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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

BREAKING THE BANK: WHO'S THREATENING YOUR PENSION?

By Tim Lee, Executive Director

"Greed. Fear. Ignorance."

These three sentiments describe a new, fierce attack on the traditional defined benefit pension plan. There is skepticism that this new threat may harm existing public pensioners. Certainly, advocates for the elimination of traditional plans for public education retirees want you to believe that their efforts are not designed to hurt current annuitants and will impact active or future employees only. The same advocates want you to believe that current and future employees want and even demand these reforms. Please know these attempts to obfuscate this issue are false. **Any and all work designed to alter and destroy traditional retirement benefits for active and future public employees will impact their retirement security and destabilize the existing traditional retirement plan for all current retirees.**

The Texas Retired Teachers Association (TRTA) is not an alarmist organization. We are alarmed, however, that this effort has grown with such magnitude and is gaining favor among some public service representatives.



The individuals and organizations promoting the elimination of the traditional retirement plan for public education employees and other public workers have worked to find like-minded legislative leaders in the Texas Legislature. This past session, two plans were put forward to eliminate the traditional retirement benefit plan for current and future public employees including active school personnel. While TRTA is not being alarmist, we are raising the alert level. You must know that these forces are growing in number, influence and resources and are ready to go to war.

Why the Attack, Why in Texas There are some organizations that want to capitalize on national and world economic

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struggles, blaming this adversity on the funding of public pension plans. There are other reasons that public pension plans are under attack today, and some of those attacks are levied for good reason. In some instances, public pension plan leaders misjudged benefit levels versus long-term costs. Funding authorities, such as state legislatures, have grossly underfunded (or simply not funded) benefits they promised to workers.

By and large, though, public pension funds around the country are experiencing difficult times due to unfavorable and unpredictable market returns. While the Teacher Retirement System of Texas (TRS) has experienced good and bad years in the last decade, the system's average investment return since its inception in 1937 exceeds 10%. Investment returns and poor decisions by policymakers are not the only reasons that opponents to traditional retirement plans are on the attack.

Some believe these benefits are unfair. Citing the private sector as their best example, these traditional plan opponents want to eliminate retirement security for public servants because the private sector has largely abandoned the model for its workforce. Their argument is that public sector workers should be paying into 401(k) style retirement plans just like private sector workers, even though the American people are rejecting this model for retirement security.

The National Institute on Retirement Security (NIRS) points out that "nearly three-quarters of Americans believe that stock market volatility makes it impossible to predict how much money they will have in their nest egg when they retire."

The promulgators of the great misconception about the private sector 401(k) model typically have much to gain by promoting this private investment model. Consider that public pension funds are professionally managed, and provide great discounts and efficient systems for benefit management and delivery. The private sector model is based on individual commissions and

personal profit for similar investment management. Few private investment money managers would be able to provide the level of service, professional management, pooling of resources and delivery of benefits like our large public pension plans do—and at a fraction of the cost. The motivation in the private sector is profit. Profit in itself is not a bad thing; however, when it comes to managing a person's retirement security, public pension funds are working under a much different set of parameters than private money managers.

There are numerous other reasons people choose to oppose public pension plans. For some, it is pure political ideology; still others just do not like public education or public servants of any kind. Whatever the reason, opponents are lining up to find political candidates who will champion their cause: dismantling traditional retirement plans for public employees.

Several groups in Texas are leading this effort. One is the Texas Public Policy Foundation. Their web site calls on the Texas Legislature to implement a three step plan: 1) freeze participation of unvested or new public sector workers from participating in the state's traditional retirement plans; 2) transfer all new or current unvested employees to a defined contribution (DC) plan; and 3) implement either a hard or soft freeze of the system for current vested employees.

This plan does not take into account that 80% of all Texas public education employees do not participate in Social Security. With no traditional retirement plan and no Social Security, a purely market-driven solution for school employees may be the best model for future retirement insecurity that TRTA has ever heard of.

Other groups are offering their ideas for dismantling retirement security for thousands of school employees and retirees. Texans for Public Pension Reform is a group formed by Mr. Bill King. In an interview with the Houston Chronicle, Mr. King stated

he thinks the "state needs to get the hell out of this (pension) business completely." According to Mr. King, "taxpayers bear too much risk on behalf of public employees by providing them a guaranteed retirement that most private sector workers don't get." King would support "a constitutional amendment eliminating public pensions in the state and moving all government employees to retirement accounts akin to 401(k)s."

What They are Saying TRTA members need to know what arguments are being made against our TRS traditional defined benefit plan. This section is a resource to use when confronted by those who make misleading or untrue statements about your retirement plan.

"Changing the traditional defined benefit plan to a privatized 401(k) plan will not impact current retirees."

This is very misleading. There is truth in that changes to the defined benefit plan for future retirees may not alter benefits being received by current retirees. This has more to do with existing federal law and the fact the TRS is a mega-pension fund with \$107 billion in total assets backing up current and future pension obligations.

The part that generally receives little attention from opponents is that cutting contributions from active employees to the pension fund creates a new expense, or loss of revenue, for TRS. This loss of contributions means that TRS has fewer dollars to invest. The ability to make up for that lost revenue plus the loss of investment income compounds very quickly. Added to that is the fact that TRS pays out \$6 billion plus in annual pension payments.

In the short term, this impacts current retirees by preventing the system from being actuarially sound, which is required to provide retirees with a much needed pension increase. Over the long term, it means less money coming in and more money going out, as well as removing an existing revenue source completely.

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The fact that pension *reformers* believe that taking members out of the TRS defined benefit plan won't impact current retirees shows, at best, a tremendous lack of understanding, and at worst, a blatant attempt to mislead people.

“The pension funds are underfunded and are a major burden on the taxpayer.”

Here again we have some truth in a statement that is ultimately misleading. What is true, is that TRS has more than \$107 billion in total assets. In addition, the funding status of TRS exceeds 80%. A pension system's health generally is accepted as very good if it is 80% funded or higher. TRS being funded at 80% is great news considering the difficult economic times facing our nation. When looking to the health of other retirement funds and Social Security, we should be proud that TRS can guarantee pension benefits to 1 out of every 21 Texans.

The other part of this statement, that TRS is a burden on taxpayers, is patently false. In the past legislative session, state contributions to TRS were less than 3% of the state budget. Texas taxpayers benefit from the \$6.5 billion paid annually to TRS pensioners. These dollars are used to buy goods and services and support government by generating millions of dollars in taxes for Texas. Public education retirees provide an annual stimulus to the state's economy that would be hard, if not impossible, to replace.

Finally, the idea that ending the TRS traditional retirement plan for active and future education employees would save taxpayers money is **false**. For less than the annual cost of covering all school employees in Social Security, the TRS pension trust fund provides a greater degree of economic security for its participants, ensures that the best education employees are hired and retained, and offers a huge economic boon to the state through tax collection, permanent job growth and resources used to support hundreds of Texas businesses.

These are economic realities that detractors fail to recognize.

Improving the funding of the TRS pension trust fund is a function of the Texas legislative process. TRS has done a remarkable job managing the fund's investments and has rebounded from the market collapse in 2008-2009. The fund has over \$107 billion in assets and is the 6th largest pension fund in the country. To improve the overall condition of the fund requires commitment from elected leaders to raise the state contribution higher than the present level of 6% of the aggregate active teacher payroll.

The state contribution dropped from 6.644% in the previous biennium to 6.0% this fiscal year and 6.4% the next fiscal year. In order for the system to become actuarially sound, the plan needs higher contributions over a longer period of time. The legislature has allowed the state contribution level to fluctuate the past few sessions, causing actuarial uncertainty. TRS members—the active school employees—have contributed their annual required amount of 6.4% of payroll consistently since 1984.

“It's not fair that educators get a traditional retirement.”

This argument is used to inspire jealousy and promote the 401(k) privatized retirement security model. The private

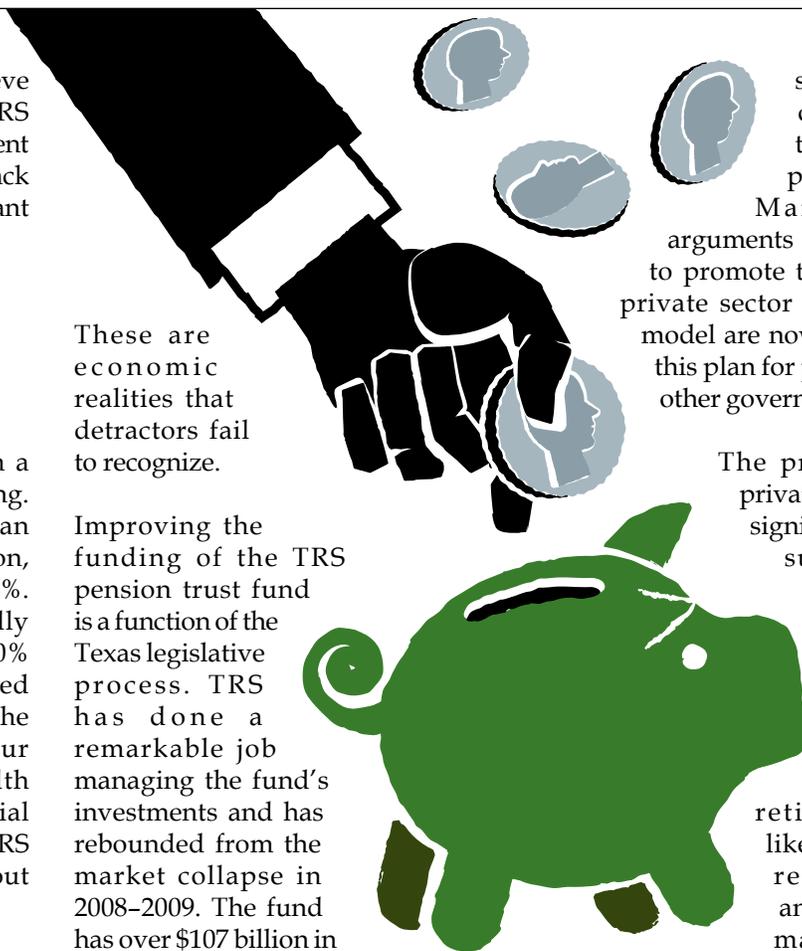
sector to a great degree abandoned traditional retirement plans 30 years ago. Many of the same arguments that were used then to promote the “benefits” of the private sector individual investor model are now being used to tout this plan for public educators and other government workers today.

The problem is that the private investor model has significant shortcomings, such as higher cost to invest, lack of professional money manager guidance, lack of regulation requiring contributions to retirement accounts, likelihood of outliving retirement savings and great exposure to market fluctuations.

These can impact a person's ability (or inability) to achieve retirement security severely.

The private sector, by and large, has a fundamental layer of retirement security provided by the federal government—Social Security. As many of you know, thousands of Texas educators do not participate in the Social Security program. In fact, over 80% of the one million active school employees in Texas work for school districts that do not participate in Social Security.

TRS acts as the first layer of retirement security for all Texas education employees and retirees. This does not mean that many Texas educators do not also have their own private savings and investments. In fact, many statistics show that education employees are investing at about the same level as private sector employees. This is indicative of two things: first, active school employees are protected by their TRS benefit but are not relying solely on it for their retirement security; and second, those in the private



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sector who rely primarily on their ability to invest in private accounts may be woefully unprepared for their retirement.

The real issue is the private sector and the government working together to provide greater retirement security for the current and future generation of Americans. A principal hardship is that saving for retirement is a daunting responsibility. This is especially true when the private sector model is based largely on commissioned sales agents whose fee structure costs more per individual than the fees associated with the TRS pension trust fund. This might have a lot to do with why certain groups are advocating the demise of the TRS traditional retirement plan.

Investment managers would love to gain access to the one million active school employees and provide financial advice on a consumer level. The opportunity for growth in the more profitable consumer division is very enticing to private money manager groups. **The downside to TRS participants is clear: greater potential investment risk, higher fees, the loss of a professionally managed asset allocation and greater exposure to adverse market fluctuation.** TRTA does not support jeopardizing the retirement security of future TRS retirees simply to improve someone else's bottom line.

"These defined benefit plans can't survive!"

TRTA hears this argument when opponents to the defined benefit plan run out of other attacks to levy against the TRS pension trust fund. The TRS defined benefit plan has thrived for the past 75 years, and we believe it will survive as long as the Texas Legislature and Congress do the right thing.

Texas legislators have a long history of supporting education retirees and TRS. The backbone has been the steadfast commitment to funding the system every biennium. The Texas Constitution requires the state to contribute no less than 6 and up to 10% of the aggregate active teacher payroll. In 75 years, Texas has never missed a payment. There have been years that the state's contribution should have been higher, but unlike most other state legislatures which have made "pension funding holidays" a regular part of their annual budgets, Texas has remained committed to their obligation.

For TRS to improve its actuarial health, however, the Texas Legislature needs to increase its contribution. This can be done in numerous ways, such as incremental increases over time. The bottom line is that more money going into the fund today lowers the cost of providing benefits tomorrow.

Getting the system actuarially sound sooner rather than later is important for one other very important reason: **current TRS retirees have not received a permanent increase in their pension benefits for over a decade.** TRTA championed legislation in 2007 that provided a one-time supplemental payment, which was a great financial relief to thousands of TRS retirees. The loss of buying power over a 10-year period,

however, is a real problem that should be rectified as quickly as possible.

Congress should understand that their actions are being observed as well. The Congressional Super Debt Committee is discussing changes to Social Security policy that may implement something known as "mandatory Social Security." If this plan is implemented, it would force 800,000 Texas school employees into Social Security. The loss of funding would cripple, if not kill, the TRS fund over time. The benefits promised to active and future education employees would diminish and Texas taxpayers would pay a higher cost for this plan than for maintaining the TRS pension system as it is today.

These are just a few of the trends and policy proposals that TRTA is monitoring every day. We can sustain and improve our TRS pension trust fund, but it will take hard work, dedication, discipline and a commitment to doing the right thing.

Concluding Thoughts There is much more that can be said about this issue, and I will continue this article in the next issue of *The VOICE*. Our focus should be defending the TRS pension trust fund from those who are on the attack.

Now is the time to gather our strength. We must rally our fellow TRS retirees to the cause of defending their retirement security. The advocates for change are growing in number, organized political activity (including political campaign donations) and influence of the media and general public.

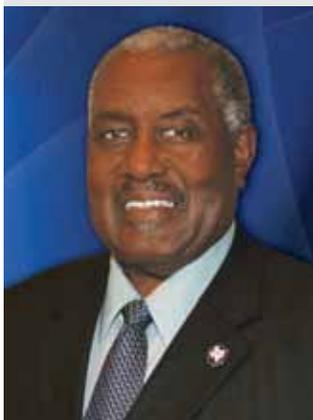
The TRS pension fund must be defended. We ALL stand to lose if these attacks succeed. We ALL must stand together and meet these attacks with a united and indomitable membership. TRTA is challenging you to join this fight, to realize that our best defense is a large group of active, educated, involved and never-say-quit grassroots advocates defending what you have paid into your entire career. We are preparing for a long, challenging campaign to protect and improve your retirement security and health care.

Let's challenge every TRS retiree to get involved. Together, we can and will succeed! ★

Retraction:

In the previous issue of *The VOICE*, it was stated in the TRTA 82nd Legislative Session Review that Representative Erwin Cain was the sole dissenting vote for the Larry Gonzales bill HB 3542. Representative Cain originally voted "No" but corrected his vote to "Yes" in the House journal. Mr. Cain's first name was spelled incorrectly as Edwin in the article as well. To clarify, there were no official dissenting votes for HB 3542 when it passed the House of Representatives. TRTA appreciates Representative Cain for his support of public education retirees.

PRESIDENT'S LINE



2011-2012 TRTA PRESIDENT HERBERT NORRIS

Welcome to the 2011-2012 year of the Texas Retired Teachers Association. As we reminisce over the past year, we must be thankful for the present while we plan for the future. Our minds are inundated with what might have been, the way things are and the concerns that we face in the path ahead.

The TRTA Officers and staff would like to express our appreciation for your work, calls and cooperation during the 82nd legislative session. We did not get all that we desired, but we averted some very questionable plans for the TRS pension system.

Now we must work on membership. The more members we have, speaking with one voice about the same concerns, the more successful we will be. The prospective plans from outside groups are frightening. We have to plan NOW to fight these ideas with FACTS. Tomorrow will be too late. The TRTA State Legislative Committee and Officers are ready for this fight. Plans to meet with the officers of the state active education associations are being made so that we

may work to resolve the above issue collaboratively.

There are three elements to ensure our success: Cohesiveness, Unity and Effort. If we commit ourselves, SUCCESS WILL BE OURS!! "Everything worthwhile, everything of any value, has a price. This price is EFFORT." - Loretta Young

MEMBERSHIP UPDATE

2011-2012 TRTA FIRST VICE-PRESIDENT/MEMBERSHIP COMMITTEE CHAIRMAN MARIDELL FRYAR



The 2011-2012 TRTA membership year began on July 1. Most units began membership campaigns as early as March. Now is the time to submit your state membership dues of \$25 to the TRTA office if you have not already done so.

All TRTA members that renew prior to November 1 (including those that paid in July, August or September) will be entered in a drawing to win great prizes, including: an Apple iPad, a sleek new laptop, a handheld eReader that carries hundreds of books on one device, a special vacation package from GETO Travel and travel assurance from MASA, two free one-night stays at any La Quinta and a gift certificate from SAS Shoemakers for a free pair of shoes or handbag. Be sure to advertise this membership initiative. Every member will be entered as long as their membership is current before November 1!

We will continue the Each One Bring One initiative this year. Encourage your members to participate! (www.trta.org/eachonebringone)

A new active recruitment poster is available for distribution. The former awareness poster may be hanging in schools, banks and credit unions where your local volunteers delivered

them. It is time to revisit those locations and deliver the new poster "The Road Ahead." Local Unit Second Vice-Presidents may contact TRTA at 800.880.1650 to request posters.

We face serious challenges in preparing for the upcoming legislative session. Membership is key to our success in lobbying as the voice for retired public school educators. Membership grows by personal contact. Be a super salesperson for TRTA!

PUBLIC RELATIONS UPDATE

2011-2012 TRTA SECOND VICE-PRESIDENT/PUBLIC RELATIONS COMMITTEE CHAIRMAN MARY JANE HAMILTON



Welcome to another TRTA year! This is OUR year to focus on publicizing TRTA at the state, district and local levels. We want to grow our membership, communicate with our legislators and impact our communities!

Let's dedicate our public relations to promoting the Children's Book Project, developing and maintaining local and district web pages, establishing and continuing local and district newsletters and using various media to cover our TRTA activities and accomplishments.

Your State Public Relations Committee is excited about a new two-year pocket calendar, a new membership recruitment poster for active personnel and TRTA promotional items to sell at the 59th Annual Convention!

This time of year brings the enjoyment of attending our District Fall Conventions. Be sure to use the sample press release on the TRTA web site as a guide for writing an article for your local newspaper.

Remember: We are the VOICE for ALL public education retirees!

COUNTDOWN TO THE FUTURE

Plans Underway for 59th Annual Convention

TRTA staff and volunteers are preparing for March 2012, when we host our upcoming 59th Annual Convention. The largest retired public educators association in the nation hosts its premier event in a different city in Texas each year. In 2012, we'll enjoy the warm hospitality of Houston.

Mark your calendars for March 25–27 and make plans to join us at the Westin Galleria. The Westin Galleria is a AAA 4–Diamond hotel overlooking uptown Houston, connected to the Galleria shopping center—the city's top attraction and the fourth largest shopping center in North America with over 350 stores.

TRTA has negotiated a special group rate at the Westin that ends February 24, 2012. Single and double bed rooms are available for \$125. The triple rooms are available for \$140 and the quad room rate is \$155. Be sure to book your rooms as soon as possible, as rooms are expected to fill quickly! Contact the Westin at 713.960.8100 to reserve your room today!

Exciting plans are being made for this year's theme, keynote speaker and other special touches to make the event memorable and enriching. A special "Each One Bring One" drawing will be held for each TRTA district, recognizing the hard work of current members who have gone above and beyond to recruit new members into this great association. Winners need not be present in order to claim their prizes. For more information on the campaign and drawing, please visit www.trta.org/eachonebringone.

The Texas Retired Teachers Foundation will host its annual luncheon on March 26, raising funds for its three charitable programs to benefit educators of the past, present and future. TRTA will also host a legislative luncheon to update members about the fight to preserve public pensions.

District 4 Convention organizers have arranged for several opportunities for entertainment outside of the hotel. For those arriving on March 24, the Rockets and Mavericks will be playing at the Toyota Center. You may buy game tickets and a round-trip bus ride for \$45.00. If you would like to attend, your reservations should be made soon. Make checks payable to TRTA District 4 and mail them to Marcy Cann, 1326 Seaspray CT, Houston, TX 77008. If you have questions, call Marcy at 713.410.2147 or email mcann@att.net.

A discounted rate has been secured for TRTA members to attend the King Tut Exhibit at the Museum of Fine Arts. Visit www.kingtut.org/trta to purchase tickets. At this time, there are no plans for group transportation to this attraction. Each person should make his or her own arrangements. The cost for a one-way trip with Yellow Cab for one to six people is approximately \$15.

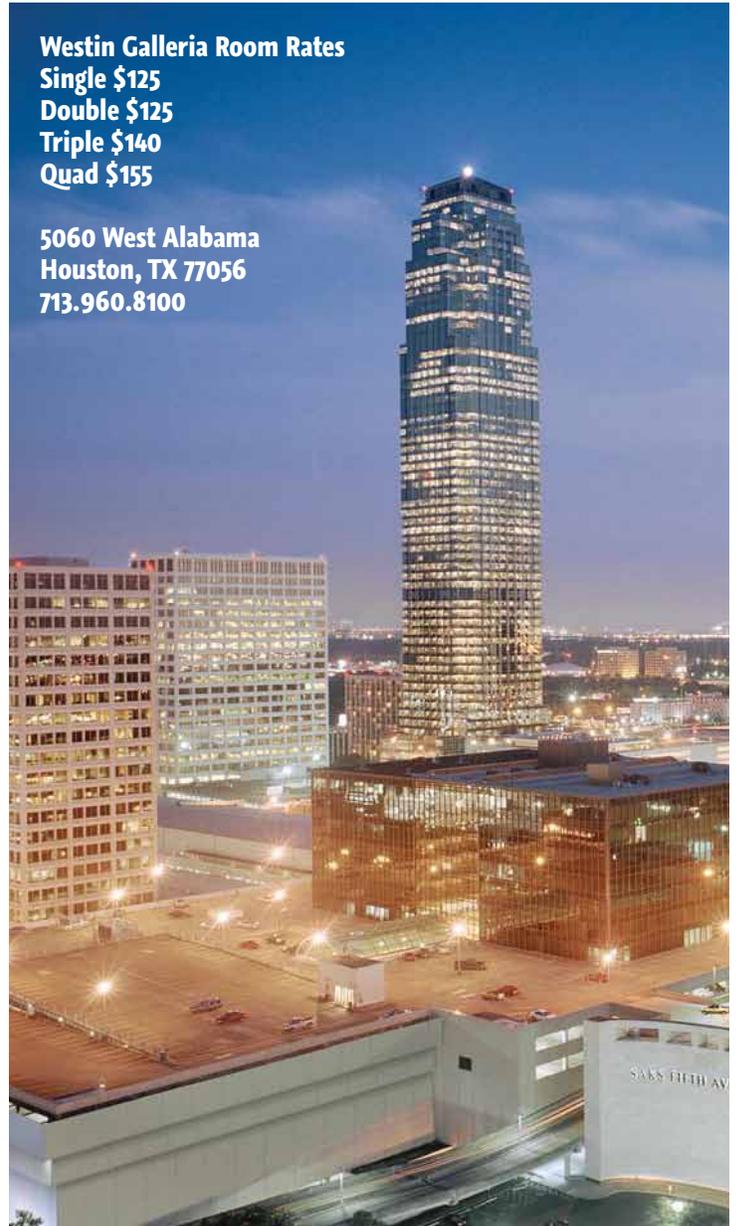
Finally, the play "Annie" is being performed at the Hobby Center in Houston's Theater District. Ticket prices range from \$35.50 to \$99.00 and can be purchased at www.tuts.com or by calling 888.558.3882. Performances occur on Sunday afternoon and Tuesday night. Each person will need to provide his or her own transportation. The cost for a one-way trip with Yellow Cab for one to six people is approximately \$18.

Memorial Park is also nearby and is an ideal location for playing golf. We hope you will take advantage of the many exciting entertainment and recreational activities in the area! Keep an eye on **The VOICE** and the TRTA web site, www.trta.org, for updates as they become available. One thing is certain: this is an event you will NOT want to miss! ★

Westin Galleria Room Rates

Single \$125
Double \$125
Triple \$140
Quad \$155

5060 West Alabama
Houston, TX 77056
713.960.8100



April 2011 - 3.5 Million Social Security numbers were left accessible to the public

You likely have been informed of this situation—personal identity information including names, addresses, Social Security numbers, dates of birth and driver's license numbers were left open to the public for more than a year by the Texas State Comptroller's office. This story hit the national news earlier this year. **Leaked personal data leads to identity theft and fraud in many forms.**



Below are some examples of how thieves use your identity to commit crimes.

- Social Security number takeover
- Drain your checking and savings accounts
- Charge credit cards in your name
- Counterfeit checks
- Transfer money electronically
- Open new bank accounts
- Get a driver's license in your name
- Use your identity in a crime
- Purchase a car
- Put medical debt in your name

There are steps you can take to monitor your identity, such as checking your credit report regularly and reviewing bank and credit card statements for fraudulent transactions. However, this only provides partial protection and does not give you professional assistance if your identity is compromised.

The Comptroller's office researched the market to provide a solution to people affected by this data breach and determined that CSIdentity was the best company for identity theft solutions. For this reason, they offered a limited time offer to enroll in the service at no cost. That enrollment phase has now ended. However, we have good news for you! TRTA has endorsed CSIdentity to provide this solution to members who did not enroll. TRTA members can obtain CSIdentity ProtectorSM at the discounted rate of \$9.00 per month (plus tax).

Most identity theft companies only provide credit monitoring, which is not enough. CSIdentity ProtectorSM provides credit monitoring, as well as Internet monitoring of non-credit loan activity, public records, criminal records and sex offender monitoring (to ensure no one is using your name), restoration services and **\$25,000 of identity theft insurance**.*

Enrolling is easy! You have the option of enrolling online at www.amba.info/idtheft.html or by phone at 877.274.7401. Please take a moment to consider protecting your identity with CSIdentity ProtectorSM.

*Coverage does not apply to NY residents

Texas Department of Aging and Disability Services



People who incorporate healthy habits into their life improve their ability to perform daily activities and reduce their risk of developing chronic conditions. In contrast, a sedentary lifestyle can lead to being overweight, which significantly increases the chances of developing a chronic condition like heart disease, arthritis and diabetes. These conditions not only diminish a person's quality of life, they are costly to the individual, their family and the community.

We no longer have lifestyles that require physical activity; instead it is up to each of us to create the time and opportunities in our life that include exercise and healthy eating.

Texercise, a health promotions program of the Texas Department of Aging and Disability Services (DADS), provides educational and motivational resources to help Texans engage in healthy activities. Recently, Texercise has added new and improved resources to help make healthy habits a little easier.

- A 2006 review of healthcare costs indicated that obese individuals spent 41.5% more on their healthcare costs than someone who is normal weight.
- In 2009, two-thirds of all adult Texans were overweight or obese.
- The U.S. health care costs associated to obesity doubled in less than a decade and account for 9.1% of annual health costs, or \$147 billion.

The Texercise program has expanded its resources to benefit younger adults. Historically, the program focused on the 60 and older population. While this group is still a primary focus, Texercise now targets outreach to individuals 45 and older. The program's website and fact sheets have been retooled with a fresh, engaging appearance and both resources include new tips and ideas for making regular activity a part of daily life.

Most recently, the Texercise handbook has been updated with new content and an exciting look. The handbook provides detailed drawings and explanations of strength, balance, endurance and flexibility exercises, as well as tips on starting an exercise program, fitness tracking logs and an expanded section on eating healthier.

Other new Texercise resources include a Walking Trail Toolkit, the 12-Week Coordinators Kit, nutrition resources and the Texercise Champions program. To learn more about Texercise or to request these resources, visit www.texercise.com or email texercise@dads.state.tx.us

2012–2013: RUNNING FOR TRTA OFFICER POSITIONS

If you are a qualified member interested in running for a TRTA office for the year 2012–2013, please complete the filing form and submit it to the TRTA office (deadline is January 15, 2012). The form can also be downloaded at www.trta.org. In accordance with the TRTA Bylaws, the elected officers of the association shall be President, First Vice–President, Second Vice–President, and Secretary/Treasurer. Below are steps governing the election of TRTA Officers:

Officers of the Organization, Article VII, Section 1.1
TRTA shall have the following statewide officers, who shall be elected or appointed as specified:

1. The officers elected by the House of Delegates shall be the President, First Vice–President, Second Vice–President, and Secretary/Treasurer. A candidate for any of these offices shall have been a participating member of TRTA and of a Local Unit for at least three (3) years, and shall have served as an elected officer of a District or Local Unit, but need not have served as a statewide officer.

Nominating Committee Guidelines TRTA Operations Policy

1. The Nominating Committee shall solicit nominations for elections to statewide office in the September and December issues of the TRTA publication. Nominee forms should be requested from the TRTA administrative office and must be completed and returned to that office with photos, postmarked no later than January 15. All nominees meeting the established criteria, as determined by the Nominating Committee, shall be candidates for the respective offices. Biographical data and photos of all candidates shall be published in the February issue of the TRTA publication.

Campaigning for TRTA Office/Position TRTA Operations Policy

Campaign procedures to be followed by all candidates for TRTA office are:

1. Whether announced or unannounced as a candidate for a TRTA office, the campaigning period shall begin 90–days prior to the start of the TRTA convention and conclude upon the election of TRTA officers.
2. TRTA shall not pay campaign expenses incurred for any candidate.
3. Name and address mailing labels of district and local unit presidents, and the Board of Directors, may be provided to TRTA officer candidates upon written request to the Executive Director. A payment of \$25 is required. The request must indicate that the label information will be used only in the campaign for the current office sought.
4. A request for mailing labels shall be discussed only with staff and/or officers, and only for the process of providing the labels.

Elections, Article VIII, Section 2

1. The House of Delegates shall elect the officers by secret ballot at the annual TRTA Convention. A majority vote shall elect. If no majority vote is achieved, a run–off election shall be conducted between the two (2) candidates receiving the most votes. If there is only one (1) nominee for an office, a vote for that office may be by voice.

FILING FOR TRTA STATE OFFICE

Name _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Local Unit _____

I am filing for:

- TRTA President** **TRTA 1st Vice–President**
 TRTA 2nd Vice–President **TRTA Secretary/Treasurer**

I understand that a candidate for this office shall have been a participating member of TRTA and of a Local Unit for at least three (3) years, and shall have served as an elected officer of a District or Local Unit, but need not have served as a statewide officer.

My credentials are:

A postmark of January 15, 2012 is the deadline for TRTA to receive this completed form and a color photo.
Mail to TRTA | 313 E. 12th Street, Suite 200 | Austin, TX 78701-1957

TRTA Awards Program

A summary of the TRTA Awards Program is shown below. All awards—both at the District and Local Unit levels—are self-nominated awards and TRTA will honor all nominations. TRTA Awards Program packets will be mailed in December to District and Local Unit Presidents. In order for all awards to be prepared on time, all awards packets must be submitted to the TRTA office no later than February 15, 2012.

The E. L. Galyean Service Award shall be presented when the Board of Directors deems it appropriate to honor a person who exemplifies the qualities of dedication and ability to learn to motivate people toward the improvement of benefits and services for retired school personnel through TRTA. Only one person per year shall receive the E. L. Galyean Service Award (deadline to the TRTA office is January 1, 2012).

District Awards

Achievement Award

Nominated by the District President. Award recognizes district organization and programs; conducted 2 successful meetings with representatives from all local units

Golden Apple Award

Nominated by the District President. Award recognizes TRTA organizational activities—based on organizing a new local unit or reactivating one or more local units (maximum of 3 awards)

Grand Prix Award

Nominated by the District elected Officers or TRTA Board of Directors. Award recognizes exemplary service, projects and/or contributions made in support of or on behalf of a retired teacher association at any level; awarded for total commitment to promoting the progress of education in Texas or supporting the best interest of all retired educators—(maximum of 3 awards)

Appreciation Award

Nominated by the District President. Award recognizes unusual service at the district level; for service not covered by other awards (maximum of 3 awards)

School Bell Award

Nominated by the District President. Award recognizes news media (newspapers, radio and television stations or respective media staff) for portraying a positive viewpoint on education or educators and who have promoted the interest of retired educators in some exceptional way

Local Unit Awards

Recognition Awards—Basic, Banner and Bell Ringer

Nominated by the Local Unit President. Award recognizes local unit organization, programs and achievements (a local unit should apply for only highest award for which it qualifies)

Membership Retention Awards—Bronze, Silver and Gold

Nominated by the Local Unit President. Award is based on the percentage of retention of last year's membership: Bronze = at least 80% retention, Silver = at least 90% retention, Gold = 100% retention (only 1 award per membership level)

Special Unit Award

Nominated by the Local Unit President. Award recognizes promotion of TRTA membership; awarded on % basis

Silver Star Award

Nominated by the Local Unit President. Award recognizes TRTA membership recruitment; awarded to a TRTA member who recruits 5 or more new members

Outstanding Recognition and Achievement Award

Nominated by the Local Unit President. Award recognizes group contributions to its community and achievements of local units whose members joined together on one or more projects

Twenty-First Century Award

Nominated by the Local Unit President. Award recognizes outstanding service; awards given according to number of members in local unit (# of awards based on # of members)

Appreciation Award

Nominated by the Local Unit President. Award recognizes unusual service at the local unit level; for service not covered by other awards

School Bell Award

Nominated by the Local Unit President or Local Unit Awards Committee. Award recognizes news media (newspapers, radio and television stations or respective media staff) for portraying a positive viewpoint on education or educators and who have promoted the interest of retired school personnel in some exceptional way

Volunteer Service Award

Nominated by the Local Unit President. Award recognizes a member of a local unit with the highest volunteer service hours in that local unit (may only submit one nominee)

Health Care Award

Nominated by the Local Unit President. Award recognizes a member of a local unit walking the most steps/miles for the Walks-A-Million Program (may only submit one nominee)

OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

NOVEMBER IS FOUNDATION MONTH

Help us raise \$85,000!

11

TRTF LEGACY CAMPAIGN

A new focus for the Foundation!

11

DONATE TODAY

Donation card on the back of *The VOICE*.

12

NOVEMBER IS FOUNDATION MONTH!

For the third year in a row, the Board of Directors of TRTA has designated November as Foundation Month! Foundation Month is an opportunity for districts, local units and individual members of TRTA to learn more about the charitable activities of our sister organization, TRTF.

Last year, through the efforts of hundreds of volunteers and thousands of donors, the Foundation was able to raise \$74,000 for its three philanthropic programs: "A Helping Hand," classroom assistance grants and student scholarships. This year, we'd like to raise even more! Our goal of \$85,000 is attainable and made possible by the generosity of people like you.

In addition to local and district activities that will honor the Foundation, TRTF will mail its annual appeal letter to all members of TRTA in November. Please consider making a donation to TRTF and designating your gift for one of our programs.

Your donation will enable us to give \$5000 in student scholarships, \$5000 in classroom assistance grants and at least \$10,000 in grants for "A Helping Hand" in 2012 (think of how many people we can assist with even more donations)!

DO YOU KNOW WHAT'S DIFFERENT ABOUT THE FOUNDATION THIS YEAR?

Last year at this time, the Foundation was launching its newest program "A Helping Hand" statewide. Since that time, TRTF has given over \$14,000 in grants to individuals in critical need. Those grants include funds for eyeglasses, roof repair and much-needed medical prescriptions.

This year, the Foundation is partnering with TRTA on a new venture: the Legacy Campaign. As a TRS annuitant, you receive a lifetime annuity. As we learned during the 82nd legislative session, there are political groups working to pass legislation to eliminate defined benefit plans. Those groups are getting a head start in pursuing changes for 2013 and if successful, your lifetime annuity could be in jeopardy.

The Texas Retired Teachers Foundation values public education and its employees above all else. The legacy you leave behind as teachers and school personnel resonates with every child that has ever attended a public school in our great state. The value you provide is immeasurable. Your retirement, as well as the financial security of current and future educators, should be protected. We must begin now!

The funds gained through the Legacy Campaign will be used to create printed materials as well as a web site supporting defined benefit plans in Texas. These resources will be available for use by TRTA legislative staff and volunteers as well as any public education employee or retiree who wants to provide factual material to their legislators in defense of their long-term financial security. You can help by contributing a tax deductible donation to the TRTF Legacy Campaign.



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



Helping Educators of the Past, Present and Future

November is Foundation Month

The Texas Retired Teachers Foundation and You...

Helping educators of the *past* (through "A Helping Hand" assistance grants), *present* (through Classroom Assistance grants for public school teachers), and *future* (through Student Scholarships).

When we come together, we can help each other!

Designate your fall meeting to increase awareness of the Texas Retired Teachers Foundation. Contact us to learn how you may participate.

800.880.1650

Texas Retired Teachers Foundation

313 E. 12th Street, Suite 200, Austin, TX 78701-1957
www.trtf.org | info@trtf.org

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 gift in memory or
in honor of (circle one):

Please accept my donation of:

\$25 \$50 \$100 \$ _____

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