

# MARSP

[www.midlandretireded.org](http://www.midlandretireded.org)

# Newsletter

## November, 2013

November 7, 2013  
MARSP  
Box 4954  
Midland, TX 79704



### MARSP LUNCHEON MEETING MINUTES

OCTOBER 3, 2013



The regular meeting of the Midland Association of Retired School Personnel was held on October 3, 2013, at 11:30 a.m., at the First Baptist Church, First Vice-President Jean Alvey presiding. The invocation was given by George Cooper, chaplain, and luncheon music was provided by Orin Wade.

After lunch, Jean Alvey welcomed all and expressed thanks to Valerie Watkins for the meal and to the hospitality committee for the table decorations. She then introduced Maridell Fryar, who introduced the Honorable Representative Tom Craddick. She presented Mr. Craddick with a certificate of recognition for his part in helping to pass SB1458. There will also be a donation made to the scholarship fund in Mr. Craddick's name.

Bob Watkins introduced the guest speaker, Jay Isaacs, President of First Capital Bank of Texas and MISD School Board Member. He talked about how the oil economy has affected MISD, the City of Midland, Midland County, and West Texas. He also spoke about the possibility of a bond issue on the ballot in May and the effects of HB5 on high school students. There was a short question-and-answer session following his remarks.

First Vice-President Jean Alvey announced a 50<sup>th</sup> class reunion for Midland and Lee High Schools Class of 1963 on October 18-19 at Town Place Suites. Teachers who taught during that time are invited to join the students for this reunion at no charge.

Kathy Culligan Lonchetti, a 1963 graduate, will be at the library on Loop 250 to sign her book *Skipboot, the Smartest Dog* on Saturday, October 19.

Members were asked to report their volunteer hours for a special section of the *Midland Reporter Telegram* that will be published in November. The section will be called "Midland Giving."

Ann Parrish, District 18 President, announced computer classes for TRTAConnect taught by Mike Landrum. These classes will take place on October 24, 2013, at Region 18.

First Vice-President Jean Alvey stated that membership stands at 362.

Second Vice-President Pat Adams announced the topic for the November meeting, "Peace in the Journey." The speaker will be Danette Beals, owner of One Body Salon.

There were no additions or corrections to the September minutes, and they were approved as printed in the September newsletter.

The treasurer's report ending September 30, 2013, was on the tables for review by the membership. There was no discussion, so the report will be filed for audit.

Benefits chairperson Virginia Conner asked Maridell Fryar to report on her use of MASA insurance, one of the benefit programs available to members. Patti Watson, Friendship chairperson, asked for donations of sympathy cards.

*(continued on page 2)*



### Please Come to the November Meeting

Don't forget to put Thursday, **November 7**, on your calendar. This is the date for the next meeting of **MARSP**. The luncheon will be held in the Fellowship Hall of First Baptist Church. The program for November will be "Peace in the Journey" by Danette Beals, owner of One Body Salon. She is a cancer healthcare provider. 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 a commitment to pay, even if you cannot attend.

Call Anita Patton at 432-697-1602 or e-mail her at [apatton123@sbcglobal.net](mailto:apatton123@sbcglobal.net) by Monday, November 4

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Pat Adams reported that 2776 books have been delivered and thank-you notes have been received from High Sky, Fair Haven, and Midland Need to Read. She also requested help with delivering books.

Ann Parish announced the Retirement Education meeting to be held February 1, 2014, at Abell Jr. High. Members were asked to help with preparations at 4:30 p.m. Friday afternoon prior to the meeting.

Diantha Dawkins, Scholarship chairperson, stated that applications for the 2013 scholarship were still being accepted and thanked members for their donations to the fund.

Jennifer Cooper did the drawings for exercise and volunteer hours. The winners were Patti Watson and Sandy Hammontree.

The meeting was adjourned at 1:35 p.m.

Karen Burden, Secretary



### A Note From The President

As of October 7 our membership is 362. Members are encouraged to continue to get the renewal of members who have not paid dues for this year and to offer membership to new members. There is "Power in Numbers" and this year our focus must be on the TRS-Care health insurance program. With "Power in Numbers" we can be as successful talking with our legislators as we were in the passage of SB 1458. The campaign "Each One Bring One" can earn you a chance to win money at the State Convention depending on how many members you have brought in to the local (and a little luck). Mike Landrum won \$100 at the last State Convention. Jean Alvey will have forms at the November meeting.

Thanks to each of you for your attendance at our meetings and the support you give to our organization.

Blessings,  
Nancy Young



### AMBA Representative

Clint Shanks, District manager for Association Member Benefits Advisors, (AMBA) will be at the November meeting to discuss with members the benefits AMBA provides including vision, dental and MASA. You will have the opportunity to ask questions about any member benefits as well as sign up for benefits for which you are not currently enrolled. If you are uncertain about the benefits which are available, please bring your questions to the November meeting.

Virginia Connor, Member Benefits



By Tim Lee

### TRTA/MARSP

members interested in email updates on issues pertaining to pension, health insurance, Social Security, and other hot topics should sign up for *Inside Line*. This email update is written by Tim Lee, TRTA Executive Director, and offers fact and opinion on the issues facing current and future education retirees.

Go to <http://www.trta.org> and click the *Inside Line* icon like the one above. Then follow the directions.

The TRTA Call Your Legislator Hotline:

1-888-674-3788

TRTA Legislative Hotline:

1-877-880-1651



Once again, we have been asked to request a

huge favor from the membership.

When you remove your **name tag** after the luncheon is over, would you **PLEASE NOT** stick it on the table!

The plastic coverings that we put on the tables are especially sensitive to "sticky stuff" and even when using "goo-gone," the labels are hard to remove. Stick them on your napkin or throw them in the trash. But **PLEASE** do not stick them on your plastic table covering. Thank you!!

If you have articles of interest or news for the newsletter, we appreciate your input. You may e-mail your articles, news items or suggestions to [joyce.whitley@gmail.com](mailto:joyce.whitley@gmail.com) or send them to Joyce Whitley, 1210 W. Golf Course Road, 79701. Your suggestions are always welcome.

### Volunteer Hours—October 2013

Name: \_\_\_\_\_

Number of Hours: \_\_\_\_\_

### Did You Exercise Regularly in October 2013?

Name: \_\_\_\_\_

Yes \_\_\_\_\_ Approximate Hours \_\_\_\_\_



## TRTF Sets High Goal for Foundation Month!

TRTF has set a high goal for Foundation Month fund raising. For the month of November, TRTF has asked local units to participate in fund raising for this non-profit arm of TRTA. The goal is to raise \$150,000.

The Foundation has four ongoing programs to assist and inform others.

**Helping Hands:** These funds provide public education retirees with financial assistance for short-term hardships. TRTF recently provided the funds to make a recipient's home wheelchair accessible after an automobile accident that left her in a wheelchair.

**Classroom Assistance Grants:** Aiding active education professionals. TRTF gives grants to committed educators to fund innovative programs in their classrooms and schools.

**Student Scholarships:** Supporting those in training to become public education professionals. Scholarships are given for college tuition, books, and advanced studies.

**Legacy Campaign:** This promotes the message that public education, our educators, and TRS are vital to the state. The funds raised for this campaign will be used to create fact pages and other education resources that may be used by TRTA members for informing active educators about the importance of working together to maintain the soundness of the TRS fund.

Plan to make your contribution with a check payable to MARSP. You may designate which program you would like for your donation to benefit by noting it on your check. Those preparing the report will tally the amounts from the checks for each TRTF program. If you make a cash donation, place it in an envelope provided on the table and write the designation on the outside.

For those not attending the meeting but wishing to contribute, you should mail your donation to MARSP, PO Box 4954, Midland, TX 79704-4954.

All donations will be made in the name of our local unit. If you choose to make an individual donation, you may do so by going online at [www.trtf.org](http://www.trtf.org) or personally mail it to TRTF, 313 East 12<sup>th</sup> Street-Suite 200, Austin, TX 78701-1956.

**Help TRTF meet this Foundation Month great goal.**

**Thank you in advance for your continued support of TRTF.**

Martha Kallus, TRTF Local Unit Foundation Liaison



### Eggs-onation

The "Bottom Line" news of interest said: Eggs are an excellent and relatively inexpensive source of protein and also provide vitamins A and D, some B vitamins, iron, zinc, and other healthful substances, including choline and the carotenoids lutein and zeaxanthin. For most people, eating an egg a day, on average, has no ill effects. It may even be beneficial.

Wellness Newsletter, University of California Volume 29, Issue 13, August 2013 - Karron Pearson, Healthcare



### FACTS FROM THE TEXAS RETIREMENT SYSTEM (TRS), AUSTIN, TEXAS

At our TRTA District 18 Meeting held on September 16, 2013, at Region 18 Education Service Center, the TRS presenter shared a number of interesting facts about our pension system. Here are some of them:

The Texas Retirement System manages a \$116.3 *billion* trust fund and provides pension and health care benefits.

TRS serves 1.3 million active and retired members, the second largest membership among major public retirement systems. *One out of every 20 Texans is a member of TRS.*

The average retirement check is \$1,929 per month with \$7.7 *billion* paid in retirement benefits in 2012.

Since the TRS fund became actuarially sound, the Legislature, through the passing of SB 1458, was able to provide a benefit enhancement.

SB 1458 by Duncan/Callegari provides for a 3% Cost of Living Adjustment for members who retired on or before August 31, 2004, with a cap of \$100 per month.

A total of 195,000 retirees received the Cost of Living Adjustment (COLA) in September 2013.

Texas Insurance Code, Chapter 1575, requires that a basic health care plan be offered at no cost to retirees. Optional plans may be offered, including coverage for eligible dependents. Retirees selecting an optional plan pay a premium based on the plan selected, years of service, and Medicare status.

TRS-Care currently offers three plan options. TRS-Care 1, the basic plan, provides catastrophic coverage. TRS-Care 2 and TRS-Care 3 offer more comprehensive benefits including a prescription drug benefit.

Sharon F. Welch, Informative and Protective Services Committee



## Dealing With Death

### **4 Myths About How to Act When Someone's Dying**

<http://www.caring.com/articles/dealing-with-death>

People often adhere to a code of conduct about the end of life that's just not rooted in common sense or reality -- especially when it comes to [how to talk to someone who's dying](#), in their final days or hours. Hospice nurse Maggie Callanan, who has attended more than 2,000 deaths, wrote her book *Final Journeys: A Practical Guide for Bringing Care and Comfort at the End of Life* in order to take on these myths:

#### **Myth: Don't cry in front of the dying.**

They know you're sad. Having the courage to bare your emotions gives the dying person permission to be candid about his or her own feelings. Your tears are evidence of your love. And they can also be a relief to the person, telling that you understand what's happening.

#### **Myth: Keep the children away.**

People often steer kids away from death so they'll remember the person in a good light and not be frightened. But most kids do well with simple explanations of what's happening; facts are usually less scary than their vivid imaginations. By cordoning off a child from a natural part of life, you also deprive the dying person of a beloved, comforting presence.

#### **Myth: Don't talk about how you expect your life will change after the dying person has passed away.**

It's not like they'll feel left out. You can be sure the dying person is thinking about your life after his or her death -- people are often deeply concerned about this. It's reassuring to hear that loved ones will look after one another.

#### **Myth: If you don't deal with death well, it's OK to stay away.**

Some people excuse themselves from visiting a dying person with phrases like, "I hate hospitals" or "I want to remember X the way she was." This is saying that your discomfort is more important than the dying person's final needs. "You have a responsibility," Callanan says. "If someone has played a positive part in your life, that person deserves your attention as his or her life is ending. I've seen too many devastated people dying too sadly, waiting for someone who never came."

Karron Pearson, Healthcare



## Books Books Books

**As of September 18, 2776 books have been delivered. We have 35 soup labels and 70 box tops. Thank-you notes have been received from High Sky Children's Ranch, Community Children's Clinic and Midland's Need to Read. Please keep looking for gently used books and save your box tops and soup labels.**

**Pat Adams, Book Chairper-**



## Join The Fight Against Medicare Fraud

Medicare fraudsters are bilking taxpayers out of \$68 billion a year. That's billion with a capital B and is pretty frustrating for the majority of taxpayers and beneficiaries to hear. Thanks to a grassroots army of volunteers, there is a way to fight the fraud by joining the Senior Medicare Patrol (SMP).

"Taxpayers in Texas lose billions per year due to fraud, waste and abuse," said Barbara McGinity, Texas SMP Program Director. "We particularly see a lot of fraud involving medical devices and home healthcare that people never receive," she said.

Funded by the Administration on Community Living, the Senior Medicare Patrol works with non-profit agencies in all 50 states and several U. S. territories to identify, train and mobilize volunteer professionals to spread the word to seniors to be on the lookout for swindlers invading their Medicare accounts.

Midland Retired and Senior Volunteer Program (RSVP) is working with the Texas SMP to recruit and train volunteers to educate beneficiaries about Medicare fraud and abuse. Midland RSVP has scheduled training for November 12 and 13 at the Midland Senior Center. Volunteers must complete the two-day training course so they will be prepared to educate seniors on how to spot and report Medicare fraud or abuse.

**Senior Medicare Patrol Training  
Midland Senior Center (North Room)**

**3301 W. Illinois**

**Tuesday, November 12, (9:00 am-4:00 pm) - Wednesday, November 13 (9:00am-12:00 pm)**

**Call Saul Herrera at (432) 689-6693 to reserve your spot and for details.**

Virginia Connor, Member Benefits



## How to Grieve

### 5 Myths That Hurt

<http://www.caring.com/articles/how-to-grieve>

Grief is a natural response to loss, and it can unfold in many ways. Unfortunately, well-intentioned onlookers -- dubbed "grief police" by grief expert Robert Neimeyer, professor of psychology at the University of Memphis -- often say things that mistakenly imply to the bereaved that there's a "right" way to grieve. Consider these all-too-common grief myths:

#### Myth #1: It's possible to cry too much.

Everyone grieves differently. There's no single correct way to express the pain, sorrow, yearning, and other aspects of the transition of adjusting to the death of a loved one.

#### Myth #2: If you don't cry now, it'll be worse later.

Some people never cry. Tears or outward expressions of anguish simply aren't everyone's grieving style.

#### Myth #3: Grief is something you "get over."

Most people never stop grieving a death; they learn to live with it. Grief is a response.

#### Myth #4: Time heals slowly but steadily.

Time is the commodity through which a grieving person sorts through the effects and meaning of a loss. But that process isn't a steady fade-out, like a photograph left in the sun. Grief is a chaotic roller coaster -- a mix of ups, downs, steady straight lines, and the occasional slam. Periods of intense sadness and pain can flare and fade for decades.

#### Myth #5: Grieving should end after a set amount of time.

Ignore oft-quoted rules of thumb that purport to predict how long certain types of grief should last. A downside to six-week or eight-week bereavement groups, says Sherry E. Showalter, a psychotherapist specializing in grief and the author of *Healing Heartaches: Stories of Loss and Life*, is that at the end of the sessions, people mistakenly expect to be "better" (or their friends expect this). "Everyone tells me the same story: 'I failed Grief 101,' because they still feel pain," Showalter says. "We grieve for a lifetime, because we're forever working to incorporate the death into our own tapestry of life." Learning how to grieve is ultimately part instinct, part stumbling along, part slogging along -- a bit like learning how to live.

Karron Pearson, Healthcare

### Cards Sent to Members



Cards are sent to members every month. This past month "thinking of you" cards were sent to Brune Torres, Ann Andrews and Pat Erwin. A sympathy card was sent to Betty Moore upon the death of her mother Dorothy Melzer. A card of congratulations was sent to Billy Gilbreath for his selection to the Lee High School Wall of Fame. Kent Crowell was sent a card which contained the article that appeared in the *Midland Reporter Telegram*, featuring him and his robotics program at San Jacinto. His wife Marla is an MARSF member.

If you know of a member who would appreciate a card, please contact Patti Watson at [pnw1000@gmail.com](mailto:pnw1000@gmail.com), or call her at 687-1170.

Patti Watson, Friendship Chairman



### Oven Fried Vegetables

*(low fat—101 calories per serving)*

1/4 cup fine dry bread crumbs

1 tablespoon parmesan cheese

1/8 teaspoon paprika

2/3 sliced mushrooms

2 tablespoons Italian salad dressing

2/3 cup of 1/4 inch sliced onion

2/3 cup of 1/4 inch sliced cauliflower

Preheat oven to 450 degrees. Spray a baking sheet with cooking oil spray. Set aside. Stir together breadcrumbs, parmesan cheese and paprika in a 9" pie plate until well mixed. Place vegetables in a medium bowl. Drizzle salad dressing over vegetables and toss till coated. Roll vegetables in crumb mixture till coated. Place the coated vegetables in a single layer on the baking sheet. Bake for 10-12 minutes or until golden. Serves 4.

**Author:** Polly Pitchford, *Full Spectrum Health™*

Karron Pearson, Healthcare

<http://www.naturalfoodsmkt.com>

### Cutting Calories -- As Easy As 1,2,3



1. Eat a smaller treat. Happily, a smaller portion can satisfy a craving just as well as a larger one, according to a study from Cornell University.
2. Use smaller utensils, like a teaspoon instead of a tablespoon, especially if you eat while distracted.
3. Don't go food shopping on an empty stomach. In another Cornell study, hungry shoppers (who hadn't eaten in five hours) bought 31 percent more high-calorie foods at a simulated online store, compared to sated shoppers.

*WellnessLetter, University of California, Berkeley, Volume 29, Issue 14, September 2013*

Karron Pearson, Healthcare



## Resources for Grief and Loss

**HELLO GRIEF** <http://www.hellogrief.org/resources/texas/>

*Hello Grief* provides information and resources about grief in order to break through the current culture of avoidance that surrounds death and loss. Instead, *Hello Grief* addresses bereavement head-on for those who are helping others cope, as well as those who need support on their own personal journey with grief.

### National Support Groups and Agencies

**The Compassionate Friends** <http://www.compassionatefriends.org/>

The mission of The Compassionate Friends is to assist families toward the positive resolution of grief following the death of a child of any age and to provide information to help others be supportive. The site includes a chapter locator for finding a local group in your city and "virtual chapters" through an Online Support Community (live chats). A customized packet of bereavement materials for your situation can be sent to you at no charge. To learn more about attending TCF Chapter Meetings, visit online or email [nationaloffice@compassionatefriends.org](mailto:nationaloffice@compassionatefriends.org) or call TCF's National Office 877-969-0010.

**Grief Share** [www.griefshare.org](http://www.griefshare.org)

Grief Share groups meet in churches (Protestant and Catholic) throughout the world. Over 9,000 churches participate in this program. A Grief Share group is typically designed around a 13-week grief support group/video series, and is specifically for those who are grieving the death of a loved one. Use the online locator to find a group near you or call 800-395-5755 or email [infor@griefshare.org](mailto:infor@griefshare.org).

**AARP.org/Griefandloss** – AARP has compiled a wonderful array of articles on dealing with debt after a death, starting conversations about the end of life, and even a piece on odd funeral requests.

**Hospice.net** offers a comprehensive directory of information on their site, broken down into sections with resources specific to caregivers, children, patients, those seeking hospice services, and those in bereavement.

**Adec.org/CopingwithLoss** – One of the oldest interdisciplinary organizations in its field, the Association of Death Education & Counseling, also known as The Thanatology Association, has a wide range of support services for the griever who visits their site, including a thanatologist directory (thanatologists are specialists in death & dying, bereavement & loss).

**HospiceFoundation.org** – On the "Grief" page of The Hospice Foundation of America's website, visitors will find a basic definition of grief, a link to dozens of articles on the subject, and advice on how to search for local support groups, including a few links to national organizations that offer local services, like the National Alliance for Grieving Children and The Compassionate Friends([www.compassionatefriends.org](http://www.compassionatefriends.org)).

**HelpGuide.org** – This is an excellent – and quite extensive – site with great articles, links to other useful resources, an emotional skills toolkit, a section on the difference between grief and depression, and much more.

Kaaron Pearson, Healthcare



### Offering Condolences: 10 Helpful Things to Say to a Grieving Person

<http://www.caring.com/articles/condolences>

When offering condolences, there are plenty of things [not to say to a grieving person](#); finding the right words can be harder. The following suggestions offer kindness and compassion. And sometimes you don't have to say anything at all; when it comes to condolences, a hug is often worth a thousand words.

1. **"I'm so sorry for your loss."** *It's short, sweet, heartfelt, and always welcomed.*
2. **"Please know that I'm here for you."** *It never hurts to remind someone in pain of your friendship.*
3. **"You're in my thoughts and prayers."** *Even people who aren't religious are unlikely to be offended if they know you're sincere (or leave off the "prayers" if you think they might be).*
4. **"Remember you can call me at any hour."** *Be specific: "You know I'm always up till midnight."*
5. **"She was such a wonderful person."** *Don't worry that you'll make the bereaved person think about the loved one by bringing up positive reminiscences; you can rest assured he or she is always in mind already.*
6. **"I don't know what to say."** *Admitting you're tongue-tied about offering condolences is fine.*
7. **"I can't imagine what you're going through."** *This beats comparing the death with your own stories of loss.*
8. **"Would you like to talk about it? I'm listening."** *Provide a gentle opening for the person to share.*
9. **"How are you feeling -- really?"** *A more pointed invitation to unload may be welcomed by some.*
10. **"I've brought you a meal to eat or freeze; it's in disposable containers so no need to return anything."** *Better than asking, "How can I help?" is to step in with concrete help: bringing a meal, a quart of milk, a carton of eggs picked up when you do your own grocery shopping; or showing up to mow the lawn.*

**Offering condolences is an act of kindness; actionable acts of kindness give both condolence and practical support.**

Karron Pearson, Healthcare