

 <p>vol. 12 no.1 Clear Creek Assoc. of Retired Teachers, Editorial Board: Ginny Darling, &amp; Vee &amp; Frank Stansfield, Randy Elms, Chair, James Bailey</p>	 <p>Sept. 23, 2014</p>
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## Candidate Lineup for November 4

### State Representative District 129

Republican **Dennis Paul** [dennispaul.com]  
Paul has visited at CCART meetings several times.  
Democrat **John Gay** (johngayfortexas.com)  
Gay is a 40-year Webster Attorney.

### State Representative District 23

Republican **Wayne Faircloth** (votefaircloth.com)  
Faircloth is a State Farm Agent in Dickinson.  
Democrat **Susan Criss** D (votesusancriss.com)  
Criss was a district judge in Galveston County for 15 years.

### Congressional District 14

Republican **Randy Weber**, (randyweber.org )  
Weber is a former state legislator supported by conservatives.  
Democrat **Donald Brown** (donbrown4tx14.org)  
Brown is a Vidor mortgage broker.

### Congressional District 22

Republican **Pete Olson** (olsonforcongress.com)  
Olson is a graduate of Clear Lake High School.  
Democrat **Frank Briscoe** (briscoeforcongress.com)  
Briscoe is an architectural conservator in Ft Bend County.

### Congressional District 36

For voters who live south of Ellington, east of Highway 3 with the exception of a narrow strip from Bay Area Boulevard to Pineloch east to Diana, you are part of Congressional District 36.

Republican **Brian Babin** (babinforcongress.com)  
Babin is a dentist and Woodville mayor.  
Democrat **Michael Cole** (michaelcole.us)  
Cole is a teacher in Orange with hopes for a history phd.

### Lieutenant Governor (2 State Senators)

Republican **Dan Patrick** (danpatrick.org)  
Democrat **Leticia VanDeputte** (leticiavandeputte.com)

For Sen. Larry Taylor, Reps. Greg Bonnen and Ed Thompson: No Challengers

Elected in 2012 for a 4-year term Republican **Senator Larry Taylor** (larrytaylor.com) need not be on our ballot until 2016. For **Rep. Greg Bonnen** in Dist. 24 and Pearland/Alvin **Rep. Ed Thompson** in Dist.29 no Democrat chose to run against them this time.

### Governor

Republican **Greg Abbott** (gregabbott.com)  
Democrat **Wendy Davis** (wendydavistexas.com)

### U.S. Senator

Republican **John Cornyn** (johncornyn.com)  
Democrat **David Alameel** (alameelforsenate.com)

## 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 **voteharris.org**; click on "voting by mail" or, if you live in Galveston County, google "**Galveston County Clerk's Office**;" click on "Elections Division" to print out a copy of the application. Do it this week; 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:

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

## Early Voting Begins October 20

### Early Voting Hours of Operation

October 20 - October 24:

8:00 a.m. - 4:30 p.m.

October 25:

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

October 26:

1:00 p.m. - 6:00 p.m.

October 27 - **October 31**:

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



The Clear Creek area early voting location remains at the Freeman Branch Library, 16616 Diana Lane. Remember: Only a driver's license, passport, hand gun license, military ID or citizenship papers are acceptable as the now required voter ID.

## **Tim Lee says: Mark your calendar now and be sure to get out and Vote!**

Tim Lee, *Inside Line*, 8-26-14

The biggest impact you can make in your future is through the power of the ballot. Elections for many senators and all representatives are occurring during October-November.

**Remember: the last day to register is October 6 with early voting beginning October 20 and formal election day on November 4.**

Consider organizing a group of your fellow retirees, TRTA members, family and friends and caravan to the polling location together. If you vote early, you can vote at any location within your county! Begin studying the candidates that are running for office in your district now.

### **A message from Austin RTA's Tom Rogers on SB1458, 9-10-14**

Last session the legislature passed SB 1458 setting up funding for a 3% raise to TRS retiree annuities for those that retired before 2004. This law required the state to increase the legislative funding contribution from 6.4% to 6/8% for 2014 and 2015. It also increased the funding ratio and achieved actuarial soundness enabling the raise for over 195 thousand retirees. This action has allowed the TRS investment team to place more money in profitable investments. I have received assurance from TRS leaders that the fund is now over **\$130 billion** and growing.

It is important to note, however, that the continued well-being of the fund is not really assured until the 2014-15 session of the 84th legislature passes a bill that continues the 6.8% annual contribution rate for the next biennium 2016-2017 and on. The other provisions of SB 1458, increases in the contribution from the actives and increases from the school districts, hinge on this provision. If we do not get the cooperation from the legislature for all the increases in funding to the TRS fund, then future raises would be out of the question. **So this should be our number one priority!** TR

Tom Rogers also included the public notice of the Senate Finance hearing scheduled for 10am, September 24:

PLACE: E1.036 (Finance Room)

CHAIR: Senator Jane Nelson

Invited testimony only.

The Senate Finance Committee will hear invited testimony from the Legislative Budget Board (LBB). The LBB will give presentations about major cost drivers for the state budget. The topics will include:

- Public Education Higher Education
- Medicaid Mental Health
- Transportation Water
- Employee Retirement Systems
- **Teacher Retirement System**

### **Director Lee Testifies at TRS Board at June Meeting**

Tim Lee, *Inside Line*, 6-10-14

In June, the Teacher Retirement System of Texas (TRS) held its regularly scheduled meeting of the Board of Trustees to discuss various issues, including the TRS-Care retiree health insurance program and the TRS-Active Care active employee health insurance plan. At the time the TRS trust fund had \$126 billion, the most amount of money that has ever been held in trust for our public education retirees in the history of the fund's existence.

TRTA Executive Director, Tim Lee, had the opportunity to testify at the meeting, sharing his appreciation of the great work the TRS staff does to maintain and grow the pension fund as well as the concerns of TRTA members about the impending shortfall to the TRS-Care retiree health insurance program. Tim also expressed his support for the active educator community and their health care plan, TRS-Active Care, which is also in need of additional funding.

Several members of the TRS Board of Trustees made impassioned statements about the Texas Legislature's role in funding both health care programs and their own role in providing support for both active and retired teachers. Although Texas statute prohibits TRS and the trustees from advocating a position or lobbying the government, the sentiment expressed by these board members was uplifting. They expressed a spirit of cooperation as TRS, the Legislature, and TRTA work together to preserve the health care plans and minimize hardship on retirees and active school personnel.

## TRTA Attacked by Conservative 501C(4) Empower Texan\*s

Tim Lee, *Inside Line*, 7-18-14

### Time to Set the Record Straight TRTA Members Being Called to Action!

With this screaming headline *Inside Line* in July called for action over a recent blog post written by **Empower Texans (a conservative think tank well known for its political activism)** regarding the TRS-Care retiree health insurance funding crisis portrayed the fund's shortfall as a battle between political factions, and misrepresented several key facts in the ongoing quest to adequately fund the program. The blog accused the TRTA of agreeing "with the big spenders," and deciding that "state money to fund video game production and subsidize billion-dollar blockbuster movies took priority over healthcare for retired teachers."

The negative message in the attack blog is the kind of rhetoric that your elected official WILL hear before and during the 84<sup>th</sup> Legislative Session. Armed with the FACTS, TRTA will act to protect the interests of current and future education retirees.

This conservative blog post focused on the non-passage of several amendments presented in 2013 to defund other state programs, but they **FAILED TO MENTION THE "KEY" PIECE OF LEGISLATION** that was negotiated for months, which offered far more significant long-term financial benefits to TRS-Care—Senate Bill 1458. Senate Bill 1458 passed both houses of the Texas Legislature unanimously, without a single dissenting vote.

**The TRS-Care funding crisis is not unexpected. It is a direct result of TRS-Care's funding stream being based on active educator payroll instead of medical trends and cost drivers.** This has been an issue for TRS-Care for many years, and this is not the first time that the Legislature has had to reassess the funding structure. In 2005, changes made to TRS-Care included the addition of contributions from school districts, for example.

\* A 501C(4) non-profit is similar to a political action committee (PAC) except its presumed role is to do "social good." Empower Texas rates and then supports candidates that work to lower taxes & support school choice. Funding comes largely from a grant-giving body in which donors can distribute funds to various right-wing organizations without revealing their identity.

☞ Center for Media & Democracy

The Texas Legislature made the pension fund a priority in 2013. During the 83<sup>rd</sup> Legislative Session, TRTA met with all elected officials, Republicans and Democrats, and all active educator groups to create Senate Bill 1458. **As a result of our efforts and those of the legislators who helped us, the Teacher Retirement System of Texas (TRS) pension plan is the best in the state and one of the best funded in the nation.** TRS is now actuarially sound and was able to provide the first permanent cost-of-living increase for 200,000 members since 2001. The system, which faced a shortfall in the multi-billions, is now nearly \$130 billion strong, and can pay for the pension benefits of all of its 1,300,000 participants. TRS-Care was also impacted financially by Senate Bill 1458. The passage included the following changes to the program:

- Requires a future retiree to meet the Rule of 80 with a minimum age 62 in order to participate in TRS-Care 2 or 3;
- Any active member who retires prior to age 62 will have access to TRS-Care 1 and will be able to join TRS-Care 2 or 3 at age 62; and
- This TRS-Care provision grandfathered any current active member who meets the Rule of 70 (combination of years of service and age equal 70 or more) or who has at least 25 years of service as of September 1, 2014.

As TRS Executive Director Brian Guthrie testified during the joint hearing of the House Appropriations and Pensions Committees, those changes will impact the financial health of TRS-Care for the long-term. In the short-term, **TRTA needs legislative champions who are sincere about helping us address the impending \$875 million shortfall that will hit TRS-Care in the 2016-17 biennium. Just as the Texas Legislature prioritized the TRS pension fund in 2013, they must now prioritize the TRS-Care retiree health insurance program. We are asking our legislators to:**

- Take a firm position on fully funding TRS-Care now and in the future;
- Ensure that current TRS-Care participants have affordable, accessible health care throughout their retirement years;
- Provide the funding plan necessary to ensure TRS-Care is accessible upon retirement to current active educators who pay in a portion of their salary to help fund the program; and

- Reject any attempts by outside groups to hijack this issue and play politics with retired school employees' health care.

**As TRTA works with the Legislature, active educator groups and any organization that wants to help find the funding necessary for TRS-Care, we WILL develop a solution that does not place the entire burden of resolving the nearly \$1 billion shortfall on the backs of retirees with fixed incomes!**

**For 60 years TRTA has been the ONLY group in Texas exclusively dedicated to protecting the retirement benefits of all current and future public education retirees in the state**

TRTA has NO HIDDEN AGENDA and will work only for the best interests of our members and every retiree and pre-retiree in Texas. Anyone who believes in TRTA's mission to promote and develop good public policy should stand up for us and REJECT THIS ATTACK on our 80,000 members. TRTA does not have a political action committee. TRTA does not back candidates for office financially, and TRTA does not "score" legislators on their votes!

Our ONLY interest is in creating the best outcome for all retirees and future retirees who have paid into both TRS and the TRS-Care program their entire careers and deserve to receive what they have earned.

TRTA is NOT an attack group. Our members are educated and dedicated public servants. As an organization, we support legislators and their efforts. Our members know that the way to achieve success through the legislative process is to find common ground. We meet in good faith to educate legislators on the issues, and offer real solutions to very challenging circumstances in an honest and ethical way.

**Our public education RETIREES ARE NOT PAWNS in a political game. Resolving the TRS-Care funding crisis will not be done through tricky catchphrases and political spin.** Our strength as an organization is not rhetoric, nor is it money. Our strength is our ability to represent our issues factually, and to create and support legislative action that is in the best interests of current and future retirees — as well as Texas taxpayers.

**Making policy decisions that impact retired school employees is a matter of state business; but messing with retirees to score political points is more than bad form — it is detrimental to any public servant's political career....**

### **Time to Take Action!**

TRTA is 80,000 members strong. Our members dedicated their lives to Texas school children, and they believe in the legacy of Texas public education. Now, our members' efforts to protect their own benefits are being attacked....

**Members, this is an immediate call to action. Let's do what we always have done best: EDUCATE.**

**This is your life's work!**

Now is the time to organize and get involved. Many elected officials are in their home districts and are open to hearing from their constituents about the work they will need to do next session....

This one blog post demonstrates that there are many outside interests that do not align with protecting retiree benefits. TRTA members must be vigilant. There are elections still to come. Your power is in your vote. Are YOU going to take action?

Make sure the person you send to Austin knows you will not be bullied and that attacking the organization that you formed, support and believe in represents your interests! **There are 1.3 million Texans who are a part of TRS. We have the power. Let's make sure we use it to ensure the integrity of our TRS benefits—you have earned it!**

**Tim Lee gives tutorials on TRS-Care TRS –Care faces a funding shortfall of \$1 billion by the 2016-17 biennium. If nothing is done to protect the program and its participants, retirees could be facing dramatically increased premiums, loss of benefits, or both!**

The TRS Retiree Advisory Committee met with the TRS staff to discuss the current status of TRS-Care and several of the options that TRS is reviewing as potential solutions to help the program's funding crisis and address its long-term solvency.

It is important to understand when discussing the options for TRS-Care that the program is viewed as a **three-legged stool**. What this means is that there are three areas of the program that can be changed that will impact its funding: **(1)** benefits/eligibility (including how benefits are managed); **(2)** retiree premiums; and **(3)** other contributions (state, school district, active employee, federal).

Throughout June Tim Lee carefully explained all three legs of the TRS-Care looming shortfall in six *Inside Lines*. All six are accessible at TRTA.org. Just click on "Legislative Update" and scroll down to "TRTA Policy Discussion, TRS-Care, Day 1" and click.

