



From the President's Pen

Della Swaim

October is my favorite month of the year! The weather finally begins to cool down, the leaves begin to turn, and pumpkins are everywhere! I love it! My Mom will be 94 years old on October 26th. How lucky we are to have her!

What a marvelous meeting we had in September! The program was so good (thanks Pat!) and we had lots of visitors and new members. **Welcome and come back soon!** Thank you for inviting your friends.

All of our meetings this year will be held at Webb Chapel Church of Christ. For the past couple of years we have alternated meeting at the church and another facility. However, that other facility doubled their price to us this year. Your officers decided that the increase in price was too much. We want to thank Rev. Bert Alexander and the members of Webb Chapel Church of Christ for welcoming us to meet in their lovely facility.

However, it is more important than ever for you to send an RSVP for our meetings. The food order must be made on Friday morning before our meeting the next Wednesday. If you must cancel after the deadline, (Thursday at 7 p.m.), please send a check for your lunch to Judy Carey, or make arrangements to pay her.

Our speaker on October 18th is the executive director of TRTA, **Tim Lee**. **What an opportunity this is to hear this passionate, dynamic speaker!** Tim spends all of his time fighting to preserve our TRS benefits. YOU WILL LOVE HIM! We will have many visitors from other TRTA chapters so **plan to arrive early to get a seat close to the front and to shop our ABC (A Book a Child) Raffle.**

The Book Raffle is very important to the future of our project to provide books for CFB students. This will provide the major portion of our funding for this project. The ABC Book committee has worked hard to provide desirable items for you to vie for. Consider it "holiday gift shopping" with a double purpose!

Invite your friends to this meeting!

Meeting: Wed., Oct. 18

Webb Chapel Church of Christ

13425 Webb Chapel Rd., Farmers Branch 75234

11:00 meet and greet; **11:30** program/lunch. Lunch \$10.

RSVP by Wed., Oct. 11 to Wanda Patterson by email: pattersonwow@gmail.com or text: 214-766-1431.

Program: Update on TRS Issues



Pat Enlow, 2nd Vice President:
Programs, Children's Book Project, Publicity

One of our favorite and most informative speakers, **Tim Lee, Executive Director of TRTA**, will give us an overview of the results of the 85th Texas Legislative Session and Special Session. He will explain what these results mean for retired teachers. Of special interest will be the changes in TRS-Care. Please have your questions ready!



Our October Program has generated interest throughout the area and we will have several guests in attendance: Jan Boomer and Christine Myers (Grapevine), Barbara Benson and Helen Walters (Dallas), Paula and Sam Cooper (Irving). Please welcome them!

Upcoming Meetings:

October 18, 2017

Program: Update on TRS Issues.
Tim Lee, Executive Director TRTA

December 13, 2017

Program: State of C-FB ISD Annual Message.
Dr. Bobby Burns, Superintendent
Performance by group from C-FB ISD – TBA

February 21, 2018

Program: *What You Should Know About Probate Before It's Too Late.* Shannon Willis, Willis Law Firm

April 18, 2018

Program: Beware: Common Drug Interactions.
Speaker from Baylor Scott White

May 16, 2018

Program: The Golden Voices of the Silvertones.
Woody Schober, Director



Membership

Wanda Patterson, VP for Membership

We had a wonderful crowd at our September meeting. It was so great to see both returning members and so many new retirees joining us. We would like to thank everyone who attended and welcome all our new members to our organization. Please continue to be involved and consider joining us on our fun field trips.

Our TRTA District 10 has a contest each year that gives one person in our large district \$100.00 for bringing in a new member. It is called "Each One Bring One." Last year we expanded upon that idea and presented a gift card to one person from our own chapter who brought a new member into C-FB RSPA. For each new member you bring in during our 2017-2018 year, you will have a chance in our May drawing for the gift-card prize. So, keep inviting your friends! Besides, it is great to come eat lunch with both old and new friends!

Tim Lee will be updating us on TRS issues during our October meeting. Please plan on attending and bring a guest if possible. It is important that we have an accurate lunch count for our meeting in order to have plenty of food for everyone, so please RSVP by the deadline, October 11. If you must cancel after the deadline please send Judy Carey a check for \$10 to cover your lunch. We must pay for all lunches ordered and we do not get any money back for members that do not show up. Thank you!

News from the Treasurer

Have I or have I not paid my dues to C-FB RSPA and TRTA?

Judy Carey, Treasurer



Time is running out for you to pay your dues for 2017-2018. If you have not paid by the end of February 2018 you will be delinquent in paying your dues and become an inactive member. If you wait until January or February to pay 2017-2018 dues, then in March 2018 your dues for 2018-2019 are due again. You need to pay your dues to continue your dental and vision insurance, long term care insurance and any other insurance offered through AMBA.

I would like to thank the audit committee consisting of Bob Mora, chairman, Judy Thurman, and Linda Tole for auditing the treasurer's books for the year 2016-2017. The books were audited on August 25, 2017 and were found to be in order. Thanks again!!!

If you do not plan to attend our October meeting, please mail me a check for your dues made out to C-FB RSPA. TRTA state dues are \$35.00 and local dues are \$10.00. Mail your check to Judy Carey, 975 Laguna Drive, Coppell, TX 75019. Any questions about dues please call (972-393-2956) or email me judy.carey@verizon.net.

Welcome to our New Members

Jack Bryer, Aline Hill, Penny Kelly,
Carol Kernaghan, Lori Smith, Jan Stremel





November 30 Field Trip

Dallas Arboretum

Beth Sargent, Linda Frith, Lee Nitcholas, Sharla Lee

A trip to the Dallas Arboretum on Thursday, November 30, will truly get us into the spirit of the holidays. This year's theme is "The Twelve Days of Christmas." The DeGolyer house there will also be showcasing Nutcrackers.

Your field trip committee will be sending out more information in early November giving you an opportunity to sign up. We hope you can join us!

Upcoming Field Trips

November 30, 2017 (Thursday)

Dallas Arboretum

January 30, 2018 (Tuesday)

The Star in Frisco

March 7, 2018 (Wednesday)

Texas Tulips in Pilot Point

June 6, 2018 (Wednesday)

Chocolate Angel Café and Tea Room

Take Care

Linda Bambina
Information & Protective Services



There certainly are all kinds of things to be concerned about these days, aren't there? This article comes from Judy Hart, our District chair, and so I pass it onto you.

Many of you have the TRTA plans and get your prescriptions filled on-line, but if you don't: PLEASE take the time to read this:

Finding the Best Price for Your Prescriptions

Pharmacies are in the business of making money. Did you know that earlier this month customers sued the drugstore chains of Walgreens and CVS over prices paid for generic drugs? "The lawsuit accuses the company of charging insured patients more for generic drugs than what people pay without coverage." In addition, the drugstores

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Children's Book Project:

A Book a Child

Pat Enlow,

2nd VP, Children's Book Project



Thank you so much for your contributions to the Children's Book Project through our **ABC Raffle** and collection bags placed on the tables. We collected **\$271** at our September meeting which will buy 271 new books.

Congratulations to Kathy McWhorter who won our ABC Raffle door prize – a succulent container garden! We will have a restaurant gift card as our special door prize for October.

Representatives from the Credit Union of Texas

(our corporate donor) will be attending our October meeting. Please welcome them!



What you need to know:

Remember, all money collected goes to the Children's Book Project!

- ⇒ At our October 18 and December 13 meetings, you can **purchase tickets** for **\$2 each or 3 for \$5** between **11:00 and 11:30** and for **10 minutes after the meeting is adjourned.**
- ⇒ If you purchase tickets, you will automatically be entered in a drawing for a **special door prize**. The drawing will take place 10 minutes after the meeting is adjourned.
- ⇒ At the December 13 meeting, we will draw for the raffle items (see photos on page 2).
- ⇒ If you do not want to participate in the ABC Raffle, you may donate as in the past: \$1 for each year of service in education OR whatever you wish! The collection bags will be on the tables.

Committee members are Pat Enlow, Gail Schwamb, Della Swaim, Vicki Barkley, Carolyn Chiever, Tara Hrbacek, Nancy Prochaska, and Dara Stewart.



Legislative Report

Leta Nelson and Nichie Hoskins
Legislative Co-chairs



Friday, September 29, the local Legislative Committee Co-chairs, Leta Nelson and Nichie Hoskins, met with Pat Enlow, our District 10 Legislative Committee Representative, and Nim Voelke, Irving's Legislative Chair, to discuss our plans for the year. The following was discussed:

- ◇ Forming **Contact Teams** with members who have the same legislators and making appointments to visit them. **Please let us know if you would like to be a part of a Contact Team.**
- ◇ Reviewing and brainstorming talking points for Contact Teams:
 - Keeping our Defined Benefit Plan.
 - Maintaining adequate funding of our TRS-Care.
 - Protecting state funding for the TRS Pension Plan.
 - Protecting public education versus vouchers.
- ◇ Encouraging members to read the *Inside Line*.
- ◇ Encouraging all members to register to vote, and encouraging other educators to register. If you move, you must fill out another registration card.
- ◇ Encouraging members to contact active teachers to inform them of how these issues would affect them when they retire, such as if a Defined Contribution Plan were to pass.
- ◇ Go to trta.org and click on the "Who Represents Me?" box in the upper left-hand corner to find out who your legislators are and if your legislators supported TRTA issues. Thank them if they did! TRTA has more than 80,000 members. There are approximately 350,000 active teachers, plus other school personnel, plus all their families. That is a very powerful voice, but only if each of us uses that voice by contacting legislators and by voting. Because our Congress is not in session does not mean that we can let up on our mission. We must persist!!!!



Legislative Tools

The Inside Line

If you are interested in email updates on issues pertaining to pension, health insurance, Social Security, and other hot topics, sign up for *Inside Line*. This email update is written by Tim Lee, TRTA Executive Director, and offers fact and opinion on the issues facing current and future education retirees. Sign up here: <http://trta.org/features/insideline/>

Who are my Legislators?

To find your State Senator and State Representative, go to trta.org and click on the "Who Represents Me?" box in the upper left hand corner.

Sunshine

Kathy McWhorter



Please notify me if you know of a member who is ill or needs a note of encouragement! kathymcwhorter@verizon.net



View us on the Web!

Our C-FB Retired School Personnel Association has a website with helpful information and photos!

The address is localunits.org/CFBRSPA
Please note: if you are typing the address into our browser, you must use capital letters for CFBRSPA.

Count Your Volunteer Hours

- The State of Texas likes to know how many hours retired school personnel give back to the community.
- Count obvious things such as volunteering as a school mentor as well as babysitting grandchildren and caring for ill family members; even count the hours driving to and from such tasks.
- Email **Kay Edmondson** mce60@verizon.net with your count. Hours are counted from January 1 to December 31, 2017. You can report them monthly, or all at once in December.



TRTA Benefit Highlights - Oct.

Mary Eisenmann,
Member Benefits



MEDICAL AIR SERVICES ASSOCIATION (MASA)

MASA is dedicated to providing life-saving emergency assistance FROM HOME OR WHILE TRAVELING DOMESTIC OR INTERNATIONAL. The coverage is designed to protect members against catastrophic financial loss when emergencies arise. The Platinum Membership offered through AMBA offers the following services: Emergency Air Transportation, Helicopter Transportation, Ground Ambulance Transportation, Organ Retrieval, Organ Recipient Transportation, Recuperation/Repatriation, Return Transportation, Escort Transportation, Non-Injury Transportation, Minor children/Grandchildren Return, Mortal Remains, Vehicle Return, and World Wide Coverage. Call 1.800.258.7041 or visit www.myambabenefits.info/trta.

Retired and Back to Work

JOHN A. BARCLAY, INC. Private Practice Educator Professional Liability Insurance

Insurance available through the John A. Barclay Agency, Inc. for qualified TRTA administrators or educators returning to work in capacities other than the classroom. The \$1,000,000 policy is available for an annual fee of \$313. Visit www.trta.org to enroll or call 1.800.1650/512.476.6566.

PROFESSIONAL LIABILITY INSURANCE for the classroom.

Standard \$1,000,000 policy available for an annual fee of \$39. Visit www.trta.org to enroll or call 1.800.1650.

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VISIT WWW.TRTA.ORG FOR OTHER TRTA MEMBER ONLY BENEFITS.

Pharmacies (continued from page 3)

fail to tell insured patients about the cheaper options. “CVS and Walgreens reject the claims and promise to fight the accusations.”

RESEARCH: What can we retirees on a fixed income do? For a start, we can go back to our research skills learned in freshman English. Start with the **primary sources**. Talk to both your doctor and your pharmacist. Take your list of covered drugs to your doctor’s visit. Your doctor deals with so many patients that he or she cannot possibly know what the different insurance companies pay for the drugs. Leigh Purvis, AARP drug pricing expert, advises that taking the list helps your doctor see alternatives in treating your condition.

The second primary source is your pharmacist. You usually get the best deal using your insurance for brand-name drugs; however, “most prescriptions” are “filled with generic drugs,” and the cash price for “those drugs may be cheaper than what a person would pay through insurance depending on your insurance.” Inquire about the price prior to having the prescription filled. If your research reveals a lower price somewhere else, ask your pharmacist if he or she will match that price. Also, some pharmacists in some states can legally substitute a brand-name drug for a cheaper generic drug in order to charge you a higher price.

Discount Programs: Some drugstores offer discount programs. If you have an expensive copay, go to Blink Health.com, touted by Lester Holt on *NBC Nightly News*. The website has telephone numbers available, but you can see how it works by viewing the Lester Holt video right on their website. Brothers Matthew and Jeffrey Chaiken negotiate with the drug companies for one low price. You type in your drug, pay the charge, print out your receipt and take it to your pharmacist to be filled. A second option is to get their website’s free app. Fifty-seven thousand pharmacies are participating with Blink Health. Plenty of other website options exist for your research pleasure. Some of them offer lower prices only to those who have no insurance.

More RESEARCH: You can compare prescription prices at websites like <GoodRx.com> and <WeRx.org> to find how drug prices without insurance will vary by store. You can get apps for these sites on your phone and compare while you are in the store. GoodRx.com was featured on Dr. Oz when he was doing an EpiPen episode. The website has a BBB rating of A+. WeRx.org works a little differently. You call your pharmacy and get the price of a certain prescription. Then you type that drug, price, and pharmacy’s zip code on the WeRx.org website. It immediately brings up other nearby pharmacies with their prices. Hence, you can find the cheapest drug in your neighborhood with this social movement website. Researching these sites may reveal whether or not your favorite drugstore is pricey. Comparing online prices is tricky in that sometimes the cash price is offered without showing what a coupon or an insurance price might offer.

POSSIBLE RISKS: Research can save you money, but you may incur some risks. **First**, if you pay online with a credit card (cash), it will not help you reach your insurance plan’s annual deductible or out-of-pocket maximum, when the insurer will pick up more of the bill. **Next**, if you compare prices and go to different pharmacies, your pharmacist will not be able to monitor your medicines to make sure they are not conflicting or may cause bad reactions. The onus falls on you. If money is an issue, you need to do your research and locate the best prices for your prescription needs.

*From: [Blink Health](http://BlinkHealth.com).; “The Price Is Right on Your Next Prescription.” AP rpt. in *Amarillo Globe-News. Business. Aug. 27, 2017. B10.*; and *WeRx.org. Same Neighborhood. Same Prescription. Lower Price. WeRx.org. Aug. 28, 2017.**