Committee. All other items noted "All Standing Committees" can be fulfilled by other standing committees. Items regarding Annual Independent Audit, 4.5 and 4.5.1, now assigned to Core Leadership.

Sarbanes–Oxley Act of 2002, which prompted formation of Audit Committee in preparation of possible extension of requirement to non–public entities, pertains to Public Entities only. TRTA is not a Public entity.

TRTA Policies have an abundance of regulations in place relating to all money matters that make the Audit Committee unnecessary.

Review of financial statements and checks noted in Audit Committee description, "The Audit Committee shall review the monthly TRTA Financial Statements and the combined TRTA and TRTF Financial Statements and supporting documentation. The Audit Committee shall review the documentation for checks written: the committee shall make random selections from the monthly check registers," cannot be done on a monthly basis due to lack of proximity to TRTA Offices. Bringing in the committee would not be financially reasonable. Additionally, financial statements are reviewed routinely by the TRTA Board of Directors and the TRTA Finance Committee.

OAC Recommends: Approval

OAC Rationale: OAC agrees with the rationale as stated by the maker of the amendment.

Board of Directors Recommends: Approval

Board of Directors Rationale:

1. The Board agrees with the rationale of the maker of the amendment.
2. It is clear that the work of the committee can be assumed by other entities within the organization.
3. Sarbanes-Oxley does not apply to TRTA or any other not for profit organization.
4. The process required in an independent audit puts a higher level of responsibility on the TRTA Board of Directors. This process continues to evolve through federal IRS guidelines, but the burden of oversight is more pertinent under the TRTA Finance Committee and, most especially, the TRTA Board.

Amendment 2 If approved, members could only join TRTA through a local unit.

Article IV: Members

Section 1

Any retired school personnel or beneficiary who is an annuitant from a teacher retirement system may become a member of TRTA upon payment of dues, either through a Local Unit or ~~directly to TRTA.~~

Maker: South Liberty County RTA

2013 TRTA PROPOSED BYLAWS AMENDMENTS

Contact Individual: Kenneth Voytek, President

Rationale: To provide local unit membership support

OAC Recommends: Disapproval

OAC Rationale: See report of special committee appointed to look at this possible change. Payroll deduction of local dues by TRS would not meet the criteria set-up by the Texas Legislature for payroll deductions by TRS. If we insist, then we may lose payroll deduction altogether.

Rebating local dues back to locals by TRS and/or TRTA would be an administrative nightmare as all locals do not have the same dues structure. Would possibly lose about one-third of state TRTA membership (current at-large members who want to be at-large members), thus we would lose our "numbers clout" with the Texas Legislature and would also have to cut member services.

Board of Directors Recommends: Disapproval

Board of Directors Rationale:

1. The Board agrees with the rationale of the Organizational Affairs Committee.
2. The Board recognizes efforts of the state in recruiting members.
3. The Board does not want to risk the loss of the marketing tool of payroll deduction.
4. State efforts in marketing have increasing emphasis on joining local units.

Amendment 3 If approved, the TRTA Convention would be conducted in even numbered years.

Article VI: House of Delegates

Section 2, Sentence 2

~~An annual~~ A TRTA Convention shall meet in even numbered years for the purpose of...

Maker: District 6

Contact Individual: Don Allphin, President, District 6

Rationale: The first priority of TRTA must be legislative action. A convention in odd-numbered years when the Legislature is in session reduces the power of TRTA. An annual convention costs TRTA over \$120,000 beyond the amount that attendees contribute. This sum should be available for TRTA to engage in legislative interaction. Training usually received at the annual convention will be accomplished at district spring meetings. Since District Presidents' Leadership Training and District Spring Leadership meetings will continue annually, no lack of training should occur. The Board of Directors can institute meetings in odd-numbered years to promote local unit involvement. This amendment would become effective July 1, 2014.

Collateral articles affected by this amendment:

Article VIII, Section 2, sentence 1

The House of Delegates shall elect the officers by secret ballot at the ~~annual~~ TRTA Convention.

Article IX, Section 2.1

Conduct TRTA business between ~~annual~~ Conventions, subject to the bylaws and instructions of the House of Delegates;

Article IX, Section 3, sentence 1

The Board of Directors shall meet at the beginning and at the close of the ~~annual~~ TRTA Convention.

Article XI, Section 3

Each chairman of a standing committee shall submit to the Board of Directors a plan of action for the ensuing year and to the House of Delegates at the ~~annual~~ TRTA Convention a written report of the committee's work.

Article XIII, Section 2

The Board of Directors shall engage a parliamentarian to assist the Board and the House of Delegates during the ~~annual~~ Convention.

Article XV, Section 1

Proposed amendments to be considered by the Organizational Affairs Committee shall be made through a Local Unit or a TRTA District and shall be submitted to the TRTA office by November 1 of the odd numbered year.

Article XV, Section 2, 5

Forward the proposal and the Committee's recommendation to the Board of Directors by January 1 of the even numbered year.

OAC Recommends: Disapproval

Rationale: TRTA plans to continue the Rally Day when the legislature is in session, so the power of TRTA should not be diminished.

2013 TRTA PROPOSED BYLAWS AMENDMENTS

As for Convention costs, we agree that the State Convention costs exceed the amount contributed by the attendees, but the “cost overage” is greatly offset by the “value gained” by the Convention attendees. The TRTA Board of Directors is charged with continuing to seek cost saving measures for the convention. The Board could also seek additional corporate sponsors for the convention.

Leadership training during the annual convention provides opportunities for members to share ideas statewide. This should provide new ideas and incentives for districts and local units to help with recruiting, ideas for a variety of programs and other useful information from across the state.

Without an annual State Convention, then items 2, 3, and 4 of Article VI: HOD, Section 2 must be addressed as follows:

(2) Receiving reports—Reports would have to be disseminated some other way and “action items” in those reports would have to be addressed by the BOD; (3) Amending bylaws—Bylaws could only be amended every other year as there are no other provisions in the current bylaws to amend; (4) Conducting such other business as may properly come before the House of Delegates—New business and action items requiring a vote could only be presented every other year.

Board of Directors Recommends: Further Study

Board of Directors Rationale:

1. The continuing issue of every–other–year conventions is indicative of the membership’s desire to streamline conventions while retaining conventions. Due to the complexity of this issue, the Board recommends further study.
2. The expectation of increasing convention expenses in the future necessitates the need for further study.

Amendment 4 If approved, District Secretaries and District Treasurers would be automatic delegates to the TRTA House of Delegates.

Article VI: House of Delegates

Section 1.3

District Presidents, First Vice–Presidents, Second Vice–Presidents, Secretaries and Treasurers or alternates appointed by the District Presidents when the elected officers cannot attend;

Maker: District 13

Contact Individual: Mollye Long, President, District 13

Rationale: Because one of the main goals of the TRTA State Convention is to train and inform all district officers of their duties and responsibilities to the districts and local units, the attendance of these officers to the TRTA State Convention should be expected as they are a vital link between TRTA and the local units. This is especially important because the district officers are expected to train the local unit officers at the Fall and Spring District Conventions. This should help strengthen all districts and local units as a result of the district officers up–to–date training each year at the TRTA Convention.

OAC Recommends: Approval

Rationale: OAC agrees with the rationale of the maker.

Board of Directors Recommends: Approval

Board of Directors Rationale:

1. Board agrees with the rationale of the maker.
 - District Secretaries and Treasurers will be able to attend introduction of the iMIS System and training that both districts and local units will need.
 - This amendment does not mandate that the districts send these delegates.
2. Both secretaries and treasurers are responsible for producing legal documents at the district level and they need to be trained so that their documents follow legal protocol, and they, likewise, can train local unit secretaries and treasurers to do so.

Amendment 5 If approved, annual TRTA dues would be \$33 of which \$3 would be rebated to the respective TRTA District.

Article IV: Members

Section 4

Annual dues of both Active Members and Associate Members shall be ~~twenty five dollars (\$25.00)~~ thirty–three dollars (\$33.00), ~~two dollars (\$2.00)~~ three dollars (\$3.00) of which shall be rebated to the respective TRTA District.

Maker: District 13

Contact Individual: Mollye Long, President, District 13

Rationale: TRTA dues have not been increased since 1999. Inflation and increased membership have escalated costs for operating and providing member services. The cost of additional employees and increased space needs have been escalating for the past thirteen years.

2013 TRTA PROPOSED BYLAWS AMENDMENTS

The cost of conducting the annual TRTA Convention has increased significantly and has been cutting into the TRTA annual budget. The Texas Teacher Retirement System is being attacked by outside interest groups like never before in its seventy-five year history. TRTA must spend its resources and time in being proactive in the battle to defend the defined benefit pension program. This attack by these outside groups who are well funded may go on for a number of years to come. To lose this battle will be disastrous for all TRS retirees and all future retirees. We must be financially prepared to protect our retirement benefits, even if it requires legal support. Returning more money back to the districts will help the districts and local units to be more proactive in their support of legislative and organizational goals. Even though all retirees have not had a cost-of-living increase over the past twelve years, we have seen our living costs increase by as much as thirty-five percent. We cannot afford to weaken TRTA by withholding our financial support in this time of pending crisis. The national move to do away with the defined benefit plan is an increasing threat, gaining more support every day and becoming more expensive to counteract. We must be prepared to move quickly and effectively and we can only do this if we are financially prepared. Without the strength of TRTA working on the behalf of all TRS retirees over these past sixty years, and especially these past twelve years, we would never have received the pension increases, the thirteenth check, and the protection of our health insurance premiums. Our premiums would certainly have increased this last session had it not been for the lobbying efforts of TRTA.

OAC Recommends: Approval

Rationale: OAC agrees with the rationale of the maker.

Board of Directors Recommends: Approval

Board of Directors Rationale:

1. Board agrees with rationale of the maker.
2. Increasing membership calls for increasing services and perhaps an additional financial burden on the state organization. An increase in dues allows flexibility in meeting the needs of the membership and accomplishing its goals and aims.

Amendment 6 If approved, TRTA annual dues would be \$35 of which \$2 would be rebated to the respective TRTA District.

Article IV: Members

Section 4

Annual dues of both Active Members and Associate Members shall be ~~twenty-five dollars (\$25.00)~~ thirty-five dollars (\$35.00), two dollars (\$2.00) of which shall be rebated to the respective TRTA District.

Maker: District 15

Contact Individual: Nancy Byler, District 15 President

Rationale: In order for TRTA to continue to serve its increasing membership with current services, operate an effective and qualified staff and defend the continuing battle against our Defined Benefit Plan, dues must be raised. 1999 was the last time there was a dues increase for our members and we cannot be proactive with issues facing retirees on 1999 dollars. TRTA must be prepared both physically and financially to move quickly and effectively against any and all attacks against our current retirement plan. This dues increase would give TRTA this capability. Remember—TRTA is Your Voice with the Texas Legislature.

OAC Recommends: Approval

Rationale: OAC agrees with the rationale of the maker.

Board of Directors Recommends: Approval

Board of Directors Rationale: Consistent with recommending approval of Amendment 5.

Amendment 7 If approved, the TRTA appointed officers shall serve two-year terms.

Article VII: Officers of the Organization

Section 2.2

The appointed officers shall serve two-year terms and, except for the Legislative Coordinator, shall be eligible for reappointment not to exceed four (4) consecutive years (two terms). The Legislative Coordinator shall not be limited as to the number of consecutive ~~one~~ two-year terms to which he or she may be appointed.

Maker: OAC

Rationale: The change is necessary in order to make this section consistent with the amendment adopted to establish two-year terms for elected and appointed officers.

Proviso: This amendment would become effective July 1, 2014.

Board of Directors Recommends: Approval

Board of Directors Rationale: Board agrees with rationale of OAC.

The Truth About Seniors

We all have our moments when the word stays paralyzed in our throat. We can see the face, hear the voice, but we struggle to name who it is we have in our mind. Most of us have dismissed such moments as senior moments.

BY MARY DESAULNIERS

After all, we reason, they are part of aging. However, a new study that emerged from Chicago recently suggests otherwise. Senior moments might not be as innocuous as previously thought. The study suggests that in a disturbing number of cases, embarrassing senior moments such as forgetting a word, name or recent conversation are really hallmarks and signs of Alzheimer's disease.

After performing autopsies on the brains of 134 older people who had appeared to be normal except for some moments of forgetfulness, Chicago scientists have found that one third of the participants had brains riddled with plaques, waxy protein clumps and scarred tissues that were all signs of Alzheimer's disease. Their senior moments were pathological. Despite the fact that their brains showed marked deterioration similar to those who succumbed to Alzheimer's, these participants had been able to lead functional normal lives; that is, they were able to take care of personal, household, social and daily living needs. Their ability to do so has prompted the inevitable question: why is that that some people are totally incapacitated and indisposed by brain deterioration while others (who had similar levels of deterioration in the brain) are able to function normally?

Dr. David Bennett, an Alzheimer's researcher at Rush University Medical Center acknowledges that much can be gleaned from this discrepancy: "There's something about these people that allows them to have large amounts of pathology without obvious memory problems. We need to understand why that is so." His research suggests that certain factors seem to prevent us from being incapacitated in our daily lives despite the build up of plaques and protein in our brains. These factors include a) high levels of education and b) feelings of social connectedness.

Mentally stimulating tasks such as learning a new skill or language, doing crossword puzzles, reading and writing all help to diminish incidents of senior moments and prevent Alzheimer's by enabling the brain to compensate for the incapacitating elements of the disease. Just as moderate aerobic activity can build arterial reserves that prevent heart attacks, so mind building activities can create a "neural reserve" that enables people to tolerate Alzheimer's-induced brain deterioration without succumbing to dementia.

The next question we need to ask then is, what activities can we cultivate to preserve our neural reserves?

1. In the famous Nun's Study, researchers noted that the sisters who had a dense linguistic style in their early journal entries (which demonstrated an ability to manipulate complex ideas and images within a single sentence) were the most untouched by Alzheimer's. Writing is an activity that demands correlation between the right and left hemispheres of the brain; translating emotions and ideas into words demands the bilateral engagement of both hemispheres, mind and senses. So by all means write—and write every day. Make it as much a daily activity as exercise.

2. Learn a new skill or language. Assimilating something new, especially something that is unfamiliar terrain helps the brain to build new neural reserves. The language can be in the realm of music or computer; as a matter of fact, so much has developed these days in the area of programming that the whole online arena of systems protocol and programs has literally opened up all kinds of possibility for growth.

3. Learn to play a new instrument—another example of assimilating new terrain. When we attended a recent violin concert where my grandson (age 4) performed the repertoire with the members of his Suzuki school, we were

impressed by an elderly gentleman who stood up with the children (ranging in age from 3 to 17) and performed his solo piece. The applause was thunderous.

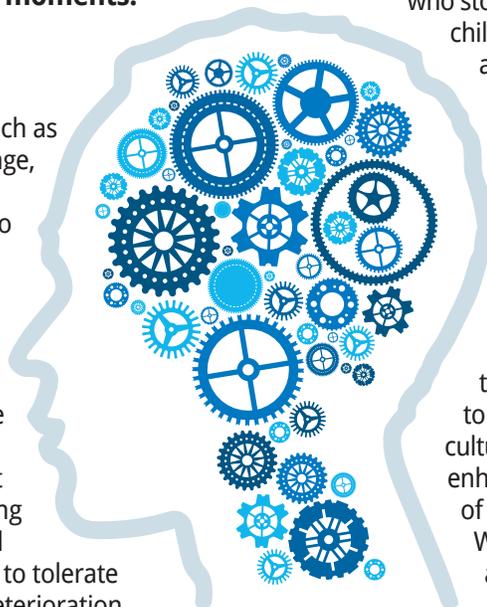
4. Travel widely and far. By the same token, traveling to different cultures can enhance the activity of brain functions. When my partner and I traveled to France

and Italy last fall, we could feel the neurotransmitters firing in our brains—especially in Italy. We had to learn how to ask for food, time, directions to the subway station, to the washroom.

5. Exercise daily. Not only does aerobic and cardiovascular activity strengthen our muscles, joints and bones, it improves the brain tissue density in older adults. During the normal human aging process, the average brain loses 15% of the cerebral cortex and 25% of white brain matter, a loss that is linked directly to reduced cognitive performance. Aerobic and cardiovascular exercises benefit the areas in the brain that are most susceptible to the ravages of aging.

6. Last but not least, bless all you encounter and love what you do; forget details that are not essential to your spiritual growth, such as your senior moments. Leaving your ego self has the same dynamics as learning a new language. Know that we are shadows and that our real home lies elsewhere; this knowledge will catapult us into learning the language of spirit.

Read the full article at <http://www.e-healtharticles.com/Detailed/2314.html#9s4tuA7mWD4I3bOZ.99>



OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

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How you helped her students!

5

CONVENTION IS ALMOST HERE!

Read about the Foundation's plans.

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HELP IS HERE! TRTF SUPPORTS OUR RETIREES

With the rising cost of medical care and no cost-of-living adjustment in twelve years, an unexpected home or car repair can create a tremendous financial burden for a public education retiree. The Texas Retired Teachers Foundation (TRTF) wants to help!

We want to give back to retirees that have dedicated their lives to educating children in our Texas public schools. The Foundation considers various needs for assistance, including medical, dental and hospital bills, home and car repairs, utility bills and food.

Anyone who is eligible to receive an annuity from the Teacher Retirement System of Texas (TRS) may apply for financial assistance through our "A Helping Hand" program. If you know of someone who is suffering from a financial hardship and could use a helping hand, please contact Beth at 1.800.880.1650 ext. 102 or help@trtf.org. All applications are confidential.



THE LEGACY CONTINUES

The Legacy Campaign was launched in November 2011 when the TRTF Board of Trustees recognized the need to promote a positive image of Texas education and to educate both retired and active education employees about TRS.

The TRTF Board of Trustees met on January 30, 2013, and voted to produce a video to educate active teachers and the general public about defined benefit plans and the value TRS provides to the entire state.

Due to your generosity, TRTF has raised \$65,000 since November! Donations from local units, districts and individuals are used to support our four charitable programs. If you are able to donate and have not done so, please consider making a tax-deductible donation

today! A donation card is available on the back of *The VOICE*.

Your support is appreciated and makes a difference in the lives of many!

Continued on 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

TRTF PREPARES FOR CONVENTION

As you make plans to attend the TRTA 60th Annual Convention in Corpus Christi, please consider attending our annual Foundation Luncheon on Wednesday, April 10, 2013 at 11:45 a.m. in the Henry Garrett Ballroom A and B. We would love to have you as our guest! Tickets cost \$30 and may be purchased when you submit your convention pre-registration form (see page 7). This year, we have room for up to 500 guests!

Our delicious menu includes classic Caesar salad, pan-roasted boneless chicken breast with pomodoro sauce served over angel hair pasta, grilled seasonal vegetables, and strawberry shortcake with mango sauce for dessert.

During the luncheon, the recipients of the 2013-2014 student scholarships and classroom assistance grants will be announced. TRTF trustee and former Executive Director of Teacher Retirement System of Texas (TRS) Ronnie Jung will be our speaker.

It is common for individuals, districts and local units to present gifts to the Foundation 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. Many take this opportunity to honor a current



TRTA member or memorialize a retiree or loved one who was dear to them. These forms will be available on your luncheon table or in *The Ledger*, our monthly e-newsletter. Bring your form and donation forward to the podium on April 10th and your message will be announced!

For the third year in a row, TRTF will provide an information seminar on Wednesday, April 10th from 2:45 p.m.-3:45 p.m. in the Rotunda, Level 2 of the Convention Center. All local unit Foundation Representatives and District Foundation liaisons attending convention are encouraged to attend. Understanding the role of Foundation Liaisons and Representatives, including talking points, accepting donations and launching "A Helping Hand" in your area will be discussed. We hope to see you there!

TEXAS RETIRED TEACHERS FOUNDATION OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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