



City of Houston with Constitutional Amendment Election to be held on November 3

[borrowed from Dennis Paul's September Newsletter]

The city of Houston will hold elections for Mayor and city council seats.... Mayoral candidate information can be obtained through web searches or by visiting a particular candidate's web page. The election is officially nonpartisan and if no candidate wins a majority of the vote, a runoff will be held on December 12. [If you are not registered the last day to register to vote is October 5.]

The Election Ballot will offer
7 Constitutional Amendment Propositions explained as follows:

Proposition 1 - SJR 1

"The constitutional amendment increasing the amount of the residence homestead exemption from ad valorem taxation for public school purposes from \$15,000 to \$25,000, providing for a reduction of the limitation on the total amount of ad valorem taxes that may be imposed for those purposes on the homestead of an elderly or disabled person to reflect the increased exemption amount, authorizing the legislature to prohibit a political subdivision that has adopted an optional residence homestead exemption from ad valorem taxation from reducing the amount of or repealing the exemption, and prohibiting the enactment of a law that imposes a transfer tax on a transaction that conveys fee simple title to real property."

Proposition 2 - HJR 75

"The constitutional amendment authorizing the legislature to provide for an exemption from ad valorem taxation of all or part of the market value of the residence homestead of the surviving spouse of a 100 percent or totally disabled veteran who died before the law authorizing a residence homestead exemption for such a veteran took effect."

Proposition 3 - SJR 52

"The constitutional amendment repealing the requirement that state officers elected by voters statewide reside in the state capital."

Proposition 4 - HJR 73

"The constitutional amendment authorizing the legislature to permit professional sports team charitable foundations to conduct charitable raffles."

Proposition 5 - SJR 17

"The constitutional amendment to authorize counties with a population of 7,500 or less to perform private road construction and maintenance."

Proposition 6 - SJR 22

"The constitutional amendment recognizing the right of the people to hunt, fish, and harvest wildlife subject to laws that promote wildlife conservation."

Proposition 7 - SJR 5

"The constitutional amendment dedicating certain sales and use tax revenue and motor vehicle sales, use, and rental tax revenue to the state highway fund to provide funding for nontolled roads and the reduction of certain transportation-related debt."

Voting by Mail

Voting by-mail is an option for registered voters if you are 65 on Election Day. But it also is available to any voter who plans to be out of county during the election period or if disabled. And the beauty is there's no voter ID required for this method. Both Harris and Galveston Counties are ready to get your application. Go to harrisvotes.com; click on "voting by mail" or, if you live in Galveston County, go to galvestonvotes.org; click on "THIS ELECTION" for information or "RESOURCES" to print out a copy of the application to vote by mail. Do it this soon; your completed application must be in the County Clerk's office by Friday, **October 24** and your completed ballot must be in the Clerk's office by election day. Here are the respective addresses:

Stan Stanart, Harris County Clerk, Attn: Elections Division P.O. Box 1148, Houston, TX 77251-1148	Dwight D. Sullivan County Clerk P.O. Box 17253 Galveston, TX 77552-7253
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Sample ballots are available at voteharris.org or at "Galveston County Clerks' Office" as well.

Early Voting Begins October 19

Early Voting Hours of Operation

October 19 - October 23:

8:00 a.m. – 5:00 p.m.

October 26 - **October 30:**

7:00 a.m. - 7:00 p.m.

Last day of early voting

Early voting locations should soon be available on harrisvotes.com. For the Clear Creek area the early voting location will likely remain at the Freeman Branch Library, 16616 Diana Lane. Locations for Galveston County are currently on display at galvestonvotes.org. showing the following locations for early voting:

Dickinson Community Center

2714 Highway 3,
Dickinson, TX

Bacliff Community Center

4503 11th Street,
Bacliff, TX

Kemah Community Center

Highway 146 & Harris Avenue
Kemah, TX

The North County Annex (Court Room)

174 Calder Road
League City, TX

Friendswood City Hall (2nd Floor)

910 South Friendswood Ave
Friendswood, TX

Remember: Only a driver's license, passport, hand gun license, military ID or citizenship papers are acceptable as the now required voter ID.

“NEW” from Galveston County Clerk’s office:

“We can now receive ballot by mail applications via email.

In order for us to accept these applications, they must have an "original signature..." This means that you will need to print an application, fill it out completely, sign it and scan it before submitting it to us as an attachment to your email. When completing any Ballot by Mail Application please make sure you tell us if you are requesting all the ballots for a given year (e.g., an annual ballot by mail) or one for just one specific election. You must also specify the reason you are requesting a mail ballot (age, disability, etc.).

You may send us an application for a ballot by mail anytime during the year. If you want to vote by mail in just one specific election please specify which one. If you want a ballot by mail for every election during the year please check "Annual Application" in box 6a of your application.... Once the ballots have been programmed we will send yours to you within one business day.

Web Page Created for the Repeal the WEP

adapted from Tim Lee, *Inside Line*, 8-5-15

The Windfall Elimination Provision (WEP) has been a thorn in retired educators’ sides for far too long. First implemented in 1983, the WEP prevents retired educators, as well as policemen and firefighters, from receiving the Social Security benefits they earned. TRTA has developed a web page specifically dedicated to repealing the WEP. **Just go to trta.org; click on “LEGISLATION” at the top of**

the page and choose “Help us repeal windfall elimination provision.” Scroll down and find the Congressional Representatives who have and have not co-sponsored HR 711, a bill that proposes to repeal the WEP.

On the “YES’ list you will discover Clear Lake HS graduate Pete Olson [R - Sugar Land, Dist. 22]

<http://olson.house.gov>, phone: (202) 225-5951.

On the “NO” list you will find Randy Weber

[R-Galveston, Dist. 14] <http://weber.house.gov> , phone:

(202) 225-2831 and **Brian Babin** [R – Woodville,

District 36] <https://babin.house.gov>, phone: (202)

225-1555.

For those who prefer to write a formal letter here are the addresses:

Congressman Pete Olson

2133 Rayburn

Washington, DC 20515

Congressman Randy Weber

510 Cannon House Office Building

Washington, DC 20515

Congressman Brian Babin

316 Cannon House Office Building

Washington, DC 20515

I suggest the following action for CCART

members: For those who live west of Hwy 3 email or call Congressman Olson office and express some appreciation for co-sponsoring HR711. For those east of Hwy 3 email or call Congressman Babin’s office and ask why the negative position. For those in Galveston County email or phone Congressman Weber and express your disappointment for his tardiness and provide reasons for your concern. But there’s more that could be done. Tim Lee implores us to share TRTA special web page with your fellow educators and family members. If their Congressman has not co-sponsored HR 711, please contact them and encourage them to do so.

Remember the WEP is a national issue, and repealing it requires action from your Congressman, NOT your Texas Senator or Representative.

The WEP is designed to eliminate the “windfall” of Social Security benefits received by beneficiaries who also receive a pension based on work not covered by Social Security. 95% of educators in Texas do not pay into Social Security through their school districts. Whenever one of these educators works in a field that pays into Social Security, such as working in an alternative field before or after becoming an educator or working a summer job, they

are subject to be penalized by the WEP. On average, the WEP reduces TRTA members' monthly incomes by \$400. These reductions are very significant for retirees who live on fixed monthly incomes.

Fortunately, a solution has arrived. **HR 711, also known as the Equal Treatment of Public Servants Act, would reduce the WEP's penalties on current retirees by as much as 33%. Future retirees would see the WEP reduced by as much as 50%!**

Congressman Kevin Brady (R – The Woodlands) introduced HR 711 in Feb. and the bill is currently sitting in Brady's House Committee on Ways and Means. The bill requires more co-sponsors to advance. Help us create a national movement to repeal the WEP by supporting HR 711. Use this web page to find your Congressman, and implore them to support HR 711. Additionally, contact your friends and family members outside of Texas and ask them to contact their Congressmen about HR 711.

The only way we can change the WEP is through congressional action. **We need Congressmen from across the United States to co-sponsor HR 711.**

Critical Issues for Educator Retirees Coming in 2016-17

based on Tim Lee, *Inside Line*, 7-31-15

The next two years could very well determine the future of TRS-Care and a possible COLA, and your involvement is paramount to TRTA's success. The TRS-Care crisis is still relevant even though TRTA was able to secure **\$768 million** towards the health care program last session. More than 240,000 retired educators rely upon the health care program provided by the Teacher Retirement System of Texas (TRS). The funding provided by the 84 session will keep TRS-Care benefits and premiums stable for the next two years, but TRTA will need to ask the Legislature for upwards of \$1 billion in 2017 to keep the program solvent.

The crux of this issue is based on the funding disparity between active teacher payroll, which is a primary source of income for TRS-Care, and rising healthcare costs, including skyrocketing prescription drug prices. Since active teacher salary is not related to medical expenses and does not increase at the same rate, TRS-Care is in need of a fundamental change in its funding structure.

Marcy Cann is one of the 21 members of the TRTA Legislative Committee that will be busy this next year educating Senators and Representatives about TRS-Care funding issues.

Currently we are waiting to know just which senators and representative will be a part of the special **study group** charged by last Spring's Legislature to study ways to improve and sustain TRS-Care. Tim Lee will send out a special *Inside Line* as soon as those names are announced.

The fight For a COLA will Continue.

The 84th Legislative Committee spoke extensively about the need to provide a cost-of-living increase to TRS annuitants who did not receive one in 2013, and how to best protect defined benefit plans. The Texas Legislature missed an opportunity to provide a cost-of-living adjustment (COLA) during the 84th Legislative Session, and the Legislative Committee will actively pursue a COLA for retirees in 2017.

Your Defined Benefits Plan will be defended.

TRS was recently attacked by the Texas Public Policy Foundation (TPPF). In an unwarranted attack, James Quintero stated that defined benefit plans "run contrary to sound budgeting principles that stipulate that taxpayer-funded programs should be predictable, viable and not reliant upon gimmicks or market conditions." While his article was met with little fanfare, these types of attacks can create doubt in the minds of legislators about the viability of our pension plan.

TRTA responded with force in the Fort Worth Star-Telegram. The Legislative Committee is well aware of the dangers and pitfalls associated with groups like TPPF who want to strip you of your hard-earned benefits, and our team will work hard to protect your retirement security.

Tim Lee defends the Defined Benefits Plan in the Ft. Worth Paper

Tim Lee, Ft. Worth *Star-Telegram*, 7-22-15

James Quintero of the Texas Public Policy Foundation recently painted a bleak picture of the Texas public pension fund. ("Texas' \$57 billion public pension problem," Sunday)

Quintero asserted that a June report from the Pension Review Board is an indictment against Texas public pensions, and the fund can only be saved by "massive tax increases or some other painful course correction."

His assertions not only are false and misleading, but also a gross mischaracterization of public pension funds. His statements are a disservice to the 2 million dedicated policemen, firefighters, teachers and other state and local employees.

The Teacher Retirement System of Texas is the primary source of retirement security for teachers, principals, superintendents, school bus drivers, school administrative personnel and cafeteria workers. It has been so since 1937.

Even though Quintero did not directly address TRS in his article, his comments are most certainly directed at the agency, as it makes up more than half of all covered public employees in Texas.

The crux of Quintero's argument is that because state agencies like TRS do not have enough money on hand to cover all of the liabilities of pension plans, the agencies are using "wildly unworkable systems.

Quintero stated that defined benefit plans "run contrary to sound budgeting principles that stipulate that taxpayer-funded programs should be predictable, viable and not reliant upon gimmicks or market conditions."

He's wrong. Last year, TRS' investments saw an \$18 billion return and paid out \$8.5 billion in retiree annuities. The average monthly annuity for our retired educators is \$1,995. One out of every 20 Texans is a participant in TRS.

TRS is supported by contributions from the state (taxpayer dollars), active employees and, most significantly, investments. In fact, investments account for more than 64 percent of the value of this \$130 billion fund, more than three-fifths of the pension fund's revenue.

Quintero led his readers to believe that public pension funds like TRS are outdated and a losing proposition, but he couldn't be more wrong. While many private organizations are moving toward defined contribution plans like 401(k)s to save their owners money, defined benefit plans are blossoming.

Defined contribution plans are much more expensive to manage than defined benefit plans. They waste tax dollars on a more inefficient system.

Also, defined contribution plans for retirees who do not receive Social Security is tantamount to abandoning them entirely, as funds eventually run out after the person retires. Ninety-five percent of our public school employees do not participate in the federal Social Security program.

Texas and all its educators would have to send almost \$2 billion per year to Washington, D.C., if they were covered by Social Security. As a result of two federal provisions (the Government Pension Offset and the Windfall Elimination Provision), our public education retirees rarely receive Social Security benefits, including spousal or survivor.

The TRS defined benefit plan is a great bargain for the taxpayers of Texas and provides a modest but reliable retirement for our public educators. Abandoning the plan for public retirees in Texas would create far more problems than it would solve. We believe Quintero's time is better spent trying to improve retirement security for all Americans, not robbing dedicated school employees of a benefit they have paid into their entire career.

Debbie Dearing Nicks, Lamar University, wrote the following comment to the above Star-Telegram editorial:

Kudos to Tim Lee for setting the record straight on defined benefit pension plans for Texas public school retirees. Defined pension plans allow retirees to plan for the future based on a consistent monthly income that would not be possible with contribution based programs. Not convinced? Just ask any college professor that chose the optional contribution based pension program what happened to their standard of living in retirement after the 2007-2008 stock market plunge. The Teacher Retirement System is healthy, actuarially sound, and meeting the needs of retirees. TRS defined benefit program is working and should be a model for others to follow.

Contact Your Legislators

Sen. Larry Taylor - 512-463-0111
League City - 281-332-0003
larry.taylor@senate.state.tx.us

Rep. Dennis Paul - 512-463-0734
NASA area 281-488-8900
Dist. 129 area north of Clear Creek
dennis.paul@house.state.tx.us

Rep. Greg Bonnen - 512-463-0729
League City - 281-338-0924
Dist. 24 - area south of Clear Creek
greg.bonnen@house.state.tx.us

Rep. Ed Thompson - 512-463-0707
Pearland - 281-485-6565
Dist. 29 - area of Pearland/Alvin
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Rep. Wayne Faircloth - 512-463-0502
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