



From the President's Pen

Lee Nitcholas

Vote! Vote! Vote!

What an election cycle... so much to think about can give a person a headache! In addition to the race for president we have lots of down-ballot candidates to consider. And with the upcoming legislative session our choices now will affect the decisions that control our pensions and the foundation of the Texas Retirement System in the future. One of the last things on the ballot is the very important C-FB ISD tax issue.

Prior to voting it pays to take a some time to do a little research and vet the candidates on your own. So for now the most important thing we can do is look beyond the campaign sound bites and mailers to find out what the candidates stand for. Nichie Hoskins, Legislative Co-Chair, has placed links to the voting records of incumbents in her article to help you. What they do says volumes!

Texas has had a record number of people register to vote in this election which is a wonderful thing. With a record-breaking turnout expected, early voting seems like a good idea to me. See you at the polls!



***** IMPORTANT DATES *****

- Mon. Oct. 24 - First Day of Early Voting**
- Fri. Oct. 28 - Last Day to apply for Ballot by Mail**
- Fri. Nov. 4 - Last Day of Early Voting**
- Tues. Nov. 8 - General Election Day**

TRTA Executive Director, Tim Lee, Visits C-FB RSPA

Tim Lee, TRTA Executive Director, spoke to our October gathering of about 75 people including C-FB RSPA



members and guests including visitors from Dallas, Richardson, Coppell and Grand Prairie TRTA Local Units as well as Dr. Thalia Matherson, TRTA District 10 president.

Tim Lee addressed issues that are of critical importance to our members that the Texas legislature will be considering when they meet in early 2017. The most immediate concern is our health care but we also expect a push to convert our retirement from a defined benefit plan to a defined contribution plan. Leta Nelson, Legislative co-chair, has included details regarding both issues in her article.



Here are some high points of Mr. Lee's address courtesy of Lyn Abercrombie :

Public school employees are not thought of as "State Employees" therefore we don't get benefits like other State employees. We have \$125 paid by the State. Other State Employees get \$900 paid by the State.

The Payer of Last Resort is the Retiree. With a Premiums-Increase-Only solution, our Premiums would triple. With a Benefits-Change-Only solution, our Benefits would look like "catastrophic only."

The State's Study Group (created 16 months ago) has never asked for testimony from any of the stake holders.

The State has and is under-funding our healthcare. The Funding Formula needs fixing.

What can we do? Write (handwritten or email) our elected officials asking for a "reasonable health care solution to our TRS Health Care problem." And ask, "Why has not a stake holder been brought into the Study Group?" The squeaky wheel gets the grease! When you write, give your personal story--how your insurance is important to you and how you can't afford increases, particularly since you've had no cost-of-living raise. Ask for our health program to be as good as the ERS (Employees Retirement System of Texas—the State Employee Health program).

Education is Worth the Investment

C-FB ISD Superintendent Burns speaks at C-FB RSPA meeting. Says Vote **Yes** for TRE!



On the second page of your November ballot you will see one issue on which to vote if you live in C-FB ISD: the Tax Ratification Election (TRE). If passed, the TRE would increase the average yearly tax bill of a citizen about \$220 per year. However for those of us 65 and over there will be NO increase in school taxes. And even with this increase C-FB ISD will have one of the lowest tax rates in the area according to Dr. Bobby Burns.

What will the approximately \$17 million dollars generated by the increase be used for? The money will be used to reduce class sizes and for technology upgrades, compensation for teachers and other instructional program expansions and enhancements. Without it there will be cuts to programs and possibly a cost to families for children participating in extracurricular activities.

Dr. Burns appreciates that we have dedicated our lives to children and asks for our help in passing the TRE. Please share this information with your friends and neighbors and vote **YES** for the **TRE**.

For more information go to: cfbtre.com or voteyescfb.com.



Contact Teams* from C-FB RSPA

Leta Nelson, Legislative Co-chair

Pat Enlow and Nichie Hoskins constitute the Contact Team for District 115. Incumbent **Matt Rinaldi (R)** and **Dorotha Ocker (D)** are running in this district.

Lee Nitcholas and Leta Nelson constitute the Contact Team for HD 65. Incumbent **Ron Simmons (R)** and **Alex Mendoza (D)** are running in this district. Lee and Leta met with Ron Simmons and his staff member Andy in his Carrollton office prior to the District X Conference. They shared our concerns on the health insurance crisis and our need to keep the Defined Benefit in place. Rep Simmons listened and seemed to understand our issues but said he had not seen any current legislation on these topics as of now. After our meeting, Rep. Simmons posted a picture of Lee and Leta with him on his website stating that he had been visited by TRTA.

* **Local Unit Contact Teams.** Tim Lee, TRTA Executive Director, and the Austin Legislative Team have requested the formation of a contact team for each Legislator and Candidate. Contact Teams (2-4 people) visit the Legislator first at the District Office; follow through with email and phone calls. The team is building a relationship with the Legislator. They share Retiree Issues, explain TRTA Priorities, and determine the Legislators stance on those subjects. If a Legislator has an opponent in the November Election, the same Contact Team will take both of the individuals. After the election, the team will continue with the winner. Please considering being a part of this legislative effort.

CRISIS CRISIS CRISIS

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

Our Defined Benefit TRS Pension Plan is NOT actuarially sound for the first time in quite a few years (Low state funding and a volatile market affected our investments). We are expecting the Defined Benefit vs Defined Contribution to be a concern in the next session.

Our TRS-Care Insurance Plan is in trouble, the worst situation in 31 years. In the last Legislative session we were fortunate to receive funding for a shortfall, (768 Million.) NO FUNDS WERE ADDED TO INSURE THE STABILITY OF THE PROGRAM. The shortfall going into the upcoming session will be 1.5 Billion. If we are fortunate enough to receive these funds, IT DOES NOTHING to stabilize the program. This amount is needed to pay our bills, because of the huge difference between the funding and the cost of healthcare.

The changes to the Insurance Plan that TRS announced that went into effect on September 1 will only get the plan through 2017. Experts tell us a raise in premiums is unavoidable, but that step has not been announced.



Vote! Vote! Vote!

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

In the November General election, please vote for the person who will be sympathetic and supportive of our issues. We need to elect individuals who have influence with other legislators who will work to find solutions for our problems.

- ⇒ Contact your Legislators and Candidates for Office.
- ⇒ Determine their stance and suggestions for our issues.
- ⇒ Research their histories with our issues,
- ⇒ Elect CHAMPIONS for Educational Retirees.
- ⇒ VOTE-----DON'T BE LEFT OUT OF THE PROCESS

District X has 6,100 members; TRTA has 81,000 members. The total number of Texas educational retirees is 360,000 members! *If we all voted, we could control the November Election.*

The most important thing is to get everyone you know to vote! Offer to drive to the polls those you know who are unable to drive or may just need help and encouragement to get there!

Letter Writing Campaign: Tell Your Story

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

In 2014 during the last Legislative Session, our members were asked to write letters to their Legislators, telling how our insurance plan has helped them, and what a burden it would be if it was taken away, or much more expensive. Many of our members included the security they felt with the Defined Benefit Pension plan since they did not receive social security.

This effort was well received by the Legislators. They were thrilled that the letters were hand written and heartfelt. TRTA felt that those letters were instrumental in the funding we received for the insurance shortfall in 2014.

The 20 members of the State Legislative Committee delivered all of the letters to the Legislators during our visits to the Capital during the session.

TRTA feels that effort was so successful; we need to do it again, except with more letters.

So, at your December meetings, the Local Unit Legislative Chairmen will organize a letter writing session. We may even get a little creative to get the letters written. The letters will be gathered, sent to me, and I will send them all to Austin where they will be sorted by Legislator, and again they will be delivered by the Legislative committee in February and March. For members not present in your meeting or who want to take more time with their letters, an address will be supplied for them to mail their own letters.

Questions to ask Legislators

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

1. The TRS Care Insurance is in crisis at this time, do you have a suggestion for a solution for the lack of funding for the program?
2. We realize the huge increase in the cost of healthcare is creating a large shortfall in funds. What steps can be taken to fund this shortfall without retirees having to experience drastically increased premiums to pay for this shortfall of \$1.5 Billion.
3. What will you do to insure the sustainability of The TRS Care Insurance Program?
4. Do you support keeping the Defined Benefit Pension Plan as we have enjoyed because of the well managed Plan by TRS.
5. TRS and TRTA have a priority to protect the Defined Benefit Pension for PRESENT, AND FUTURE retirees. How can you insure us that will continue to be a reality?

The Down Ballot

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

To vote TRS CHAMPIONS we must remember to pay attention to the DOWN BALLOT.

The top of the ballot is for the national races, such as the Presidential race.

As you read down the ballot you will come to the races for the **Texas Senate and House of Representatives**—the races that might impact who will be in office to be the CHAMPION for TRS Retirees.

There exists a concern that people will vote a straight ticket and forget about the lower listed contests. Voters choose a straight ticket vote for several reasons: they feel a straight ticket vote will insure more candidates in their own party will gain the offices; it is easy and quick; have no interest, nor knowledge of any race except for the Presidency; do not know they can vote for candidates from both parties.

The races that will affect Educational Retirees on the State Level will be in the lower ballot. There are good people running for the Texas Legislature from both parties. There are supporters of Retiree issues in both parties. Unfortunately there are inexperienced and unprepared candidates running for office in each party.

We need to vote for the most qualified person for the office who would be inclined to help and support Retirees. We run the risk of having unqualified people waltzing into office because people vote only a straight ticket.

PLEASE BE AN INFORMED AND RESPONSIBLE VOTER!



Need More Info Before You Vote?

Here are links to web sites with election information. The first one listed has the candidates' responses to a questionnaire from the Dallas Morning News that allows a side by side comparison, which is very helpful.

Dallas Morning News: dallasnews.com/voterguide

Dallas Co. Democratic Party: dallasdemocrats.org

Dallas Co. Republican Party: dallasgop.org

Texas Democratic Party: txdemocrats.org

Texas Republican Party: texasgop.org

Collin County: collincountytx.gov/elections

Dallas County: dallascountyvotest.org

Denton County: votedenton.com

Voting Records: How to find them

Nichie Hoskins, Legislative Co-chair

Please look at the **voting records** of our incumbent congressmen before you vote. Attached to a second email from us you'll find the voting records of incumbents in our area. If you don't see your Senate and House Legislators, you can find them all here:

1. Go to the website of Association of Texas Professional Educators (ATPE):

teachthevote.org

2. On the menu bar choose "2016 Races." There you can put in your address.

3. Scroll lower on the screen and you should see three tabs: State Board of Education, Texas Senate, and Texas House. At each of these tabs there will be a list of who is running in your district.

4. If a candidate is an incumbent, when you click on his or her name it will take you to a page where you can click on Voting Record to see the incumbent's stance on education issues.



Vote for your Profession

Nichie Hoskins, Legislative Co-chair

It's very important for active and retired teachers to know what bills our Texas Legislature are considering this next session concerning education. Educators need to know what bills are beneficial to education and which are NOT.

The five main issues are:

- Public Education Funding
- Privatization of Public Schools
- Teacher Retirement System
- Testing and Accountability
- Educator Quality and Employment.

The Association of Texas Professional Educators (ATPE) does a great job explaining these issues at teachthevote.org. At the end of this newsletter you will find some excerpts.

Major Concerns of Texas Public School Retired Educators

85th Legislative Session/2016-2017

TRS-Care Funding is at a Crisis Level!

Problem:

Funding is 1 % of Active Teacher Payroll NOT Health Care costs.

State Contribution—1%	23% of cost
Retiree Premiums—% based on their plan	38% of cost
Active Employees— .65%	15% of cost
Districts' Contributions— .55%	13% of cost

Escalating healthcare and drug costs have created a huge shortfall in funding. During the last Legislative Session, a smaller shortfall (\$760+ million) was funded by the Legislature. This session we are reporting a shortfall of \$1.2+ billion. Even with the measures announced by TRS recently to reduce benefits starting Sept. 1, we face a huge crisis. A substantial premium increase, possibly triple, is expected.

Solution: TRS-Care Joint Committee working on it: Sen. Huffman, Sen. Nelson, Sen. Estes; Rep. Flynn, Rep. Ashby, Rep. Rodriguez. *Met twice but no consensus on a solution.*

250,000 TRS System members covered by TRS-Care.

TRS Defined Benefit Pension Will be Attacked this Session.

Funding of Pension:

Investments	63.8%
State and Employers	18.3%
Members	17.9%

Because of volatility of the Markets and underfunding by the State our fund is *not actuarially sound* at this time (80% funded now). Work to preserve our Defined Benefit pension for ALL educators. To change it to Defined Contribution would be more expensive for Texas and for educators.

360,000 Texas Public School Retirees: Average pension=\$1,990/month.

95% of Texas Retired Teachers receive NO Social Security Benefits.



The Texas Retired Teachers Foundation (TRTF)

Debbie Moss, TRTF Chair

The Texas Retired Teachers Foundation (TRTF) is the charitable arm of TRTA. It is a non-profit organization providing resources and programming that contribute to an enhanced quality of life for retired Texas teachers and school personnel.

TRTF helps educators of the past, present and future by supporting four charitable programs:

NEW TEACHER SCHOLARSHIPS

For beginning teachers. The first awards will be presented April 2017.

(Student Scholarships for future educators is being discontinued this year.)

CLASSROOM ASSISTANCE GRANTS

For current educators, to assist with classroom projects.

“A HELPING HAND”

For retired school personnel who need emergency financial assistance.

THE LEGACY CAMPAIGN

For promoting a positive image of public education in Texas and for providing resources for educators of all generations to connect with others and learn about TRS.

THE LEHR-PRITCHARD ENDOWMENT

FUND has been set up to raise funds, which will be used to fund the “A HELPING HAND” program for the foreseeable future.



All members of TRTA are being asked to consider making a tax-deductible gift to the Lehr-Pritchard Endowment Fund. The goal is to raise \$2 million. The money will be invested and earnings will be used to provide emergency assistance.

Send a check with your name and address to:

TRTF
313 E. 12th St. Suite 200
Austin, TX 78702-1957

(You may dedicate your donation in honor of a friend or relative, or you may designate it as a memorial.)

TEXAS RETIRED TEACHERS FOUNDATION

 **I WANT TO HELP!** 

PLEASE ACCEPT MY DONATION OF:

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

IN MEMORY OF:

IN HONOR OF:

NAME _____

ADDRESS _____

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. 200 • Austin, TX 78701-1957

Tonna Duke Recommends

Tonna Duke, District X Legislative Chairman and District X Representative on the TRTA State Legislative Committee

The General Election is here! Bringing with it difficult decisions that have to be made when entering the voting booth.

“WHO DO I VOTE FOR?” So many of our friends have asked this question, I feel I have to help in some way.

I CANNOT TELL YOU “WHO TO VOTE FOR!”

You need to make your own choices. I do suggest you make those decisions after talking to the candidates and elected officials. I suggest you investigate their stances on Retiree Issues, The TRS Care Insurance crisis, and our Defined Pension Plan. Find out how they feel about Public Education Funding. Are they pro School Choice? Does the individual make an effort to meet with you? Did they attend a Legislative forum? Were they accessible to you?

What I can do is tell you, if I lived in your area, this is who I would vote for. *(Please excuse me for the flagrant use of a dangling participle.)*

Remember, these choices are my PERSONAL choices:

*=incumbent

<u>SD 22</u> Michael Collins, D. vs. Brian Birdwell*, R.	NO OPINION
HD <u>33</u> Karen Jacobs, D. vs. Justin Holland, R.	Karen Jacobs
<u>HD 65</u> Ron Simmons*, R. vs. Alex Mendoza, D.	Rep. Simmons
<u>HD 66</u> Matt Shaheen*, R. vs. Gnans Nelson, D.	Rep. Shaheen
<u>HD 67</u> Jeff Leach*, R. vs. Scott Coleman, D.	Rep. Leach
<u>HD 70</u> Scott Sanford*, R. vs. John Bryant, D.	NO OPINION
<u>HD 89</u> Jodie Laubenberg*, R. vs. Denise Hamilton, D.	NO OPINION
<u>HD 102</u> Linda Koop*, R. vs. Laura Irvin, D.	Rep. Koop
<u>HD 105</u> Rodney Anderson*, R. vs. Terry Meza, D.	Rep. Anderson
<u>HD 107</u> Kenneth Sheets*, R. vs. Victoria Neave, D.	Rep. Sheets
<u>HD 109</u> Helen Giddings*, D. vs. Denise Russell, R.	Rep. Giddings
<u>HD 111</u> Yvonne Davis*, D. vs. Chad O. Jackson, R.	Rep. Davis
<u>HD 112</u> Angie Chen Button*, R. vs. Jack Blackshear, D.	Rep. Button
HD 113 Cindy Burkett, R. vs. Rhetta Andrews Bowers, D.	Rep. Burkett
<u>HD 114</u> Jason Villalba*, R. vs. Jim Burke, D.	Rep. Villaba
<u>HD 115</u> Matt Rinaldi*, R. vs. Dorothea M. Ocker, D.	NO OPINION

NO OPINION

Lack of responses from candidates. OR Inability to meet with candidate. OR Too Close to Decide

Let me qualify this list of my PERSONAL choices. There are good candidates in both parties. They would be good choices. My decisions came down to experience and influence to help retirees in this very critical session.

Above All-----VOTE!

Make educated choices!

Vote The “Down” Ballot!

Take someone with you to the Polls!



The Issues

Excerpted from ATPE's teachthevote.org/issues
(Additional information at their website.)

Public Education Funding

OUR PRIORITY: *ATPE urges the legislature to repair and stabilize the state's broken school finance system and provide adequate and equitable funding for all public schools. We believe that every child deserves access to an exemplary public education and that the state must fulfill its financial obligation to make that a reality for all Texas schoolchildren, now and in the future.*

Funding determines everything in our public schools. If policymakers do not allocate the resources necessary for the next generation to meet future challenges, then they have done a disservice to Texas children. We all want the best education possible for our children and the best economic environment to foster quality job growth. We can only achieve the best by setting high, yet reasonable, standards and providing educators and our public schools with the funding necessary to meet those objectives.

During the 2013 legislative session, the legislature chose to increase public education funding by approximately \$3.4 billion. However, the additional funding did not make up for the \$5.4 billion that was cut from public education in 2011, when the legislature also declined to fund enrollment growth for the first time in history, forcing many school districts to lay off staff and eliminate student programs.

Privatization of Public Schools

OUR PRIORITY: *ATPE opposes the privatization of public schools. We object to using public tax dollars to pay private entities to operate Texas public schools and take over the authority and accountability that have been vested in locally elected school boards. We urge the legislature to continue to reject any type of voucher, scholarship, tax credit, or similar program aimed at enrolling pre-kindergarten through 12th-grade students in private, home, or for-profit schools at the public's expense.*

Private school vouchers, tuition tax credits, "taxpayer savings grants," and similar programs seek to direct public funds to private, home, or for-profit schools.

Proponents of vouchers believe they promote choice in education and that free market forces will improve schools through competition by allowing taxpayers to direct per-pupil funding to any school they desire, including home schools.

Opponents (including ATPE) counter that vouchers eliminate accountability and would not help most students in need. Voucher plans force taxpayers to support two discrete school systems: one public and one private, the latter of which is not held accountable to the taxpayers supporting it. Private schools are exempt from most requirements mandated by law for public school students. Vouchers channel tax dollars into private schools that do not face state-approved academic standards, do not publicly report on student achievement, and are not required to make their budgets and operations transparent. Private schools also do not face the public accountability requirements contained in state and federal laws, including special education, health, and safety laws. Most of all, unlike public schools, private schools are not required to accept *all* students and can institute selective enrollment policies. As a result, the population of students who might benefit from a tuition tax credit or voucher is substantially limited—most likely to stu-

dents from wealthier families who can afford to pay supplemental tuition or meet private school eligibility requirements. Students with special needs are likely to be left out.

Teacher Retirement System

OUR PRIORITY: *ATPE urges the legislature to provide sufficient funding to meet the healthcare needs of active and retired educators while preserving the solvency and the defined-benefit structure of the Teacher Retirement System.*

TRS was created in 1937 as a retirement system for Texas educators. Since the mid-1980s, TRS has also been responsible for administering health insurance programs for educators. The TRS pension fund is one of the largest, most stable, and healthiest funds in the nation. It has more than 1.4 million members and net assets over \$130 billion. (As of Aug. 31, 2014, TRS net assets totaled \$132.8 billion.) In 2014, investment returns for the pension fund were nearly 17 percent, far above the assumed rate of 8 percent.

TRS is a defined-benefit pension plan, with retirement benefits determined by a pre-established formula. Its defined-benefit structure provides predictable retirement income for educators and enables the average retiree to receive a pension of approximately \$2,000 per month. The TRS benefit package available to educators, though not rich, is a major recruitment and retention tool and entices qualified individuals to enter and remain in public education. TRS is also a robust economic engine. It affects more than one in every 20 Texans, generates \$15.4 billion for the Texas economy, and creates and sustains more than 96,000 jobs.

Testing and Accountability

OUR PRIORITY: *ATPE supports efforts to reduce the time and emphasis placed on high-stakes testing in Texas public schools. We oppose the use of state standardized test scores as the primary measure of student achievement, educator effectiveness, or school performance.*

Educator Quality and Employment

OUR PRIORITY: *ATPE supports initiatives to improve educator quality through selective recruitment, training, compensation, and retention. Specifically, we support raising the standards for educator preparation and certification; state-funded mentoring for all new teachers; increasing teacher compensation while preserving the integrity of the state's minimum salary schedule; and making evaluations less punitive and more supportive of individual teachers. We also urge the legislature to allow educators to set and enforce high standards for their own profession through an independent board made up of Texas educators.*



**Association of Texas
Professional Educators**