

C-FB RSPA Newsletter

September 1, 2012 Volume VII

Letter from the president, Linda Tole

Hope each of you had a good summer and we want to see you at our September meeting. I know many of you have questions about the Advantage Medicare Plan. The best thing I can tell you to do is call your doctors and hospital and see if any of them will take it. I went to a meeting last Monday and I did not come out knowing any more than when I went into the meeting!

This is an article from [The Austin American Statesman](#) and pretty much sums up our situation as to our pension. Rather than writing a discourse about it, I thought it best to just let you read the article. Looks like we still have a fight on our hands and everyone will need to be committed to the fight!

WE NEED everyone you know who is a current teacher or retiree to be aware of the issues and working to keep the pension sound. If you know any retirees who have not joined C-FB RSPA please make them aware of how important being a part of TRTA is going to be this year!

Study: scrapping school employee pensions costly

AUSTIN, Texas — A new study finds that it would be costly to scrap the guaranteed pension benefit for Texas' future school employees and likely mean reduced benefits for retirees.

The Austin American Statesman reported Friday (<http://bit.ly/RvrfyF>) that an analysis by the Teacher Retirement System of Texas says the \$110 billion teacher fund can pay the benefits it owes through 2075. But it will need additional state or member contributions to erase a \$24 billion long-term funding liability.

That liability would increase, though, to \$36 billion if new employees were closed out of the pension and instead received a retirement benefit similar to a 401 (k)-style plan. The state then would need to find some way other than member contributions to pay off that liability, Brian Guthrie, the retirement system's executive director, told the Statesman.

The study was mandated by state lawmakers last year. Despite its results, those opposing public pensions say they will press for changing the pension system during next year's Texas Legislature session, which begins in January.

"There is a high likelihood that changes will be made," Talmadge Heflin of the Texas Public Policy Foundation, a conservative think tank based in Austin, told the newspaper.

Ted Melina Raab, legislative director of the Texas chapter of the American Federation of Teachers, told the Statesman the facts don't support abandoning the current retirement structure but that he still expects a major fight next year.

He said the Teacher Retirement System and its pension plan are efficient and deliver good benefits at low costs. He said any move away from it "is one that is based on ideology and politics."

While Texas' pension plan is in reasonably good shape, the high cost of maintaining other plans in places like California have Texas lawmakers examining ways to reduce state liabilities.

Eliminating the pension benefit would mean most future school retirees would have no guaranteed retirement income because very few Texas school districts participate in Social Security, the Statesman reported.

Membership and More

Linda Bambina, VP for Membership

'twas a Grand Summer! A bit on the scorching side, but still not as brutal as last year. Hope you went somewhere, did something or at least stayed cool most of the time wherever you were. I've been workin' like a wild and crazy person tying up loose ends of a half-a-dozen projects I started last Spring. One of those projects had to do with a New Directory with updated local & district folks plus our--tah-dah --newly revised Constitution and Bylaws via your Parliamentarian, Barbara Gilbert and her team of one! (OOOO, fun, fun, fun!) OK, folks, it's now **officially** your LAST CHANCE to update your personal info in that directory for the next two (2) years. Yes, for a number of reasons, the directory you will receive in October will not be re-written until 2014-2015. You'll get updates, and corrections, but everyone will make those in their own way in that same directory.

I'm happy to announce that about 60% of our almost 300 members have paid State and Local dues for this "new year" (which started in July, can you believe?) As I've said before, belonging to your Local Association is the cheapest (\$10 a year!) "communication insurance" there is to keep up with what's happening in the state in regard to insurance and your annuity!

From Pat Enlow

Beth and Pat have been hard at work on "tasty" and "beautiful" field trips. **Be sure to sign up for these field trips at our September 19 meeting!**

Saturday, September 29, 2012 - The "**Tasty** Field Trip" to the Chocolate Convention! (info at dallaschocolate.org) Don't we all LOVE chocolate??

Addison Conference Center, 15650 Addison Road, Addison, TX 75001

This convention has 2 parts included in the ticket price of \$20:

The Festival where you will get at least 10 samples of chocolate and will meet the chocaltiers

The Conference where you can attend classes and brush up on your chocolate knowledge

We will meet at 9:30 at our Webb Chapel church and carpool

*Suggested by one of our members who knows chocolate!!

Thursday, October 25, 2012 - The "**Beautiful** Field Trip" to the Chihuly Exhibit, Artists' Homes, and Autumn at the Arboretum

Dallas Arboretum

Admission, \$12 and Parking, \$5

Lunch at DeGolyer House, \$7 - \$15

As I begin my fourth year as a member (AND an officer!), I have to send out huge hugs to the TEAMS of you who have stepped up to help me pull off the luncheons and the Field Trips. If you have joined us for the Social Time at 11:00, I'm sure you've seen Celeste Craig and Linda Anderson cutting desserts and giggling at the sticky mess of pies, puddings and cakes. Perhaps you've watched Mary Beth Gieger, Judy Thurman, and newbie Donna Wright play Julia Child creating the perfect blend of ice-tea in giant pitchers! Margaret Hook, Kathy McWhorter, & Charlotte Davis round out the team on the clean-up side of the meeting and then "Ms. Welcome" herself, Nancy Watten ALWAYS comes early and stays late! That is also true of our darling husbands who get railroaded into helping in many ways: thank you Doyle, Paul and Alan!

This year the Executive Board voted to return to the 3rd Wednesday of the month for our meetings in September, October, February, April and May. December will be very special and at a new location that I just KNOW you will all enjoy.

September Program

From Lee Nitcholas

Love oldies music?
Love the education
profession?
Love Carrollton-Farmers
Branch ISD?

Join us in September to find out how oldies music and you are the right combination for public education.

Dr. Bobby Burns will speak at the September RSPA

meeting about the great things happening in C-FB. Come find out how you can help get out the word about the high achievement occurring in our school district.

Volunteer Hours

From Celeste Craig

Report Your Volunteer Hours

What do you go to church, babysitting your grandchildren, attending a CFBRSPA meeting, and helping a neighbor or family member have in common? They all count toward volunteer hours. Volunteering your time to help others is not only rewarding for you but for all retired teachers, as well. Did you know that the estimated dollar value of volunteer time is **\$20.85 per hour**? Our hours are combined with the hours of other local chapters throughout Texas, and these numbers are used to show our state legislators the amount of work done by retired teachers on a “for free” basis and its worth in dollars to the state.

Thank you to all of you who have been reporting your hours regularly. Linda Anderson or Celeste Craig will be at the sign-in table at the meetings, and you can report your volunteer hours then.

You can also e-mail your hours to: celrob2@sbcglobal.net, or you can call or text them to Celeste at 972-672-5281.

Remember:

- Volunteer hours may be counted for any service that is provided without pay to an individual or group.
- Record hours spent in volunteer work from the time you leave home until the time you return. Also, count the time you spend preparing to do the volunteer work, such as preparing a speech, copying handouts, or baking cookies.
- Make a habit of recording the activities as they are performed.
- Combine all hours regardless of the type of service performed. You do not need to record the specific activity—just the hours.

Let's make CFBRSPA the top chapter in our district for hours reported in 2012!

Odds 'n Ends

At the September meeting we will be voting on the revised constitution and by-laws. Please look this over before coming to the meeting.

You can check out our webpage by going to www.localunits.org and clicking on **Carrollton-Farmers Branch Retired Personnel Association**. It has information about upcoming events, an events calendar, programs, our on-going projects and pictures from our meetings.

Children's Book Project

One of our on-going projects is the Children's Book Project which is supported by your donations of money and time. Last year was very successful and we hope that will continue in 2012-2013. Look for the ways we can contribute to this project!

ATTENTION ALL MEMBERS OF C-FB RSPA!!!!!!

It's Dues Time Again!!!!!!

Thanks to all of you who paid your dues so promptly. Well here I am again reminding everyone it is time to pay your dues for 2012-2013 if you have not paid yet. You can bring a check or cash to our meeting on **Wednesday, September 19, 2012** or you can mail me your check. If you bring cash to the meeting, please put it in an envelope with your name on it. The membership year begins July 1. Let's try and add more members this year (we had 44 new members last year) and encourage everyone to join TRTA and pay their dues to TRTA and our local organization. We have many members pay their state dues but not their local. We need your local dues to help our organization be able to grow. Please fill out the form below and return it to me with your dues. Send a check for \$35.00 (includes \$25.00 for TRTA state dues & \$10.00 for C-FB RSPA local dues) to **Judy Carey, 975 Laguna Drive, Coppell, TX 75019**. Make the check out to **C-FB RSPA**. For the members who pay their state dues out of their monthly annuity or send state dues directly to TRTA, only send me a check for your local dues of \$10.00. **You do have to pay state dues in order to be a member of our local.** If you have questions, just call (972-393-2956) or email judy.carey@verizon.net

_____ FILL OUT THE FORM BELOW, CUT OUT AND RETURN WITH DUES _____

NAME _____

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ADDRESS _____ CITY, STATE,

ZIP _____

PHONE NUMBER _____

EMAIL

ADDRESS _____