



El Paso Retired Teachers Association

GRAPEVINE

March 2019 - Volume 5 - Issue 6



#Raise The Base is the call of retired teacher across the State for our Legislators to fix the problems with our retirement fund, allow us a much needed cost of living raise, and insure the solvency of our healthcare. We have included 3 pages of information in this issue so you will be informed but we need you to get involved and contact your State Legislators now.

Protect Your Safety

A rise in class-action lawsuits filed by consumers over deceptive pricing practices have been ongoing since 2014. The timeless strategy used by retailers is to get the consumer to buy impulsively rather than mindfully. A sale sign causes a physiological arousal in our brain and often clouds our reasoning. We become less rational and as a result often make bad shopping decisions. The following are sales practices that are used to snag consumers:

* Doorbuster Deals

Stores open early to offer huge discounts on popular products such as electronics. These products are sold in limited quantities. The goal of these special low-price deals is to get customers to rush into the store to buy the sale items then continue shopping for other items that bring in bigger profit margins.

* Buy One, Get One

These are known as BOGO sales. These sales advertise as buy one and get one free or buy one and get one for 50% off. Consumers get so excited at the thought of a big price reduction, they don't do the math. Usually the cheaper priced of the two items gets the 50% discount. In actuality the discount is minimal.

* Bait and Switch

Merchants will bait customers by advertising products at low prices, but then customers discover the advertised product is not available and instead are pressured into buying similar, but higher priced items.

* Going Out of Business Sales

In most "Going Out of Business Sales" the business itself is not running the sale. Instead the company sells all of its products to third-party liquidators. The liquidators then hold the sale. Sale prices can be higher than the original prices the products were being sold at before the liquidation. Gift certificates, coupons, or store credits are usually not accepted at these liquidation sales. A "no refunds no returns" policy is in effect. Some states are now limiting the length of time a business can advertise a "Going Out of Business Sale" This helps to protect customers from being duped by never ending sales.

IMPORTANT DATES

| | |
|------------|--|
| Mar. 18-22 | EPISD Spring Break |
| Mar. 20 | EPRTA Luncheon Speaker — Resiliency Through Art |
| Mar. 28 | Board Meeting |
| Apr. 1-3 | TRTA Convention in Austin |
| Apr. 17 | EPRTA Luncheon Speaker — Adair Margo |
| April 21 | <i>Easter</i> |
| Apr. 25 | Board Meeting |
| May. 15 | EPRTA Luncheon |
| May. 23 | Last day of school in EPISD |
| Aug. 12 | First day of School in EPISD 2019/2020 year |
| Aug. 29 | EPRTA Board Meeting |
| Sep. 2 | Labor Day |
| Sep. 18 | EPRTA Luncheon |
| Sep. 26 | EPRTA Board Meeting |

VOLUNTEERING

Immediate Past President Pat Lally and the EPRTA Board wish to express special thanks to the EPRTA members who participated in the "Ring The Bell" Salvation Army Project. Our appreciation also to members who wrote a special holiday greeting card to a retired educator.

The winners of the \$25 gifts for submitting 2018 volunteer hours are Debra King and Connie Gray. Our total hours were over 27,000.

THE BOOK TABLE

If you have read a good book or two and want to share, bring them with you to our next luncheon. We are also sharing children's books so if you have any that your grandchildren have outgrow, others can use them. Thanks.



EPRTA LUNCHEON

Date & Time: March 20, 2019 @ 12:00 Noon
 Location: Wyndham Airport Hotel
 Program: Resiliency Through Art
 Menu Entrée: Pollock with Berczy sauce
 Cost: \$18.00
 Reservation
 Deadline: March 13, 2019
Call Lila Murphy at 253-5792



Luncheon Reservations

The Wyndham requires that reservations be turned in on the Thursday before the Luncheon. The reservation deadline is listed above. If you are not contacted for the meeting, please call Lila Murphy at 253-5792 by the reservation deadline. If you make a reservation for the Luncheon, cannot attend, and cannot cancel by the deadline, you will be responsible for the cost of the meals reserved. Please pay the Treasurer, Carlos Martinez.

Meal Choice Information

For each Luncheon, two (2) meals will be available.

Those will be:

The regular meal published in this newsletter.

A veggie plate that will also be gluten-free and dairy-free. There is no guarantee that the salad or dessert will meet dietary needs.

Please tell your caller if you wish the veggie plate when you make your reservations.

The Calling Committee calls members each month, asking if they would like a reservation for the upcoming Luncheon. If you are **not** being called each month and **would like to have your name added to our calling list**, please contact Lila Murphy, 253-5792, with your name and preferred phone number.

In Memorium

Frances Lindquist
 Consuela Esperanza Rodriguez

Thinking of You

Joe Barbe
 Frances Gutierrez
 Maggie Segoviana.

EPRTA LEADERSHIP

President: [James Lamonica](#)
 1st Vice President: Donnette Vollmer
 2nd Vice President: Debra King
 Treasurer: Carlos Martinez
 Secretary: Beverley Mueller

The following members serve as committee chairs.

| | |
|------------------------------|---------------------|
| Book Project: | Anna Marie Tolland |
| Community Service: | Barbara Keily |
| Communication: | Gloria Banister |
| Courtesy: | Page Morgan |
| Foundation: | Hank Dunbar |
| Healthy Living: | Beverly Baldwin |
| Immediate Past President: | Pat Lally |
| Legislative & Mem. Benefits: | Joe Barbe |
| Parliamentarian: | Jackie Morgan-Tomko |
| Protective Services: | Yolanda Barbe |
| Retirement Seminar: | Ruth Frith |
| Technology & Phone Tree: | Lila Murphy |

Our Luncheon Program

The Resiliency Through Art program focuses on the process of personal expression through art in a small group setting. It is no secret that military life is filled with stress. From annual deployments to long work days, from TDY to PCSing, the daily demands on both Soldiers and their families are taxing.

LEGISLATIVE NEWS

The 86th Session of the Texas Legislature is well underway with a myriad of proposals on a very large number of topics. The topics with which we are most interested, raising the state's base contributions to the TRS pension fund and the TRS-Care health insurance program are in the mix.

Where they are in the mix and how it will all come out are still to be seen, but TRTA is in regular contact to influence officials who can make it all happen. We, as members, are an important part of the effort. We have already been called upon to contact our legislators, and hopefully you have joined us in doing so. If you receive Tim Lee's email, [The Inside Line](#), you have an easy way of clicking on a link to TRTA's Action Alert, filling out a couple of lines, and having TRTA automatically send your input to the appropriate legislators. If you don't receive [The Inside Line](#), our own Lila Murphy is kind enough to forward to you email messages and she insures that our [EPRTA web site](#) is filled with important information, frequently with ways to let you get the word to officials.

Social media contacts also work well with many legislators. If you don't do email or social media, there's still nothing wrong with the old tried and true methods of telephone calls and even handwritten letters. So that you will have the information at your fingertips, we are once again including [TRTA's Legislative Agenda](#) on page 4 of this issue of the EPRTA *Grapevine*. Also, so that you may easily contact all our legislators, I have put together [Legislative Contact Information 2019](#), a copy of which is also enclosed on page 5 of this issue of the *Grapevine*. This is a one page condensed version of ways you can independently contact our legislators, including their email, Twitter, Facebook, U.S. mail, and telephone listings. Please feel free to use this resource, especially the links which expedite your connection.

The latest issue of TRTA's news bulletin, [The Voice](#) (First Quarter 2019), which you should have already received in the regular mail, has an extensive layout (pages 1-5) by Tim Lee with a lot of valuable information of legislative happenings and efforts on both the state and federal level, including what you need to know and how you can be an effective advocate. If you haven't yet read it, please do. As TRTA boldly and clearly states, "OUR MOMENT IS NOW: TRTA MEMBERS ANSWER THE CALL TO ACTION."

Healthy Living: Cholesterol

The body produces two main types of cholesterol: LDL, the "bad" cholesterol, and HDL, the "good" cholesterol. Measured together, along with 20% of your triglycerides, they add up to your total cholesterol level. An ideal score is 200 or less. 200 to 239 is borderline high and over 240 is bad. In most cases, your physician will be focused on tamping down your LDL, which can clog your arteries, including those that feed your heart and brain, and increase your risk of heart attack and stroke. The good can help eliminate the bad, but only to a degree.

You know the diet drill: Limit red meat and full-fat dairy products, and eat more whole grains and produce. To make it easier, try celebrating Meatless Monday. Originally conceived to aid the war effort in WWI, it was revised by health advocates in 2003 to fight a different enemy. Just one meatless day a week will help. Once you get used to it, try two days a week. Remember to limit full-fat dairy and get more exercise.

Adapted from the February/March 2019 issue of AARP Magazine

LEGISLATIVE AGENDA

Teacher Retirement System of Texas (TRS) Pension Trust Fund:

- Ensure that TRS is managed by sound actuarial principles. To accomplish this, increase the pension fund's state/employer contribution rates so that the pension fund will be within a 31-year funding period.
 - TRS lowered its rate of return assumption to 7.25%. In order to meet current and future benefit obligations, a contribution rate increase is necessary.
 - TRTA recommends that the state contribution be increased from 6.8% to 8.6% and that participating Social Security employers be required to pay the 1.5% employer contribution to TRS.
- Provide a benefit increase for all retirees who retired before 9/1/2018.
 - Recommend that TRTA and the Legislature explore viable options for providing either a thirteenth check or a cost-of-living adjustment.
 - Revise the statutes to allow for benefit increases regardless of funding status for any investment earnings between 7.25% and 8% annually.

TRS-Care:

- Provide affordable healthcare for retirees by increasing the base funding for TRS-Care.
 - Recommend increasing the current employer (state and school district) contribution from 2% to 3% for 2020-2021 and increasing that percentage by .25% for the next eight years until the total percentage reaches 5%.
 - Recommend that TRS work with stakeholders to establish reasonable premium adjustments if needed over time to cover future program costs.
- Allow Medicare-eligible retirees who opted out of TRS-Care a one-time opportunity to rejoin TRS-Care. This "golden ticket" will apply to retirees who left the plan between January 1, 2018 through January 1, 2020, to expire December 31, 2023.
- Ensure that TRS-Care participants not have a premium increase if TRS retirees do not receive a cost-of-living increase.
- Provide affordable healthcare benefits for all active education employees by increasing state and local funding.

TRS Administrative Laws and Rules:

- Allow all members who retired before 9/1/2018 to return to work without penalty.
- Amend the statutes to allow TRS discretion in dealing with minor return-to-work violations.
- Amend the statutes to require TRS to respond to appeals with the same time constraints as members have.
- Require TRS to hire an independent ombudsman to report at least quarterly to the Board of Trustees any member issues that have not been addressed adequately.

LEGISLATIVE CONTACT INFORMATION 2019

This is an update of the information in the EPRTA 2018-19 Yearbook

State Rep. **César Blanco**, Dist. 76:

Email: Cesar.Blanco@house.texas.gov

Twitter: www.twitter.com/CesarJBlanco

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Austin: P.O. Box 2910, Austin, TX 78768, ph: 512-463-0622

El Paso: 9440 Viscount, Suite 205, EPT 79925, ph: 915-599-9807

State Rep. **Art Fierro**, Dist. 79:

Email: Art.Fierro@house.texas.gov

Twitter: www.twitter.com/ArtFierro79

Facebook: www.facebook.com/artfierro79

Austin: P.O. Box 2910, Austin, TX 78768, ph: 512-463-0596

El Paso: not yet available

State Rep. **Mary E. González**, Dist. 75:

Email: Mary.Gonzalez@house.texas.gov

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Austin: P.O. Box 2910, Austin, TX 78768, ph: 512-463-0613

El Paso: 1498 Main St., San Elizario, TX 79849, ph: 915-851-6632

State Rep. **Joe Moody**, Dist. 78:

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Austin: P.O. Box 2910, Austin, TX 78768, ph: 512-463-0728

El Paso: 5675 Woodrow Bean, Suite 12, EPT 79924, ph: 915-751-2200

State Rep. **Lina Ortega**, Dist. 77:

Email: lina.Ortega@house.texas.gov

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Facebook: www.facebook.com/lina4texas

Austin: P.O. Box 2910, Austin, TX 78768, ph: 512-463-0683

El Paso: 310 N. Mesa, Suite 519, EPT 79901

State Senator **José Rodríguez**, Dist. 29:

Email: jose.rodriguez@senate.texas.gov

Twitter: www.twitter.com/Josefortexas

Facebook: www.facebook.com/senatorjoserodriguez

Austin: P.O. Box 12068, Austin, TX 78711, ph: 512-463-0129

El Paso: 100 N. Ochoa, Suite A, EPT 79901

U.S. Rep. **Verónica Escobar**, Congressional Dist. 16:

Email: veronica.escobar@mail.house.gov

Twitter: www.twitter.com/RepEscobar

Facebook: not listed

Washington: 1505 Longworth, Washington, D.C. 20515, ph: 202-225-4831

El Paso: Wells Fargo Plaza, 221 N. Kansas St., Suite 1500, EPT 79901 ph: 915-541-1400

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EPRTA OLLI PROGRAM GRANT

The El Paso Retired Teachers Association is offering a Grant for the Osher Lifelong Learning Institute at the University of Texas El Paso.

<http://www.olliatutep.org/>

The OLLI program provides adult education courses for senior citizens age 50 and over. Classes include art, history, languages, literature, music and physical activities. No prior academic credentials are required. No exams will be administered, no papers will be assigned, no grades given, nor diplomas or certificates issued.

The Grant includes the enrollment fee of \$70 for as many courses as desired during the 12-week term. Recipients of the scholarship who have never enrolled in a course before will also receive the \$25 for the one-time registration fee.

To apply for the Grant please send us a letter requesting to be considered for the grant. Include your name, address, phone number, and why you want the grant by March 15th. Mail to:

OLLI Grant
 El Paso Retired Teachers Association
 PO BOX 973164
 El Paso, TX 79997

CHECK US OUT ON SOCIAL MEDIA

Website: <http://localunits.org/elpasorta>

Facebook: <https://www.facebook.com/EPRTA>

TRTA website: <https://trta.org/>