



**HARTA**

**Humble Area Retired Teachers Association  
Local Unit of Texas Retired Teachers Association  
(TRTA) - District 4**

*Open to all retired school personnel*

**HARTA OFFICERS**

President.....Marian Mannix  
1ST VP Membership.....Brenda Pearson  
2nd VP Books & PR .....Jan Resell  
3rd VP Programs.....Cathy Shepard  
Secretary.....Sandra Fountain  
Treasurer.....Marjo Stach  
Parliamentarian.....Mary Widmier  
Past President.....Pat Kahak  
Newsletter Editor .....Marjorie Isgitt



**HARTA MEETING DATES**

**2020-2021**

August 17, 2020 .....ZOOM @ 10 AM  
September 14, 2020 .....ZOOM @ 10 AM  
October 19, 2020 .....ZOOM @ 10 AM  
December 7, 2020 .....ZOOM @ 10 AM

**ZOOM or ISC CENTER**

February 15, 2021 .....TBA  
April 19, 2021 .....TBA  
May 17, 2021 .....TBA

HARTA Facebook & webpage can be reached at:  
<https://trta.org/humble/>  
Need to contact us?  
[hartamembersemail@gmail.com](mailto:hartamembersemail@gmail.com)



***The Voice of all Public  
Education Retirees***

**MUSINGS FROM PRESIDENT MARIAN**



Hello HARTA Members,

We are experiencing a time when you'll relate to your family..."I remember when we had to wear masks and wash hands often!" Hopefully you are well as you

peruse our newsletter and enjoy the articles written by our fabulous Officers and Leadership Team. The excellent articles are the result of many hours of preparation, thought, and proofreading. Also, in my case, many cups of coffee!

Questions and comments help us to grow and become a better organization to represent you. Please let us know and we'll get back to you as soon as possible.

In the best interest of all to stay healthy and well, meetings the rest of this year will be on ZOOM. Mark your calendars.

October 19th, 10:00 A.M. and December 7th, 10:00 A.M.

I'll send reminders a few days ahead of the scheduled dates.

(No meeting in November)

Don't miss the October Program! Thank you, Cathy Shepard.

Thank you for continuing your HARTA membership and I do miss seeing you in person.

Be safe and stay well!

I am happy to report that 37 members attended our August Zoom meeting and 47 attended the September meeting. That is a good increase but we would love to see even more in October!

- Sandra Fountain, Secretary



## OCTOBER BIRTHDAYS

- 1 Jackie Hunter
- 2 Marcia Fitchett  
Judith Leland  
Jane Mehring  
Carol (Suzanne) Sellner
- 7 Bettie Briggs
- 8 Susan (Sue) Donaldson  
Kathleen (Kathy) Schlickman
- 9 Latreca Black
- 10 Margie (Jean) Heineman
- 11 Margaret Fahrenthold
- 13 Arlane Sponaugle
- 15 Pamela (Pam) Black
- 19 Carolyn Mashburn
- 20 Betty Coburn
- 24 Doreen Olenkiewicz
- 25 Patricia Muthart
- 27 Diana Hancock  
Karen Pate  
Deborah (Debby) Stratton
- 28 Sharon Hyland  
Eileen Medler-Chrzanowski
- 30 Kent Grosser  
Cheryl Reid  
John Widmier



### **THIS MONTH'S PROGRAM**

- Cathy Shepeard

Happy Fall everyone!

October is here and with it the cooler weather we have been waiting for! The mild Texas fall

and winter weather makes it an inviting time to get out and take those long walks and other outdoor activities that it has been too hot to even think about. Our program at our October Zoom meeting will be titled

"Your Health Matters: Live an Active Lifestyle". It has been proven that being physically active can help you maintain a healthy weight and reduce your cancer risk. Our guest speaker Patricia Priego from MD Anderson will provide information on the benefits of physical activity and how to get more activity into your day. Please join us on Zoom on Monday, October 19th for this interesting and informative presentation!



## HEALTHY LIVING

- Linda Rhodes

### **Benefits of Walking at Least 30 Minutes per Day**

1. Walking Prevents Muscle Atrophy
2. Walking Improves Blood Circulation
3. Walking Builds Muscle
4. Walking Builds Stronger Bones
5. Walking Lowers Your Risk of Other Diseases
6. Walking Leads to Weight Loss
7. Walking (outside) Boosts Vitamin D Levels
8. Walking Benefits Your Mental Health
9. Walking Helps Prevent or Slow Down Dementia
10. Walking Gives You More Energy
11. Walking Extends Your Life

#### **Here are a few ways to get started**

1. Healthy Living will have a walking group - HARTA CHAMPS - who will walk every Tuesday (weather permitting) starting Tuesday, October 20. We will meet at the Eggers ISD parking lot at 9:00 am. That is where we usually have our HARTA meetings. You walk at your own pace and distance. The course will be marked one mile, two miles, and 3.1 miles. If you want to walk a very short distance, that is fine, too. The goal is to just "Get Moving".

2. Houston Virtual Walk - Sunday, October 18 - See Carolyn Mashburn's article on page 6.

3. Walk Across Texas (WAT) It is an eight week program designed to help Texans establish the habit of physical activity. Each adult team may include up to 8 team members, all working together to reach the 832 mile goal to make their way across Texas. Each member will need to keep a record of his/her miles per week. Each member would need to walk about 13 miles per week or a little less than 2 miles per day. Remember to use your Apple watch, Fitbit, or pedometer to keep track of your activity. Is walking not your thing? No problem! Any activity can count towards your journey across Texas - such as running, biking, spinning, gardening, dancing, and steps measured with a pedometer (2,000 steps = 1 mile). We already have one complete team and are filling up team 2. It would be great to have several teams.

START DATE - October 15

END DATE - December 10

If you are interested, please let me know and I will send you an Activity Equivalent. It will be fun and healthy.

"Life is like riding a bike. To keep your balance, you must keep moving." --Albert Einstein



### **MEMBERSHIP MATTERS!**

- Brenda Pearson

We now have 333 HARTA members and 44 friends. All paid members will be included in the 2020 yearbook which will be printed at the end of October. In addition, only paid members are included in the birthday list each month. If you have not yet paid, look for the envelope that was sent to you from HARTA in August. It includes a renewal form and a SASE. Please get that into the return mail quickly, so you will be included in the future emails, birthday lists, newsletters, directory, and member benefits. TRTA is still working on getting 100,000 members, and we are nearing the goal. The renewal form is at the end of this newsletter.

### **NEW NEWS ITEM**

#### **Gift Cards from Humana**

Amazon, Walgreens, Walmart, CVS, Shell gasoline.... These are all great gift cards. Did you know that you can earn them? (And, you may have already done so!!) You earn them with the Humana insurance wellness program "Go 365". Rewards are earned for wellness, including bone density tests, well-woman exams, mammograms, and my personal unfavorite, colonoscopy! Call Humana or sign in to Humana.com. Hurry!!

Rewards must be redeemed by December 31, 2020.

### **THE LATEST FROM TRTA**

**TRTA has a new app.** Go to the App store on your smart phone, tablet, laptop, desktop, etc. and download the free TRTA app. The username will be your 6-digit TRTA #. You can find that number on your membership card or the mailing label of The Voice. Then use the password "trta123" unless you already have a password. The app is navy blue with a white picture of the Texas Capitol. Check in and see what is going on. It is easy to use, and just another way to communicate. You can put in your profile pic and lots more.

### **HARRIS COUNTY LIBRARY**

The library is closed but did you know a no-contact curbside pick-up service is there for us? Initially this was for specific holds requested and pick-up was available after you had been notified. This service continues for specific titles. New to many is what is called the "pick-up a pot-luck bundle service"—on demand you can receive a bundle (4 titles) in a category of your choice. Examples of categories are Mystery, Historical Fiction, and Suspense. Just drive up and pick up a surprise bundle in the category of your choice. Should you want more specific authors/areas of interest then library staff will make up a bundle for you from what is in the library but need 48 hours for this. Specific titles will usually need to be ordered through the Request service. All you need is your library card.

If you haven't used them do try the digital services. A title ordered as an e-book will usually have a shorter wait time and it is also possible to borrow audio books and movies. Use the App Libby (downloadable from App store and the android stores) to search for titles and find out what is available. This is an easy way to make requests.

P.S. The FOLK Bookstore that many love to use will remain closed as long as Kingwood library is closed but it is now possible to leave a book donation between 10am and 2pm. Donations should be left outside the front door of the library building. Although not generally required notice of a large donation of books is appreciated.



### **COMMUNITY VOLUNTEER SERVICES (CVS)**

-Margaret Fahrenthold

**Click this link to turn in your volunteer hours!**  
**[margaret46@suddenlink.net](mailto:margaret46@suddenlink.net)**

**Include your name, number of hours, date, and (optional) how you earned the hours. Thank you for helping HARTA and TRTA document the help of seniors.**





### **LEGISLATIVE NEWS**

- Carolyn Monroe

### **Mark your calendar for the General Election on November 3<sup>rd</sup>.**

The last day to register to vote is October 5<sup>th</sup>. Early voting will be October 13<sup>th</sup>-30<sup>th</sup>. The last day for a ballot by mail application to be received is October 23<sup>rd</sup>. Remember: TRTA does not endorse candidates, but our members need to exercise their individual right to vote.



### **Are you staying informed of the 2021 LEGISLATIVE PRIORITIES?**

#### **State Issues**

**TRS Pension Fund:** Preserve the funding plan enacted during the 86<sup>th</sup> Legislature (SB 12).

TRS Pension Fund: Secure a financial structure capable of providing a future COLA

**TRS-Care:** Maintain contribution for TRS-Care retiree health insurance

**Sunset Review:** Adopt TRS Sunset Staff Report and additional TRTA recommendations

(For more details on these issues see [www.trta.org](http://www.trta.org).)

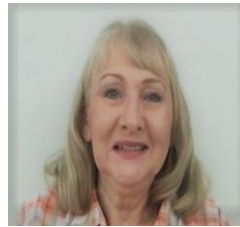
#### **Federal Issues**

**Social Security:** Ensure earned Social Security benefits are paid to retirees

(Read more about these issues at [www.trta.org](http://www.trta.org).)

**Make sure you are getting the latest updates** on issues pertaining to pension, health insurance, Social Security and other hot topics by signing up for

**The Inside Line.** It's free; sign up at <https://trta.org/inside-line-blog/>



### **RETIREMENT EDUCATION**

- Pat Kahak

#### **DO YOU KNOW THE DIFFERENCE?**

Do you know the difference between a defined benefit retirement plan and a defined contribution plan? Public school personnel in Texas participate in a defined benefit (DB) program. The DB plan is very important for members of the Teacher Retirement System of Texas (TRS), as our annuities are guaranteed for life by the Texas Constitution. Our annuities are determined by number of years of service, age at retirement, highest salary and a 2.3 multiplier. The state of Texas is required to contribute a minimum of 6% and a maximum of 10% of the active aggregate teacher payroll to the pension fund (the state contribution is 6.8% for 2017). Active employees now pay 7.7% of their salaries into the fund, an amount that increased gradually from 6.4% in 2014. TRS manages the plan, invests the funds, and pays out benefits to annuitants monthly.

There are groups that want to eliminate defined benefit programs and replace them with defined Contribution (DC) plans. 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 responsibility is shifted onto retirees, who can outlive the benefits they receive or be faced with unpredictable retirement income. In contrast, the DB plan 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 security.



### **BOOK PROJECT**

- Jan Resell

Our Book Project is still on hold until we can determine a safe way to go into schools to deliver books. Please continue to collect new or gently used books. Hopefully, a plan for delivering books to schools and teachers will be figured out before too long.



## **MEMBER BENEFITS**

- Becky Hendricks

OCTOBER is Breast Cancer Awareness Month. Dealing with a cancer diagnosis is draining. There are tools to help alleviate and dispatch the financial

burden of the disease.

According to the American Cancer Society, approximately 40% of the costs of cancer are direct medical costs. The other 60% are non-medical costs...what the Society labels "Hidden Costs". The hidden costs of cancer are things that our medical insurance policies don't cover—and these amounts can be huge. To help us protect and preserve our pension income and retirement savings, The TRTA has endorsed two structures of cancer insurance for us.

First is the new and improved Lump Sum cancer policy. It pays simply on the diagnosis of any form of internal cancer AND malignant melanoma. The new plan offers a recurrence benefit builder that makes the lump sum grow each year.

The Cancer Treatment policy pays over and over and over again as you receive treatment. With these outstanding coverages, premiums are affordable, your claims are tax-free, the monies pay directly to you, and your use of the cash is unrestricted. Entry into the plans has been eased. Even if you have had a cancer diagnosis in the past, you may now be able to qualify for coverage.

If you have old cancer plans, those need to be reviewed. For a confidential review on one policy and/or discussion, please contact **Eric Hunt with AMBA**. Eric's direct line for calling and texting is (281) 636-9321 or email: [eric.hunt@amba.info](mailto:eric.hunt@amba.info).



## **INFORMATION AND PROTECTIVE SERVICES** - Virginia Cowen

### **Heard about the "waiting package" phishing scam?**

September 21, 2020 by Ari Lazarus  
Consumer Education Specialist, FTC

Phishing scams can be hard to spot. For example, we've been hearing about one where people get a text message saying that there's a package waiting for them, and asking them to click a link to learn more. Sounds innocent enough, right? Unfortunately not.

The messages are coming from scammers. In some cases, they're targeted at college students. In that version, scammers text returning students to say there's a package waiting for them — sometimes claiming it's been waiting since last spring, when many students had to go home from campus quickly.

Whatever the message is, this rule stays the same: If you get an unexpected text message about a package, don't click on any links. If you think the message could be legit, contact the company using a website or phone number you know is real. But don't use the information in the text message.

Why do you want to avoid clicking the link? Once you click, they can trick you into giving personal information — letting scammers steal your passwords, account numbers, or Social Security numbers. Clicking these links could also let scammers download malware onto your device.

Did you get a phishing text? Forward it to SPAM (7726), and then report it to the FTC at [ftc.gov/complaint](https://www.consumer.ftc.gov/complaint).  
<https://www.consumer.ftc.gov/blog/2020/09/heard-about-waiting-package-phishing-scam>

## **FOUNDATION NEWS!**

If you or someone you know needs assistance with medical bills, home or auto repairs, utility bills, purchasing groceries, etc., please reach out to [Sarah@trta.org](mailto:Sarah@trta.org) for "A Helping Hand" application today!

To make a donation or to read more about the Foundation, go to the website at: [trtf.org](http://trtf.org).



## **TRIPS AND TOURS**

- Carolyn Mashburn

The Trips & Tours Committee and HARTA'S Texercise group invite you to participate in a different type of trip. The Houston Chronicle's RenewHouston section is planning to host its first-ever virtual walk: a free event that you can participate in for fun in a safe, social distanced manner with your HARTA friends. On Sunday, Oct. 18, we will meet at 9AM at our usual place, the ISC building where our meetings were/are held. Although the newspaper is asking you to walk 5 kilometers — or 3.1 miles, HARTA is offering a 1-mile walk and a 2-mile walk as well. Virtual walks are done in small groups or pairs of similar paced walkers wearing masks. If you'd like, you can upload your walk to social media with the hashtag #RenewWalk for the chance to be featured in the Chronicle. You are welcome to join us even if you don't sign up officially.

Think of it as a great excuse for a little leg-working stress buster. Walk with us; we discovered on our HRW picnics how much fun it was to actually **SEE** HARTA friends. Trips & Tours hopes to "see" you there.

More Information: RenewHouston Virtual Walk

Sign up

here: <https://runsignup.com/Race/TX/Houston/ReNewHoustonVirtualWalk>



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**TRIPS and TOURS with PRECINCT 4**  
**11/10/20 is the opportunity to enjoy a sunset cruise and 3 course catered dinner** by Dido's Restaurant on the Yellowstone Paddlewheeler. Limit 25. Cost is \$50 inclusive; start saving for a real treat!



**12/11/20 is a chance to enjoy a day at The Brookwood Community.** Take a tour, enjoy lunch in the newly remodeled Café, and shop in the Gift and Garden Center. A great way to get in the Christmas spirit. \$5.00 + lunch on your own. Limit 25.



## **HARTA Member Updates:**

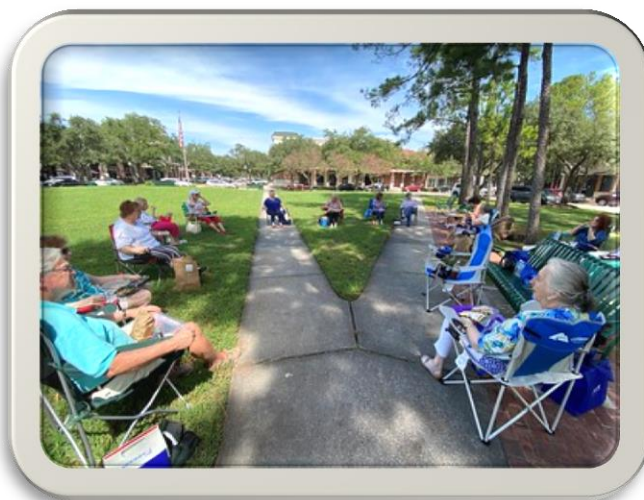
Artie DeHart's husband, Elmer, passed away on September 24. A service will be held on October 1 at 11 AM at Second Baptist Church in Kingwood. Cards or special notes can be sent to: 2334 Mills Creek Dr., Kingwood, TX 77339 or [artiedehart@gmail.com](mailto:artiedehart@gmail.com).

Trilla Cook's husband, Estel, passed away on Friday, September 25<sup>th</sup>. A memorial service will be held at Darst Funeral Home on Saturday, Oct. 3<sup>rd</sup> at 10 AM. Send cards to: 2911 Woods Estates Dr., Kingwood 77339.





Rainbow Lodge/ Houston Restaurant Weeks:  
(L-R) Carolyn Monroe, Faith Hiller,  
Carolyn Mashburn, Pat Kahak, Linda Rhodes,  
Jan Resell



Social distancing for "Friday Picnic in the Park"



Town Center Park: Linda Rhodes and Faith Hiller



Town Center Park: Friday "Lunch Bunch"



Ice Cream Car Parade: Joanie McEvoy and her Mom



Bill Beard had a photo station set up at the  
Pct. 4 Fun4Seniors Ice Cream Car Parade





**JOIN THESE HAPPY HARTA MEMBERS TODAY! FILL OUT AND MAIL IN THE MEMBERSHIP FORM**

### **Humble Area Retired Teachers Association & Texas Retired Teachers Association Membership Enrollment Form**

TRTA DUES \$35.00 PER YEAR / HARTA DUES \$5.00 PER YEAR/TOTAL DUES \$40.00

**NAME:** \_\_\_\_\_ **DATE:** \_\_\_\_\_ **AMOUNT PAID** \_\_\_\_\_

**STREET:** \_\_\_\_\_ **CITY** \_\_\_\_\_ **STATE** TX **ZIP** \_\_\_\_\_

**PHONE** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_

From which school/dept./district did you retire? \_\_\_\_\_ Your Birthday (mo. & day) \_\_\_\_\_

Referred by \_\_\_\_\_

Make checks payable to HARTA. Mail to: HARTA, PO BOX 5102, Humble, TX 77325, Attn: Marjo Stach

#### **HARTA SCHOLARSHIP DONATION**

#### **"In Memory or In Celebration"**

Your Name \_\_\_\_\_ Amount \_\_\_\_\_

Check one: \_\_\_\_\_ In Memory \_\_\_\_\_ In Celebration Of (name) \_\_\_\_\_

Name and Address for Acknowledgement Letter:

Make checks to HARTA & indicate SCHOLARSHIP DONATION on the memo line. Mail to HARTA, PO Box 5102, Kingwood, TX 77325  
ATTN: Sunny Smith