



Tennessee Retired Teachers' Association
an NEA-Retired affiliate

Bulletin

Issue 1 October 2021

Tennessee Retired Teachers' Association "Advocates for Retired Educators and Education" Since 1957

When educators recognized the need to come together as a group to advocate for retirees and the profession, they formed Tennessee Retired Teachers' Association. So, in addition to the fun we have at our meetings, it is important that we advocate for our profession. We can best plead our case for public education and retiree benefits through our membership and support of our professional organizations --- local chapters, TRTA, NEA-Retired along with our active locals, TEA and NEA.

SPECIAL MEMBERSHIP EDITION

2021-2022

MEMBERSHIP CARD



Please remove your membership
card from the back cover.

TRTA is the only organization in Tennessee totally dedicated to promoting and supporting the rights and needs of retired public school employees and serving as their advocate in legislative and other policy making bodies.

Tennessee Retired Teachers Association

801 Second Ave. North Nashville, TN 37201-1099

MEMBERSHIP PAYS!

Use NEA-R Member Benefits

IF YOU WANT...	GO TO ...	FOR ...
Ways to cut back on spending and trips to the store	NEA Click & Save at neamb.com/clickandsave	Savings on everything from shampoo to shoes
To stretch your retirement savings	NEA Retirement Center at neamb.com/retire	Timely tips on Medicare, Social Security, taxes, investing and more
To protect your legacy	NEA Life Insurance Program at neamb.com/life	A wide range of plans, including guaranteed acceptance for you and your spouse
More from a Medicare Supplement Plan	NEA Retiree Health Program at neamb.com/rhp	Competitive group rates, the freedom to choose your own doctor and more
Vacations that meet your accessibility needs	"Live Your Dream of Retirement Travel" at meamb.com/we-r-going	How to experience fulfilling and enjoyable vacations despite health and mobility issues
To save money on important pharmaceutical medications	"Easy Ways to Save on Your Prescriptions" at neamb.com/beyond-part-d	10 simple tips to help you save money on your medications
Cash to cover extra expenses should you be hospitalized	NEA Hospital Income Insurance Plan at neamb.com/hospital care	Affordable coverage to provide basic daily cash benefits based upon the hospital stay



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MESSAGE FROM THE PRESIDENT

SEASONS

By Anna L. Booher

I love the fall. I love the vibrant foliage of the season, the cool crisp mornings, and the brilliant harvest moon. I am not exactly sure why the fall is my favorite season, but perhaps it is because I was born on the fall equinox.

The kaleidoscopes of leaves on the trees are reminders that there can be both beauty and harmony in our world. The leaf color changes with the weather and lasts only a short time, just as our lives are short. As retired educators, we must continue to seek harmony in all our activities and deeds. It is no secret that this has been a very difficult season in our lives. A season that has brought much sadness, depression, and divisiveness. It is imperative that we be the example for our community. Even in our differences we must find common ground. Like the beautiful fall foliage that finds harmony, we must also find a way to work together.



As fall temperatures arrive, we rearrange our wardrobes to find the items that will wrap us in additional layers of warmth for the cool crisp mornings. However, we peel off a layer as the temperature of the day increases. So, too, must our words be crisp and true with our legislators. As we often hear spoken in the South: "It's in the 'sayin' that counts." It is not what we say but how we say it, which makes all the difference. Listen carefully and remove the layers of words that are too warm. We must choose our words carefully to make clear what we are trying to convey, as well as to not be hurtful or unkind in the "sayin."

The harvest moon allows the farmer a little extra light to reap what was sown. We must plant fiscally responsible seeds with those who govern. Collectively, each of us must use our voices to ensure that our retirement benefits remain strong. Our future retirees are counting on us, just as much as our membership is counting on each of its members to speak up. We need to work to grow our membership in the process.

In the *Byrds'* song, "TURN, TURN, TURN," there is a season for each of us. As educators we must find ways to work together despite our differences of opinion. We must be kind in our words and in our deeds to all who surround us. Lastly, Gaylord Nelson once said: "The ultimate test of a man's (woman's) conscience is his (her) willingness to sacrifice something today for future generations." It is incumbent upon our generation to give a helping hand to both the present and the future. There is a SEASON.

TRTA Staff

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TRTA BOARD OF DIRECTORS

President	Anna Booher
President Elect	Judy Whitehill
Past President	Lynn Tucker
ETN At Large	Donna Jerden
ETN Regional	Ron Moss
ETN Regional	Al Doty
MTN At large	Susanne Boshers
MTN Regional	Bill Deason
MTN Regional	Doris Hendrix
WTN At Large	William Murray
WTN Regional	Alice Fennel
WTN Regional	Daisy Cleaves
Ex Officio	JoAnn Smith-Mashburn
Ex Officio	Linda McCrary
Ex Officio	Beth Brown
Ex Officio	Mike Barker

MEMBERSHIP COMMITTEE

- William Murray, Chair
- Elizabeth Brown
- Frances Durham
- Lisa Field
- Barbara Gray
- Teresa Kelley
- Elma McKnight
- Ellis Winkler

LEGISLATIVE COMMITTEE

- Rose Anderson, Chair
- Teresa Brown
- Al Doty
- Miley Durham
- Jerry Hale
- Thelma Norris
- Evelyn Robertson
- Angela Shaffer
- Carolyn Sims

NEW EXPECTATIONS? NEW DIRECTIONS?

Executive Director's Column: DONNA COTNER



Every day, if possible, I like to pause for a moment and focus fully on the sunset. I love the colors spread across the sky and the shades manifested in the clouds and my surroundings. No two sunsets are ever the same, so it is a continual delight for me to observe the awe-inspiring beauty of the moment. It is also a reminder that while this a sunset for me it is also a sunrise for another; it is both an ending and a beginning! I am inspired by the knowledge that a new beginning is always emerging. As an Association, we have the opportunity for a new beginning as we emerge from the social isolation of the pandemic.

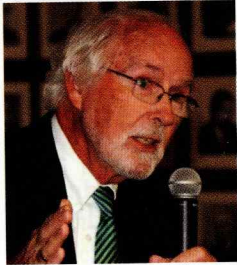
New expectations? New directions? As we emerge from COVID and re-enter the dynamics of creating a new normal, it is imperative that we spend some reflective time assessing the changes in our lives and Association. We have learned much during this time--virtual meetings, increased communications and engagements with members and prospective members, the importance of reinforcing social ties and relationships and the value of self-care!

How can we adapt these new ideas to our lives and Association? It is essential that we understand the basis for this new framework must be reaching out to our members and welcoming/encouraging their return and active participation! We must accept the fact that Change has happened, and we must adapt and grow!

“To persevere, trusting in what hope one has, is courage”: Euripides. I have tremendous hope for the future of our association! We are a wonderful organization-local, TRTA, NEA-R-working always for retired educators! I believe that our leadership and members have the courage to move us forward in accomplishing our mission and goals! That is the reward of a glorious sunset and the promise of a glorious sunrise!

A Big Year Ahead (on the legislative front)

Lynn Tucker, Immediate Past President



The 112th General Assembly of the Tennessee legislature has been adjourned since May 5, 2021, and will convene its 2022 session on January 11, 2022. The legislature was called back into special session on January 19 to address issues facing Tennessee students and schools. This session included legislation on accountability, learning loss, and an appropriation for salary increases for active teachers. There could be another special session (as requested by the TN House of Representatives to address “misdirected and mandated responses to COVID-19”), and Governor Lee has not ruled out this possibility.

In Tennessee, we have a “part-time legislature”, but that does not mean that work ceases, and elected officials sit idle when not in session. Some committee work is ongoing and will continue through mid-autumn, picking up again in late December as legislators prepare for the new session that begins in January. One of the major tasks currently underway is **Redistricting**. Done each 10 years based on the most recent census data. (Did you complete your census back in the spring??) Updated census totals were released in late August, and the shift in population along with a population growth of 8.9% in Tennessee will result in boundaries changing for some districts. The 16 member **Select Committee on Redistricting** has started the process and it will continue until April 2022. Changes must be made in preparation for August primaries. *It appears that the middle section of the state will gain representative seats, and rural areas of West and East will lose seats.*

A new year is just around the corner and 2022 is going to be a big and busy one. We are coming out of a historic pandemic while at the same time trying to get virus spread under control. It is an **ELECTION YEAR**. We will be electing a governor, state senators, 99 state representatives, and voting to amend the state constitution. Stay informed, make sure you are registered to vote, and continue to use your voice as retired educators.

TRTA MEMBERSHIP NEEDS A SHOT IN THE ARM

Judy Whitehill, President-Elect

During the past year, we have been tuned in to the importance of vaccinations, but have we thought about the health of our education association? Don't we need to examine just how healthy our state and local associations are as it relates to membership? The reality is that our membership is fluid as a result of the older age of our members. We lose members annually and TRTA's total membership count is lower than it has been in three years. We need to give our association a booster shot to encourage membership growth and now is the time.



Even with masking, you may see people you taught with at a store, gas station, or church. Have you asked yourself, “I wonder if he is an association member? I haven't seen her at our meetings or events.” Do something important for the health of your association – ask them if they are a member. If they say yes, thank them and invite them to the next meeting. Chances are, your colleague will say that they have been meaning to join or quite possibly exclaim, “I didn't know there was a retired teachers association.” Now is your chance – No Your Responsibility- to ask your colleague to join NEA-R, TRTA and your local education association.

Explain to the potential member the benefits of being a TRTA member. The Tennessee Consolidated Retirement System (TCRS) is rated in the top FIVE secure, fully funded retirement systems in the country. Tell them that their most recent raise is thanks to TRTA lobbying and the relationship with the legislators.

Now it is time to sign them up as a new member. ALWAYS have a membership form with you when you are out. Print off several from the TRTA website. TRTA members know the importance of membership and we have to convey that message to all retired educators who have yet to join.

The Graying of America? Silver Tsunami?

AGEISM!!!! Negative stereotyping!

Ten thousand Americans turn 65 everyday! By 2030, one in five Americans will be 65 or older! For the first time in the history these Americans will outnumber children in America. Negative stereotyping based on age (ageism) is becoming more prevalent. Unfortunately, ageism is largely ignored resulting in under representation and under serving of a significant population and creates an attitude of doom and destruction. This attitude is reflected in the discussion of COVID 19 with the often-stated belief that it “just affects old people” and the hashtag #boomremover. Ageism is demonstrated by the level of support for philanthropic issues related to the 65 and older population. Only 2% of aging specific initiatives support 20% of the population!

While the stereotype of this population is frailty and diminished capacity, this does not represent most of the population who age well and are actively engaged in their communities and/or remain in the work force. Over 25% of those 65 to 75 and 8% of those 75 and older remain employed in either full time or part time positions according to the U.S. Bureau of Labor Statistics. Additionally, this population provides a large percentage of the volunteer workforce which is a vital component of community and non-profit organizations and activities.

As a nation, state, county and local community, the issue of ageism must be included as we address diversity, inclusion and equity across the spectrum of services and opportunities for a full and satisfying life for all citizens. Funding from all sources must be available to provide high quality services in all areas from housing, public utilities, recreational opportunities, health care system, transportation system, and increased opportunities for engagement in decision making that affect this population.

Older adults bring wisdom, varied and rich experiences, diverse backgrounds, as well as time and dedication, to the discussion and should be a meaningful part of the dialogue moving forward!

There is no group of older adults more suited to activism than retired teachers! Let your voice be heard through your membership and involvement in the Association—local, TRTA and NEA-R-- addressing such areas as Social Security and Medicare.

2021 NEA RETIRED VIRTUAL ANNUAL MEETING REPORT

Submitted by Linda McCrary and JoAnn Smith-Mashburn

June 23, 2021

TRTA Retired Delegates: Lynn Tucker, Daisy Cleaves, Gerald Lillard, Diane Lillard, JoAnn Smith-Mashburn, Ron Moss, Anna Booher, and Linda McCrary

Opening Ceremony included: Call to Order, Standards of Conduct, Land Acknowledgement, Pledge of Allegiance, National Anthem, Invocation, and a Tribute to Veterans

Introductions - Elected Leadership, Elections Chair, Parliamentarian, and Staff

Directions - Use of the Virtual Platform

Preliminary Credentials Report - Steve Gorrie, Elections Chair – 316 registered; 251 present

Adoption of the Agenda – Sarah Borgman

Adoption of the Rules for Procedure – Linda McCrary

Approval of the Minutes of the 2020 Retired Annual Meeting – Dan Rudd

Nomination of Resolutions Committee Candidates – Steve Gorrie

Membership Awards, (Greatest Number and Percentage) – Tom Wellman

Kinnaman Scholarship Fund – (Each delegate should donate \$31.25 to make \$12,500 awarded this year) - Alen Ritchie

Approval of Procedures for Adoption of NEA-Retired Bylaws – Linda McCrary

Resolutions Committee Candidates - Speaking & Ballot Order – Steve Gorrie

Bylaws Amendments (7 debated; Overnight e-voting) – Linda McCrary

Communications Awards – Roberta Margo

Resolutions Committee Nominee Speeches – Steve Gorrie

Moment of Remembrance (Concluded the First Day) – Kay Walker Talma, MI Retired President

June 24, 2021

NEA Executive Officers Panel – Rebecca Pringle, President; Princess Moss, Vice President; and Noel Candelaria, Secretary-Treasurer

Presentation of Distinguished Service Award to Walt Munsterman, MN Retired

Announcement of 5 Kinnaman Scholarship Recipients with remarks from one recipient – Alen Ritchie

Announcement of Election Results – Resolutions Committee Retired Members/Alternates – Steve Gorrie

NEA-Retired Candidates' Speeches – To be elected: Secretary; Council (2); NEA Board (2); Board Alternate (1);

Explanation of Secret Ballot Voting Procedure – Steve Gorrie

Announcement of Results of Bylaws Voting – (All Passed) – Linda McCrary

Approval of Guidelines for New Business Items – Linda McCrary

New Business Item 1 (Passed) (Support NEA Bylaw Amendment 2) - Tom Wellman

New Business Item 2 (Passed) Mission and Vision Statements for NEA-Retired – Linda McCrary

Mission:

NEA-Retired is dedicated to promoting secure retirement with dignity, advancing equitable and quality public education, and advocating for human, civil, and economic rights for all.

Vision:

The Vision of NEA-Retired is to become the preeminent voice for retired members while strengthening NEA.

PAC: \$26,707 auction; \$282 of that is monthly donations = \$3,384; **Total of \$30,000+**

Recognition of Retiring Council Members - Dan Rudd and Alen Ritchie

Points of Personal Privilege and Announcements including an announcement regarding the inclusion of CPI-E in the NEA Legislative Program by JoAnn Smith-Mashburn

CALENDAR OF EVENTS

2021

- October 11 WTN regional workshop for Local RTA leaders
- October 18 MTN regional workshop for local RTA leaders
- October 25 ETN regional workshop for local RTA leaders
- December 11 **Postmark deadline** for delegate nominations to the 2022 NEA-Retired/NEA RA,

2022

- March 7 WTN regional workshop for local leaders and membership chairs
- March 14 MTN regional workshop for local leaders and membership chairs
- March 21 ETN regional workshop for local leaders and membership chairs
- June 14 TRTA Representative Assembly Embassy Suites, Murfreesboro, Tennessee

Tennessee Retired Teachers Association Enrollment Form

Name: _____
First MI Last

Address: _____
Street

_____ City State

Postal Code _____

Phone # (____) _____

Email _____

Local Association _____

Member Signature _____

Date: _____

Unified membership is required if you retired after August 1992. You must belong to NEA-Retired, TRTA and the local Association to be a unified member

Member # _____

NEA-Retired Annual Membership \$ _____

TRTA Annual Membership \$ _____

Local RTA Annual Membership \$ _____

Total Dues paid \$ _____

Check # if paying by Check _____

Optional Automatic Dues Withholding from your TCRS Pension Check

I hereby authorize TCRS to deduct the following due from my TCRS pension check. I agree that the dues shall be deducted until such time as I notify TRTA and TCRS in writing that I no longer wish to have such dues deducted.

Authorization signature _____

SS# if payroll deduction _____

Date: _____

NEA-Retired Annual Dues _____ per month

TRTA Annual Dues _____ per month

Local Annual Dues _____ per month

Clip this membership form and **take it to a friend**. We must all work together to protect our future. Give the completed form to the local RTA treasurer or membership chair.

NEA Retired Annual Dues \$35 TRTA Annual Dues \$25

Check with your local treasurer concerning local dues or at TRTA website <http://www.tnretiredteachers.com/>

RETIREE Association Dues Payment Clarification

Dues for retiree members continue to be payable by cash, check, or pension deduction through the Tennessee Consolidated Retirement System (TCRS). The EZPAY system (credit card, debit card, or checking account) option **DOES NOT APPLY TO RETIREES**. EZPAY is for active teachers only.

If each person will recruit one new member we will not be left with no one to speak up!

EACH ONE REACH ONE

MAKE THE MOST OF MEDICARE OPEN ENROLLMENT!

Enrollees have from October 15 to December 7 to choose a Part D or Medicare Advantage plan for the next calendar year. Although many people keep their coverage on autopilot, it is important to check out your options every year! You should have received an update information booklet from Medicare. Please review it carefully. New plans enter/leave the market or your current plan may boost the premium and/or change the copayments for your medications. Check the prescription drug list in your Part D very carefully to be sure it contains the prescriptions that you currently utilize as these may have changed during the year or will change in the coming year. Medicare advantage plans can also change costs, coverage and provider networks—the doctors and hospitals you may use may not be included in the plan next year. It is particularly important for you to review the coverage networks if you divide residence between two or more locations during the year as you may need an expanded network of coverage. With traditional Medicare Part A and B, you can utilize any doctor or hospital that accepts Medicare; there is no restricted network. Please remember, if you participate in a Medicare advantage plan you cannot purchase a medigap (Medicare supplement) plan. The State of Tennessee Medicare Insurance Supplement Plan (POMCO) will not coordinate benefits with a Medicare advantage plan.

2022 MEDICARE SUPPLEMENT RATE (POMCO)

NO CHANGE IN PREMIUMS

EFFECTIVE JANUARY 2022

Base Monthly Premium **\$140.55**

	State Support	Retiree Pays
30+ years of service	\$50.00	\$90.55
20-29 years of service	\$37.50	\$103.05
15-19 years of service	\$25.00	\$115.55
Less than 15 years of service	\$0.00	\$140.55
Dependents (spouses)	\$0.00	\$140.55
Local education support staff	\$0.00	\$140.55
Local government	\$0.00	\$140.55

2022 NEA Retired Annual Meeting/ NEA Convention Nomination Form

Membership Number: 000

Name: _____

Address: _____

City, State and ZIP _____

Local Retired Teachers Association (RTA): _____

Cell Phone : _____ Home Phone: _____

Home E-mail: _____

*Signature: _____

Nominations must be postmarked **no later than December 11, 2021**. Send the nomination form to:

Tennessee Retired Teachers Association, 801 Second Avenue North Nashville, TN 37201-1099 (***signature required**)

Meetings to be held in Dallas, TX June 29-July 6, 2022

HELP WANTED

TRTA needs a Webmaster for its webpage. We have been very fortunate to have Linda McCrary provide an excellent face for our association for many years. She made the decision to resign the position in August. Linda said it is time for another person to take over the job, but that she will help them get started. TRTA would like to thank Linda for her dedication to the association. Please apply to Donna Cotner.

Humphrey County Retired Teachers Need Our Help

By now each of us has seen the flood damage in Waverly, Tennessee. The recovery will be very slow. Two members of the HCRTA lost everything and several more lost a great deal. President Kathie McClanahan of HCRTA has agreed to collect donations for distribution to those retired teachers in need. Her contact information is kathiemcb4@gmail.com. Each local association is encouraged to reach out to Kathie with help for our fellow retired members.

For the latest news, visit the TRTA Website at: <http://www.tnretiredteachers.com/>

We are also interested in how many of our members view our Facebook page. If you view the page please leave a comment so that we will know you have visited the site.

NEW MEMBER-
CARD
ON BACK



HEAR in America is an endorsed benefit for TRTA members

Basic Benefits & Discount Information

Members of TRTA are entitled to the following benefits:

- ◆ Free hearing screenings for yourself and immediate family members at a local provider's office.
- ◆ Discounts from 30% to 50% off manufacturer suggested retail prices for hearing aids
- ◆ 2 year supply free batteries
- ◆ 2 year warranty on hearing aids
- ◆ Office service (retests, cleanings and adjustments) are included for the lifetime of the hearing aids
- ◆ 45-day trial period to decide if you want to keep your hearing aids

1-800-286-6149

For information call 1-800-286-6149 or go on line to www.hearinamerica.com

Tennessee Retired Teachers Association

801 Second Avenue North

Nashville, TN 37201-1099

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Nashville, TN

Permit No. 1

Notice of Change of Address

Please complete, clip and mail to: TRTA 801 Second Avenue North, Nashville TN 37201-1099

Former Address:

Name _____

Street _____

City _____ State _____ Zip _____

New Address: LOCAL RTA ASSOCIATION _____

Name _____

Mailing Address _____

City _____ State _____ Zip _____

Phone _____ Home Email _____