



# MID-JEFFERSON COUNTY RETIRED SCHOOL PERSONNEL

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**Lynne James**  
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Scholarship

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Services

**Dana Wasser**  
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**Helen Reynolds**  
Healthy Living

**Linda Fong**  
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Protective Services

**Rosalie Reese**  
Retirement Education

**Wanda Borne**  
Audit

**Beverly Minaldi**  
Hospitality



**SEPTEMBER PROGRAM**  
**Bill Barnes**  
TRTA Legislative  
Coordinator



- **Next Meeting:** Tuesday, October 9, 2018, @11:30 AM, Bonne Vie, 8595 Memorial Center Blvd., Port Arthur
- **Registration:** 11:00-11:30; **Luncheon:** 11:30
- **Program:** Dade Phelan, District 21 State Representative
- **Hostesses:** Candy Martin (chair), Linda Harrison, Beulah Thompson, and Jolene LeMaire

## *Investigate . . . then Educate!*

. . . a message from MJCRSP President Lynne James



**B**y the time you receive this newsletter, there will be fewer than six weeks until election day. The most important thing we can all do this election year is VOTE. Make sure your name appears on the rolls of participating voters. While legislators will have no idea for whom you voted, they will certainly have information as to who actually went to the polls. Retired teachers have a good voter participation record; let's make it even better in 2018.

**I**n the weeks before election day, we can all *investigate* how the candidates feel about TRTA concerns and *educate* them when necessary. It is amazing how little some politicians know about the struggles some retirees have to make ends meet with the annuity they receive from TRS. Add to that the fact that many do not understand why most teachers do not pay into Social Security. When TRS was founded more than 70 years ago, most active teachers chose (legally) not to participate in Social Security. As a result, teachers, who were greatly underpaid, did not have *two* major deductions from their meager salaries. Then, in the mid-80's, Congress chose to deny TRS annuitants Social Security benefits based on spousal earnings. Even today, many active teachers are unaware of the fact that they will not receive any benefits other than Medicare from a spouse who pays into Social Security. If some teachers are unaware of the situation, think of how many non-teachers are unaware! That includes both current legislators and those who aspire to be legislators.

**B**e prepared to explain this to candidates. When you make contact with candidates for the legislature, encourage them to defend our defined-benefit retirement plan. Ask if they are willing to support a better way to fund our health insurance. Remind them that some have been retired for almost fifteen years with no cost of living increase. *Educate* them when necessary, but do it politely. The person you support might not win the election, but we have to work with whoever does win.

***Before the election WE have the power; after the election THEY have the power!***

VISIT OUR WEBSITE: [www.mjcrsp.org](http://www.mjcrsp.org) — SEE OUR VIDEO SCRAPBOOK (NEW)  
VISIT OUR FACEBOOK PAGE: [WWW.FACEBOOK.COM/MJCRSP/](http://www.facebook.com/MJCRSP/)

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

## September meeting highlights



**Row 1:** Linda Harrison, Beulah Thompson, and Donna Lumpkin were on hand to greet members and guests at the September luncheon meeting; Lynne James presided at the meeting; the table decoration featured a “back to school” theme to remind retirees that they were *NOT* going back to school; members and guests enjoyed the glamorous atmosphere of the Antoine dining hall at Bonne Vie. **Row 2:** Member Billy Curl led those in attendance in the *Star-Spangled Banner* and *God Bless America*; everyone enjoyed the meal provided by the staff at Bonne Vie; Linda Harrison and Rose Reese recognized the 2018 retirees from both Nederland and Port Neches-Groves school districts; TRTA Legislative Coordinator Bill Barnes gave a stirring speech about the value of TRTA to active and retired teachers as well as TRTA’s goals for the next legislative session (see page 3).

### “Tell your story . . .”

Those are the words of our September guest speaker, Bill Barnes. When we make contact with legislators, which we do often and faithfully, we are normally brief and to the point, stating our concerns and asking for help. Many times our legislators don’t actually see our messages; our requests become part of a tally sheet put together by a legislative staff member as a reference point when it is time to cast a vote. So far, we have been successful, but only to a point. Mr. Barnes suggests we get “personal” — *tell our stories*. Once the new state representatives and senators are elected in November, we need to share our *stories* with them. Being a statistic is no longer enough. As we tell our stories, those who represent us will see that we are real people with real problems. Begin now chronicling your story so you can share it when the time comes.

So, what is your story? You might begin with what originally attracted you to a career in education (don’t forget to mention the promise of a defined benefit guaranteed for life and access to affordable health care). What other opportunities did you pass up (especially those that would have put you in a higher tax bracket)? What challenges did you face along the way? How many years were you an educator? What adverse conditions, if any, did you encounter in your career? How long have you been retired? With no cost of living increase? What hardships have you faced since retirement? What effects have resulted from the increase in our health insurance premiums and the decrease in benefits? How will you be affected if the funding formula for our health insurance is not corrected? If TRS benefits change from defined benefits to defined contributions? I could go on . . .

Begin now writing your story. As soon as the elections are over and the new legislators have been chosen, we can then begin *sharing* our stories. More on that later.

Included in this issue are the **TRTA Legislative Talking Points**, including issues, goals and legislative priorities.

**HELEN’S HEALTH TIP:** September is National Preparedness Month, so be sure you are prepared for whatever happens. A reminder: Hurricane season does not end until November 30. For help with preparedness, go to the FEMA/DHS web page that gives specific suggestions. (Help for flood situations at [www.mjcrsp.org](http://www.mjcrsp.org)).

## Legislative Talking Points for 2018

### **Protect Defined Benefits and funding for the TRS pension plan**

*Rationale: There must be a plan for increasing permanent state funding to ensure defined benefits, retirement security, and a strong pension fund.*

### **Affordable and accessible health care for all Texas education retirees**

*Rationale: There is no long-term funding plan to sustain the program. Retirees are willing to pay our share but current premiums are no longer affordable for many of our retirees. The two-year supplemental cycle is not a solution to our health-care funding issue.*

### **Promote an annuity increase for all retirees**

*Rationale: The cost of living continues to go up but annuities remain relatively stagnant.*

### **Increase the TRTA voice by adding members and encourage all retirees to vote**

*Rationale: Our power is in our numbers. However, more retirees need to be TRTA members. In addition, our numbers of registered voters must increase and they must be encouraged to vote for candidates who support our goals.*

### **Support reform at the national level for WEP and GPO Social Security offsets**

*Rationale: Retired Texas teachers are penalized in that the formula for calculating payments for those who qualify for Social Security is arbitrary and treats retired teachers differently from the rest of the population.*

## Legislative Priorities for the 2019 Session: TRTA Supports the Following

- A permanent funding source for TRS Care health care in the base state budget that replaces the supplemental two-year funding system. This funding should be related to the cost of health care over time.
- Maintaining the defined benefit pension system for all public education retirees. We oppose any attempt to change the system to a defined contribution system.
- State contributions amount that is necessary to ensure actuarial soundness of the TRS pension fund to offset the changes to the investment return assumption.
- Increased state contributions to provide annuity increases for all retirees to keep up with increased costs of living.
- Health care options within the TRS Care system that meet the financial and health needs of all retirees. Specifically, ensuring that Medicare eligible retirees have at least one supplemental Medicare option in addition to a Medicare advantage option.
- Requiring the under-65 insurance option deductible to be an individual and not a family deductible.
- Providing a one-time option for TRS retirees who terminated TRS-Care coverage to return to the TRS-Care program.
- Increased legislative oversight of the Teacher Retirement System to ensure adequate resources and policies to meet the customer service and retirement security needs of the members of the system.
- Requiring all employers including those paying social security to contribute at least 1.5% to the pension fund.
- Allowing retirees who retired prior to 9/1/17 to return to work without penalty in light of significant cost shifting in health care legislation.
- Legislation that allows members who contributed to ORP to retire under TRS if they contributed to TRS in good faith for at least ten years.

TRTA Community Volunteer Service Committee



# Individual Hours of Community Volunteer Service

Submit by **FEBRUARY 1** to Local Unit  
Community Volunteer Service Committee Chair

HOURS TO BE REPORTED FOR TIME PERIOD JANUARY 1 THROUGH DECEMBER 31  
**Maximum of 12 hours per day**

Remember:

1. Volunteer hours may be counted for any service that is provided without pay to an individual or group.
2. 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, i.e., preparing a speech or baking cookies.
3. Combine all volunteer hours regardless of type of service performed.
4. Make a habit of recording the activities on a regular basis. A calendar is ideal for keeping track.

Name \_\_\_\_\_

Phone \_\_\_\_\_

Local Unit \_\_\_\_\_ District \_\_\_\_\_

MONTH	TOTAL HOURS	MONTH	TOTAL HOURS
JANUARY		JULY	
FEBRUARY		AUGUST	
MARCH		SEPTEMBER	
APRIL		OCTOBER	
MAY		NOVEMBER	
JUNE		DECEMBER	

**TOTAL:** \_\_\_\_\_