

Texas public education retirees face the unexpected as both 2021 – and the 87th Legislative Session – draw near. Because of the COVID-19 pandemic, many TRTA members are asking the Texas Retired Teachers Association (TRTA) how the Texas Legislature will conduct vital state business between January and May.

How will funding for the Teacher Retirement System of Texas (TRS) pension fund and health care plans be addressed? How will TRTA staff and individual members meet with legislators to ensure that retirees' voices are heard? How can we ensure that the retirement security of all Texas public educators is prioritized amidst a tumultuous sea of urgent needs?

If our members take just one insight to heart as they read this article, let it be this: **No matter how the Legislature chooses to do its job in 2021, TRTA is ready to do ours by working with all Texas Senators and Representatives to protect your interests!**

We will be on the front lines – both in person and virtually – every day, demanding that our issues be heard! Your job now as a member is as important as always: reach out to your elected officials and TELL YOUR STORY.

SPECIAL EDITION: TRTA 2021 LEGISLATIVE PRIORITIES, ALL HANDS ON DECK!

What Will Be Different This Session?

TRTA members want to know what session will be like. While not all details have been finalized, we have heard that for legislators themselves, the Capitol will still be the safest place to meet. That being said, in-person meetings with legislators will be very limited and the number of people allowed inside the Capitol building will also be capped. Registration and appointments will likely be required for building access. It is also possible that a negative COVID test will be required for any onsite visitors.

As you may have read in the *Inside Line*, the TRTA Board of Directors has extended the previously imposed hold on all TRTA-affiliated in-person meetings across the state through March 31, 2021. Additionally, the decision has been made to host the TRTA Day at the Capitol scheduled for April 6–8, 2021 virtually (see page 7 for details and be sure to SAVE THE DATES)!

TRTA encourages members to stay home and stay safe and save your inperson visits to the Capitol for 2023. If you are comfortable using Zoom, contact your legislators' offices and ask to meet with them virtually (read more about how to use Zoom on page 7). You may also inquire about scheduling a phone conversation with them. Local units may consider hosting a Zoom meeting or

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conference call and asking legislators to attend as guests or as speakers so that many local members can attend.

If you are comfortable getting out of the house, consider dropping off some TRTA legislative materials at your legislators' district offices. If not, a handwritten note, sent by mail, is always a delightful and welcome form of communication for legislators who receive hundreds of emails daily. TRTA will feature a special letter campaign in the first quarter issue of *The VOICE* in 2021 as well.

Valuable Tools for Our Members

The Texas Legislature website (www. capitol.texas.gov) is the best resource for locating contact information for your Senators and Representatives, both at the Capitol and at their district offices.

TRTA has put together its 2021 Legislative Priorities (see page 4) to help you as you communicate with your State Senators and Representatives this coming session, along with some talking points that may help you to expand upon the tenets.

It is also more important than ever for our members to sign up for the *Inside Line* e-newsletter (www.trta.org/ the-inside-line) and to download the TRTA app to get up-to-the-minute legislative alerts! Read more about how to download the new TRTA app on page 9.

While there are still unknowns that will be decided once session begins will virtual hearings be permitted and will public testimony be allowed, for example — it is a fact that TRTA is a respected stakeholder that will have a seat at the table when there are discussions relating to TRS matters. **Your membership in TRTA earns us a VOICE, a collective and respected force. The more members, the louder the VOICE!**

TRTA and its members are organized and have a long-standing grassroots strategy to influence elected officials. While individual TRTA members may have limited physical access to their Senators and Representatives this session, we know you will continue to support our efforts from home.

Please use the resources made available to you in this issue, and via the *Inside Line* and the app, to guide your communications and actions this session. Your continued outreach ensures that the TRTA Capitol team will be called upon when opportunities to meet in person or virtually for committee hearings and meetings with legislators arise.

Educators are the foundation for

everything good that happens in our great state. Educators make things happen! I believe in our members, and with your steadfastness and dedication to our legislative efforts, I believe we will succeed against all odds.

How Is your TRS Pension Fund Doing?

The TRS pension fund increased by \$7.4 billion (increasing from \$158 billion to \$165.4 billion). Investment income totaled \$11 billion (a

TRS Pension Fund valuation			
	2020 Valuation	Projected 2020 Valuation	2019 Valuation
Based on Sr	noothed Asset Value		
UAAL (\$ Billions)	\$50.6	\$50.9	\$49.5
Actuarial Funded Ratio	76.8%	76.7%	76.4%
UAAL/Payroll	101.2%	104.2%	104.4%
Funding Period in years*	27	28	29
Immediate Increase in Contribution Rate needed to attain 30-year funding period	NA	NA	NA
Based o	on Market Value		
Actuarial Funded Ratio	75.9%	75.7%	75.3%
Funding Period in years*	29	31	32

*Assumes current scheduled statutory contribution rates continue indefinitely

SPECIAL EDITION: TRTA 2021 LEGISLATIVE PRIORITIES, ALL HANDS ON DECK!

7.24% return). As of August 31,2020, TRS had 1,237,434 current members and 445,274 retirees. 20,192 members retired in 2020 compared to 22,871 in 2019. The unfunded actuarial liability (UAAL) increased by \$1.3 billion to \$50.6 billion. Assuming TRS receives the funding as established in statute, the funding period is 27 years and the funding ratio 75%.

The TRS-Care fund increased by \$704 million (from \$1.3 billion to \$2 billion). Income included the \$230 million in supplemental appropriations from last session. Retirees paid \$500 million in premiums in addition to co-pays, out-of-pocket expenses, and non-covered charges. TRS-Care membership continued to drop from 225,297 in 2019 to 219,962 in 2020. See the chart on page 2 for the 2020 TRS valuation results.

Talking Points for Legislative Priorities

Please see TRTA's Legislative Priorities on page 4.

State Issues:

TRS Pension Fund

Stay on track! Preserve the funding plan enacted during the 86th Texas Legislative Session via Senate Bill 12.

Keep the TRS pension fund on the path to actuarial soundness! Don't undo the good that has been done.
To stay on this path, we must ensure that the phase-in plan established in Senate Bill 12 which raises contribution rates to 8% for state/educators and 1.8% for ISDs by 2022 is maintained.

• Actuarial soundness is a funding status that is necessary for retirees to be eligible to receive cost-of-living adjustments (COLA).

• COLAs may only be approved by the Texas Legislature. Without legislative action and commitment to the financial health of TRS, retirees may never receive another COLA.

• The Legislature should require all employers to contribute the full employer contribution amounts including salaries below the statutory minimum. All TRS employers should make equal contributions to the fund for their employees including those in higher education. Also, K–12 employers should contribute to the fund based on full payroll and not just salary above statutory minimum.

Cost-of-Living Adjustment Secure a financial structure capable of providing a future COLA.

• Provide TRS annuitants with a real, meaningful cost-of-living adjustment (COLA).

• Retirees live on tight, fixed incomes. Many have lost supplemental funds due to the loss of jobs when schools closed during the pandemic, but their bills still need to be paid.

• The average TRS monthly annuity is \$2,096; half of all TRS annuitants receive less than \$1,800 per month!

• Career education employees likely have no or very little Social Security benefits due to the unfair federal rules known as the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP).

• This means that most school employee retirees make ends meet by relying largely upon their modest TRS benefits.

• Members retiring during the last 16 years have never had a permanent increase in their annuity.

TRS-Care Health Insurance Program

Maintain contributions for the TRS-Care retiree health insurance program.

• Avoid increased premiums and cuts in services or benefits for TRS-Care participants.

• Health care is top priority, especially now. Retirees are among the most vulnerable to COVID-19 (coronavirus) and must be able to afford to see their doctors and receive care.

• Legislators should study the program's flawed funding structure and design a long-term funding plan so that TRS-Care can be maintained for current and future retirees. It is vital that the program be affordable and accessible. We recommend that the long-term plan include funding

per TRS retiree that is equal to the Employees Retirement System (ERS) funding per retiree.

• Allow those who have left the program a one-time opportunity to re-enroll if they change their minds and would like to return.

Sunset Review

Adopt TRS Sunset Staff Report and additional TRTA recommendations.

• Promote a member-focused and friendly culture at TRS. TRS should repair its relationship with members by focusing on their needs.

• Direct TRS to designate an FTE position as an ombudsman focused on the needs and issues of TRS members, including the impact of COVID-19. An ombudsman can monitor member issues and report directly to the TRS Board.

• Direct TRS to simplify and clearly define reasonable rules for return-towork and part-time employees. Current rules are complex and ill-defined. The tough penalties for returning to work do not match the minor violations.

• Create an appeals process for disallowed health care claims. Improve the appeals process by making it more understandable and member-friendly. The appeals process for TRS-Care claims and procedures should not be approved by the providers or insurers.

Federal Issues:

Social Security (SS)

Ensure earned Social Security benefits are paid to retirees.

• Retirees' traditional supplemental income has been impacted by the pandemic (substitute teaching, bus driving). Many of these jobs disappeared when schools closed in the spring and are not being filled at this time. Returning to schools in the spring of 2021 may not be possible for many retirees who have health concerns.

• Prevent mandatory SS as a resolution to the inequity of WEP and GPO. Now is the time to get more of retirees' earned SS benefits back in their pockets and reform these unfair provisions!



STATE ISSUES

★ TRS Pension Fund

ACTION ITEM: Preserve the funding plan enacted during the 86th Legislature (SB 12)

- Keep the TRS pension fund on the path to actuarial soundness
- Ensure SB 12 phase-in plan raising contribution rates to 8% for state/educators, and 1.8% for ISDs by 2022
- The Legislature should require all employers including higher education to contribute the full employer contribution amounts including salaries below the statutory minimum

ACTION ITEM: Secure a financial structure capable of providing a future COLA

- Average TRS monthly annuity is \$2,096
- Half of all TRS annuitants receive less than \$1,800 per month
- Members retiring during the last 16 years have never had a permanent increase in their annuity

★ <u>TRS-Care</u>

ACTION ITEM: Maintain contribution for TRS-Care retiree health insurance

- Vulnerability to COVID-19 necessitates affordable, easy access to doctors and care
- Avoid increased premiums and cuts in services or benefits
- Study and design long-term funding structure. Funding per TRS retiree should be equal to the Employees Retirement System (ERS) funding per retiree
- Allow one-time re-enrollment to TRS-Care

★ <u>Sunset Review</u>

ACTION ITEM: Adopt TRS Sunset Staff Report and additional TRTA recommendations

- Promote a member-focused and friendly culture at TRS
- Direct TRS to designate an FTE position as a TRS member ombudsman focused on the needs and issues of TRS members, including the impact of COVID-19
- Direct TRS to simplify and clearly define reasonable rules for return-to-work and part-time employees
- Create appeals process for disallowed health care claims

FEDERAL ISSUES

★ <u>Social Security</u>

ACTION ITEM: Ensure earned Social Security benefits are paid to retirees

- Reform WEP and GPO current formulas that unfairly penalize Texas retired educators
- Retirees' traditional supplemental income has been impacted by the pandemic (substitute teaching, bus driving)
- Prevent mandatory Social Security as a resolution to the inequity of WEP and GPO



313 E. 12th Street, Suite 200 | Austin, TX 78701 | 1.800.880.1650 | www.trta.org

LOCAL UNIT HIGHLIGHTS

As you may have read in the third quarter issue of *The VOICE,* many of TRTA's local units have continued meeting this fall through a variety of virtual and socially distant methods. Below we feature some of the creative events hosted by our dedicated locals over the past several months.

The Mansfield RSEA (pictured below) has been busy this fall! In September, the unit held a "Drive By/Drop Off Clothing Donation" event. Donations of socks and underwear benefitted the Mansfield ISD Clothes Closet. In all, 353 items were collected! The October service project for MRSEA was also a big success. The unit delivered baskets of chocolate candy and TRTA information letters to five schools as part of their "School of the Month" project. Linda Hawkins, Deb Parks, Dianne Swofford, and Judy Ewing helped with organizing and delivering baskets while wearing their masks.



On Veterans Day, November 11, MRSEA members met via Zoom. Sheila Sherman gave the Thought for the Day. Members learned about the wearing of the poppy and the significance of the colors: red (bloodshed), black (mourning) and green (hope for future prosperity). MRSEA also held a November Drive By/Drop Off project to collect food items for MISD student backpacks. The items were distributed by Common Ground Mansfield. Members picked up their local handbook when they left a donation.



The Austin RTA has held several successful Zoom meetings. For example, members read eBooks to students on Zoom to collect their community volunteer service hours. The unit's Technology Chair has developed a Google spreadsheet to track the hours. Austin RTA also held a productive legislative forum featuring 10 state candidates.

In the Menard-Kimble-Mason unit, members are getting more comfortable with Zoom. The group hosted a "bakeless bake sale" to raise donations for the Texas Retired Teachers Foundation (TRTF) during November. Members donated the amount that they would have spent on the ingredients!

The Canyon Lake Association RTSP enjoyed the company of TRTA Executive Director Tim Lee during its October meeting. In November, local chef Joyce Cunha (who operates JC Cooks Catering and Chef Service) hosted a holiday salads demonstration for members via Zoom. The unit has continued to announce gift card raffle winners monthly and hosted an online auction to benefit TRTF during Foundation Month using the service Patrick's Auction House.

The Birdville ARSP met via Zoom on November 13. The guest speaker was Tim Lee, who provided an update about the upcoming 2021 legislative session and health insurance. Because of unit members' donations, Birdville ARSP was able to adopt four families with 15 children for their Christmas Providers project this year. Treasurer Cheri Sizemore also shared news about her new book that is now for sale on Amazon, *To Love to Teach Again: 10 Secrets to Rekindling Passion to Keep You in the Classroom*.

The Allen REA (pictured above) hosted a fall drive-through event on October 24. Wearing masks and observing social distancing, their members drove through the parking lot at Allen Stadium and contributed to the unit's annual projects, picked up their membership directories, and donated food items for the local food bank. As a result, AREA raised almost \$2,100 for the Foundation!

The day before Veterans Day, the Laredo Area Retired School Employees Association (LARSEA) presented a \$2,200 check to Volunteers Serving the Need, a local organization that assists veterans as part of the "Adopt a Veteran" drive. Money donated by 87 members was used to provide groceries for veterans and their families. During the LARSEA November Zoom meeting, members who are veterans were recognized through a roll call and a tribute video. LARSEA also hosted a "Cash Raffle" during November, which was tied to the Texas Pick 3 on December 9. Members had three chances to win during the morning, noon, and night Pick 3. Proceeds from the raffle were used to give \$500 to TRTF, as well as to purchase books and audio books for local nursing home residents. LARSEA changed its usual book drive recipients due to the pandemic since most students are learning virtually. 🖈

MEMBERSHIP UPDATE

By Marcy Cann, 2020–2022 TRTA First Vice-President

Membership and MORE! What a year 2020 has been. Despite the pandemic overshadowing much of the year, TRTA membership is still going strong at nearly 94,000 members!

State President Leroy DeHaven's theme is "All Aboard the TRTA Express," and it is not too late to jump on the train! If you have not yet renewed your dues (the cover indicates if this is your last issue), there is still time to support the ONLY organization that works on behalf of ALL Texas public education retirees.

There are challenging and exciting things awaiting us in the next legislative session, and TRTA needs all the members we can get! In fact, our membership goal has increased from 100,000 members to 100,001. Recently, the grandchild of a member has become involved with TRTA. The elementary student has recruited his former teacher to join and is standing by to support TRTA by becoming member number 100,001! Let's do all we can to reach this goal and MORE and put a smile on this student's face!

The state officers and committee chairs are supporting our membership goal by working together in strategy groups. The Membership, Community Volunteer Service, Member Benefits and Retirement Education Committee Chairs are brainstorming ways to reach this milestone, including the use of enhanced marketing tools and revitalized incentives that will be announced in February 2021.



As we enter the holiday season, treat yourself or a loved one in public education to some TRTA M&Ms: Membership and MORE! Not only does a TRTA membership make a great holiday gift and provide peace of mind in retirement, recipients receive MORE when they join a local unit, MORE value-added member benefits, and MORE voices advocating for TRS annuitants!

I cannot thank TRTA members enough for their amazing support of this organization. I also want to thank to the TRTA Membership Committee: Shirley Boyd, Evelyn Leggitt, Jackie McCowin, and Woody Schober. The committee meets regularly with TRTA District First Vice–Presidents, an energetic and dedicated group. Many, many thanks go out to our local units, especially the Membership Chairs and Treasurers who are working tirelessly to recruit and renew members. Lastly, this would not be possible without the membership staff: Brenda Faught, Ashley Franco, and Madeleine Watts. These ladies are here to answer whatever questions you may have.

It has been a privilege to serve as TRTA State First Vice-President and Membership

Committee Chair, and I look forward to next year and the great things that come with it. I hope you and your loved ones enjoy a beautiful, safe, and healthy holiday season!

TEXAS RETIRED TEACHERS FOUNDATION GRANTS & SCHOLARSHIPS

Applications for the 2021–2022 Beginning Teacher Scholarship program and Classroom Assistance Grant program are available on the TRTF website at www.trtf.org for download. The scholarship program has been updated so that

applicants no longer need to be related to a TRTA member. Rather, a referral from a current TRTA member is now accepted. TRTF will be awarding 25 Beginning Teacher Scholarships and 40 Classroom Assistance Grants for 2021–2022. The deadline to submit an application is Thursday, February 25, 2021 at 5 p.m. and winners will be announced in April.

PLEASE SHARE THESE OPPORTUNITIES WITH ANY ACTIVE AND FUTURE EDUCATORS YOU MAY KNOW!



TRTA ADAPTS TO A NEW REALITY THROUGH VIRTUAL MEETINGS

When the pandemic began to take shape nine months ago, the Texas Retired Teachers Association (TRTA) very quickly realized that it would need to adapt its approach to connecting and communicating with retired educators across the state. In–person meetings have long been the backbone of TRTA. Like many other organizations, TRTA was forced to rethink how it could continue to engage with its audience while being unable to host face–to–face meetings.

A new method of communication was quickly identified as having a unique importance in reinventing TRTA's approach: virtual meetings. While the state organization had already begun utilizing this option, the impetus shifted to training districts and local units on using the technology.

In June, TRTA began hosting local unit town halls over the videoconferencing application Zoom. The purpose of these town hall meetings was threefold: 1) To introduce local unit leaders to Zoom. 2) To gauge interest in using videoconferencing as an alternative to the fall in–person meetings. 3) To communicate with local leaders about their plans to engage with members.

One of the key takeaways from these meetings was that there was an abundance of excitement and enthusiasm to use Zoom videoconferencing from local leaders once they began engaging on the platform. When it became clear that the pandemic wasn't going away and in-person meetings would continue to not be an option, TRTA began training local and district leaders on how to use Zoom to host virtual meetings.

Now, virtual meetings have become commonplace. On the state level, there will be several meetings on any given day across a variety of groups such as the staff, board of directors, the executive board, and many other groups.

I have attended local unit meetings too, and have been pleased to see the turnout, enthusiasm, and engagement. I've also worked directly with a variety of local unit and district officers on learning how to use Zoom, through email, phone calls, and virtual meetings.



In particular, I'd highlight a meeting of the San Antonio Area Retired Teachers Association (SAARTA). During its September 16 virtual meeting, SAARTA hosted several local legislators on its Zoom call as well as Tim Lee, TRTA's Executive Director. The legislative portion of the meeting featured speeches from the legislators ahead of the November election and was broadcast to more than 90 participants.

TRTA has created compilation of resources on how to get started with Zoom as well as a training video on TRTA.org/zoom. If your local unit is interested in using Zoom as a way to host virtual meetings, I encourage you to visit this page and to contact me at roy@trta.org.

In addition to videoconferencing, TRTA began to roll out its new mobile application over the fall. The TRTA App is a great way to stay informed and up–to–date about the latest goings on within the organization and on our legislative front. The application will continue to pick up steam as the legislative session approaches and people will be able to directly engage with legislators using our action alerts! To download the app, please visit TRTA.org/TRTA–app!

Written by Roy Varney, TRTA Multimedia Specialist



SAVE THE DATES!

TRTA's Day at the Capitol event will be held virtually April 6 through April 8, 2021.

TRTA members will be inspired by Executive Director Tim Lee and watch informative live sessions about legislative priorities, bills that impact TRS annunitants' retirement income and healthcare, and even interviews with legislators! There will even be a virtual member talent show! Stay tuned for the first quarter issue of *The VOICE*, which will include a registration link and schedule details. Too excited to wait? Check the TRTA website in mid–January and be sure to stay tuned to the *Inside Line* email newsletter and TRTA mobile app for all the latest updates.

Age Well Live Well

BE INFORMED.

"Understanding what options are available helps me make the right decisions."

Bit with and the services and programs you need at www.AgeWellLiveWell.org

Self–Care for the Holidays

Family, traditions, travel and festivities are hallmarks of the holiday season. Managing the holidays may also mean coping with stress, worry and conflict along with the ongoing COVID–19 pandemic. It can be tempting to prioritize the happiness of others during the holidays but taking time for yourself is more important than ever, particularly this year. Review the self–care checklist and resources below for tips on how to take care of yourself and make your holiday season merrier.

Which self-care habits do you practice?

- □ Eating nutritious foods daily.
- □ Getting restful sleep each night.
- Taking medications as prescribed.
- □ Scheduling "you" time.
- □ Engaging in regular physical activity.
- □ Asking for help when needed.
- □ Saying "no" and putting your needs first.
- Addressing stress and difficult emotions in a timely manner.

Helpful Self–Care Resources

Eating well during the holidays can be an uphill battle. SNAP food benefits can help put healthy food on your table throughout the year. Visit yourtexasbenefits.com for more information on what SNAP offers and how you can apply. Staying mentally and emotionally well may be particularly difficult with the added stress of the season and COVID–19. Visit the Texas Statewide Behavioral Health Coordinating Council website (mentalhealthtx.org) to access mental wellness resources as well as information on finding help for you or someone you love. Texas Health and Human Services launched its Statewide COVID–19 Mental Health Support Line to help Texans experiencing mental or emotional challenges due to the COVID–19 pandemic. You can call toll–free, 24/7, at 1.833.986.1919.

Regular physical activity can help us stay healthy and manage stress. Texercise, an HHS health promotions initiative, offers free resources and programs to engage adults 45 years and older in regular physical activity and a good diet. Visit www.texercise.com to learn more about healthy aging and to request a free copy of the Texercise handbook.

Staying on top of caregiving responsibilities while managing the holidays can be challenging. Caring for others is difficult work and taking time for yourself is essential. You can call the Caregiver Action Network Help Desk Monday through Friday, from 7 a.m.–6 p.m. Central Time at 1.855.227.3640.

Written by Ully Wagner, Age Well Live Well AmeriCorps VISTA Leader

For additional caregiving tips, visit the following resources:

- Take Time Texas offers short-term respite care services to provide caregivers with brief periods of relief or rest. Use its search tool to find respite near you. https://apps.hhs.texas.gov/taketimetexas
- 10 Tips for Family Caregivers from the Caregiver Action Network. caregiveraction.org/sites/default/files/10%20Tips%20for%20 Family%20Caregivers.pdf
- Caregiving and the Coronavirus: Tips for Caregivers from the Family Caregiver Alliance. https://www.caregiver.org/sites/caregiver.org/files/pdfs/caregiving-and-coronavirus-tipsheet-v2-200408.pdf

DOWNLOAD THE TRTA APP TODAY!

Have you heard about the new TRTA mobile app? Our new app can be used year-round and seamlessly interfaces with current TRTA technologies and databases. The app will also be a key resource for members during legislative session and our virtual Day at the Capitol event, so be sure to download it today!

HOW TO DOWNLOAD

The TRTA app is available on both Android and Apple devices, including cellular phones and tablets. You may download the app by going to your device's app store and searching for "TRTA."

After downloading the app, you will sign in using the same credentials you use on the TRTA website. For most users, your username is your membership ID number (found on the back of this magazine) and your password is trta123 (all lowercase, no spaces). If you need assistance resetting your username or password, please contact the membership department at membership@trta.org. A user guide is available in the app and on the TRTA website (www.trta.org/trta-app) for instructions.

Not a member? Not a problem! The TRTA app is also available for non-members who want to see what TRTA is about before joining. Simply download the app, create a profile, and log in. Some content is restricted to members only, but the app has something for everyone. When you are ready to join – or renew, in the case of existing members – you can do so directly through the app!

APP FEATURES AND HIGHLIGHTS

- Push Notifications: Never miss a beat by receiving push notifications (similar to text messages) directly to your phone
- Forums: Discuss TRTA-related or lifestyle topics and stay connected with fellow retirees
- Resources: Access the library to download membership forms and documents that every member needs
- News Feed: Read and comment on the most current *Inside Line* and learn about legislation that might affect you
- Directory: Find other app users you can network with, regardless of your geographic location
- Events: Explore the calendar of upcoming (virtual) TRTA events, like Day at the Capitol



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SIGN UP FOR THE TRTF TUTOR PROGRAM TODAY!

In October, the Texas Retired Teachers Foundation (TRTF) launched a new program! Texas Retired Teachers Association (TRTA) Executive Director Tim Lee shared the great news about a program we believe will return hope to our school children and their parents, active educators, and retired teachers!

TRTF is excited to announce the TRTF Tutor Program powered by Knack, an



Online Tutoring Services

Matching retired Texas publicschool teachers with students, families, and districts that need tutoring services and support.

To learn more visit: trtf.org/tutor



online service that matches retired Texas public-school teachers with students and their families, as well as school districts that need tutoring services and educational support.

This wonderful new program provides TRTA members with an avenue to give back to their communities, while also allowing them to earn extra income. In addition, the TRTF Tutor Program provides the critical help many of our students and practicing educators need to navigate the challenges of virtual learning.

We believe the greatest teachers are those in our public-school classrooms as well as those who served in our schools throughout their career: that means you, retired teachers! Students will receive not only excellent educational support but will engage on a multi-generational level that improves interpersonal skills when they receive tutoring services from a Texas retired teacher.

TRTF has an ambitious goal of signing up 1,000 tutors by January 31! We know our dedicated TRTA members can surpass this goal and make the TRTF Tutor Program the greatest tutoring service available!

Learn more and sign up by visiting www.trtf.org/tutor and click on the Become A Tutor button.



TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **TRTA** & **AMBA**:

- Dental & Vision Insurance
- Long-Term Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Accident Policy
- Easy Issue Life Policy
- Hearing Benefits
- Discounts on Travel, Dining & more

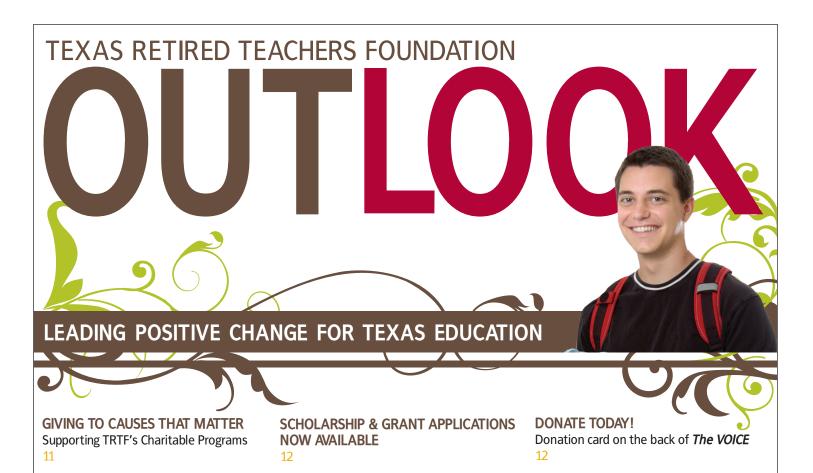
Learn more: 1-877-556-4582

myambabenefits.info/trta

TEXAS RETIRED TEACHERS ASSOCIATION







THANK YOU FOR GIVING TO CAUSES THAT MATTER!

Since 2008, TRTA members have helped more than 200 retirees get back on their feet, 500 active and retired educators recover from Hurricane Harvey, 216 classroom teachers implement innovative projects and learning methods for their students, and 190 future educators pursue their passion for teaching! TRTF has also issued more than 25 "COVID Relief" grants to educators across Texas during the pandemic.

TRTF has given more than \$593,000 to educators of the past, present and future around the state – thanks to generous donors like you!

Your donation means a retiree in need can receive much-needed help to get back on their feet, or a classroom teacher receives money to fund a unique project or learning platform for their students. It means a brand new educator has funds to buy supplies for their very first classroom. Soon, it will mean thousands of students across Texas will have access to reduced cost tutoring services and that retirees in need of supplemental income will be able to tutor virtually from the safety of their home.

Together, our charitable programs ("A Helping Hand," Disaster Relief fund, Classroom Assistance Grants, and Beginning Teacher Scholarships), along with the Lehr–Pritchard Endowment Fund and TRTF Tutor Program, keep the compassion and dedication to education alive!

If every TRTA member gave just \$10, we could raise more than \$900,000! Can you help us reach our goal of \$100,000 by donating \$10 today? Visit www.trtf.org/donate to make your contribution online or call 1.800.880.1650 (ask for Sarah)!

November was Foundation Month, a time designated by the TRTA Board of Directors to honor TRTF 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 \$70,000 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. Thank you for your consideration during this charitable giving season!

\$100,000



Texas Retired Teachers Association 313 E. 12th Street, Suite 200 | Austin, TX 78701–1957 1.800.880.1650 | www.trta.org

SCHOLARSHIP AND GRANT **APPLICATIONS NOW AVAILABLE!**

Applications for the 2021-2022 Beginning Teacher Scholarship program and Classroom Assistance Grant program are available on the TRTF website at www.trtf.org for download. The scholarship program has been updated so that applicants no longer need to be related to a TRTA member. Rather, a referral from a current TRTA member is now accepted. TRTF will be awarding 25 Beginning Teacher Scholarships and 40 Classroom Assistance Grants for 2021-2022. The deadline to submit an application is Thursday, February 25, 2021 at 5 p.m. and winners will be announced in April.



Now, we intend to expand our support to schools, communities, & students.

Are you ready for your next adventure? Thanks to TRTF, you can continue changing students' lives after retiring from the classroom by becoming a TRTF Online Tutor!

Visit www.trtf.org/tutor to learn more about the TRTF Tutor Program. Help TRTF reach its goal of 1,000 tutors by January 31 by signing up today!





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