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# RETIRED SCHOOL PERSONNEL

## DECEMBER 2016 NEWSLETTER



### November Program

#### STEPHANIE HARREN

#### MUSEUM OF THE GULF COAST

- ◆ **Next Meeting:** Tuesday, December 13, 2016 @1:30 PM, Ritter Senior Center, 914 Boston Avenue, Nederland
- ◆ **Program:** Holiday songs by *Redeemed*
- ◆ **Hostesses:** *Members* bring favorite holiday treats; *Decorations & Beverages* by Rosalie Reese (chairman), Becky Dungan, Linda Fong, and Linda Briggs

#### Scholars and health care . . .

. . . a message from MJCSP President Lynne James



**A**t the November MJCSP meeting, members agreed to award scholarships to graduating seniors of both Nederland and PNG high schools. The scholarships will be funded by an ad sale conducted by members. Businesses and individuals who purchase ads will be featured in the 2017-2018 yearbook as well as on the unit webpage. This project will be successful only if all of our members get involved. The proposal adopted by the members is described on page 3.

**A** not-so-good report was handed down by the Joint Interim Committee to Study TRS Health Benefits Plans, which will be delivered to the 85th Legislature in 2017. TRTA Executive Director Tim Lee stated in the *Inside Line* that while the report presents a gloomy forecast for legislative help with our health care dilemma, we should not push the panic button just yet and should definitely *not* begin looking for other health insurance. Our current health plan is safe — at least until the end of 2017. Representative Justin Rodriguez, a member of the joint committee, refused to sign the report, but pointed out that the report is merely a starting point for the legislators to consider. Rodriguez does not support some of the options, and sincerely hopes a better outcome is possible. In his opinion, if changes are not made, the result could be “catastrophic.” I have posted a link to the report on the home page of our unit website so that you can access it. Because the report includes several pages of background material, I have highlighted parts (pages 4-7 and 18-29) that are very important as we look forward. The report is quite long, but you don’t need to read the entire report to get the most important information from it. The report emphasizes the importance of signing up more retirees to join TRTA. If our TRTA legislative team is going to be successful in talks with legislators, it will be in part because they represent a wide range of the voting public. Once again, must I remind you that NUMBERS COUNT!

**VISIT OUR WEBSITE:** To keep up with meetings and activities of MJCSP, check out the unit web site at [www.localunits.org/MidJefferson](http://www.localunits.org/MidJefferson). Please help us to save the cost of a stamp and agree to receive the newsletter by email. Contact Lynne James at [lynnej@gt.rr.com](mailto:lynnej@gt.rr.com) or call her at 409.735.6171 and ask to be placed on the emailing list!

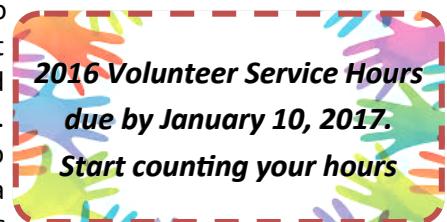
SPECIAL THANKS to MCT Credit Union and Hebert Library for the use of their facilities  
in preparing our monthly newsletters.

## November meeting highlights



**Row 1:** Lynne calls the meeting to order; Beulah, Linda, Helen, Candy, and Jolene serve refreshments; Stephanie Harren is passionate and animated about her work at the Museum of the Gulf Coast. **Row 2:** Clara and Ted are first in line; Jessie and Becky share a laugh; Linda makes a point with Carolyn and Becky; Wanda visits with Stephanie; Kay and Linda check out the yearbook. **Row 3:** Linda gives an encouraging membership report; Helen reminds members to eat healthy; Linda, Curtis, Rose, Candy, Olive, and Jolene enjoy refreshments and listen to committee reports.

**ATTACK ON DEFINED CONTRIBUTION NOT GONE . . .** On November 10, TRTA Executive Director Tim Lee and Retirement Consultant and former TRS Executive Director Ronnie Jung spoke during a recent Texas Public Policy Foundation (TPPF) event. TPPF, a well-known for funding research about pension funds in Texas, including TRS, released a report in September stating that ***TRS should be changed from a defined benefit plan to a defined contribution plan.*** Among TPPF's recommendations are that TRS should (1) ***"freeze enrollment in the current defined benefit (DB) system and enroll newly hired or unvested employees in a 401(k)-style defined contribution pension plan"*** and (2) ***"implement either a hard or soft freeze of the system for vested employees."*** An intense debate took place about the quality of DC plans compared to DB plans, with two panelists strongly advocating for DC plans. During a heated exchange, a panelist described the panel as a "freak show" only focused on the worst pensions and not talking about the great DB plans functioning all across the state and country. Another panelists stated that it was unfair not to offer teachers the option to opt out of DB plans, and that college professors are opting out of DB plans at a 70 percent rate. One other panelist claimed that pension crises are occurring as more people are living longer. Jung refuted this argument, stating that investment professionals are able to accurately predict mortality rates. He also argued that the TRS pension plan is an excellent value to taxpayers, as they are exempt from subsidizing Social Security for teachers. ***The audience was packed with DC supporters, and throughout the debates, people chimed in with applause for the DC proponents.*** (Expect more of this when the legislature convenes in January.)



In just about any home, one can find a pair of eyeglasses that are no longer being used. That same pair of eyeglasses can change another person's life. Join the local LIONS and contribute your used eyeglasses. Donations accepted at MJCRSP meetings!

**HELEN'S HEALTH TIP:** Super foods have many benefits, including excellent nutrition and fiber. Be sure to include these champs in your diet regularly: grape tomatoes, fat-free or 1% milk, broccoli, wild salmon, crisp breads, microwaveable brown rice, citrus fruits, diced butternut squash, spinach and kale, and the nutritional All-Star sweet potatoes.