

MARSP Newsletter

April, 2011

www.midlandretireded.org

April 7, 2011
MARSP
Box 4954, Midland, TX 79704



MARSP LUNCHEON MEETING MINUTES

March 3, 2011

The Midland Association of Retired School Personnel met Thursday, March 3, 2011, at the Fellowship Hall of First Baptist Church. President Dorothy Thompson called the meeting to order at 12:30. Leonard Boyd led the members in the invocation and the pledge to the American and Texas flags. President Thompson thanked Orin Wade for providing beautiful piano music during the luncheon and recognized the TCTA Retired Teacher of the Year from our own MARSP, Virginia Conner.

Pat Adams introduced the speakers, Wilma Kline and Lisa Stanley of the newly formed 24/7 telephone nurse triage program at Midland Memorial Hospital called 68NURSE (686-8773). They explained the program and its capabilities to give patients information and comfort, as well as answering questions. Pat presented them with a certificate of appreciation acknowledging a contribution to the MARSP scholarship fund in their honor.

Minutes and treasurer's report were filed as presented.

The nominating committee consisted of Nancy Doss, Anita Patton, and Kathy Anderson. Nancy Doss, chair, presented the nominating committee's report. They presented the following slate of officers for 2011-2012.

President: Dorothy Thompson
First Vice-President (co): Mike and Kathy Landrum
Second Vice-President: Pat Adams
Secretary: Deanna Dunn
Treasurer: Betty Merritt

Ann Parish made a motion to accept the slate by acclamation with a second by Karron Pearson. The vote approved the slate unanimously.

Mike Landrum, membership co-chair, reported that 2011-2012 membership forms were sent to current members; 165 members have currently joined.

David Kleinbeck, local and district representative to Austin, reported that he recently talked with local legislators with mixed results concerning the current cuts to the Texas budget that will affect TRS and TRS-Care. He urged the membership to call and write their representatives.

Pat Adams reported that books were contributed to MARSP by the Goddard Junior National Honor Society (1167) and Memorial Christian Church (300). Thank-you notes were received from Midland Need to Read, Fair Havens, and the Community Children's Clinic for books which were donated to them.

Diantha Dawkins reported \$104.00 collected today for the scholarship fund. Janet Haney reported that the recent retiree seminar was well attended and gave vital information to soon-to-be retirees.

Martha Kallus reported on TRTF's three programs: student scholarships, classroom assistance and Helping Hands. Ann Parish reported that March 23, 2011, is TRTA Day at the Capitol and urged members to attend to meet with our local legislators to voice our concerns. She further explained that defined benefit is when the benefit a retiree receives is defined beforehand while defined contribution is when only contributions are defined. The amount of benefits would shrink substantially if defined contribution is enacted.

Nancy Young held a drawing for a free lunch from those reporting volunteer hours. Karron Pearson held a drawing for a free lunch from those reporting walking steps.

The meeting was adjourned at 1:18.

Deanna Dunn, Secretary
March 3, 2011



BOOKS BOOKS BOOKS BOOKS

MARSP is still collecting new or gently used children's books. We have almost as many now as we did at the end of 2010, but that does not mean that we are going to rest on our laurels. We still need to collect as many books as possible so that the children of Midland will have books in their hands and more opportunities to read.

Please bring your books to the MARSP luncheons. If you are not able to come to the luncheons, please call Pat Adams and she will come and get them. She also knows places to buy books, so she will gladly accept your contributions for that.

Thank you for your continued efforts to help make reading more accessible to the children in Midland.

Pat Adams
Book Drive Chairperson



THINGS I LEARNED FROM LIVING IN TEXAS

There are 5,000 types of snakes on earth and 4,998 live in Texas.

'Twiced' is a word.

You measure distance in hours. Like it's 5 hours from Houston to Dallas.

There is no such thing as 'lunch.' There is only dinner and then supper.

Iced tea is appropriate for all meals and you start drinking it when you're two. We do like a little tea with our sugar!

Djeet is actually a phrase meaning 'Did you eat?'

'Fixinto' is one word.

People actually grow and eat okra.

There are only four spices: salt, pepper, Tabasco and ketchup.

100 degrees Fahrenheit is 'a little warm.'

Karron Pearson
Health Care Chairperson
(because laughter is an important part of our well-being.)



Please Come to the April Meeting

Don't forget to put Thursday, April 7 on your calendar. This is the date for the next meeting of MARSP. The guest speaker will be LaShara Nieland, a retired teacher from Odessa. She will present a program on wildflowers found in Texas. She has co-authored a book about the many varieties of wildflowers in Texas and will have copies of her book for sale for \$26. Meet and greet begins at 11:30 a.m. followed by lunch at 12:00 noon. The cost is \$5.00, and your reservation is your commitment to pay, even if you cannot attend. The program will begin at 12:30 p.m.

Call Anita Patton at 432-697-1602 or e-mail her at apatton123@sbcglobal.net by Monday, April 4.



MARSP Scholarship

The deadline for turning in completed applications for the MARSP scholarship is June 3, 2011. Eligibility for the scholarship includes being enrolled in a Texas university or college and being sponsored by an MARSP member who is a relative or mentor. The recipient will also be pursuing an undergraduate or Master's degree in education or seeking an educational certificate.

Complete guidelines and an official application are available at www.midlandretireded.org. The scholarship will be awarded at the first MARSP meeting in the fall.

Remember that donation containers will be on the tables at the next luncheon, and you may make a contribution at that time. You may also donate in honor of or in memory of a loved one or someone special, and a note will be sent to that honoree in your name.

If you are unable to attend the luncheons, you may send your contributions to :

Diantha Dawkins
P.O. Box 80459
Midland, Texas 79759

Again, thank you for your support of our scholarship program.

Diantha Dawkins
Scholarship Chairperson



Eat Your Vegetables!!

Your mother always told you to eat your vegetables because she knew they were good for you. But, here are a few reasons that she may not have known about. Orange-colored vegetables such as carrots, pumpkin, and winter squash are good for you because they are rich in alpha carotene, a pigment and antioxidant linked to good health.

A recent CDC study which occurred over a 15-year period and was reported in the *Archives of Internal Medicine* reported that people with high blood levels of alpha carotene were about one-third less likely to die from heart disease, cancer and other causes than those with low levels. Though alpha carotene, related to beta carotene and lycopene, has shown promise in lab studies, it is unlikely to be the hero of the story by itself, since it is accompanied by other healthful compounds in vegetables that may also be responsible for the potential benefits.

University of California, Berkeley, Wellness Letter, March 2011

Karron Pearson
Health Care Chairperson



Notice to all Chairpersons

The Spring Leadership Training Conference is May 2 at 8:30 at Region 18. All chairpersons need to be present. Please put this most important date on your calendar.



Articles for the Newsletter

Please send MARSP Newsletter articles to Joyce Whitley or Carole Miller, 1210 W. Golf Course Road, 79701 or joyce.whitley@gmail.com.



By Tim Lee

Go to <http://www.trta.org> and click the INSIDE LINE icon like the one to the left. Then follow the directions.

The TRTA Call Your Legislator Hotline: 1-888-674-3788
TRTA Legislative Hotline: 1-877-880-1651



DONATIONS FOR TEXAS RETIRED TEACHER FOUNDATION

Traditionally, MARSP has made a donation to the Foundation at the State Convention. This is a nice event that recognizes MARSP efforts as a local unit to support the efforts of the Foundation. The opportunities for the TRT Foundation to assist others have grown greatly through the generosity of TRTA members.

There are three distinct programs:

"A HELPING HAND" provides public education retirees with charitable assistance for a one-time special need or other short-term hardship. Recipients include anyone who is receiving or is eligible to receive an annuity from the Teacher Retirement System of Texas.

CLASSROOM ASSISTANCE GRANTS are awarded to public school teachers who on a daily basis demonstrate commitment to public education and Texas children through the creation of programs, events, or other learning platforms. Teachers may apply as individuals or as a team, must be public school teachers in the state of Texas for the 2011-2012 school year, and must have written approval of the project by the school principal.

STUDENT SCHOLARSHIPS are for students who are relatives of a member of TRTA and who are pursuing an undergraduate or masters degree in education at a Texas university or college.

Donations for these programs will be collected at the April meeting and will be presented at the convention in the name of MARSP. Let's be generous in our support of these worthy endeavors. If you are unable to attend the meeting you may mail your contribution to Martha Kallus, Foundation Representative at 2213 Shell Ave. Midland, TX 79705. This will allow them to go into the MARSP donation at the convention.

Please complete the following form if mailing your contribution:

TEXAS RETIRED TEACHER FOUNDATION
Midland Association of Retired School Personnel

This donation of \$_____ is being given by _____.

Please apply my donation to the following program:

____ A Helping Hand or
____ Student Scholarship or
____ Classroom Assistance Grant

This donation is being made in Honor or Memory of _____

in recognition of _____.



Have You Written Your Senator or Representative?

Everyone is undoubtedly aware that there are some very important issues before the Texas Legislature now. If you have thought of writing your congressman but didn't know quite what to say, here are some suggestions for paragraphs as you write your representatives and senators.

Please maintain the contribution rates to the Teacher Retirement Fund for both the state and the active teachers at 6.4% or higher. Reduction of the funding will keep the TRS fund from ever being sound. Investment growth helps, but it can't sustain the fund alone.

Please keep the State's contribution to TRS-Health Care at 1% as it is currently. If the contribution is reduced to .5%, retired teachers will see their monthly annuity amount reduced by an additional premium which may increase by 50% to 100%.

Please, above all else, support the TRS defined benefit retirement plan for current retirees and future retirees.

Please do write. You don't have to be so wordy, but please write:

David Kleinbeck, District XVIII Legislative Committee Chairman

WATCH



Warning Signs for Women

Early warning signs of heart attack in women are different from men's but just as deadly.

The symptoms of female heart attack are often quiet and subtle and we all too often mistake them for something less serious. Remember that heart attack is the leading killer of women. Pay attention to the early warning signs (and insist upon proper medical care.)

Nausea and cold sweat

Shortness of breath

Dizziness or light-headedness

Suddenly having trouble sleeping when you didn't before

A sense that something is terribly wrong or an impending sense of doom.

Prevention Magazine, Jan. 2011

Karron Pearson
Health Care Chairperson



Congratulations to Virginia Conner

MARSP would like to say congratulations to Virginia Conner who was recently recognized by Texas Classroom Teachers Association as the "Retiree of the Year." Virginia taught ESL at Abell Junior High School and Lee High School. She was nominated by MCTA, the local affiliate of TCTA. She is active in MARSP and is also the program chairman for Zeta Xi, the local chapter of Delta Kappa Gamma.

TRS Retirees Feeling Federal Tax Squeeze



Many TRTA members are asking why their monthly annuity has suddenly decreased. Retirees are reporting a decrease that ranges from \$25 per month to as much as \$150 per month. The answer is that the federal government is taking a bigger bite out of your monthly income through higher tax withholdings.

One of the first questions I have been asked is "If the Bush-era tax cuts were extended, why am I paying more?" Part of the answer is that President Obama and the previous Congress extended the reduced tax bracket amounts that have been in force since President George Bush's term. The tax brackets, however, were expanded to include more people at the higher taxable amounts. While the tax rates did not change, a person may fall into a new tax bracket with a higher tax rate due to this expansion.

In addition, President Obama and the previous Congress enacted the Payroll Tax Holiday. This is a separate issue entirely and it reduces a different item in the taxing structure. The Payroll Tax Holiday reduces the Social Security tax withholding, or the FICA-OASDI tax amount. TRS retirees do not benefit from this Tax Holiday, because TRS does not deduct FICA-OASDI taxes from a retiree's annuity check.

In 2009 and 2010 there was a "Making Work Pay" credit in effect as part of the American Recovery and Reinvestment Act. This expired on 2/31/2010, meaning that many people will notice an increase in the amount of Federal Withholding deducted.

The combination of the change in the federal withholdings and the expiration of the "Making Work Pay" tax credit are taking a significant bite out of many retirees' paychecks.

For further discussion regarding this issue, go to Tim Lee's article in his "Inside Line" newsletter. To subscribe to "Inside Line" go to TRTA's website, www.trta.org.

(From TRTA Executive Director Tim Lee's "Inside Line" Newsletter, *WHY HAS MY TRS CHECK DECREASED?*)

Sharon Welch
Informative and Protective Services

Congratulations to MARSP Members



Volunteer hours for 2010 have been counted and the grand total is **163,900**. That is a total of approximately 6829 days, 975 weeks or 18.7 years. Deanna Dunn was the top volunteer with **5486** hours. She helped her daughter while her son-in-law was deployed. Following is a list of other volunteers and their totals:

Mike Landrum 3240	Dorothy Thompson 2944
Kay Martin 2900	Kathy Landrum 2690
Ron Hunt 2400	Maridell Fryar 2200
Anita Patton 2000	Mary Smith 2000
Bob Cornell 1887	Nancy Doss 1800
Natalie Eustace 1720	Lois Hagins 1486
Jean Alvey 1200	Jan Artley 1100
Andrew Bianchi 1100	David Kleinbeck 1087
Virginia Conner 1008	Cheba Bianchi 1000
Gayle Dodson 1000	

Thanks to everyone who worked so hard and volunteered so many hours.

Nancy Young
Community Volunteer Service Chairperson

TRTA State Convention



MARSP delegates to the state convention in San Antonio April 12-14 are Ann Andrews, Pat Adams, Dorothy Thompson, Karron Pearson, and Ann Dixon. Others attending from our organization are Maridell Fryar, Martha Kallus, Dan Kallus, Sharon Welch, Ann Parish, and Virginia Conner.

From the Friendship Chairperson

Patti Watson reports that "Thinking of You" cards have been sent to Dorothy and Roy Blair, Jean Dean, Patsy Culver, and Pauline Myer. A "Get Well" card was sent to Lola Nun. Please keep these people in your thoughts and prayers. If you know of anyone who would enjoy a card from MARSP, please contact Patti at [697-1170](tel:697-1170) or e-mail her at pnw1000@gmail.com. She is also in need of extra cards that you might not have a use for.

Patti Watson
Friendship Chairperson

MARSP 2010 Walk-A-Million Steps



MARSP members, we are nearly at the end of our first quarter of 2011. What is your goal for this year? Will YOU set your goal to be #1 in TRTA Walk-A-Million Program for MARSP in 2011. READY...SET...GO!!!!

The following is a list of MARSP Top 30 with a MIL-LION PLUS STEPS for 2010. Congratulations to you all for a job well done.

Bob Cornell	5,324,600	Loyd Sanders	4,045,904
Dorothy Sanders	3,109,866	Karron Pearson	2,989,620
Sandra Manley	2,980,000	Francine Weaver	2,600,000
Karen Burkett	2,555,000	Ann Parish	2,352,000
Michael Landrum	2,017,500	Vanna Kleinbeck	2,012,000
David Kleinbeck	2,008,000	Lois Hagins	2,002,000
John Moreland	1,962,000	Nancy Young	1,958,040
Mary Jo Sawyer	1,949,899	Daphne Baucom	1,869,600
Shirley Moreland	1,782,000	Betty Bagwell	1,759,980
Lois Templeton	1,612,000	Pat Adams	1,483,050
Nancy Doss	1,460,000	Maridell Fryar	1,460,000
Sharon Welch	1,440,000	Jean Alvey	1,380,000
Kay Martin	1,340,000	Donna Byerlotzer	1,237,500
Nancy Moreland	1,200,000	Dorothy Blair	1,092,000
Yvonne Hughes	1,040,000	Deanna Dunn	1,021,500

Keep your steps each month and turn your total in to Karron Pearson by January 15, 2012.

Karron Pearson
Health Care Chairperson

Would You Like to Help?



If you would like to help solicit prizes, donate a gift card, or donate money for the May Membership Promotion Drawing, please call Mike Landrum, 631-7390, or email him at jmlandrum@earthlink.net.

The merchant donation form can be downloaded at: <http://www.midlandretired.org/newsletters/maydonationmerchant.pdf>

Thanks in advance for your help!!
Mike and Kathy Landrum
Membership Chairpersons



Do You Know the Difference Between http and https

The main difference of a website address between http:// and https:// is all about keeping you secure. HTTP stands for Hyper Text Transport Protocol. The "s" (big surprise) stands for "SECURE."

If you visit a website or webpage, and look at the address in the web browser, it will likely begin with the following: http://. This means that the website is talking to your browser using the regular "unsecure" language. In other words, it is possible for someone to "eavesdrop" on your computer's conversation with the website. If you fill out a form on the website, someone might see the information you send to that site. This is why you never ever enter your credit card number in a http website.

But if the web address begins with https:// that basically means your computer is talking to the website in a secure code that no one can eavesdrop on.

Why is this so important?

If a website ever asks you to enter your credit card information, you should automatically look to see if the web address begins with https://. If it doesn't, there's no way you are going to enter sensitive information like a credit card number!

Sharon Welch
Informative and Protective Services



JOIN NOW FOR NEXT YEAR!!!

Now is the time to join or renew your MARSP membership for next year. Remember you will be eligible for PRIZES (over 40 last year) at the May meeting if MARSP receives your form with payment postmarked by May 2, 2011. (YOU DO NOT HAVE TO BE PRESENT TO WIN!) **Please send your dues now** to reduce MARSP costs for reminder notices! Also help the association gain new members in order to increase its influence with state and national legislators to enact measures such as the Social Security Fairness Act, actuarially sound funding for the TRS, and continued current funding of the TRS-Health Care system.

NO OTHER ENTITY WORKS SOLELY FOR YOU IN AUSTIN AND SPEAKS FOR YOU IN WASHINGTON.

Please join to help us become a stronger voice for retired personnel in Texas. Remember, MARSP also represents you in Austin and locally. MARSP is a conduit from TRTA to our local members. Please JOIN today.

Mike and Kathy Landrum
Membership Chairpersons

Volunteer Hours - March 2011

Name: _____

Number of Hours: _____

Walking Steps - March 2011

Name: _____

Number of Steps: _____