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**COUNTDOWN TO THE  
FUTURE**  
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TEXAS RETIRED TEACHERS FOUNDATION  
**OUTLOOK**  
We have almost reached our goal!  
11-12



# *The* VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

**TRS  
IN  
CRISIS!**

**NO! AND  
WE CAN  
PROVE IT.**

**WHAT YOUR LEGISLATORS  
NEED TO KNOW**

**By Tim Lee, Executive Director**

In the previous issue of *The VOICE*, we explored a new threat to the traditional defined benefit retirement plan. The basis of this threat is founded in greed, fear, and ignorance. Understanding it will help us defeat it.

The Texas Retired Teachers Association (TRTA) wants to debunk the arguments that are being made against the Teacher Retirement System of Texas (TRS) defined benefit plan. This fight is not prospective in nature, and it is a lie that changing today's traditional retirement plan only impacts future education employees. We know the facts and can see through the misdirection of those opposing us.

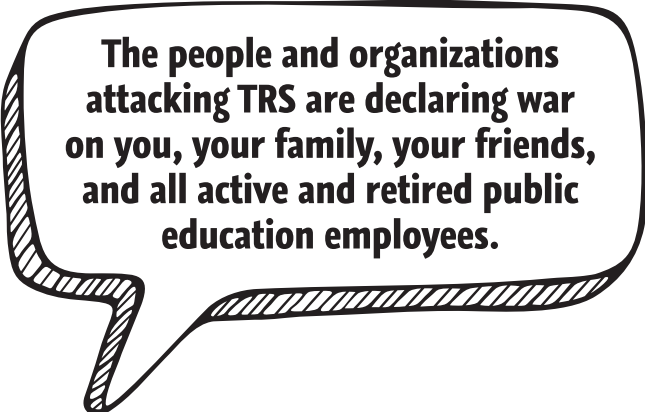
Now is the time for more than simple opposition. TRTA wants YOU to be able to defend the defined benefit (DB) plan with facts and strong arguments that clearly show the benefit DB plans offer to members, the legislature, and Texans. The goal is to know fact from fiction, and spread the message to all those who may have doubts about preserving the defined benefit plan.

**CONTINUED ON NEXT PAGE**

# TRS IN CRISIS! NO! AND WE CAN PROVE IT.

Before we begin, let's make one point very clear: TRTA is the voice for ALL public education retirees. We need that voice to be as loud and as strong as possible. This fight to defend our benefits will be long and difficult.

The people and organizations attacking TRS are declaring war on you, your family, your friends, and all active and retired public



**The people and organizations attacking TRS are declaring war on you, your family, your friends, and all active and retired public education employees.**

plans were as healthy as Texas TRS. It is time that political decision makers in Texas realize the great benefit our plan provides, and they should do EVERYTHING in their power to keep the system fiscally sound. A great start would be funding the system at a level to make it actuarially sound according to Texas statute (Texas Government Code Section 821.006).

## **TRS Provides Retirement Security**

For 95% of all Texas school districts and 80% of all school employees, TRS provides a Social Security (SS) replacement. This means these employees do not contribute to Social Security through their work with the school district (many retirees and active school employees have made or make contributions to Social Security through other work history). This exemption from making contributions to the federal program saves the Texas taxpayer, school district, and education workforce a tremendous amount of money. In addition, the benefit provided to TRS retirees is traditionally better than what Social Security provides for about the same contribution level as SS participants.

Some have suggested that all Texas educators be moved into the Social Security program (known as mandatory Social Security). Unfortunately, there is no benefit to school employees, current retirees, or to the State of Texas to transfer them to the federal Social Security program. Some congressional members and Washington bureaucrats want this to happen to fund the ailing Social Security program. Why would Texas want to move these employees to a federally managed program at a higher cost, with less control, little state oversight, a reduced benefit for employees, and at a significantly higher cost to Texas taxpayers? TRTA opposes the mandatory Social Security movement and has testified to this issue before a Congressional panel.

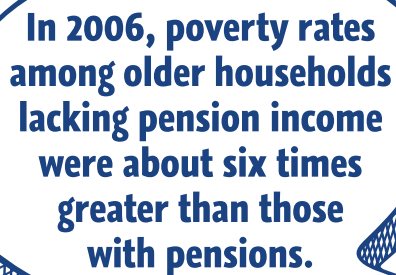
TRS provides real retirement security. The "defined benefit" literally means

is in crisis is wrong. This purported "crisis" is nothing more than a headline fabricated to capitalize on anti-government sentiment associated with public pension plans. While there are some publicly managed pension plans around the country that are experiencing funding challenges, Texas exceeds the recognized standard of excellence for good fiscal health. TRTA has gathered some facts that you need to know about the TRS pension fund. Please be sure to read page 5 for a comprehensive list of facts that you can use when discussing TRS with friends, family and legislators.

**TRS is a Fiscally Healthy Fund** TRS is well-funded at 82.9%. A national standard and prominent accounting guideline for measuring a fund's health is a funding level of 80% or higher. Many plans are considered actuarially sound if they meet the 80% threshold. Some critics point out that the system is not 100% funded. Critics of the fund simply do not understand pension funding.

It would be ideal to have a system that is 100% funded. That standard asserts that the system has all the money it will ever need to fully fund the promised benefits for everyone in the system, even those that are not retired or near retirement age. In reality, the system has time to accumulate the resources necessary in an employee's career in order to pay those future obligations.

TRS is one of the best managed and best funded pension plans in the country. Political officials around the country wish their state pension



**In 2006, poverty rates among older households lacking pension income were about six times greater than those with pensions.**

education employees. They will use every resource available to kill the TRS defined benefit plan. They will try to influence the right people, convince the general public that your pension benefit is unfair and broken, and align with interest groups to force change on TRS. Our members must remain focused and ready to take our message to the legislature and general public. We must increase our membership so that more people can protect TRS!

We have the power to educate, lead, persuade, and VOTE! More than ever, we need everyone who is concerned about the preservation of their retirement benefits to be active. If you would like to know more about becoming a TRTA member, please call 800.880.1650. Membership matters!

**Reasons to Support the TRS Defined Benefit Plan** TRS is NOT in Crisis! Let's just cut to the heart of the matter right now: the idea that TRS

that when an employee retires, he or she is guaranteed to receive a benefit that is determined through a formula based on numerous factors. Once that benefit is defined, the retiree is assured that benefit from the TRS pension fund. A person can never “out live” the retirement benefit. This security is critical to hundreds of thousands of Texans.

A recent study finds that defined benefit pensions have been instrumental in keeping elderly Americans out of poverty. In 2006, poverty rates among older households lacking pension income were about six times greater than those with pensions. TRS provides retirement security at a low cost to employees and taxpayers. This saves the state money by reducing the need to rely on public assistance programs, which are far more costly to administer than the very successful TRS plan.

Some others have argued that they would prefer to have a public education workforce that did not participate in TRS or in Social Security, and that a person should base their retirement security solely on an individual defined contribution plan such as a 401(k).

Proponents of a defined-contribution-only approach seemingly have no regard for the basic need for a form of guaranteed retirement security. The private sector has pushed a combination of Social Security and defined contribution to provide retirement security for their workforce. Studies show that the average employee woefully underfunds their privatized retirement account. Without the basic level of Social Security protection, many current retirees would have little to no income for their retirement years.

Defined contribution plans (such as 401(k) plans) do not offer the same features that make defined benefit plans so effective. The private sector trend away from defined benefit pensions and in favor of defined

contribution plans is having a negative effect for many Americans approaching retirement.

Among early Baby Boomers (born 1946-1954), 35% are at risk of being unable to maintain their pre-retirement standard of living after they stop working. This number is much larger for those with defined contribution plans (49%) and for those with no retirement plan (50%). In other words, having a defined contribution plan does not reduce retirement risks at all. Among households with defined benefit pensions, these numbers drop significantly – 15% for those with only a defined benefit pension, and 12% for those with both defined benefit and defined contribution income.

Thus, Americans with defined benefit pension income are much more likely to achieve financial security in retirement than those without such pensions.

While some groups such as the Texas Public Policy Foundation have suggested that public educators and other public employees should move to a defined contribution plan, TRTA believes this poses a great risk to the retirement security of TRS retirees.

Not only would it create an uncertain future for millions of Texans, it would cost hundreds of millions of dollars to transition to a defined contribution plan. While transitioning to privately managed accounts may enrich the private sector and businesses that provide investment services for

individual accounts, it absolutely will create a disadvantage for TRS participants. TRS provides a much higher costs savings for participants in the current structure than would a defined contribution plan.

The reason for such cost savings is threefold. First, because defined benefit plans pool the longevity risks of many individuals, they only need to accumulate enough funds to provide benefits for the average life expectancy of the group. Second, DB plans are able to take advantage of the enhanced

**Employee and employer contributions of other states.**  
Source: NASRA (National Association of State Retirement Administrators)

State	Employee Contribution	Employer Contribution
Alaska	9.65%	26.61%
California	8.00%	10.27%
Colorado	8.00%	13.85%
Connecticut	7.00%	19.20%
Illinois	9.40%	12.73%
Kentucky	9.855%	13.105%
Louisiana	8.00%	15.5%
Maine	7.65%	17.28%
Massachusetts	5 to 11%	12.40
Missouri	13.50%	13.50%
Nevada	11.25%	11.25%
Ohio	10.00%	14.00%
Texas	6.40%	6.00%



**CONTINUED ON NEXT PAGE**

# TRS IN CRISIS! NO! AND WE CAN PROVE IT.

investment returns that come from a balanced portfolio over long periods of time. Third, DB plans achieve greater investment returns than defined contribution plans.

Proponents of defined contribution plans may try to sell the idea that “no one can manage your money better than you;” however, it is a proven fact that professionally managed plans such as TRS are more efficient, less costly to operate in the aggregate, and simply provide a better value to members than what any one person could achieve using an individual money manager.

**Let’s Make TRS Stronger** The TRS pension trust fund has seen a difficult decade with the national and world economic trends being unpredictable. The fund’s ability to navigate through these difficult times has been nothing short of remarkable. Unfortunately, the people interested in eliminating the defined benefit pension plan do not recognize the value the plan offers to its members, taxpayers, and the State of Texas. Instead of focusing on ways to stabilize the TRS pension trust fund, defined contribution supporters want simply to eliminate these benefit plans no matter the cost.

TRTA believes there is a much more efficient way to improve the fiscal status of the TRS trust fund. The answer is provided in the TRS annual valuation and is a message that has not changed for several years: the Texas Legislature should consider “making moderate increases in the contribution rates (state, member, or both).”

The key word in the report is “moderate.” The last valuation shows that a state contribution of 8.13% is necessary to meet the annually required contribution and make the system “actuarially sound.” If policy makers want to help the system, the best action is to increase contribution levels incrementally at the state or member level or both. A chart comparing Texas contribution levels to other state TRS plans that are not coordinated with Social Security appears on page 3. Clearly, Texas has the lowest contribution levels from the state and the member. This last session, TRS experienced a setback when budgeting woes caused the state to reduce contributions to the lowest level

allowed under the Texas Constitution. If not for the determination of State Senator Robert Duncan, TRS may have suffered a full biennium reduction. With the legislature adopted raise the TRS contribution level back to 6.4% in the second year of the biennium.



the help of TRTA, the “Duncan plan” to raise the TRS contribution level back to 6.4% in the second year of the biennium.

TRS is one of the best public pension plans in the country. Making incremental changes now can have a lasting and profound impact on the fund’s future. Changing the fund to a defined contribution style is a ridiculous proposal for a problem that does not exist and essentially kills one of the best managed public pension plans in the country.

**Concluding Comments** TRS Texas is not in crisis. Those claiming it is are pushing a political agenda that does not line up with the interests of our Texas education workforce or taxpayers. Legislators that push a pro-defined contribution agenda need to explain why they believe TRS should change and how this will benefit current and future TRS retirees. At a time when TRS retirees have not had an increase in their annuities for 11 years and state budgets are stretched, any legislative proposal that brings about the demise of retirement security for thousands of Texans and costs participants more money for a lower benefit should be put down without question. We saw several proposals like this last session, and proponents of the defined contribution system vow to bring more next session.

TRTA is ready to fight for the preservation of the TRS plan. We know that you are great advocates ready to deliver a strong message to your legislators. We hope that you will find the advocacy guide in this bulletin (see page 5) helpful when communicating with your friends, family, fellow retirees, active school employees, and elected officials. Please make as many copies as you like and distribute as needed. Thank you for your support! ★



Britt Harris

Brian Guthrie

## Thank You TRS

As TRTA researched this article and advocacy guide, we received factual input and commentary from TRS Executive Director Brian Guthrie and TRS Chief Investment Officer Britt Harris. As you know, the TRS Board of Trustees and the TRS Staff have done a great job managing your pension assets, earning 15.5% for the fiscal year. We appreciate the hard work they do every day to protect and improve the pension trust fund. We also want to thank them for taking the time to assist us in providing this important data so that we may share it with all of you. Please note that the primary commentary is a reflection of the views held by TRTA, and that no opinions or other statements were taken from TRS that were not factual and/or informational in nature.

## Do you support Texas jobs, businesses, and investments? If yes, you should support TRS!

Pension benefit payments made by the Teacher Retirement System of Texas (TRS) help create and sustain over 91,500 TEXAS jobs! These jobs are in all sectors of the economy from health care and research, to finance and investment, and the service industry. TRS pensioners are a major force in the state's economic engine.

TRS Texas invests in 96% of the 100 largest publicly traded employers in Texas.

TRS runs the 23rd largest fund in the world, and is the second largest return-seeking operation in Texas after Exxon.

The TRS fund now outperforms 75% of other investment funds around the country. Many of the funds that TRS outperforms are smaller, less risk-averse, and have a broader scope of investment opportunities.

In 2011, the TRS pension trust fund earned 15.5%. TRS expects to earn 8% annually over the next 10 years. If the system meets its 8% return expectation, the fund will earn \$8 billion per year or about \$5 million per hour.

TRS has a proven track record. Over the last 25 years and through some of the worst economic downturns in this country's history, the fund's overall rate of return is 9.2%.

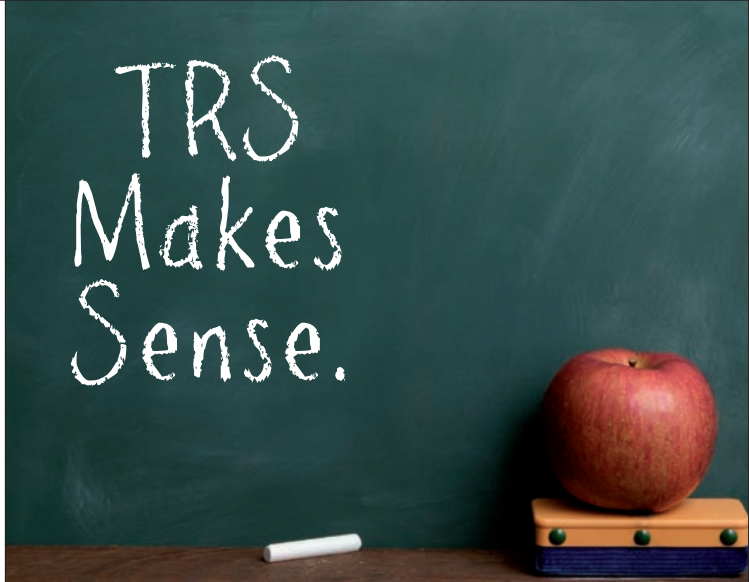
## Do you believe in good public policy? If yes, you should believe in TRS!

Retirement benefits generated an estimated \$640 million in state revenues and \$260 million in local government revenues in 2010.

The TRS Texas defined benefit plan recruits and retains high quality educators, and helps reduce teacher turnover.

When compared to the federal Social Security program, TRS Texas provides a better benefit at nearly the same cost. In fact, the average monthly TRS benefit is 37% higher than the average Social Security benefit.

The Texas Legislature has never taken a pension funding "holiday" for the TRS pension trust fund and TRS has never missed a benefit payment for its members. Since 1937, the fund has paid out over \$83 billion in pension benefits.



TRS  
Makes  
Sense.

## Do you value retirement security? If yes, you should value TRS!

One out of 20 Texans is a member of Texas TRS. Over 1.3 million Texans either pay into or receive a benefit from TRS.

Over 800,000 school employees DO NOT contribute to Social Security. Without TRS, their retirement security is at great risk.

TRS is well-funded, professionally managed, and recognized as one of the best pension plans in the country. The TRS investment staff includes 50 MBAs, 7 PhDs, and 30 CFAs, and has one of the nation's most recognized professional money management teams. Nearly 60% of the \$100 billion TRS pension trust fund consists of investment earnings. This level of money management expertise costs a TRS member an average of \$40 per month. This is far less costly than the fees associated with individual money managers working with private accounts.

TRS provides retirement security at a relatively low cost (about equal to the cost of Social Security for both the employee and the employer).

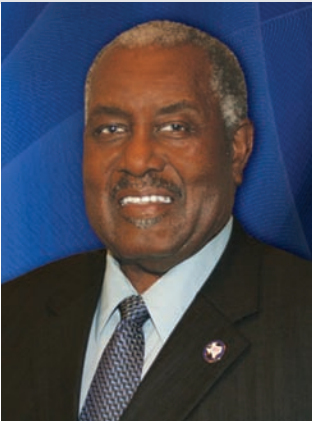
TRS is projected to have enough funds to pay for benefits for its annuitants well beyond the year 2100.



Comments/questions, contact Tim Lee, Executive Director  
800.880.1650 • [tim@trta.org](mailto:tim@trta.org) • [www.trta.org](http://www.trta.org)

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## PRESIDENT'S LINE



TRTA President Herbert Norris

Greetings, and happy holidays to all of my fellow TRTA members! Now is the time to join with our families to enjoy the holiday season. We must also think of our organization as a family. Each one of you is vital to the Texas Retired Teachers Association.

In the new year, we will face important challenges and exciting opportunities. I hope that Tim Lee's article has

invigorated you to inform other TRTA members, family, friends and legislators of the great value of our Teacher Retirement System. I encourage you to use the fact sheet on page 5 to tell the truth about our public pension to everyone you meet.

It is especially important that we understand the differences between defined benefit and defined contribution plans. The TRS Texas pension fund is a defined benefit that you will receive for the rest of your life. We want this plan to be sustained for all of our current and future retirees, for they are members of our educational family as well.

Being vigilant in sharing these facts with others is one important step you can take every day to protect TRS from defined contribution proponents. We would also appreciate any support you are able to give to our charity and sister organization, the Texas Retired Teachers Foundation (TRTF). Right now, the TRTF Legacy Campaign is raising funds to create materials that we can all use to be informed and informative. Our foundation supports numerous causes, and this newest campaign is needed now more than ever! Please read more about this on page 11.

Finally, I hope to see many of you at our upcoming 59th TRTA Annual Convention being held in Houston March 25-27. There will be opportunities to learn more about our legislative goals and receive training for various TRTA volunteer positions. The Convention is a great time to learn how we can work together to be the strongest public education retiree organization in the nation. Always be mindful that there is no "I" in TEAM!

### TRTA Deadlines

January 1, 2012  
Nominations for the E. L. Galjean Service Award

January 15, 2012  
Running for office form

February 1, 2012  
District & Local awards

February 15, 2012  
Reports for Book Project,  
CVS hours & Walks-A-Million Program

March 1, 2012  
Convention pre-registration,  
Local delegate & officer forms

## Membership Winners

### Congratulations to the following members!

Your names were drawn for the prizes below.

TRTA appreciates your support of the association through your membership.

Apple iPad winner Judy Shahan of Fort Worth

Sony laptop winner Jean Dodge of El Paso

Kindle Fire eReader winner Linda Harris of Rockwall

GETO vacation winner Bobby Hayworth of Amherst

1-year subscription to MASA travel assurance winner Cheryl Carpenter of Redmond, WA

La Quinta two night stay winner Enrique Almaraz of Corpus Christi

SAS Shoemakers gift certificate winner Joyce Johnson of Houston

\$100 VISA gift card winners Jewel McCalla of Hawkins and Eva Allard of Jacksboro

*Sony laptop donated by Hearing Aid Express Inc., GETO donated by AMBA, MASA donated by AMBA, La Quinta two night stay donated by La Quinta Inn & Suites, and SAS gift certificate donated by SAS Shoemakers. Apple iPad, Kindle Fire, and two \$100 VISA gift cards donated by TRTA.*

## TRTA Welcomes New Staff Members

The TRTA office recently welcomed several new staff members to our team. As we strive to improve the efficiency of our membership department, TRTA has hired Membership Specialist Brenda Hoisager and Membership Assistant Beth Unite. Brenda and Beth join Devon Beck in the membership department. In Devon's previous position of Bookkeeper, we have hired Terri Johnson.

TRTA members will be proud to learn that this year the TRTA staff supported the Salvation Army Angel Tree program. Each member of our staff selected two children in need and purchased gifts for them. To the right, you will see our Receptionist, Dana Hobdy, posing next to our Christmas tree and red Salvation Army gift bags. The gifts purchased for our angels include toys, clothes, strollers and learning games. We hope we have made a difference in a child's life this holiday season.



# COUNTDOWN TO THE FUTURE

TRTA staff and volunteers are almost ready for our 59th TRTA Annual Convention. Mark your calendars for March 25–27 and join us at the Westin Galleria Hotel (5060 West Alabama) in Houston!

The Westin Galleria is a AAA 4–Diamond hotel overlooking Uptown Houston, connected to The Galleria Shopping Center—the city’s top attraction and the fourth largest shopping center in North America with over 350 stores. TRTA has negotiated a special group rate that ends February 24, 2012. Book as soon as possible, as rooms are filling quickly! Single and double bed rooms are available for \$125. The triple rooms cost \$140 and the quad room rate is \$155. Contact the Westin at 713.960.8100 to make your reservation today.

When you arrive on March 25, you will want to enjoy the first of many special Convention events. The Officers Welcoming Reception begins at 6:00 p.m. and is free. This year, RSVPs are required and attendees must present a ticket to attend. Your RSVP ensures that we will have enough food for everyone and enables us to provide a comfortable environment with enough space to seat all of our guests. The reception will feature the musical entertainment of the Richard Davis International Jazz Quartet.

Following the reception is a Sunday Stroll, hosted by members of District 4. This is a wonderful opportunity to take a walking tour of the Galleria Mall and become familiar with its numerous amenities. Join us at 8:15 p.m. on March 25!

We will begin our day on March 26 with the boisterous oration of bestselling author Joni Rodgers. Joni speaks to a variety of audiences, delivering moving, motivational, and fall-off-your-chair funny keynotes on survivorship. A talented performer and consummate pro, Joni has a high-energy rollercoaster style of speaking that brings laughter, tears, and meaning to events of all kinds.



Joni Rodgers



Champion Sisters

The TRTA banquet is being held on March 26 at 6:30 p.m. and will feature the vocal trio the Champion Sisters. The Champion Sisters—Molly and identical twins Brenda and Sandra—showcase their vocal talents through music ranging from swing to jazz, rhythm and blues to folk, big band to Contemporary Christian and country–western.

The Texas Retired Teachers Foundation will host its annual luncheon on March 26 to raise funds for its three charitable programs benefitting educators of the past, present and future. There is also a legislative luncheon on March 27 to update members about the fight to preserve public pensions. Non–event lunches are also available for purchase (see form on page 8).

District 4 Convention organizers have arranged for several opportunities for entertainment outside of the hotel.

For those arriving early on March 24, the Rockets and Mavericks will be playing at the Toyota Center. You may buy game tickets and a round–trip bus ride for \$45.00. If you would like to attend, your reservations should be made soon. Make checks payable to TRTA District 4 and mail them to Marcy Cann, 1326 Seaspray CT, Houston, TX 77008. If you have questions, call Marcy at 713.410.2147 or email mcann@att.net.

A discounted rate has been secured for TRTA members to attend the King Tut Exhibit at the Museum of Fine Arts. Visit [www.kingtut.org/trta](http://www.kingtut.org/trta) to purchase tickets. There are no plans for group transportation to this attraction. Each person should make his or her own arrangements. The cost for a one–way trip with Yellow Cab for one to six people is approximately \$15.

The play “Annie” is being performed at the Hobby Center in Houston’s Theater District. Ticket prices range from \$35.50 to \$99.00 and can be purchased at [www.tuts.com](http://www.tuts.com) or by calling 888.558.3882. Performances occur on Sunday afternoon and Tuesday night. Each person will need to provide his or her own transportation. The cost for a one–way trip with Yellow Cab for one to six people is approximately \$18.

Memorial Park is also nearby and is an ideal location for playing golf. We hope you will take advantage of the many exciting entertainment and recreational activities in the area! Keep an eye on *The VOICE* and the TRTA web site, [www.trta.org](http://www.trta.org), for updates as they become available. One thing is certain: this is an event you will NOT want to miss! 📧

## CONVENTION SCHEDULE

### Sunday, March 25, 2012

10 a.m. – 12 p.m.	TRTA Board of Directors Meeting
11 a.m. – 6 p.m.	Delegate Certification/Registration
10 a.m. – 6 p.m.	Exhibits
2 – 3:30 p.m.	District Presidents Meeting
3:30 – 5 p.m.	TRTF Board of Trustees Meeting
6 – 8 p.m.	Officers Welcoming Reception
8:15 p.m.	"Sunday Stroll in the Mall"

### Monday, March 26, 2012

6:30 – 8 a.m.	Ticketed Breakfast
8 a.m. – 5 p.m.	Exhibits, Delegate Certification/Registration
8:30 a.m. – 10 a.m.	Opening Ceremonies
10:15 a.m. – 11 a.m.	District Caucus Meetings (Districts 1–10)
11:15 a.m. – 12 p.m.	District Caucus Meetings (Districts 11–20)
12:15 – 1:15 p.m.	Foundation Luncheon or Ticketed Lunch
1:30 – 2:30 p.m.	Breakout Sessions I
2:45 – 3:45 p.m.	Breakout Sessions II
4 – 5 p.m.	Breakout Sessions III
6:30 – 8:30 p.m.	Banquet

### Tuesday, March 27, 2012

6:30 – 8 a.m.	Stilwell Breakfast or Ticketed Breakfast
8 – 9 a.m.	Delegate Certification/Registration
9 – 10:30 a.m.	First Meeting of House of Delegates
10:45 a.m. – 12 p.m.	First Meeting of House of Delegates Resumes
12:15 – 1:15 p.m.	Legislative Luncheon or Ticketed Lunch
1:30 – TBD	Second Meeting of House of Delegates
TBD	TRTA Board of Directors Meeting

# CONVENTION PRE-REGISTRATION FORM

**PRE-REGISTRATION DEADLINE: MARCH 1, 2012**

- ⊙ Mail completed form with payment to: TRTA  
Attn: Accounting • 313 E. 12th St., Ste. 200 • Austin, TX 78701
- ⊙ Banquet, Breakfast and Lunch tickets sold only in advance.
- ⊙ Requests for refunds **MUST** be received in the TRTA office by March 1, 2012. No on-site refunds will be issued.
- ⊙ On-site registration per person \$25.00.

**ONE REGISTRANT PER FORM – PLEASE CHECK ALL BOXES THAT APPLY.**

Name (Last/First)		TRTA ID	
Address			
City		State	Zip
Phone		Email	

### Pre-Registration Fee

<input type="checkbox"/> Pre-Registration (Deadline March 1, 2012) \$20.00 per person	\$ _____
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### Special Events

<input type="checkbox"/> Complimentary Ticketed Event – Officers Welcoming Reception (Sunday, March 25, 2012, 6 – 8 p.m.) Check box if you will be attending the event. Include number of <b>NON-REGISTRANT GUESTS</b> attending. _____	Complimentary Ticketed Event \$ _____
<input type="checkbox"/> Free Guided Tour – Sunday Stroll in the Mall (Sunday, March 25, 2012, 8:15 p.m.) Check box if you will be attending the event.	\$ Free Guided Tour _____
<input type="checkbox"/> Foundation Luncheon (Monday, March 26, 2012, 12:15 – 1:15 p.m.) \$30.00 per person	\$ _____
<input type="checkbox"/> Banquet (Monday, March 26, 2012, 6:30 – 8:30 p.m.) \$40.00 per person	\$ _____
<input type="checkbox"/> Stilwell Retirement Breakfast (Tuesday, March 27, 2012, 6:30 – 8 a.m.) \$22.00 per person	\$ _____
<input type="checkbox"/> Legislative Luncheon (Tuesday, March 27, 2012, 12:15 – 1:15 p.m.) \$30.00 per person	\$ _____

### Optional Meals – If not attending a Special Event

<input type="checkbox"/> Westin Galleria Breakfast (Monday, March 26, 2012, 6:30 – 8 a.m.) \$16.00 per person	\$ _____
<input type="checkbox"/> Westin Galleria Luncheon (Monday, March 26, 2012, 12:15 – 1:15 p.m.) \$18.00 per person	\$ _____
<input type="checkbox"/> Westin Galleria Breakfast (Tuesday, March 27, 2012, 6:30 – 8 a.m.) \$16.00 per person	\$ _____
<input type="checkbox"/> Westin Galleria Luncheon (Tuesday, March 27, 2012, 12:15 – 1:15 p.m.) \$18.00 per person	\$ _____

**REQUESTS FOR REFUNDS MUST BE RECEIVED IN THE TRTA OFFICE BY MARCH 1, 2012.  
NO ON-SITE REFUNDS WILL BE ISSUED. ALL PRICES INCLUDE SERVICE CHARGES.**





**TOTAL REMITTANCE**

\$ \_\_\_\_\_

### Payment Information

Check or money order enclosed payable to TRTA       Please charge my credit card

▼ Credit Card Number      ▼ Expiration

▼ Signature \_\_\_\_\_



**Ameritas Group Dental Insurance • 800.258.7041 • www.trtabenefits.com** • This plan has very generous benefits plus a two year rate guarantee. Through the plan, you and your family will receive comprehensive and flexible dental coverage. The plan provides you the freedom to visit any dentist or specialist when you need care.



**John A. Barclay, Inc. • 800.880.1650** • Professional liability insurance for the classroom. Standard \$1,000,000 policy available for an annual fee of \$39.



**Private Practice Educators Professional Liability Insurance • 512.476.6566** • 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 charge of \$265. Visit [www.trta.org](http://www.trta.org) to enroll.



**Hearing Aid Express • 866.478.8782 www.hearingaidexpress.com** • Statewide network of hearing health care professionals. Member benefits include free hearing tests and a 10% off hearing aid prices.

**Association Member Benefits Advisors • 800.258.7041** • Group Long-Term Care/Home Health Insurance; Medicare Supplement Insurance; First Diagnosis Cancer Insurance; Cancer and Dread Disease Insurance; Single Premium Tax Deferred Annuity; Final Expense Life Insurance.



**Vision Service Plan (VSP) 800.258.7041 • www.trtabenefits.com** • When visiting a VSP network optometrist or ophthalmologist, you will receive 20% off an eye exam and lenses once every 12 months and frames provided once every 24 months after a minimal co-pay. To enroll, contact the number or web site above. To locate a VSP provider, simply visit [www.vsp.com/go/trta](http://www.vsp.com/go/trta) or call 800.877.7195.



**Drury Inn & Suites • 800.378.7946 • www.druryhotels.com** • Receive 5% off at Drury Inn & Suites (discounts are not available during "peak status"). Use the Corporate ID# 311435 by phone or use BizTrip Corporate ID# 311435 online.



**La Quinta Inns & Suites • 866.468.3946 • www.lq.com** • Offers the Texas State rate which is up to 35% off and 15% off rates nationwide subject to availability. Use code "TRTA" for reservations. During certain times of the year, low occupancy may trigger lower rates. Use code "TXSTAT10" and receive 10% off a particular property's best available rate.



**Avis Rent-A-Car • 800.331.1212 • www.avis.com/AvisWeb/html/bridge/go.ex?D404600** • For personal and/or business rentals in making reservations, ask for the best rate and mention Avis Worldwide Discount# (AWD) D404600 to receive up to 25% off the rental.



**Budget Rent-A-Car • 800.527.0700 • www.budgetcarrental.com/budget/assoc/index.html?X885500** • For personal and/or business rentals in making reservations, ask for the best rate and mention Budget Customer Discount# (BCD) X885500 to receive up to 25% off the rental.



**Enterprise Rent-A-Car • 800.736.8227 • www.enterprise.com** • 10% off from an airport location and 5% off from non-airport location. Use code "65TRTA" by phone and code "65TRTA" online and enter corporate code "TEX" on second page.



**AMBA TravelPerx • 800.480.4080 • www.ambatravelperx.com** • Special offers are available on fantastic cruises, resorts, and escorted tour vacations to the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America, and Asia.



**GETO Travel • 877.867.3639 • www.gettravelop.com** • Preview all of the "off season" travel-related programs. Up to 8 days/7nights plus transportation and food at a one-time cost of \$349 (if reserved online) that covers up to 8 people, not \$349 per person and \$369 if reserved by phone. Use TRTA Eligibility# 755.



**Apple Products Discount • 877.377.6362 • www.apple.com/epstore/amba** • Members qualify for preferred pricing on the latest Apple products and accessories. Program benefits include special member discounts on products, quarterly promotions, free standard shipping on orders over \$50, online custom product configuration, and more. Use code "AMBA." Discounts not available on all items. Check with Apple by phone or online to verify discounted items.



**Dell Computers • 800.695.8133 • www.trta.org** • Special pricing under their Employee Purchase Program. Online and by phone use the TRTA ID "KS41515384" code.



**Acadian On Call • 800.259.1234 • www.acadianmedicalalerts.com/trta.html** • You may call Acadian representative Cindy Alleman directly at 210.787.9699. Acadian On Call provides medical alert systems to over 19,000 subscribers nationwide and ranks in the top 10 medical alarm companies in the U.S. Use or mention the promotion code "TRTA" and receive free shipping!



**Medical Air Services Association • 800.258.7041 • www.trtabenefits.com** • MASA is an international emergency assistance association designed to return a person home after an illness or an injury.

**Stroke Scan, Inc. • 866.935.7226 • www.strokescaninc.com** • Mobile units available to perform four health screenings (3 vascular for \$135 and 1 bone density for \$25).



**1-800-Flowers Discount • 1-800-FLOWERS.COM!** • Save 15% off and use code "AMBA" to receive discount.



**Reverse Mortgage Solutions • 800.809.0528** • TRTA members now have access to a Reverse Mortgage Program provided by Reverse Mortgage Solutions. Members will receive a credit for their appraisal (approximately \$450) as well as a \$200 general credit at closing. Members will have the ability to choose from several different loan structures in order to find the one that best suits their situation.

# AGE WELL – LIVE WELL

Caring Lasts a Lifetime



The aging of Texas' population is one of the most important demographic trends affecting local communities and our state. The 65 and older population is projected to grow at 184% during the next twenty years. Our ability to "age well" is influenced by our awareness of issues and resources, adopting healthier lifestyles and staying engaged.

To help Texans prepare in these key areas, the Texas Department of Aging and Disability Services (DADS) developed the Age Well – Live Well collaborative community initiative. Through regional Age Well - Live Well initiatives, DADS and local organizations work together to provide area residents with information and programs to help meet the challenges of aging.

Age Well – Live Well focuses on:

- Improving the physical health of older adults, people with disabilities, their families, and the community.
- Providing opportunities for residents to volunteer with older adults and people with disabilities.
- Creating awareness of aging issues and resources offered through Age Well – Live Well partners and the aging and disability network.
- Engaging the community in collaborative partnerships that benefit all.

A key issue addressed through Age Well - Live Well programming is caregiving, which will more than likely affect all of us in some way as we look for resources to help a family member or friend. Important caregiving resources, programs and information are available through:

- Area Agencies on Aging: 800.252.9240
- Elder Care Locator: 800.677.1116
- DADS Consumer Rights and Services: 800.458.9858 x 4

Age Well - Live Well partners, the Texas Respite Coalition, Senior News and DADS Access and Intake, developed a Respite Tip Calendar that provides valuable information on a variety of caregiving issues and needs. To receive a free copy of this calendar or additional information about how to become involved with Age Well – Live Well, visit [www.dads.state.tx.us/silverlining/](http://www.dads.state.tx.us/silverlining/) or call at 800.889.8595.

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# OUTLOOK



## LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

### THANK YOU FOR YOUR SUPPORT

TRTF has raised \$60,000 since November!  
11

### SCHOLARSHIPS & GRANTS ARE READY

Applications are available online now!  
12

### DONATE TODAY!

Donation card on the back of *The VOICE*  
12

## THANK YOU FOR YOUR SUPPORT

Because of you, TRTF has raised \$60,000 since November! Numerous donations were made by local units, districts, and individuals who designated their gifts for student scholarships, classroom assistance grants, "A Helping Hand" or our newest venture, The Legacy Campaign.

Thousands of you responded to the letter the Foundation mailed in November, telling you about efforts being made to convince legislators that the TRS defined benefit plan cannot be sustained. TRTF supports the preservation of your lifetime annuity – not just for you, but for future retirees as well!

Your donation goes towards creating factual resources that may be used by all TRTA members and public education retirees in Texas. It is our responsibility to inform the public and our legislators of the value of TRS and the important legacy that education retirees leave behind. It is with these resources that we will protect your financial security and support the profession that impacts every child.

There is still time to respond and make your tax-deductible donation. Please contact Cindee Sharp at 800.880.1650 ext. 107 to learn more or see our donation card on the back of *The VOICE*. Thank you for making 2011 a successful year! Your generosity is appreciated and makes a difference!

## DID YOU KNOW?

Since October 2010, the Texas Retired Teachers Foundation has given \$19,000 in grants to 21 individuals through the "A Helping Hand" program! Help is available for TRS annuitants who need financial assistance to overcome critical emergencies. If you or someone you know could use a helping hand this holiday and winter season, please contact us at [help@trtf.org](mailto:help@trtf.org) or 1.800.880.1650 ext. 107. All applications are confidential.





# The VOICE

Send address changes to:  
Texas Retired Teachers Association  
313 E. 12th Street, Suite 200 | Austin, TX 78701-1957  
800.880.1650 | www.trta.org

## TRTF SCHOLARSHIP & GRANT APPLICATIONS ARE READY!

The 2012 TRTF Student Scholarship and Classroom Assistance Grant applications are now available. 10 \$500 student scholarships and 10 \$500 classroom assistance grants will be awarded for the coming school year. Student Scholarships are open to education majors attending a college or university in Texas for the 2012-2013 school year. Applicants must also be related to a member of TRTA. Classroom Assistance Grants are open to all Texas public school teachers. An applicant must write a description of a classroom project or program that enhances the learning environment for his or her students. The deadline for receiving applications is Thursday, February 23, 2012. Recipients will be announced at the 59th TRTA Annual Convention in Houston during the Foundation Luncheon, but do not have to be present to win. Electronic versions of the applications are available by email (info@trtf.org) or through our web site at [www.trtf.org/index.cfm/scholarships-grants](http://www.trtf.org/index.cfm/scholarships-grants). If you require a hard copy, please call Cindee Sharp at 800.880.1650.

## TRTF READIES FOR THE 59TH TRTA ANNUAL CONVENTION

As you make your plans to attend the 59th TRTA Annual Convention in March, please consider attending our annual Foundation Luncheon. We would love to have you as our guest on March 26, 2012. Tickets are \$30, and may be purchased when you submit your convention pre-registration form (see page 8). It is common for individuals, districts, and local units to present gifts to the Foundation at the end of the luncheon, resulting in a rousing display of generosity. If you will be attending the luncheon and making a donation, you may complete a form to include a personal message. Many attendees take this opportunity to honor a current member of TRTA or to memorialize a retiree or family member who was dear to them. Forms will be available at your luncheon table, or in advance through our e-newsletter *The Ledger*. Bring your form and your donation forward to the podium on March 26 and your message will be announced. For the second year in a row, the Foundation will be hosting a training session during the convention. We hope to see many local Foundation representatives and district liaisons there! Details will be available in the next issue of *The VOICE*.

If you prefer to make your donation online using a credit card, please visit [www.justgive.org](http://www.justgive.org) and do a search for the Texas Retired Teachers Foundation.

TEXAS RETIRED TEACHERS FOUNDATION

# OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TEXAS RETIRED TEACHERS FOUNDATION

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