



PRESIDENT'S CORNER, Judy Lynn

Pumpkin Patches are seen popping up on Church Campuses across the city. Pumpkins of all sizes can be seen at HEB and Walmart. Our Beloved SPURS are kicking off their season and cooler days are being promised by our Meteorologists--it must be **OCTOBER**.

Our Fall Workshop is scheduled for **Thursday, October 29th, 2015 in Boerne, Texas, at St. Peter the Apostle Catholic Church in the Cana Room**. Registration begins at 9:30 and the Workshop portion kicks off at 10:00AM. We have quite a large number already signed up for this event. I have just received word that we can take more reservations at our meeting. If you are interested in attending this event, please bring your checkbook and see our Treasurer, Carolyn Pfeiffer. Our own Janet James and Carolyn Pfeiffer will conduct a Memorial Ceremony remembering District 20 TRTA members who have passed during the past year. It's always an impressive service. Hope others of you can make it. Cost for the luncheon is \$20.00.

Thank you to all who brought canned goods and other non-perishable items to our September meeting. The collection was quite impressive and greatly appreciated. **When weighed at the FOOD BANK, it was 197 pounds of food. You are AWESOME!!**

Please keep up with what's happening in Austin through Tim Lee's INSIDE LINE. His communication is always interesting and informative.

Have a great October. Hope to see you at our **October 21st meeting, 10:00 A.M.**





Last month I wrote about our TRS Pension Fund and its contributions (SB 1458) into the Fund. We must continue to be vigilant so that the Pension Fund can be actuarially sound for retirees as well as future education retirees.

Now we need to talk about TRS Health-Care. ALL TYPES OF INSURANCES ARE A SHARED RISK AMONG THE POLICY HOLDERS. Health insurance is no different. All of us must share the total health costs with our premiums and the contributions made by the school districts, state, and/or Federal. Health insurance originated in late 1940's.

The large school districts became involved in the late 1960's and early 70's. Each large school district negotiated with a respective insurance carrier. Some school districts made a small contribution in order to lower the employee's premium. Retirees were eligible to remain with the school district's plan. In the early 1980's, teachers of small districts throughout the state began to ask for health care assistance from the state. In the mid 1980's, TRS Health-Care was created and the state agreed to contribute 1% of the active teacher's payroll into health care. A teacher's salary was around \$12,000 then; today the State Minimum Salary starts at \$27,500. Because of the low state contribution into the health plan, one can understand why this past Legislative session our elected officials agreed to pay for the 784 million dollar short fall in our TRS Health-Care for the next 2 years. Another aspect for retirees is Medicare at the age of 65. Many folks retired at 55 years of age and 30 years of service without Medicare. These retirees, who were below 65 and without Medicare, cost the TRS Health-Care 10 times more than those in Medicare. SB 1458 states that future retirees be 62 years of age(closer to 65) or be penalized in their annuity and be eligible for TRS Health-Care 2 or below-not TRS-Care 3 until they are 65. The rule of 80 will exist for a few more years. This month TRS will meet to discuss the future of Health-Care. A few years ago nine options on health care costs were discussed in a TRS meeting in Corpus, and some of those options may surface again. Before the next Legislative Session something must be done to keep up with the forever rising costs of health-care .

Present Status of Texas Health-Care for educators:

-Large School districts negotiate with respective insurance carriers

-TRS Active-Care—Small school district, charter schools, Service Centers, etc

--Medical—Blue Cross & Blue Shield

--Pharmacy—Express Scripts

-TRS-Care—TRS retirees & dependents

--Medical—Aetna or Aetna Advantage

--Pharmacy—Express Scripts



WE MUST DO OUR PART TO EXERCISE, EAT, AND LIVE AS HEALTHY AS POSSIBLE.

PROGRAM

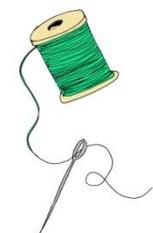
Michele Bibb

Our October meeting, **October 21, 2015 at 10:00 A.M.**, is going to be filled with information and fun! We'll begin with a short message from Dr. Brian Gottardy, NEISD Superintendent, getting us up to date on the 2015 Bond Project for NEISD. All residents of the district will be voting in November for this \$499.95 million dollar project so this is a perfect time to learn about all the projects covered in the bond project.

We'll also have a "Style Show" sponsored by the Assistance League of San Antonio. The Assistance League is a non-profit organization which provides goods and services through 8 local philanthropic programs. Models, volunteers from the League, will be wearing donated clothes from their Thrift Store located at 2611 West Avenue.



REMINDER FOR NOVEMBER MEETING



Our talented Stitchery Group works continuously throughout the year creating blankets, pillows, and other handmade items to donate to various organizations in our community. This year we are going to give them a helping hand at our **November** meeting. We are asking members to **donate lightweight denim fabric, cotton fabrics for children** (any pattern/color), and **crochet thread** (**worsted weight** – any color). **Bring your sharp scissors, too.** We'll be cutting this fabric (Ledru will provide the patterns) to help the stitchery group use their talent of sewing instead of spending time cutting. This will be a total NSARTA group effort and one that benefits not only the Stitchery Group, but all the recipients of these items.



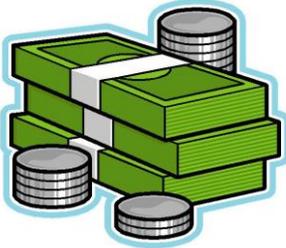
New Address



Mary Ann Freymuth, a long time NSARTA member and one of our faithful callers, has moved to Austin to be closer to her son and his family. Mary Ann is continuing her membership with NSARTA and missing being able to attend our meetings. She taught music in NEISD for a number of years. Her new address is: 4409 Gaines Ranch Loop, Austin, Tx, 78735. I know she would love to hear from some of you. **Pictured at a Christmas luncheon, with her neighbor, Barbara Yates.**

TREASURER'S REPORT

Carolyn Pfeiffer 210-372-0434, carolynpfeiffer48@gmail.com



As of October 8, 2015, a current balance of \$ 3,938.57 is in our free checking account. I will continue to have a more detailed treasurer's report (listing esp. monthly deposits and expenses) at each of the NSARTA meetings on the 3rd Wednesday of the month. Please look for the **green sheet** on the tables in the fellowship hall.

Thank you all!!!



Bring your check for \$20 for the Fall Workshop if you want your name added to the list. See Judy Lynn's article for all the "specifics".

MEMBERSHIP

Harold Black



IF you have not yet renewed your membership, PLEASE come ready to renew at our OCTOBER meeting!!! Two hundred fifty one Yearbook/Directories were put into the mail Tuesday, 10/5/15. Please check your name and address. They were sent to the address the USPO has on record for each of us. Everyone who had paid by Oct 2, 2015, is included. New and renewing members, paying after that date, will be included in an addendum. We still need, want, and will welcome more members. When you get your new directory, please take a look at the advertisers in our book. Their participation made it possible for us to finance the printing of our book. We couldn't do it without them. Our thanks to all of them for their continued support.

TRTA is encouraging members to join the Diamond Plus Program with either a monthly payroll deduction or by- monthly bank draft for your TRTA dues. To become a Diamond Plus member you have to submit TWO forms: the TRTA Membership renewal form and complete the TRS 593. Please return them to me. You will still need to fill in the NSARTA renewal for local dues with a check for \$15.00, but the TRTA dues will be taken care of by TRS at a rate of \$2.92 per month.



NOMINATING COMMITTEE

Janet James, Past President

The NSARTA Nominating Committee must engage a list of officers for the term 2016-18, and this is on the agenda for the meeting of October 21st. If you are willing to contribute to the administration of NSARTA as President, 2nd Vice-President for programs, or Recording Secretary, I must hear from you by October 15th. Other officers have agreed to continue their jobs for two years.

Each job description of these positions is in the past yearbooks or call me at 210-655-4422. My Email address is njanjames@att.net. There are issues coming up in TRTA and the legislature that are important to each of us. Please respond to the call for new officers. I am waiting to hear from you.

“ROCKIN’ RETIREMENT” is NSARTA’s theme for this year. Have you “ROCKED” your retirement this year? Remember this:



B - BE

O - OPEN to new

O - OPPORTUNITIES

You never know what’s waiting for you IF you aren’t open to new opportunities in your life. Try a new hobby, volunteer at a place that is desperate for your help, consider joining a new group at church, in your neighborhood, or start your own new group for active senior citizens. There’s so much available to us IF we take the time to “be open to new opportunities”!

COMMITTEE REPORTS

Membership Services

Sue Sim

Enterprise Rent-A-Car: 10% discount to TRTA members if rented from an airport location.

Hospitality

Michele Bibb

A BIG “Thank You” to all the members of the Hospitality Committee for providing refreshments at our September meeting. These lovely ladies work very hard decorating the Fellowship Hall for each monthly meeting.....and they always do it with a smile on their face! They come early each meeting to set up and stay late after each meeting to clean up. Thank you, ladies!



Inform/Protect/Serve:

Elise Townsend

Fake Customer Service: Don’t fall for it. Scammers are purchasing toll free numbers and promoting them through search ads and fraudulent websites. In a hurry, consumers simply dial the first number, not realizing it’s an ad placed by scammers.

In other cases, scammers purchase numbers very similar to the real customer support line and prey on customers who misdial. This scam is not limited to credit cards; con artists are also pulling this trick with popular retail brands as well.

How to avoid fake phone numbers:

- Be wary of phone numbers in search ads.
- Find the customer service number on your card.
- Look for the company’s official website.
- Try other ways to contact the company (email or live chat)

Volunteering

Sue Winebrenner, suehwine@sbcglobal.net 695-2629



The book will be at the meetings for those of you who prefer to write down a month at a time. Please fill in your hours for January –September at the October meeting or email or call me with your numbers.

The paper is still advertising for retired teachers to help facilitate with Ole, a mobile Texas history education RV which goes around to the schools with an interactive learning experience. Go to mySA.com/HistoryInMotion to find out more.

Notification Committee

The Notification Committee is busy calling members, sharing information for each upcoming meeting. If you DO NOT have an email address and you are not being called about each meeting, please let me know and your name will be added to our calling list. You are important and we want to keep everyone informed about NSARTA news!



Michele Bibb 494-8197

Stitchery

Ledru Barker & Josie Broekhove



When you receive 50% and 60%, unexpired coupons from JoAnn's, please bring them to a NSARTA meeting and give to Josie Broekhove or Ledru Barker. We use three, five pound boxes of polyester fiberfill every month and do not want to pay full price.

Childrens' Book Drive

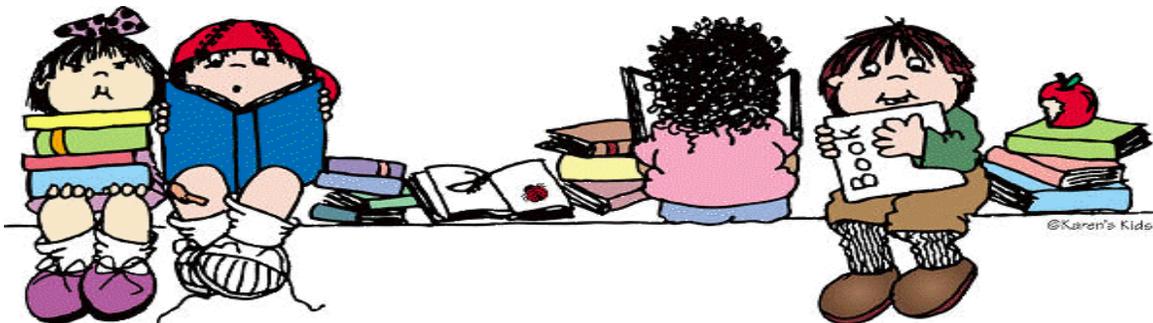
Nancy Dooley, Pat Loewe, Carolyn Varian



This is a statewide project to place books in the hands of children who otherwise might not have a book to call their own. Each book donated has a bookplate identifying it as a gift from TRTA and NSARTA.

Please take the opportunity to participate in this project, and bring your book (new or very gently used) or cash donations to the meeting on Wednesday, October 21st.

Baskets for donations will be at each table. In preparation to deliver books this Fall to children at The Children's Shelter, donations are still needed. The last collection to meet our 2015 goals will be at the November meeting. To recognize units participating in this project, NSARTA reports to TRTA the total number of books distributed through December each year. If you would like to participate in this project but cannot attend the meetings, please contact us. Thank you in advance.



Health

Betty Moseley

OCTOBER IS NATIONAL BONE AND JOINT HEALTH AWARENESS MONTH.



by Pamela M. Peeke, MD, MPH



By now you've read about the various treatments available for arthritis, osteoporosis and various joint problems. How about preventing the damage and pain in the first place? Here are some ways to get started.

Work on those quads. A recent study found while stronger thighs won't prevent osteoarthritis of the knees, it can reduce the amount of pain or stiffness with knee osteoarthritis. Squats and lunges, as well as certain exercises with weights, can help strengthen quadriceps.

Get your omega-3 fatty acids. Our diets today have gotten out of balance when it comes to omega-3 versus omega-6 fatty acids. The former are primarily found in fatty fish and some nuts and seeds, such as flaxseeds. The latter are found in many vegetables, such as corn and corn oil. While the anti-inflammatory benefits of omega-3 fatty acids (think fish oil supplements) is well known, less known is the fact that your intake of these fats can affect both bone formation and the rate at which bone is broken down. One study of 1,532 people between the ages of 45 and 90 found that the more omega-3 fatty acids they consumed and the fewer omega fatty-6 acids, the better their bone mineral density at the hip. While eating a fatty fish like salmon twice a week is a good way to go, you can also swallow a couple of fish oil supplements every morning.

Dig some D. Vitamin D, the so-called "sunshine" vitamin, helps your body absorb calcium and maintain enough calcium and phosphate in your blood so it doesn't get pulled out of bone. It also enables bone growth and the breaking down and building up of bone. Low levels of vitamin D not only contribute to osteoporosis, but also a condition called osteomalacia, in which you feel an aching pain in your bone even as the bone weakens. Low vitamin D also causes muscle weakness, which can lead to falls and fractures in older people. The best source of D is sunlight, but it's nearly impossible to get enough in the fall and winter or if you're using sunscreen. That's why supplements are your best bet. The Institute of Medicine (IOM) recently raised its recommended daily level of vitamin D to 600 international units (IUs) for anyone up to age 71 years old, including children, and as much as 800 IUs for those 71 and older. Some experts recommend supplementing with at least 1,000 IUs of vitamin D a day.

☐ **Hit the road.** As with nearly any chronic disease, exercise reduces your risk of osteoporosis and arthritis. By strengthening muscle and aiding in weight loss, exercise can reduce the strain on joints. Weight-bearing exercise such as walking also helps maintain bone density—no matter what your age. Keep it low-key, however; the pounding of running and other high-intensity exercise can damage joints and ligaments, leading to inflammation, pain and, eventually, arthritis.



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Omega 3 fatty acids

OCTOBER