



From the President's Pen

Della Swaim

FAREWELL BERT! THANK YOU!

Dr. Bert Alexander, DMin, or just “Bert” as he prefers to be called, is preparing to retire from his position as Associate Minister at Webb Chapel Church of Christ, our normal meeting location. He has been such a warm, gracious host to our organization!



Bert and his wife, Cheryl, will be moving to League City, Texas to live near their daughters and their grandchildren. After 20 years of service at the church, he is so very excited about the next chapter in their life. During our conversation this week, Bert told me about one of his friends asking what church he was going to and what would be the title of his new position? He told her that he would be a “regular” church member and “Grandpa!”

Besides his service at the church, among the few of Bert’s ministries of which I am aware include the following: visiting in nursing homes, tutoring and mentoring in CFB schools, conducting parent education classes in CFB schools, creating and leading a summer tutoring program at the church, food distribution to hundreds of needy people during the pandemic, serving on numerous community committees for CFBISD, supporting C-FB RSPA, and so many other ministries.

Bert has given so much to all of us—his parishioners, the students, parents, staff and administration of CFBISD, and countless others in Carrollton and Farmers Branch—that we are having trouble letting go of him! I told him that I felt that God wasn’t finished with him yet, and he said, “I will be ready for whatever God has for me to do!” Bert, I wish you health, peace, fulfillment, and great happiness in your new home. Godspeed, Bert and Cheryl!

IMPORTANT BUSINESS!

It seems that everything I’ve heard since last spring includes some variation of the following: “But for COVID . . .” However, we cannot let COVID define everything we do. I am sure that some of our members have let COVID distract them and have just forgotten or neglected to renew their TRTA and C-FB RSPA membership. Today’s membership count is just shy of

Wednesday, Oct. 21

Virtual Meeting via Zoom

The Zoom link/code will be emailed 10/19

Program: TRTA Update

Presenter: Tim Lee, Executive Director TRTA

10:30-10:55 a.m. Login to Zoom.

11:00 a.m. Meeting begins.

October Program

Pat Enlow

2nd Vice President (Programs),
Children’s Book Project, Publicity,
Member TRTA District 10 Legislative Committee



ROCK THE VOTE

Please see page 2 for the Legislative article, because we have that dynamo known as **TIM LEE, Executive Director of TRTA**, as our guest speaker this month! Have ready your questions about the elections, legislative issues including WEP and GPO, TRS pension, our new health care provider (United Healthcare)! He is **the man with the answers**. Tim is the creator and driving force behind the tutoring program, using retired teachers, that will be administered through TRTF (the charitable arm of TRTA). We always enjoy his energetic presentations.



86,000 statewide. We are 2,500 members shy of where we were at this time last year! **More than 26,000 memberships are due for renewal! If only just over half of those renew, we will be in striking distance of our 100,000 membership goal.** The more members TRTA has, the bigger impact we will make in the upcoming legislative session. As a result of COVID, the Texas Legislature will have difficult budget decisions to make in 2021. TRTA and our Tim Lee are fighting tirelessly to protect our pension, our insurance, and to enhance our TRS benefits. **Please help us by renewing your membership, attending our meetings, and supporting our programs!**

We are so glad that you have chosen to be a C-FB RSPA member!



Legislative Report

Pat Enlow, 2nd Vice President (Programs), Children’s Book Project, Publicity, Member TRTA District 10 Legislative Committee



<https://www.votetexas.gov/>

<https://www.dallascountyvotes.org>

<https://www.votedenton.com>

Are you considering NOT talking to your candidates? Are you thinking that your vote is just ONE vote, that it won’t make much difference, and that it would be much easier to skip voting this year? Consider the following:

1. Due to COVID, EVERYONE will be trying to get funding for their causes during the 2021 Legislative Session. We need ALL C-FB RSPA MEMBERS to fight for our TRS pension and funding for our health care. Talk to the candidates (refer to 2020 Election Blast #2, emailed to you 9/29). Make sure you are voting for those who will fund our pension and health care. Remind them of promises made.
2. TRS Care has a huge surplus of funds. Legislators are always looking for money. Do not let Legislators take these funds from us. We need every penny to make TRS Care more affordable: lower deductions, lower co-pays, and lower out-of-pocket expenses.
3. For several years, some politicians have wanted to change our pension to a defined contribution (403B). You would have to hire someone to manage this for you or manage it yourself. Our TRS defined **BENEFIT pension plan** is one of the best-managed in the world by experts in teacher retirement funds.
4. Vouchers continue to get more and more attention. Vouchers drain money from public schools and many politicians do not understand this.
5. We must keep funding of our health care, pension, and public schools uppermost in candidates’ minds. Do not let them forget.

FACTS to share with candidates:

- The vast majority of retirees are on fixed incomes.
- The average TRS pension is \$2,096/month. (50% of TRS retirees receive \$1,800/month or less.)
- Those eligible for Social Security cannot collect the full earned benefit due to the **Windfall Elimination Provision** and cannot collect spousal survivor benefits due to **Government Pension Offset**. (These are both Federal law, but state Legislators need to understand that these unfair

laws discriminate against retired teachers, firefighters, and police officers.)

- Since 2001, only one partial 3% **Cost-of-Living-Adjustment** was provided, capped at \$100/month and only for those who retired before 9/1/2004.
- Only one “13th check” has been provided since 2001, capped at \$2,400.
- One in 20 Texans (many voters) receives TRS benefits.

Plan to Vote

- Research the candidates. Contact candidates using 2020 Blasts #1 and #2 (emailed to you 9/23 and 9/29) with candidate contact information and their answers to the TRTA Candidate Questionnaire. Or, go to a candidate’s website for contact information. Remind them of the support they promised.
- Vote early during October 13-30.
- Print a Sample Ballot from your county’s website and mark it. (A judge moved to block HB25, so it is unclear whether or not single ticket voting will be allowed!)
- Take your paper Sample Ballot with you to the polling place so you can vote as quickly as possible. (Do not download to your phone. Phones cannot be used in polling places.)
- Wear your mask when voting.

Important Dates

October 5, 2020 – Last Day to Register to Vote
 October 23, 2020 – Ballot-by-Mail Application Due
 October 13-30 – Early Voting
 November 3 – Election Day



I will mail a gift card to the first 3 C-FB RSPA members who email me with the names of 2 candidates they have contacted after receiving this newsletter.

patenlow@verizon.net

Please see page 7 for more Legislative information.

Upcoming 2020-2021 Meetings

October 21, 2020 (online via Zoom)

TRTA Update with Tim Lee, Executive Director TRTA

November 4, 2020 (online via Zoom)

What's Happening in C-FBISD?

with Dr. John Chapman, Superintendent (Day TBD)

December 16, 2020 (online via Zoom)

Holiday Entertainment with Jackie Payne

February 17, 2021

TBD

April 21, 2021

TBD

May 19, 2021

TRTA District 10 News and Installation of Officers

with Sandra Barber, President of TRTA District 10



News from the Treasurer

Judy Carey, Treasurer

Have you paid your 2020-2021 dues yet?

If not, please mail your \$45 check made out to C-FB RSPA to: Judy Carey, 975 Laguna Drive, Coppell, TX 75019.

(If your \$35 TRTA state-portion of the dues is taken out of your annuity/bank, your amount due us is \$10.)

If you are unsure if you have paid already, please call/text Judy at 214-498-9867 or email her at judy.carey@verizon.net.

If you have any changes in your information like address, phone number, email, please let Judy know.

Also, you should contact TRTA by phone (1-800-880-1650) or email (membership@TRTA.org) and give them your changes in information.

If you have retired recently and were an associate member, let Judy know so she can change the status of your membership from Associate Member to Member.

Stay safe and stay healthy. If there is anything that we can do to help you, please contact one of our officers and we will certainly try to help.



Zoom Online Meetings

Lyn Abercrombie, Tech Chair

Our meetings this Fall will all be via Zoom as online meetings. See page 8 for photos of our September zoom meeting!



In order to participate in a Zoom meeting, you will need either **(A.)** a computer/laptop with a speaker (so you can hear) and microphone (needed only if you will want to ask a question), **(B.)** a tablet/iPad or “smart” cell phone (these always come with a camera and microphone), or **(C.)** a flip phone or a regular house phone.

If you are using Methods A or B above, when I email the link/code for the Zoom meeting (a few days before the meeting), you will want to click on the link ahead of time and it will prompt you to download the Zoom app. Then, your device will be ready for the actual meeting.

If you have done Zoom before, at the meeting time you will simply click on the link or input the code.

If you will be participating by Method C—using a simple telephone—you will simply call a number (which I will provide), listen to the prompts and input the info I'll be giving you a few days before the meeting, then you will be able to hear everything that is said, you'll be able to ask a question, but you will NOT be able to see anything.

Be aware that everyone at the Zoom meeting can hear if your dog barks or your TV is on in the background, or if a family member asks you a question. **Plan to Mute yourself** unless you have something to say (then, you would un-mute yourself). To mute/unmute with Method C (a simple telephone), use *6 (star six).



If you have questions, please call/text me, Lyn Abercrombie, at 214-603-3314 or email me at lyn2don@yahoo.com.

Welcome to our New Members!

Sharon Clark

Adrienne Whiting

Our Web Address has Changed!

Our C-FB RSPA website has helpful information and photos!



The new address is
cfbrspa.atwebpages.com



Children's Book Project: A Book a Child

Pat Enlow

2nd Vice President (Programs),

Children's Book Project, Publicity,

Member TRTA District 10 Legislative Committee

We have received a very generous donation from our member, Sharla Lee. Sharla now lives in Oklahoma, but continues to connect with, and support, C-FB RSPA and Children's Book Project. **THANK YOU, Sharla!**

As many of you know, The Civic League has directed its grant money to COVID relief this year. We have so appreciated their help over the past few years. **THANK YOU, Civic League!** Therefore, we must look elsewhere for funding. We have not pushed for member donations the past two years, so we are hoping you will consider donating once

again. Books have risen from an average of \$1 per book to \$1.50 per book. The usual donation in the past was \$1.00 for each year of service. However, an alternative to consider is giving the money you would have spent on our in-person meeting lunches for September, October, and December – up to \$30. If you wish to donate, please mail a check made out to C-FB RSPA to Judy Carey, 975 Laguna Dr., Coppell, TX 75019. Let her know you would like your donation to go to Children's Book Project. All schools in CFBISD are Title 1. The book we give a child may be the only on-level, high-interest book that child can call his own. This is so important to maintain reading skills.



We were unable to deliver books in May due to COVID. I have received permission from 3 of the schools to deliver those books. As soon as I have received permission from the others, we will deliver all books at once. I will send out a call for volunteers to help with the delivery. **THANK YOU**, all, for your support over the years.

Sunshine

Kathy McWhorter



Please notify me if you know of a member who is ill or needs a note of encouragement!

kathymcwhorter@verizon.net

Humana's Go365

Are you leaving money on the table?

Lyn Abercrombie



Our Humana Medicare Advantage has a REWARDS program called Go365. It will pay you (via gift cards) for:

Preventative Care:

- \$30 for colorectal cancer screening
- \$30 for breast cancer screening
- \$25 for having an annual wellness visit
- \$20 for bone density test
- \$10 for cardiovascular disease screening
- \$10 for getting a flu shot
- \$10 for a foot exam
- \$10 for HbA1c test (diabetes)
- \$10 for kidney function test
- \$10 for an eye exam



Exercise and Fitness

\$5 each month you exercise 8 times:

- Checking into a SilverSneakers gym
- Using a fitness tracker (even for as little as 500 steps a day!)
- Even doing on-your-own activities such as walking, biking or kayaking *without* a fitness tracker! (They have a form you can fill out. Ask me and I'll email it to you. lyn2don@yahoo.com)

Social Activities — up to 4 per year:

- \$5 for volunteering
- \$5 for attending a Humana class in your community
- \$5 for a lifestyle class (like yoga, dancing or painting)
- \$5 for attending a nutritional seminar or healthy living class
- \$5 for participating in an athletic event like a 5K or cycling

How to participate:

Have your member ID number handy. Call the number on the back of your insurance card: **800-320-9566**. Choose the "Go365" option. Talk with the representative. They already know what tests/exams you have had. Then you tell them about your exercise and volunteering/social. They will arrange for Gift Cards to be mailed to you.

Or, you can logon at Go365.com. Your username/ password is the same as you use with Humana's website.

Note: you must do this **before** mid-December since it ends at year end.

Metrocrest Services

Estelle Lara



Metrocrest Services, 13801 Hutton Dr., is in dire need of the following items at this time. Just drive around to the back and knock on the door. Or call 972-446-2100.

- canned vegetables, fruit and meat items
- helper-type mixes
- dried beans and rice
- seasonal produce
- baking supplies
- toiletries and hygiene items
- household cleaning supplies
- breads and pastries



If you are up to volunteering there, just email Brittni at bcoe@metrocrestservices.org, and she will set you up for one of the carefully monitored positions available there. Metrocrest needs transportation volunteers, food pantry volunteers, help with in-home delivery. There are even social media posts available. Victoria Mendoza used to be a CIS worker in CFBISD. She now works full time at Metrocrest. Ask for her and she will be glad to help you find the volunteer job you want!

Volunteer Hours

Kay Edmondson



Even in this time of pandemic, I know many of you are still volunteering—though possibly in unusual ways. Please remember to keep track of your volunteer hours. Even making well-check phone calls counts.

Hours are counted from January 1 to December 31, 2020.

You can report your hours to me monthly, or in a grand total at the end of the year. My email is: mce60@verizon.net. Thank you!

Take Care

Linda Bambina
Information & Protective Services



Scams Abound! And scammers are very, very clever! They fool even the cleverest of us! (I could mention names in our own RSPA group....YES, we *Educated Ladies & Gents!*)

Some of the more recent scams:



- **Payments via gift card:** Someone calling to tell you that you've won the lottery, a prize or sweepstakes, or they claim to be from the government and tell you there is a problem with your Social Security number. To collect your winnings or solve your problem, you have to pay with a gift card. **Anyone who insists that you pay by gift card is always a scammer.**
- Scammers **prey on your kindness.** With posts on Facebook or by phone messages you are asked to donate money during disasters, such as the wildfires raging out west, hurricanes, or civil unrest. All of this is happening during a global pandemic that has claimed its own devastating share of deaths. Don't participate; this is a scam.
- **Chain letter scams** tempt you to play "The Circle Game," join a "Blessing Loom," or jump on a "Money Board." These are some of the names for online scams making the rounds at a time when millions of people are out of work and scraping for cash.
- **And then there are the scary phone messages:** "Call this number to" do whatever. Or scary emails that LOOK SO REAL, from Real Companies that you trust. NO, NO, NO. Don't give them any INFORMATION over the phone or by replying to their email. **Don't be scammed.**





Healthy Living

Carol Sprawls

Life has become more virtual since the pandemic began almost seven months ago.

So, it's important to take precautions to prevent eye fatigue. The average person spends many hours staring at laptops and smartphones. It only takes two consecutive hours of staring at pixelated Zoom faces or scrolling Excel data to put you at risk of eyestrain, dryness, blurred vision and headaches. Tiny eye muscles are no different from muscles in the arms and legs; overuse causes fatigue.



Adjust the way you engage with your electronic devices. Your phone should always be a foot from your face; your laptop or iPad about two feet away. Keep screens three or four inches below your sight line because looking downward is easier on the eyes. A tilted laptop stand lets you stick to those suggestions without sacrificing ergonomics.

Eye doctors recommend the 20/20/20 rule: **Every 20 minutes, take 20 seconds to look 20 feet away from your screens.**

Find some reason to laugh every day since laughing is good for you, especially belly laughs!

- * helps you breathe better
- * good for the cardiovascular system
- * calms stress hormones
- * burns calories
- * decreases anger
- * brings joy to others
- * changes your perspective
- * provides a workout
- * improves memory function



Fifteen Minute Sample Workout Video:

[15-minute Sample Workout for Older Adults from Go4Life](#)



Texas Retired Teacher Foundation

Debbie Moss



Big plans for November! We are having an **Old Time Bake Sale** to raise money for the Texas Retired Teachers Foundation initiative called "A Helping Hand."

"A Helping Hand" provides public education retirees with charitable assistance for a one-time special need or other short-term hardship. Recipients include anyone who is receiving or is eligible to receive an annuity from the Teacher Retirement System of Texas (TRS).

Bake sale items will be announced on emails in early November. Members will have an opportunity to order their items by replying to Debbie Moss. Items will be available for pick-up on November 19th (the Thursday before Thanksgiving) at Webb Chapel Church of Christ.



We need bakers!!! Anyone eager to bake an item for this worthy project, please contact Debbie Moss. We would like pies, cakes, cookies, or candy – your specialty. We will ask you for a brief, exciting description of your item, your recipe (in case of food allergies), as well as a suggested minimum price.

To volunteer to bake, or for questions: contact Debbie Moss at debbiemoss67@gmail.com.

Pre-Retirement Seminar Saturday, Feb. 20, 2021

Mary Eisenmann,
Retirement Education



The Retirement Seminar will be Saturday, February 20, 2021. It could be a virtual meeting but if we can meet in person, it will be at the Richardson ISD PDC at 701 W. Belt Line Rd., Richardson. This is a great general information meeting.

Tell your friends who plan to retire within five years but are still working for schools that the TRS speaker from Austin is booked to meet with them.

Reservations will begin in January. Contact Mary.eisenmann@gmail.com if you have questions.



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

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

- Average TRS monthly annuity is \$2096
- Half of all TRS annuitants receive less than \$1800 per month
- Members retiring during the last 16 years have never had a permanent increase in their annuity
- Consider additional revenue source by requiring all employers to contribute equally

★ TRS-Care

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
- Allow one-time re-enrollment to TRS-Care

★ Sunset Review

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

**See TRTA Position Paper for TRS Sunset recommendations and TRTA recommendations*

FEDERAL ISSUES

★ Social Security

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 pandemic (substitute teaching, bus driving)
- Prevent mandatory Social Security as a resolution to the inequity of WEP and GPO



Our September Zoom meeting!

Hoping you can join us October 21 for our Zoom meeting. Below are pictures from our September meeting. Apologies for not getting a picture of our September speaker, Lynn Dorn. She took us through some SilverSneaker exercises. She is currently leading classes at the Coppell YMCA, 146 Town Center Blvd., Coppell 75019, 972-393-5121. For those of you with Humana Medicare Advantage, you can participate in these classes for free.

