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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

HEADING INTO 2018 WITH RENEWED FOCUS



By Tim Lee
Executive Director

For the past several years and during the past two legislative sessions, the Texas Retired Teachers Association (TRTA) has focused on the most prevalent, urgent issue facing Texas retired educators today: health care.

With big changes coming to TRS-Care on January 1, 2018, the issue of health care, though not put to rest, will begin a new path forward. The effects of these changes—a high-deductible plan for retirees under age 65 and Medicare Advantage for retirees age 65 and older—remain to be seen. As participants settle into the new plans and with the Legislature not being in session in 2018, TRTA now has the opportunity to focus on other major legislative priorities.

TRTA has continued to communicate with congressional leaders, especially House Ways and Means Chairman Kevin Brady, about the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). With tax reform nearing passage, Chairman Brady has vowed to shift his focus as a key leader on federal fiscal issues to helping retirees impacted by these provisions receive more of their earned benefits.

Primary elections in Texas loom near, with candidates preparing to challenge one another on Tuesday, March 6. There will be significant changes in Texas leadership by the time the 86th Legislative Session begins in January 2019. Speaker of the House Joe Straus already



**CHANGE IS ON THE HORIZON,
TRTA MEMBERS ARE READY TO LEAD THE WAY**

has announced his intention not to seek office again, meaning for the first time in almost a decade there will be a new speaker at the helm.

Multiple Texas Representatives are choosing not to run for reelection or will face challengers in the primary election. Likewise, several congressional seats will be open for the first time in years. Most elections in Texas are decided during the primary election, though fewer voters arrive at the polls to cast their decisive votes.

Some candidates running for office may not know about the value of the Teacher Retirement System of Texas (TRS) defined benefit plan, and may have very strict views about how Texas' finances should be managed. These same candidates may or may not know that 95 percent of Texas school personnel do not pay into the federal Social Security program.

CONTINUED ON NEXT PAGE

HEADING INTO 2018 WITH RENEWED FOCUS

With educators, the role they have filled professionally often follows them into retirement: they continue to educate. For the many advocates who are members of TRTA, this means educating candidates and elected officials, as well as the general public about the issues that impact retired Texas educators' financial security.

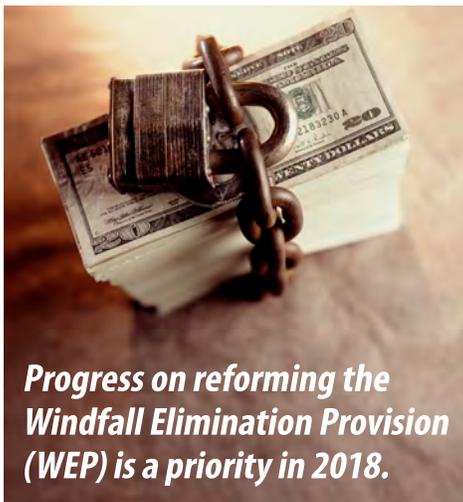
As we look ahead into 2018, we ask that TRTA members pay close attention to these vital legislative priorities and step into the role of educator once again.

Windfall Elimination Provision and Government Pension Offset

Prior to the 2016 presidential election, Congressman Kevin Brady (R-The Woodlands) worked closely with TRTA and other constituent groups to create legislation repealing the Windfall Elimination Provision (WEP).

For our members who may not know, the WEP is an unfair federal provision preventing retirees from receiving the Social Security benefits they are owed. The WEP, which took effect in 1983, provides a means of eliminating the "windfall" of Social Security benefits received by beneficiaries who also receive a pension based on work not covered by Social Security.

Ninety-five percent of Texas public school employees do not pay into Social Security through their work with Texas schools. However, many have



Progress on reforming the Windfall Elimination Provision (WEP) is a priority in 2018.

other jobs before, during, or after their employment in education in which they do pay into the federal program.

In 2016, Congressman Kevin Brady drafted the Equal Treatment of Public Servants Act (HR 711) to replace the current WEP formula with a new, fairer one. However, the legislation was shelved after stakeholder groups could not come to a final agreement on the bill's terms.

Brady's primary focus during the new administration has been tax reform, which as of this writing was still being negotiated. Throughout TRTA's continued communication with Brady and his staff, the congressman has indicated he will focus his energies on WEP reform once tax reform has been passed by Congress. He has remained in contact with all stakeholders, and believes he has found a solution for this issue that will be able to pass both the House and the Senate.

Additionally, Brady is aware of the pressing issue that is the Government Pension Offset (GPO) and that public education retirees and other public servants want the issue addressed. Congressman Brady is open to finding a better solution for the GPO.

The GPO reduces the Social Security benefit that a TRS retiree may qualify for based on their spouse's work history. If a TRS retiree qualifies for a spousal benefit (this could also be a widow's/widower's benefit), the SSA implements a formula to reduce or eliminate the Social Security amount.

For example, when Jane receives a TRS benefit of \$1,800 per month from her work with an ISD that did not pay into Social Security and her husband passes away, she is eligible to receive a portion of his SS benefit. Normally, the spousal benefit she is eligible to receive based on her spouse's work history is \$1,500. However, SSA knows Jane receives a pension. The GPO formula therefore is used by the SSA to offset her spousal benefit. Her

Social Security benefit will be reduced by two-thirds the amount of her pension. In this case, Jane's SS benefit would then be reduced to only \$300 per month! In many cases, the GPO eliminates a retiree's eligible spousal benefit completely.

WEP and GPO have been hotly debated in Congress, with repeal or reform gaining little traction for many reasons, but mostly because the Social Security Administration (SSA) and Congress rely on GPO and WEP to bolster the financially troubled Social Security program. Doing so on the shoulders of retirees living on fixed incomes is unfair.

Now, after years of fighting against these provisions, TRTA sees a real opportunity to create tangible change. We ask our members to stay informed and be ready to contact their congressmen as new legislation is created in 2018 to address WEP and possibly the GPO.

One of the most efficient ways to stay informed is to sign up for TRTA's free email newsletter, the *Inside Line*. Subscribe today by visiting www.trta.org/theinsideline. TRTA will prompt members to call and email their congressmen as important legislative deadlines near.

Primary Elections

TRTA members should know that the vast majority of elections in Texas are determined during the primary elections. In legislative races, the November general election just does not matter that much!

Though TRTA will do a thorough update about primary election season in the 2018 first quarter issue of *The VOICE*, we are asking all members to begin preparing now! Here are a few steps you can take today to start getting ready for the most vital election season in Texas.

1. Register to Vote

Are you registered to vote? Please

visit www.vote.org to verify your registration status today. You can use the same website to begin the voter registration process should your record need to be updated. Please be aware that the last day to register to vote is Monday, February 5, 2018.

2. Make a Plan to Vote Early

We ask that you and your fellow retirees begin making a plan now to vote early. Early voting begins Tuesday, February 20, 2018 and continues through Friday, March 2, 2018. Consider creating a carpool schedule through your local unit so that you and fellow TRTA members can get to the polls ahead of the crowds. Lines can be much longer on election day (March 6, 2018), so getting ahead of the curve can save you time and spare you a lengthy wait.

3. Begin Researching Candidates

As our members know, TRTA does not endorse candidates for political office. We do, however, encourage our members to get to know their candidates.

TRTA works with Texas Educators Vote to help promote a culture of voting in all Texas schools. Their website, www.texaseducatorsvote.com, has many valuable resources to help educate voters about issues and candidates. We have also heard from retirees who recommend www.teachthevote.org and the Texans for Public Education Facebook page to compare information about candidates running for office and where they stand on public education issues. We urge you to review these sites over the next couple of months.

We also urge all TRTA local units to invite candidates to their meetings, get to know them, and ask them questions about where they stand on education and retirement issues.

Because your retirement benefits affect your livelihood, you owe it to yourself to find out the answers to the following questions from ALL candidates in your area:

- Do you support a defined benefit plan for all current and future TRS retirees?

- Do you support providing reasonable, affordable healthcare for TRS retirees?
- What will you do as my legislator to ensure that the TRS pension fund and TRS-Care health insurance program are preserved and improved?

Please feel free to report back to TRTA with any responses you receive, both positive and negative. Send an email to info@trta.org with the subject line "Elections." It is also worthwhile to share the feedback you receive from candidates with other education retirees.

Defined Benefit Plan

In many states, the debate between whether DB plans or defined contribution (DC) plans are better for retirees, as well as for taxpayers, continues to rage. TRS provides annuitants with a defined benefit (DB) pension plan during their retirement, meaning retirees receive a modest but reliable monthly income for the rest of their lives.

There are groups in Texas that want to eliminate the TRS DB program and replace it with a DC plan. DC plans require individuals to make investment and contribution decisions. Unlike DB plans, they are portable from job to job; however, this encourages job transition that is very costly for the workforce, especially public education. The employee must ride the ups and downs of the market. This shifts the responsibility onto retirees, who can outlive the benefits they receive or be faced with unpredictable retirement income.

States that have implemented 401(k)-style or DC plans, such as West Virginia, Michigan, and Alaska, all saw dramatic increases in their unfunded pension liabilities due to a lack of contributions from active members. Kentucky is dealing with pending



legislation that may do the same. Proponents of DC plans argue that DB funds are unsustainable, while at the same time making their case on the basis that many legislatures failed to live up to their promised contributions to long-established DB funds.

In contrast, a properly managed DB plan, like TRS Texas, assures a lifetime annuity. It is especially important for TRS to remain a defined benefit program as most Texas public school districts are not coordinated with Social Security, and TRS serves as their only form of retirement income. The Texas Legislature has never missed its contribution to TRS; and though public education retirees in Texas do not receive automatic cost-of-living increases, this consistency from the state has ensured the longevity of the fund for hundreds of thousands of retirees for more than 80 years.

Many candidates running for political office, especially those who are new to the Texas election scene, may not be aware of the success of the TRS DB plan. As a result, it is likely we will see elected officials in either the Texas Senate or House revisiting the issue of changing TRS to a DC plan. TRTA does not support any legislation that would alter TRS in this way for current or future education retirees.

TRTA has also been made aware that TRS plans to reduce the assumed rate of return on the pension fund. While doing this may seem reasonable and

Continued on page 5

★ PUBLIC RELATIONS UPDATE



“What’s TRTA?” This was the response from a fellow retiree when I asked “do you belong to TRTA?” How do we get the word out about who we are and what our purpose is? Publicity and public relations go hand-in-hand. Recruiting new members is a must if we want to continue as an organization. We must let people know who we are and what we do, not only for retirees but for our communities!

Putting books into the hands of children is one of our primary projects. In 2016, over 142,000 books were distributed through the Children’s Book Project. Seeing the faces and the joy of the children receiving these books is so uplifting. Invite local leaders, politicians, superintendents, and the news media to this important event. Also in 2016, TRTA members awarded over \$244,000 in scholarships to 370 individuals. Publicize these scholarships! Use social media (Facebook, Instagram, and more). Keep your web pages up-to-date. TRTA members are leaders in their communities and volunteer in so many areas where help is needed. Toot your own horn! Don’t let your good work go unnoticed.

This past year presented many challenges for TRTA members during legislative session, but the shining star in all of it is that we pulled together. We demonstrated that our theme for the year, “Teamwork is Key,” really works! However, our work is not finished, and we must keep that spirit alive.

The state legislative committee will soon begin work on the 86th legislative session agenda. Each unit needs to talk with their legislators and candidates. Now is the time to build that personal relationship and establish rapport that will be needed for the next session. Tell those retirees who have not joined what TRTA and its members accomplished for them this past year. Encourage them to join our team so we can accomplish even more!

The state convention is right around the corner. The convention offers great training for all the officers and committees. Encourage new leaders to attend! You do not have to be a delegate to attend. Convention is a great time to learn from other TRTA members. I hope to see you in San Antonio! Have a great 2018, and spread the word about TRTA!

Leroy DeHaven
2016–2018 TRTA Second Vice-President

TRTA Awards Program and Diamond Plus Winners

The TRTA Awards Program (descriptions and templates) will be emailed in January to district and local unit presidents. All awards are self-nominated and must be prepared by districts and local units.

Congratulations to our quarterly Diamond Plus prize drawing winners! Suzette Bostick from Cisco, Alfonso Celaya, Jr. from San Angelo, Luanna Wilson from The Woodlands, Brenda Prestage from Hondo! All four received a \$25 gift card to CVS or Target. Learn more about the Diamond Plus program at <http://trta.org/membership/join-trta/>.



SOMETHING TO SMILE ABOUT

TRTA Benefits

Get your complimentary benefits checkup from Association Member Benefits Advisors (AMBA). Do you have questions about long-term care, choosing the right Medicare supplement plan, or how to get dental and vision coverage? No problem, we’re here for you. Call today to schedule your free, no obligation benefits checkup.

Call 800.258.7041 today!



Proudly serving TRTA
members for over 30 years.



New Trustees Appointed to TRS Board by Governor

Governor Greg Abbott announced the names of three new trustees who will fill open positions on the Board of Trustees for the Teacher Retirement System of Texas (TRS). Jarvis V. Hollingsworth, James "Dick" Nance (TRTA and Lavaca County RTA member), and Nanette Sissney were named to the board for terms set to expire August 31, 2023. Additionally, the Governor named Hollingsworth chair of the board. Learn more on trta.org!

HEADING INTO 2018 WITH RENEWED FOCUS, CONTINUED FROM PAGE 3

prudent given the ongoing economic recovery, these actions do not happen in a vacuum. If TRS reduces the rate of return assumption, it will come at the cost of an increased unfunded liability. To change the assumed rate of return without a commitment by the Legislature to increase funding could hurt current and future retirees and affect the stability of the pension fund.

While some elected leaders may see this as a chance to reduce their commitment to TRS DB plan, TRTA sees it as a chance for the Legislature to restore funding to TRS. Funding to TRS was reduced in the 1990s, which is a big reason the unfunded liability is so high today. TRS, the Legislature, and TRTA should work in tandem to create a solid path forward that increases funding levels, keeps the plan actuarially sound, and carves a path for pension increases for retirees.

Over the past decade, the Legislature has shown interest in improving the pension fund. TRTA believes we have a strong and honest partner as the Legislature has done much more right than wrong when it comes to TRS. However, in these uncertain times, we need a unified approach to addressing funding issues. Otherwise, we risk seeing the fund becoming unstable, our retirees losing more and more purchasing power, and active educators having a less secure retirement. TRTA members, TRS, and the Legislature have done too much to keep this plan healthy to see that happen! TRS Texas is still one of the lowest cost and most stable pension plans in the country. We need to keep the plan secure and healthy for all current and future retirees! **Use the chart on the right to help you when communicating with candidates about the great value of TRS!**

Thank You

TRTA thanks you for your membership and especially for your participation through both regular and special legislative sessions. Our ability as an organization to get things done and see positive change in the issues that impact all Texas public education retirees lies with you. We ask that you continue your vigilance throughout 2018.

Though 2018 is an interim year, it is not a time to ignore pressing concerns that will affect your retirement security. The coming year is a vital opportunity to network with candidates, elect people who represent your interests, and work with Congress to create true WEP and GPO reform. TRTA looks forward to working with all of you to make great things happen! ★

IMPORTANT FACTS ABOUT THE TRS DEFINED BENEFIT PLAN

- **1 out of every 20 Texans is a member of the Teacher Retirement System of Texas (TRS)!**
- **95% of public school employees do not pay into Social Security and the vast majority of retirees do not receive ANY Social Security benefits due to the GPO and WEP. TRS is their sole form of retirement security!**
- **TRS has more than 370,000 retirees with an average annuity of \$2035 per month, while 105,000 retirees (30%) receive \$1000 or LESS per month.**
- **The TRS fund is valued at approximately \$134 billion today.**
- **As of August 2016, the funded ratio of the pension fund is 79.7% and its funding period is 34 years. Investments account for 64% of the value of the TRS pension fund, while member contributions from active teachers account for 18%, and state and employer contributions account for 18%.**
- **TRS's rate of return for 2016 was 7.3%. That figure is 7.48% over the last 20 years, and 8.78% since 1989. 2016 is the first year that changes from the 2013 session made through SB 1458 were fully implemented, which has an impact on the fund's liabilities, funded ratio and funding period. TRS is on a long-term path to actuarial soundness thanks to SB 1458, which passed the Legislature in 2013.**
- **In 2016, TRS paid over \$9.3 billion in retirement benefits to more than 360,000 retirees. Nearly 95% of these benefit payments, approximately \$8.8 billion, went directly to members who live and spend these dollars in Texas.**
- **Over \$892 million in state revenues and \$342 million in local government revenues were generated by TRS benefit payments in 2014.**
- **Retirees spending their benefits provide a notable economic stimulus to communities throughout the state. Every \$1 in benefits paid by TRS generates \$2.34 in economic activity!**
- **TRS benefit payments generate 112,939 permanent Texas jobs annually.**

TRTA 65th Annual Convention News!

TRTA members are in for a distinctive experience at the 65th Annual TRTA Convention! The convention will be held April 8-10, 2018 at the La Cantera Resort and Spa, located at 16641 La Cantera Parkway in San Antonio.

San Antonio will celebrate its 300th anniversary in 2018! TRTA's convention celebrates 65 years of expert advocacy and fighting for improved benefits for Texas retired educators! Preserving the Past, Securing the Future is the convention theme, and TRTA has several unique experiences available for attendees that you won't want to miss!

La Cantera sits atop the highest point in San Antonio, overlooking breathtaking rolling hills in the Texas Hill Country. The resort features two swimming pools, two championship eighteen-hole world-class golf courses, and a luxurious spa offering massages, facials and sanctuary. A complimentary shuttle providing service to and from the nearby shops and theme parks is also available.

The hotel is taking reservations at the group rate of \$149 per night. Please call 855.499.2960 and reference code "TRD0718A" for the discounted rate. For online reservations, please visit www.trta.org and click on the link found in the Features section. The reservation limit is two rooms per person. Rooms are limited and going fast! TRTA will not be reserving an overflow hotel, but there are many affordable hotels in the area.

All attendees are required to register for the convention. TRTA meal functions require the purchase of a separate ticket, and seating will be reserved according to TRTA district. You may register for the convention online (www.trta.org) beginning on December 11 or by completing the form on page 8. If you need assistance with your login and password for online registration, please contact membership@trta.org.

The convention starts on Sunday, April 8, with registration opening at 11:00 a.m., allowing members time to travel to San Antonio before activities begin. While there are several meetings occurring this day, most members will look forward to the evening when the Welcome Reception is held at 6:30 p.m. Enjoy browsing the exhibits and hearing a local mariachi band for this free "Sip and Shop" event! Attendees may choose from a variety of nearby restaurants for dinner, including five inside the hotel.

Monday, April 9 begins with the first annual Texas Retired Teachers Foundation (TRTF) fundraising golf tournament at the Palmer Golf Course. Registration opens at 7:00 a.m., with a shotgun start at 8:00 a.m. Learn more about the tournament and how to purchase tickets on page 9, or visit www.trtf.org/golftournament (online registration opens on January 2, 2018).

The Opening Ceremonies begin at 8:30 a.m., followed by informational sessions at 10:30 a.m., and a relaxed, festive lunch with a guest speaker at 12:45 p.m.

The menu features chicken Caesar salad, breadsticks and Texas tiramisu, and guests will be eligible to win unique raffle prizes.

Training sessions for local unit officer counterparts start at 2:00 p.m. and continue through 4:00 p.m.

Continued on next page

Convention Schedule

SUNDAY, APRIL 8, 2018

10:00 a.m.
TRTA Officers Meeting

11:00 a.m. – 6:00 p.m.
Registration/Delegate Certification

11:00 a.m. – 8:00 p.m.
Exhibits

11:30 a.m. – 12:30 p.m.
TRTA Board of Directors Meeting

12:45 – 1:45 p.m.
Foundation Board of Trustees Meeting

2:00 – 3:00 p.m.
District Presidents Meeting

3:30 – 4:30 p.m.
District 1–10 Caucus Meetings

4:45 – 5:45 p.m.
District 11–20 Caucus Meetings

6:30 p.m.
Welcome Reception

MONDAY, APRIL 9, 2018

7:30 – 8:00 a.m.
Facilitators Meeting

8:00 a.m. – 5:00 p.m.
Registration/Delegate Certification

8:00 a.m. – 5:00 p.m.
Exhibits

8:30 – 10:00 a.m.
Opening Ceremonies

10:30 – 11:15 a.m.
Informational Sessions

11:45 a.m. – 12:30 p.m.
Breakout Session I

12:45 – 1:45 p.m.
La Cantera Luncheon

2:00 – 2:45 p.m.
Breakout Session II

3:15 – 4:00 p.m.
Breakout Session III

5:30 – 6:30 p.m.
Social Hour

6:30 p.m.
Big Band Sound Gala

TUESDAY, APRIL 10, 2018

7:00 – 8:00 a.m.
Registration/Delegate Certification

7:30 – 8:30 a.m.
Stilwell Breakfast

9:00 a.m. – 12:00 p.m.
First House of Delegates

12:15 – 1:15 p.m.
Foundation Luncheon

1:30 p.m. – TBA
Second House of Delegates

TBA – Board of Directors Meeting

Texas Retired Teachers Foundation First Annual Golf Tournament!



APRIL 9, 2018 • WWW.TRTF.ORG/GOLFTOURNAMENT

TRTA 65th Annual Convention News! continued from page 6

At 5:30 p.m., attendees can enjoy a social hour on the San Antonio Ballroom outdoor terrace, followed by a formal gala event where the E.L. Galyean Service Award recipient will be announced. The gala will feature live big band music and a dance floor. TRTA encourages attendees to dress to the nines! The gala dinner includes seasoned pork tenderloin, sweet potatoes with brown butter puree, seasonal vegetables and chocolate banana custard cake for dessert.

Tuesday, April 10 starts with the Stilwell Breakfast at 7:30 a.m. Attendees may dine on scrambled eggs, potatoes, bacon, muffins and croissants. April 10 continues with a full day of association business with the First House of Delegates beginning at 9:00 a.m. The TRTF annual fundraising luncheon begins at 12:15 p.m. View the menu on page 12. At 1:30 p.m., attendees will return for the Second House of Delegates. The convention will conclude after association business – such as the election of state officers for 2018-2020, discussion of bylaws amendments, and the announcement of the President’s Diamond Award – is completed.

The President’s Diamond Award is given at the end of a reigning TRTA President’s term to honor a local unit that uses unique methods to maintain and grow their membership. In 2016, then President Fran Plemmons gave \$1,500 to the Goliad County RSP. The unit used the funds to institute a scholarship program, and sponsor a local Relay for Life march and Paws Walk, which allowed the unit to promote their name in the community. Almost all of Goliad County RSP’s members pay their state dues through the TRTA Diamond Plus program, saving the unit and the state thousands of dollars in printing and postage costs.

We hope you will join TRTA as we come together discuss ways to advocate for the future while preserving all the benefits we have earned in the past! 📌

TRTA Welcomes New Staff Member



Gabrielle Ramirez has joined the TRTA team in Austin as an Administrative Assistant. Gabrielle will support several functions and tasks across different departments. “I love having the opportunity to impact the future of Texas educators,” she says. Ms. Ramirez loves that the work she does not only helps those she immediately serves, but ultimately affects social change.

Gabrielle has extensive experience working as an Executive Assistant. She recently worked for an organization that provides many vital services to Texans, including delivering electricity, managing the water supply and environment of the lower Colorado River basin, and providing public recreation areas.

A native of California, she earned a Bachelor of Arts in Business Administration/Human Resource Management from Concordia University. Gabrielle enjoys volunteering with area animal shelters, spending time with friends and family, and playing with her three Great Pyrenees/Border Collie rescues.

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SPONSORSHIP LEVELS

Golf Ball Sponsor \$3500

Includes four players, company logo on golf balls, one sleeve of golf balls per player and website recognition.

Gold Sponsor \$2500

Includes four players, website recognition, signage at one of the 18 holes or tee box, presented a plaque at the awards ceremony.

Silver Sponsor \$1000

Includes two players, website recognition, signage at one of the 18 holes or tee box.

Bronze Sponsor \$500

Includes two players and signage at one of the 18 holes or tee box.

Hole Sponsor \$150

Signage at one of the 18 holes or tee box.

TEXAS RETIRED TEACHERS FOUNDATION

GOLF

TOURNAMENT 2018

Monday, April 9 • Palmer Golf Course • San Antonio

Registration at 7 a.m. and shotgun start at 8 a.m.

Awards ceremony following tournament

Includes breakfast, a box lunch, swag bag, range balls, green fee and cart

Prizes for 1st, 2nd and 3rd place, closest to the pin and longest drive

Registration fee \$125 (10% off for first 30 players, code TENOFF)

Raffle tickets \$10 and mulligans \$5

Register at www.trtf.org/golftournament

Online registration open on January 2, 2018

OUTLOOK



LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

GIVING TO CAUSES THAT MATTER
Supporting TRTF's Charitable Programs
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**FOUNDATION LUNCHEON AND GOLF
TOURNAMENT AT TRTA CONVENTION**
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DONATE TODAY!
Donation card on the back of *The VOICE*
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THANK YOU FOR GIVING TO CAUSES THAT MATTER!

The Texas Retired Teachers Foundation (TRTF) knows that educators change lives every day! The Foundation is able to do just that, thanks to the overwhelming generosity of the members of the Texas Retired Teachers Association (TRTA).

Through TRTF, our members extend their generosity by donating to causes that have genuine, tangible impacts on the lives of retirees, current classroom teachers and recent college graduates about to begin their teaching careers.

In the third quarter issue of *The VOICE*, we shared how TRTA members' donations helped TRTF assist educators along the coastal counties in Texas after Hurricane Harvey. More than 450 educators—retired and active—have received financial assistance from TRTF to help them rebuild their lives after this devastating storm. That's nearly \$150,000 in aid given directly to Texas educators just since September!

Our members also change lives in measurable ways every day by supporting TRTF's charitable programs: "A Helping Hand," Classroom

Assistance Grants and Beginning Teacher Scholarships. Since 2008, the donations of our members have enabled TRTF to give over \$270,000 to change the lives of educators of the past, present and future!

"A Helping Hand" assists TRS retirees with grants, enabling them to resolve emergencies that otherwise could have left them homeless or without food. Classroom Assistance Grants change not only the lives of teachers, but the many students they influence on a daily basis. Our scholarship program assists recent college graduates entering the classroom as teachers for the very first time. Download applications now on www.trtf.org!

Your donations also support our Legacy Campaign, which promotes a positive image of public education in Texas.

November was Foundation Month, a time designated by the TRTA Board of Directors to honor the Foundation through local unit programs and an annual appeal. In the third quarter issue of *The VOICE*, TRTA generously allowed TRTF to use several pages to promote its annual request for donations.

TRTA members have donated \$65,000 to the Foundation's programs since November 1!

If you want to donate to a valuable cause that has a direct impact on education in Texas, please consider making your year-end tax-deductible donation to TRTF.

You may donate using the card found on the back of *The VOICE*, or pay by phone using a credit card by calling 1.800.880.1650. Online donations can be made through the Foundation's website at www.trtf.org.

If you are unable to donate but still want to help promote TRTF's causes, please consider sharing the Foundation's new video series featuring real stories of teachers, students, and retirees whose lives you've changed for the better! The videos were released through Tim Lee's *Inside Line* email newsletter and can also be viewed on www.trtf.org.

Thank you for considering TRTF during this charitable giving season!



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 TO HOST FIRST ANNUAL GOLF TOURNAMENT AT TRTA CONVENTION

The Texas Retired Teachers Foundation (TRTF) looks forward to the upcoming 65th Annual TRTA Convention in San Antonio, being held April 8-10, 2018.

For the first time in its history, TRTF will host a golf tournament to raise funds for its charitable programs. Held on the Palmer Golf Course adjacent to La Cantera Resort on April 9, 2018, the \$125 tickets include breakfast, a box lunch, swag bag, range balls, green fee and cart. Prizes will be awarded for 1st, 2nd and 3rd place, closest to the pin and longest drive. Registration begins at 7:00 a.m., and the shotgun start for the four-person scramble begins at 8:00 a.m. Mulligans and raffle tickets will be available for purchase onsite.

TRTF is in need of sponsors for this first annual event! Please visit www.trtf.org/golftournament to learn more about sponsorship opportunities or to register as a player.

As in years past, TRTF will host a luncheon on April 10 at 12:15 p.m. The menu features crisp prosciutto chicken, mashed potatoes, and seasonal vegetables with vanilla strawberry cheesecake with whipped almond cream for dessert. Tickets are \$45 per person and may be purchased when you submit your convention registration form (see page 8).

Our 30 Classroom Assistance Grant and 15 Beginning Teacher Scholarship recipients will be announced during the luncheon. The Foundation will also provide an update for members about our Disaster Relief program, "A Helping Hand," the Legacy Campaign and the Lehr-Pritchard Endowment Fund.

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

TRTF will host a training session on April 9 (time to be determined). It is recommended that Local Unit Foundation Representatives and District Foundation Liaisons join the session. Understanding the roles of Liaisons and Representatives, fundraising and program implementation will be discussed. See you there!

TEXAS RETIRED TEACHERS FOUNDATION OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

إسلام
**I WANT TO
HELP!**

**DONATION
CARD**
DONATIONS ARE
TAX DEDUCTIBLE

PLEASE ACCEPT MY DONATION OF:

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

IN MEMORY OF:

IN HONOR OF:

NAME

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CITY

STATE

ZIP

PHONE

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