

MARSP Newsletter November, 2017

www.midlandretireded.org

November 2, 2017
MARSP
Box 4954, Midland, TX
79704



PLEASE COME TO THE NOVEMBER 2 MEETING



Don't forget to put Thursday, November 2, on your calendar. This is the date for the next luncheon meeting of MARSP. Meet and greet begins at 11:30 a.m., followed by lunch at 12:00 noon. The cost of the luncheon is \$6, and your reservation is your commitment to pay. Meet the new Executive Director of the Museum of the Southwest – Lee Ortega. With a background in art and museum management, Lee has been guiding the Museum of the SW for a few months. She will present a program on the museum operations and upcoming exhibits and renovations being undertaken.

Call Anita Patton at 432-349-6822 or e-mail her at apatton123@sbcglobal.net by Monday October 30

Please remember to bring your donations for the Texas Retired Teachers' Foundation as November is Foundation Month.



When Is It Practical to Use a Nurse Practitioner?

First the Nurse Practitioner must have an RN degree plus an advanced Master's degree. Also, the Practitioners should have advanced clinical training, earn positive reviews from their peers, and meet national certification. They can access patients, diagnose illnesses, perform and order tests, prescribe care plans, write prescriptions, perform minor surgery, and operate a private service.

It is practical to use them because of their experience and their ability to relate well with patients. They are easily accessible and can practice without supervision in Texas. Check with your insurance.

(Budd, Ken. "A Practical Guide to Nurse Practitioners," AARP Bulletin, July/August 2017.



NEW RESEARCH ON ANTIBIOTICS

Researches now say that a shorter course of antibiotics is better for the body. (Lester Holt. *NBC Nightly News*. July 27, 2017.)



SMASHING THE SMISHING SCAMS

Look for suspicious charges on your monthly phone bill. Even if you never responded to a smishing text, it doesn't hurt to look at your itemized charges to see if there's anything that looks off. If it does, contact your phone provider right away to dispute the charges.

Ann Parish, Informative and Protective Services



HEALTH TIPS FOR NOVEMBER

Organic eggs may not be all you think they are, warns Katherine Paul. England's Best sells one-tenth of the eggs labeled "organic" in the US, but the Organic Consumers Association says England engages in "factory farming" (as do other large national companies). The eggs are produced in barns holding more than three hens per square foot. The OCA believes that factory farming violates the spirit of rules regulating the label "organic." Better: Buy organic eggs from local producers.

BottomLine, Volume 38, Number 17, September 1, 2017

EXERCISE PLAN



Two secrets for sticking to an exercise routine: Pick a regular time for exercise and stay with it for as many days of the week as possible—workouts will become part of your regular day. Use visual cues to get yourself going. For example lay out walking clothes and shoes in a specific place so that you see them when you wake up.

Nain Kaushal, PhD, postdoctoral fellow in preventative medicine, Montreal Heart Institute, University of Montreal, and leader of a study published in a British journal of health psychology, *BottomLine*,

Volume 38, Number 17, September 1, 2017

Alzheimer's Disease

November is National Alzheimer's Disease Awareness Month
Alzheimer's Disease Symptoms- Mayo Clinic
www.mayoclinic.org/diseases-conditions/alzheimers

Kaaron Pearson, Healthcare



NOVEMBER IS FOUNDATION MONTH

November is Foundation Month for TRTA. That means giving to the Foundation to support its philanthropic work. MARSP agreed at the October meeting to focus all the gifts for the fund to the Endowment. The Lehr-Pritchard Endowment is a separate fund within the Foundation. The money stays there to earn interest from investments. The money from investments will be marked for the Helping Hands program exclusively. Hopefully, this funding can grow and interest revenue can happen sooner rather than later.

From Ronnie Jung, our October speaker, we learned that one way to create an incentive to give would be through a matching fund. Martha and Dan Kallus have agreed to match all contributions from MARSP up to \$3,000 for the Endowment Fund of TRTF through the month of November.

As TRS-Care and the lack of cost-of-living raises become more crucial, the vision of a well-funded Endowment Fund also becomes more crucial. Those TRS annuitants who are impacted by low TRS pensions and the lack of social security are in need of help now. Special projects for disaster relief funds contribute to this need. Applications for assistance to Helping Hands are reviewed and studied by the Helping Hands Committee from the Board of Trustees of the Foundation.

How does one give? Attend the MARSP meeting on November 2 and give at the meeting, or mail your contribution to MARSP, PO Box 4954, Midland, TX 79704-4954. Please make a note on your check that your gift is for the Endowment Fund. Your money will be doubled this month with the matching challenge.

Thank you for the great support MARSP has given the Foundation in the past, and please think about giving generously in this year's push to grow the Endowment.

Martha Kallus, Foundation Liaison



DEBIT CARD USE: EXTRA PRECAUTION NEEDED

Do you use a debit card? Are you thinking about getting a debit card? If your answer is yes, you might want to read this entire article.

Between 2015 and 2016, debit card fraud increased by a large percentage. The number of debit cards compromised at ATMs and merchants nationwide increased seventy percent (70%) according to FICO Card Alert Service. Debit cards connected to a bank account holding the bulk of one's funds make consumers vulnerable. Opening a second bank account, with limited funds for debit card use only, is recommended. The funds can be replenished as needed, and your main account (that is not connected to the debit card account) is not accessible to fraudulent charges.

The debit card does not carry the same protections that the credit card carries. Let me share the following information from the Federal Trade Commission. The delay in reporting a theft affects how much you can recover.

Here is your liability:

You are responsible for zero dollars (nothing) if your debit card is reported lost or stolen **before** an unauthorized transaction is made.

You are responsible for \$50 if, after you learn about the unauthorized transactions, you report it **within two business days**.

You are responsible for \$500 if the fraud is reported more than two business days after you learn about it but fewer than sixty (60) calendar days after you receive your statement.

If you fail to report a fraudulent charge more than 60 calendar days after you receive your statement, you have faulted/lost your protection.

So, using a debit care may be convenient, ensuring that you stay out of debt in that if you have no money in your account, you cannot make a purchase. However, the user must take as much care and every precaution that can be taken. Adapted from Michelle Singletary *The Dallas Morning News* 7/26/17

Ann Parish, Informative and Protective Services

Volunteer Hours - October, 2017

Name: _____

Number of Hours: _____

Exercise for October, 2017

Name: _____

YES I EXERCISED _____



WORDS FROM THE PRESIDENT

Those of us who were at the October meeting heard Ronnie Jung explain the desire and the need to establish an endowment for the Texas Retired Teachers Foundation (TRTF). Martha Kallus, TRTF Board Member, has written in this newsletter further information about the endowment. At the October meeting, the membership voted to designate all of our Foundation contributions collected in November to the endowment so that MARSP could be a part of this important campaign. Please carefully consider your decision to give. If every TRTA member gave only \$30.00, we could reach our goal. If you gave \$30.00, that would be the equivalent of \$2.50 a month. Most importantly, MARSP has received notice that money given from MARSP members in November to the foundation will be matched!

I encourage you to bring your check made out to TRTF and noted in the memo blank, "For the endowment," to the November meeting. If you cannot be at the meeting, please mail your check to Mary Smith, MARSP Treasurer, PO Box 4954, Midland, TX 79704. Cash contributions will also be welcome at the November meeting, but no receipt will be given for them. Contributions to the Foundation are tax deductible.

I am counting on you to help us make a significant contribution to the establishment of an endowment fund for the Foundation. This is our opportunity to give a gift that will keep on giving!!

Maridell Fryar
President, MARSP



MIDLAND ASSOCIATION OF RETIRED SCHOOL PERSONNEL

OCTOBER 5, 2017

MARSP meeting on October 5, 2017 was held at First Baptist Church. President Fryar called the meeting to order at 12:15 p.m. Following a welcome from President Fryar, Nancy Doss led the invocation and pledge. First time attendees were members Jana Little and Paul O'Neil. Nita Swann was a first time visitor.

President Fryar introduced MISD Superintendent Orlando Riddick. Mr. Riddick introduced James Riggins and Patrick Jones, Central Office staff members. Superintendent Riddick shared his vision for MISD, which is to provide opportunities for great learning for all students.

PROGRAM

TRT Foundation and Growing Our Endowment

Martha Kallus introduced the speaker, Ronnie Jung. Mr. Jung explained how the endowment fund is used to provide financial assistance for retired and active educators. He encouraged MARSP members to donate in November. Following a brief question and answer session, Bayta Cullen presented a certificate of appreciation to Mr. Jung. A donation to our scholarship fund will be given in his name.

Each MARSP member is asked to give \$30.00 to the TRTF in November. President Fryar suggested that money donated by MARSP members will go directly into the endowment fund. There was no objection to this suggestion, and the body agreed.

Drawings today were won by Betty Bagwell for exercising, and by Carla Stringer for volunteering.

BUSINESS MEETING

- a. September 7 minutes were approved as printed and will be filed.
- b. The financial report was accepted for audit.
- c. Debbie Jordan reported a membership count of 300.

ANNOUNCEMENTS

- a. The program for the November 2 meeting will be *Museum of the Southwest*, presented by Lee Ortega.
- b. MARSP Board Meeting is Tuesday, October 10, at the Centennial Library at 1:30 p.m.

The meeting was adjourned at 1:25 p.m.

Lois Hillary, Secretary



By Tim Lee

Keep up with the happenings in Austin for Retired Educators.

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

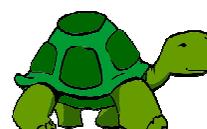
**The TRTA Call Your Legislator Hotline:
1-888-674-3788
TRTA Legislative Hotline:
1-877-880-1651**

CURRENT MEMBERSHIP



Current membership for MARSP is 305. If you know any recently retired teachers who have not joined TRTA, please encourage them to do so.

**SPEED
DOESN'T
MATTER**



**FORWARD
IS
FORWARD**