



THETA EPSILON NEWS
TEXAS STATE ORGANIZATION
THE DELTA KAPPA GAMMA SOCIETY INTERNATIONAL
AREA 12



Hockley/Cochran Counties

Chapter 197

Volume XLII, No.2

Theta Epsilon Chapter

October 2018

Editor: Juanice Tyson, 806.894.7925
ttyson@nts-online.net

Mission Statement: The Delta Kappa Gamma Society International promotes professional and personal growth of women educators and excellence in education.

Vision Statement: Leading Women Educators
 Impacting Education Worldwide



Bridging Yesterday and Tomorrow



Editor's Note: All clipart is from Microsoft Office®, Alpha State Texas Website and from DKG website; photos are provided by Theta Epsilon members.



Greetings!

Hello Fellow DKG Members,

Our September Area 12 meeting and training has come and gone. Six of our members attended and received information about DKG offerings and a little more about our responsibilities as officers. Now it is time for all of us to meet. YAY!

Our October Theta Epsilon meeting will be a treat! We will have an "Evening of Cosmetology" at SPC. This is an evening for pampering and, let's be honest, we all can enjoy a little "down" time to relax. We will meet on Monday, October 15 for this meeting. We will have a brief meeting from 5:00 to 5:30. Beginning at 5:30, you can sign up for these treats: basic facial (\$10), pedicure (\$10), manicure (\$4), shampoo and style (\$4), shellac is \$5 extra. You can sign up for one per hour; take advantage of what your schedule allows. You will be responsible for paying for the services you enjoy, but the cost is minimal. It is customary to tip these students, too. Not sure of payment, but cash will probably work most conveniently. Please sign up early so we can fill slots and not keep people an extra hour for those we are unable to fill. Invite prospective members to participate, too. This could be a great recruiting event. Joanna Runkles is making the schedule so please let her know what services you would like to

enjoy.

It is also time to pay our dues. Shannon Copeland is our new treasurer and will be glad to accept your dues at this October 15 meeting. If you will not be able to attend, please send your dues to Shannon at 210 Cottonwood Lane, Levelland. She will pay all dues before the end of the month so please make this a priority. Dues for active members will be \$86 (\$40 for international dues, \$20 state dues, \$1 for state scholarships and \$25 for local dues).

Our Theta Epsilon scholarship is endowed to be able to present a \$1,000 award. WOO HOO! Therefore, unless we change our goals with this, we will not be making the \$25 donation to the SPC Foundation—which has been our recommendation for the past several years. Of course, it is a very worthy cause, so donations are welcomed anytime. If the fund didn't grow enough to award the \$1,000 award, we could add what is called an "impact scholarship" to meet that set amount.

After our October meeting, our next meeting will be the Christmas Brunch at the Lubbock Women's Club. The date is not yet available but it is traditionally the first or second Saturday in December. We hope you can make plans to participate.

Let's Get Pampered! See you on Monday, October 15!

Your President,

Donna Pugh, dpugh@levellandisd.net

Treasurer's Report:

\$86.00 dues are prior to November 1, 2018. Please bring to October meeting or mail to: Shannon Copeland, 210 Cottonwood Ln., Levelland, TX 79336

October Meeting Notes:

Date and Time: MONDAY October 15, 2018 from 5:00 p.m. – 8:30 p.m. (Pay dues before November 1.)

Place: SPC Cosmetology 5:00 p.m. (brief meeting and initiation); 5:30-8:30 p.m. Salon Services

Program Title: SPC: An Evening of Cosmetology-- Slots will be available for various services during this three-hour time slot; sign-up with jrunkles@levellandisd.net. (Each October, we are going to go see dynamic programs in our schools.)

Community Service: Bill's Backpacks (Pop Tarts or cash recommended)

Theta Epsilon Minutes:



May 5, 2018, 11:30 a.m., Lubbock Women's Club, Broadway, Lubbock, Texas, Lubbock Area 12 Chapters Founders' Day Luncheon. We were represented well by Terry Reynolds, Debra Burnett, Ashley Davis, Laurie Williams, Donna Pugh and Deborah Payne.



September 8, 2018 from 8:45 a.m. to 12:15 p.m., at Lubbock, Lakeridge United Methodist Church. Area 12 Workshop, pictured above Dr. Jo Murphy speaker.

Understanding Teacher Retirement Benefits- Lakeridge Memorial Chapel August 21, 2018:

Terri Navrkal (President of the Lubbock South Plains Teacher's Retirement Association) was the facilitator/ provider gave permission to share this presentation with Theta Epsilon and DKG.

Understanding Teacher Retirement Benefits

Staying in touch with TRS and understanding your benefits will pay off in the long run.



Most People Don't Know What Retirement Is ...

Is This You????



I'm going to retire and live off my savings. What I'll do the second day, I have no idea.

Presentation Goals

Let's find out!

What you know ...
What you want to know ...
Resources to help ...
What can you do ...
What you learned ...

Do You Know?

- ❖ IT IS NOT MANDATORY YOU ENROLL IN TRSCARE UPON RETIREMENT
- ❖ TRS-Care participants have one of two health plans, depending on whether or not they qualify for Medicare ...
 Retirees, spouses and dependents without Medicare will have coverage through a new TRS-Care Standard plan.
- ❖ Aetna administers the medical benefits; Caremark administers the pharmacy benefits.
- ❖ Retirees, spouses and dependents with Medicare will have coverage through ...
 TRS-Care Medicare Advantage plan administered by Humana and the TRS-Care Medicare Rx plan administered by SilverScript, an affiliate of CVS Caremark.

Do You Know?

Texas Teacher Retirement System (TRS)

- a public pension plan of the State of Texas
- provides retirement and related benefits for those employed by the public schools, colleges, and universities supported by the State of Texas
- the largest public retirement system in Texas in both membership and assets and the sixth largest public pension fund in the U.S.
- A Board of Trustees governs the retirement system

Do You Know?

- ❖ Eligibility requirements for retiree health benefits are NOT the same as eligibility requirements for the TRS pension plan
- ❖ Contact TRS six months prior to your anticipated retirement date to allow yourself enough time to complete/submit all required forms.
- ❖ If you plan to work in Texas public education after service or disability retirement, you should carefully review all requirements (Refer to TRS Benefits Handbook)
- ❖ In some instances, your social security benefits may be affected by the TRS benefits that you receive. Contact the Social Security Administration (SSA) at 1-800-772-1213 or www.ssa.gov for information on possible offsets or reductions to these benefits ... known as Government Pension Offset and Windfall Elimination Provision (GPO, WEP)

Do You Know?

- ❖ TRS retirement plan is a defined benefit plan ...
 once you begin retirement, you will receive a monthly benefit for life, which is called an annuity
- ❖ TRS also administers three other benefit programs established by state law, and are separate from the TRS retirement plan ...
 TRS-Care, TRS-ActiveCare, TRS Group Long-Term Care Insurance
- ❖ Your membership begins on your first day of eligible employment with a TRS-covered employer
- ❖ As a TRS member, you contribute a percentage of your eligible compensation as your share of the funding for your benefits. The contribution rate is set by the Texas Legislature.

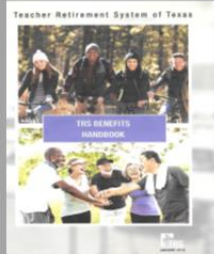
Do You Know?

- ❖ The WEP rule only applies to individuals who are eligible for a Social Security benefit based on their own work history and have a pension from work where they did not pay Social Security tax. Your social security benefits could be reduced.
- ❖ Meanwhile, the GPO rule only applies to individuals who are entitled to a Social Security benefit as a survivor or spouse and have a pension from work in which they did not pay Social Security tax. The social security benefits you receive could be reduced.
- ❖ If you have never paid Social Security tax, and only qualify for your teacher's retirement, it's likely you'll never receive a Social Security benefit.
- ❖ The Social Security regulations and how differently they may affect a worker's retirement income make it critical that you plan ahead and prepare.

Do You Know?

- ❖ Membership in TRS is required by law for eligible employees; participation in the retirement plan cannot be waived.
- ❖ Retirement plan membership offers you not only service retirement benefits when you qualify based on age and years of service credit, but it also offers you disability retirement benefits and death benefits from the beginning of your career in Texas public education.
- ❖ Death benefits may include an option for your beneficiary to select a benefit that pays a lump sum amount that is equal to twice your annual salary, with the lump sum amount payable capped at \$80,000.
- ❖ TRS death benefits are not life insurance payments
- ❖ TRS benefits, including death benefits, are not assignable. For example, you cannot assign your death benefits to a funeral home to pay for the cost of your funeral.

Do You Know?



Almost everything you want to know is located in the TRS Benefits Handbook

www.trs.texas.gov/TRS%20Documents/benefits_handbook.pdf

What Do You Want To Know?

What Did You Learn?

Understanding Teacher Retirement Benefits ... Each Teacher's Situation is Different

General strategies teachers should consider when planning for retirement:

1. Consider Professional Help
2. Don't Fully Rely on Your Pension
3. Save and Invest through Tax-Advantaged Retirement Accounts (you should be eligible to contribute to a 403(b) plan)
4. Don't Count on Social Security
5. Will You Work After You Retire from Teaching?
6. The Bottom Line (Planning for retirement when you're a teacher isn't easy)

What Can You Do?

- The state of Texas told its teachers they would receive a pension upon retirement that would provide quality, affordable health care coverage during the years following a lifetime of service. Texas has not honored that promise.
- By lowering the rate of return assumption TRS will not meet requirements for granting raises for retirees unless more money is added to the system.
- Thousands of retired school employees have seen reduced Social Security benefits (if they receive them at all), increased health care costs, and any retiree who retired Sept. 1, 2004 or after has never received a "cost of living" increase.
- 95% of Texas teachers are not covered by Social Security, and personal or spousal benefits they have earned, are greatly reduced. Texas retirees are hurting!
- Healthcare costs have skyrocketed. Under 65 retirees have a costly high deductible plan with no prescription card. Many are paying half their meager earnings on premiums/deductible. Those over 65 have no choice in their supplemental policy and spousal costs are excessively expensive.
- The Texas Retired Teachers Association is strongly encouraging TRS to pursue additional funds from the Texas Legislature. While state law prohibits TRS from lobbying the Texas Legislature, it is still TRS's fiduciary duty to ensure that the pension fund is actuarially sound so that members may receive cost-of-living increases.
- To place this financial burden on the retired educators who believed the promise they were given by their employer and who are now struggling financially is unconscionable. Texas has broken the trust that retired teachers had in our system. The state of Texas must address these problems and properly fund Texas retiree pensions and healthcare. This is Texas and we keep our promises. We can do this and we must not leave our teachers out in the cold.

What Did You Learn?

Understanding Teacher Retirement Benefits

What Can You Do?

- ✓ Join the Texas Retired Teacher Association
- ✓ Join a local unit of the Texas Retired Teacher Association
Cochran-Hockley, Lamb County, Lubbock South Plains, Petersburg/Lorenzo Plainview, Slaton, Terry County, Yoakum County

Tuesday, November 6th VOTE!!! VOTE!!! VOTE!!!

Resources To Help You

- Teacher Retirement System of Texas
 - SocialSecurity.gov
- www.ssa.gov for information on Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).
- TRS Member Benefits Handbook
www.trs.texas.gov/TRS%20Documents/benefits_handbook.pdf
- Register for MyTRS, which provides you access to your personal TRS account information and offers you the opportunity to receive TRS publications electronically
<https://ueatexas.com/resources/trs-faq/>
- https://www.trs.texas.gov/Pages/healthcare_news_trscare_update_2018.aspx

What Can You Do?

Don't Be Afraid to Ask Your Legislators:

1. Will you support the Defined Benefit Plan?
Rationale: There must be a plan for increasing permanent state funding to ensure defined benefits, retirement security, and a strong pension fund.
2. Will you support Affordable and accessible health care for all Texas education retirees?
Rationale: There is no long-term funding plan to sustain the program. Retirees are willing to pay their share but current premiums are no longer affordable for many of our retirees. The two-year supplemental cycle is not a solution to our health-care funding issue.
3. Will you promote an annuity increase for all retirees?
Rationale: The cost of living continues to go up, but annuities remain relatively stagnant.
4. Will you support reform at the national level for Social Security offsets (the Windfall Elimination Provision and Government Pension Offset)?
Rationale: Retired Texas teachers are penalized in that the formula for calculating payments for those who qualify for Social Security is arbitrary and treats retired teachers differently from the rest of the population.

Service Projects:

International Service Project: Schools for Africa

State Service Project: 2019 Unifying Project

Local Service Project: Support of South Plains College Foundation, Bill's Backpacks, and "1000 Books before Kindergarten."

2016-2018 International Theme:

DKG - Leading Women Educators Impacting Education Worldwide

State Theme:

“Bridging Yesterday and Tomorrow.”



TSO Biennium Goals:

1. Encourage members to strengthen their chapters by building membership diversity including members of all ages and ethnicities, as well as those who work in all types of schools.
2. Honor our heritage as we build membership, strengthen chapters and take on new challenges in schools and communities.
3. Encourage healthy living strategies for our members and their families.
4. Support initiatives and programs that will enlighten and inform members about education worldwide.

Area 12 Coordinator: Sharon McDougle

News From: www.dkgtexas.org

News From: www.dkg.org

Angel Award:

The angel award was presented by Ashley Davis to JoAnna Runkles.

Red Roses to:

Sherry Barsch, broke her right foot in July and now is facing surgery on her foot.

Kay Daniel, recovering from stroke slowly and right eye surgery. She said, “I am blessed to have an understanding and caring husband.”

Willa Dale Johnson

Cherolyne Hendon

Please let the editor know if you were missed, so your name can be added to our next Red Roses List.

Calendar:

Next DKG meeting will be October 15, 2018 at South Plains College Cosmetology Building, 5:00 p.m. - 8:30 p.m. (business meeting and initiation 5:00 p.m. – 5:30 p.m.)

Date	Time	Location	Community Service	Program Title
Oct. 15, 2018 (Pay dues before Nov. 1.)	5:00 p.m.	SPC Cos-metology	Bill's Backpacks (PopTarts or cash donations)	5:30-8:30 p.m. Salon Services SPC: An Evening of Cosmetology (Each October, we are going to go see dynamic programs in our schools.) (brief meeting and initiation);
Dec. TBD (1st or 2nd Sat.)	TBA	Lubbock Women's Club	N/A	Christmas Brunch/Tea
January 19, 2019	10:30 a.m.	Levelland ISD Board Room	1,000 Books (new or gently used books)	Pacing & Planning & Happy Birthday, Technology is in Your Future (Google)
March 7, 2019	5:30 p.m.	Studio K (on the S side of the Square)	Change for Schools for Africa	Let's Create at Studio K with Kenna Trotter (Social) (Note: There will be a fee for the project for participants.)
April 13, 2019	10:30 a.m.	Levelland ISD Board Room	Bill's Backpacks	Money Talks presented by Joey Pierce
May, 2019 TBD	TBA	Lubbock Women's Club		Founder's Luncheon
August 24, 2019	10:30 a.m.	Levelland ISD Board Room		Scholarship Recipient Lunch (Bring salads & desserts.)
Oct. 3, 2019	5:30 p.m.	Levelland High School		Culinary Arts Showcase--Khris Oaks and students will "dazzle" us with cake decorating strategies

Check out these items on the web:

www.dkgtexas.org

- Communique—emailed also
- Lone Star News
- Schools for Africa
- TSO Legislative updates

Theta Epsilon Chapter Website

<http://thetaepsilon.weebly.com/index.html>



- 10-18 Deborah Payne
- 10-28 Merribeth Gregory
- 11-14 Heidi Blair
- 11-14 Deb McVay
- 11-18 Cathrine McMahan
- 11-22 Jeanie McCormick

Donna Pugh	President
Joanna Runkles	First Vice President
Liz Brandt	Second Vice President
Kelly Kelley	Corresponding/Recording Secretary
Shannon Copeland	Treasurer
Ashley Davis	Webmaster
Juanice Tyson	Newsletter Editor
Deborah Payne	Immediate Past President and Parliamentarian