

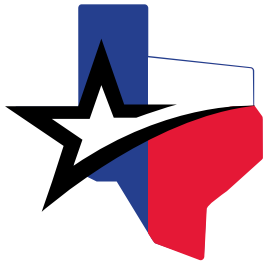
**GET READY!**

TRTA officially begins preparations for the upcoming session.

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The VOICE

THE OFFICIAL NEWS BULLETIN OF THE TEXAS RETIRED TEACHERS ASSOCIATION

THE TEXAS RETIRED TEACHERS ASSOCIATION ADVOCATES IMPROVED BENEFITS FOR ALL PUBLIC EDUCATION RETIREES AND PROMOTES THE WELL-BEING OF ITS MEMBERS.

TRTA Begins Preparations for the 2027 Legislative Session

BY TIM LEE, EXECUTIVE DIRECTOR

The Texas Legislature will convene on January 12, 2027, and for the Texas Retired Teachers Association (TRTA), that means the work on issues most important to retired school employees begins now. Our primary goals are ambitious: restoring the Teacher Retirement System of Texas (TRS) to actuarial soundness and securing a meaningful benefit enhancement for retirees who continue to struggle with inflation. TRTA is also dedicated to improving the health care benefits retirees receive through TRS-Care, the state-run health care program.

The last benefit enhancement for TRS participants came in 2023 through a cost-of-living increase for many retirees and additional stipends for others. It was a historic victory. The state appropriated \$5 billion to make the increase possible, and Proposition 9 received more votes than any other ballot initiative that year. More Texans voted in favor of retired public-school employees than for property tax reductions, demonstrating the widespread respect and appreciation Texans have for retired educators and school personnel.

CONTINUED ON NEXT PAGE

RESTORE TRS TO ACTUARIAL SOUNDNESS
Funding the future for all retirees.

ENHANCE BENEFITS & IMPROVE TRS-CARE
Better retiree health care. Better lives.

A 13TH CHECK, OR MORE
Relief from inflation. Respect for a lifetime of service.

STRONGER TOGETHER
Engages retirees. Stronger voices. Real results.

TRTA BEGINS PREPARATIONS FOR THE 2027 LEGISLATIVE SESSION

Despite this major accomplishment, the increase addressed only part of the problem. Many retirees had gone 20 years without receiving a permanent increase to their retirement benefits. By our estimates, the average TRS member who retired in 2020 or earlier remains more than 30% behind inflation based on the Consumer Price Index.

Compounding this issue is the fact that TRS is now below the benchmark required to provide retirees with additional cost-of-living increases, known as actuarial soundness. TRS lost ground in 2025 following the passage of House Bill 2, which increased public school funding and educator salaries. TRTA supported those investments in active educators, but we also urged lawmakers to provide funding to offset the resulting increase in TRS liabilities. Those recommendations were not adopted, extending the unfunded liability period by five years. As of August 2025, the TRS funding period stands at 35 years. Under current law, the funding period must be 31 years or less before retirees can receive a cost-of-living increase that extends existing liabilities.

TRTA believes lawmakers still have options to provide retirees with a fully funded benefit enhancement.

Our Long-Term Goals

Over the past several years, TRTA has become one of the nation's most effective advocacy organizations through victories such as the 2023 cost-of-living increase, and the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) in 2025.

Still, the need for retiree relief remains urgent. We believe that through hard work, dedication, and tireless advocacy, securing a 13th check, or more, for retirees is achievable during the upcoming legislative session.

The current system of repeatedly asking lawmakers for relief is very challenging for all involved. Retired school personnel deserve a longer-term plan that focuses on relieving inflationary pressures but designed in a way that would not cause detrimental harm to the fund and future TRS retirees. Whether that solution comes through automatic cost-of-living increases, regular 13th checks, or some other creative form of inflation offset, lawmakers and TRTA members should create a reliable path toward consistent improvements for TRS retirees.

Our Advocacy Action Plan

Achieving this vision will require focused effort from our entire organization. Our Board of Directors provides leadership and direction. Our State Legislative Committee and staff help drive our advocacy efforts forward. Our Districts, Chapters, and members are the heart of TRTA, providing the energy and passion needed to accomplish what some believe is impossible.

The work to secure a 13th check, reduce the TRS unfunded liability, and create a long-term solution to inflationary pressures begins NOW. We need retirees across Texas to understand that everyone must be engaged in action this session. If retirees remain on the sidelines, it becomes harder to achieve the future they want to see.

Our Capitol team is currently developing TRTA's Legislative Priorities document, which will guide our advocacy efforts with lawmakers. In June, we will host the District Presidents Leadership Conference to educate and train incoming District leaders on our legislative goals. In July, we will meet with our State Legislative Committee, whose members from across Texas will help build relationships with legislators. We also continue monthly meetings

with Chapter Presidents and maintain regular communication to keep members informed and united in our mission.

What role can you play? Perhaps you have a personal connection to an elected official or legislative staff member. Maybe you taught or coached one of today's lawmakers. Perhaps you are willing to write letters, share your story, or engage on social media to help educate others about these issues.

TRTA's members are powerful advocates, and our organization has a proven record of turning member engagement into meaningful legislative victories. We need you, and we need more people like you.

If you have family members, friends, or colleagues who have not joined TRTA, encourage them to become members. If you know an active educator, encourage them to join as well. If you have not signed up for *The Inside Line*, our email newsletter, please visit www.trta.org/the-inside-line, and sign up today. *The Inside Line* will be a critical tool throughout the 2027 Texas Legislative session.

Our issues are important. For some retirees, benefit enhancements may be life-changing, or even life-saving. The legislative process is more crowded and competitive than ever, with more media, advocacy groups, and voices competing for limited resources. Only by remaining united, organized, and engaged can we succeed.

When retirees are engaged, they become one of the most powerful advocacy forces in Texas and the nation. We have accomplished great things together, and together, we will continue building a better future for all TRS retirees. ★

GET INFORMED. GET INVOLVED. MAKE A DIFFERENCE.

Visit www.trta.org/the-inside-line to sign up for *The Inside Line*.

*When Retirees
ARE ENGAGED
VICTORIES
ARE POSSIBLE.*



A Shared Vision for TRTA's Future

As TRTA transitions from one visionary leader to the next, these messages reflect both a celebration of progress and a call to continued action. President Ella Gauthier's theme, TRTA: Bridge to the Future, inspired members to strengthen connections across Chapters, communities, and the Legislature while embracing innovation and change. Building on that strong foundation, incoming President Frana Patterson invites every member to "Add Your Piece to the Puzzle" as TRTA continues its important work of advocacy, service, and growth. Together, these articles highlight the power of unity, leadership, and member involvement in shaping the future of TRTA.

From Ella Gauthier, TRTA President 2024–2026

I would like to thank each of you for embracing the TRTA theme during the past two years — TRTA: Bridge to the Future. During this time, bridges have been built both metaphorically and physically across our Districts and Chapters. As TRTA members, you connected with non-member retirees, strengthened ties within your communities through meaningful projects, and built important relationships with your legislators.

Because so many of you were willing to embrace a new and different future for TRTA, we successfully conducted our first House of Delegates Live. Thanks to the dedication and encouragement of our District Presidents, many members were able to experience their very first House of Delegates.

As the gavel is passed to a dynamic new TRTA State President, I encourage you to continue strengthening the bonds created through bridge building. Remember, 2027 is a legislative year. Continue serving as bridge builders by connecting with your legislators and advocating for public school retirees.

Daisaku Ikeda once said, "Effort and hard work construct the bridge that connects your dreams to reality." Over the last two years, I have witnessed dreams become reality because of your dedication, passion, and commitment. Thank you for believing in and embracing my dream.

From Frana Patterson, TRTA President 2026–2028

Hi TRTA friends, thank you for the opportunity to work alongside each of you over the next two years. Hasn't Ella been amazing? She has truly accomplished the goal of building bridges. Her presidency has been historic, marked by monumental achievements at both the state and national levels. She led the first House of Delegates Live with poise and confidence, while also encouraging Chapters to embrace their individuality and meet the unique needs of their members. It will take all of us contributing our individual pieces to even begin to match the high standards she has set.

As we move forward, we must each "Add Your Piece to the Puzzle" by strengthening the influence of TRTA and continuing to enhance benefits for our members. Every piece matters. I am excited to see how we can work together to fill the missing spaces in the puzzle. You can begin by adding your piece to a Chapter near you.

Our puzzle represents a snapshot of the exciting ride ahead, with Tim Lee in the driver's seat on the racetrack. Along with my fellow Officers Terri Navrkal, Gary Schepf, Karen Hoelscher, and Ella Gauthier, we will need high-performance tires to meet the challenges of the upcoming legislative session, protect our retirement fund, and discover new ways to serve both retirees and active teachers. So, tune up your engines and have your puzzle pieces ready — we have important work ahead and an exciting journey before us! I hope to see you soon.

TRTA Successfully Hosts First House of Delegates LIVE!

The Texas Retired Teachers Association (TRTA) proudly hosted its first-ever House of Delegates LIVE! event on March 25, 2026, bringing together hundreds of delegates from across the state for a historic and successful event. Members logged in from every corner of Texas to conduct the important business of the association, participate in thoughtful discussions, and help shape the future of TRTA.



Executive Director Tim Lee presents a special gavel to President Ella Gauthier, celebrating and thanking her for her outstanding leadership and service.

Throughout the meeting, delegates adopted the rules and business agenda, considered several proposed bylaws amendments, and elected the 2026–2028 TRTA State Officers. The following individuals will begin serving their two-year terms on July 1, 2026: Frana Patterson, President; Terri Navrkal, President-Elect; Gary Schepf, Vice-President; and Karen Hoelscher, Secretary/Treasurer. Congratulations to these dedicated volunteer leaders!



OAC Chair Sandra Barber installs the 2026–2028 TRTA State Officers: Frana Patterson, President; Terri Navrkal, President-Elect; Gary Schepf, Vice-President; and Karen Hoelscher, Secretary/Treasurer.

Making history together! District 10 delegates connect remotely to conduct business, elect officers, and celebrate TRTA's milestone first-ever virtual House of Delegates.



Delegates also voted on several organizational amendments and participated in lively and respectful discussion on important issues affecting the association. One amendment updated terminology by changing references from "Local Chapters" to simply "Chapters," while another clarified eligibility requirements for District Officers and Committee Chairs. Members also voted to approve a future adjustment to annual membership dues beginning with the 2027–2028 TRTA membership year.

The meeting also featured updates from AMBA on member benefits and travel opportunities, as well as recognition of two outstanding recipients of the E.L. Galyean Service Award: Mary Jane Hamilton (2025 recipient) and Earl Wall (2026 recipient). The event concluded with the installation of the newly elected TRTA officers for the 2026–2028 term.

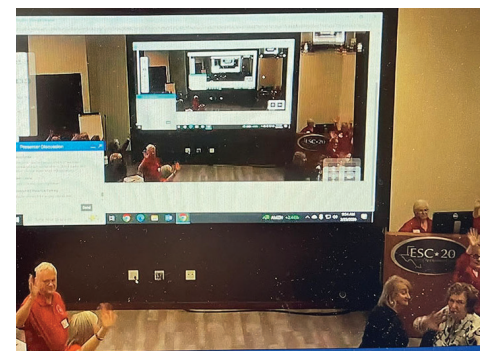
Overall, the first House of Delegates LIVE! event was an exciting milestone for TRTA and a

wonderful example of the strength, engagement, and adaptability of Texas public education retirees.

TRTA is grateful to the Officers, District leaders, and delegates whose hard work and participation made this historic event possible. We look forward to continuing to build on this momentum in the years ahead! ★



District 13 President Joe Ramirez discusses proposed bylaws amendments with President Ella Gauthier, OAC Chair Sandra Barber, Parliamentarian Kay Allison Crews, and the House of Delegates.



Hard work pays off! Months of dedicated planning ensured District 20 delegates experienced a seamless and historic first-ever virtual House of Delegates. Thank you to the leaders and organizers who made this milestone event a reality for our members!

PROFESSIONAL LIABILITY INSURANCE

FOR CERTAIN RETIREES RETURNING TO WORK



Professional Liability Insurance is exclusive to paid members (receiving an annuity from the Teacher Retirement System of Texas) of the Texas Retired Teachers Association (TRTA) who have returned to work in a public school district or public college/university either as a substitute teacher or in a full-time professional capacity other than administration and are subject to the exclusions of the policy.

You **MUST** receive your paycheck from an Independent School District, **NOT** from a third-party employer, to be eligible for this insurance, and you **MUST** be a paid TRTA member. The TRTA endorsed group professional liability plan with The John A. Barclay Agency, Inc. has an annual charge of \$39.00 per person.

All enrollments and payments go through TRTA. For policy information and exclusions, contact John A. Barclay, III, 512.323.6566.

Insurance Premium per Member \$36.00 + State Taxes & Fees \$1.76 + Association's Admin Fees \$1.24 = TOTAL \$39.00

The policy pays:

- ❖ Coverage A – \$1,000,000 per insured per occurrence/\$3,000,000 per occurrence
- ❖ Coverage B – \$5,000 per claim per insured subject to:
 1. \$1,000,000 annual aggregate for all claims.
 2. \$10,000 annual aggregate per insured under Criminal or Sexual Misconduct Actions or Proceedings combined.
- ❖ Coverage C – \$1,000 per bail bond per insured.

Effective date of individual's coverage begins on date TRTA receives application (within the coverage year August 1, 2026 through July 31, 2027). A policy summary will be sent to the participant after the application is processed.

Note: The duty of the insurer to defend extends even to the groundless, false and frivolous suits or accusations.



PROFESSIONAL LIABILITY INSURANCE FORM

Name

Full Mailing Address

Email Address

Phone + Date/Year Retired (MM/DD/YY)

Current Position Held (teacher, counselor, substitute, etc.)

School District by which you are paid

- ☐ I am a current TRTA member and wish to enroll in the professional liability insurance plan for the school year 2026–2027, and meet the above criteria. Enclosed is a check for \$39.00 (see itemization of charge above) made payable to TRTA.

Submit this form and a check made to TRTA: TRTA • 313 E. 12th Street, Suite 200 • Austin, TX 78701–1957

EFFECTIVE GROUP POLICY DATE: AUGUST 1, 2026 – JULY 31, 2027

SUMMARY OF COVERAGES ABOVE ARE PROVIDED FOR REFERENCE ONLY. ALL COVERAGE PROVIDED UNDER THE TERMS OF THE POLICY IN THE EVENT OF A LOSS OR OCCURRENCE IS SUBJECT TO THE EXCLUSIONS AND CONDITIONS CONTAINED IN THE MASTER POLICY ON FILE WITH THE POLICYHOLDER, INCLUDING ALL AMENDMENTS, ENDORSEMENTS, AND ADDITIONS.



LIVE LIFE, UNINTERRUPTED.

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from TRTA & AMBA:

- Dental & Vision Plans
- Long-Term Care
- Emergency Ground and Air Transportation Coverage
- Accident Insurance
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Hearing Benefits
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

1.877.556.4582

myambabenefits.info/trta

Texas Retired Teachers Association



OUTLOOK

LEADING POSITIVE CHANGE FOR TEXAS EDUCATION

TRTF PROGRAMS CREATING LASTING IMPACT IN TEXAS CLASSROOMS

The Texas Retired Teachers Foundation (TRTF) continues to make a meaningful difference in public education through its Classroom Assistance Grant and First-Year Teacher Scholarship programs. These initiatives provide direct support to educators across Texas, helping teachers bring creativity, innovation, and opportunity into their classrooms while easing the financial burden many educators face.

TRTF's Classroom Assistance Grant Program helps teachers turn great ideas into reality. From STEM projects and literacy programs to classroom technology, flexible seating, and hands-on learning experiences, the grants provide funding for resources that many campuses simply cannot afford through regular budgets. These projects not only enrich instruction but also inspire students to become more engaged, curious, and confident learners. For many educators, receiving a grant is also a reminder that their hard work, dedication, and innovative ideas are valued and supported.

TRTF's First-Year Teacher Scholarship Program focuses on helping new educators begin their careers with confidence. First-year teachers frequently spend hundreds of dollars of their own money to prepare classrooms, purchase supplies, and create welcoming spaces for students. These scholarships help offset those costs by providing funds for books, instructional materials, organizational tools, classroom décor, and other essentials needed to start the school year successfully.

Through these impactful programs, TRTF continues to strengthen classrooms, empower teachers, and create brighter futures for students across Texas.

Thanks to a \$1,000 Classroom Assistance Grant from the Texas Retired Teachers Foundation, Jessica Sides, a First-Grade teacher at Betty Jackson Elementary, was able to create a dedicated handwriting station for her students. The grant funded tracing books, practice cards, whiteboards, and other hands-on learning tools designed to strengthen handwriting skills in an engaging way. Pictured above and below.



"My First Graders have been using the handwriting resources on a regular basis to improve their skills!" Jessica shared. "They love them! They are able to improve their handwriting skills by using tactile and hands-on resources."

Through programs like the Classroom Assistance Grant, the Texas Retired Teachers Foundation continues to support educators and provide meaningful resources that help students succeed in the classroom.



SEND ADDRESS CHANGES TO:
TEXAS RETIRED TEACHERS ASSOCIATION • 313 E. 12TH STREET, SUITE 200 • AUSTIN, TX 78701-1957
1.800.880.1650 • WWW.TRTA.ORG

BOOTS AND BOOKS CELEBRATES A SUCCESSFUL EVENING HONORING TEXAS VETERANS AND EDUCATORS

TRTF's first-ever Boots and Books event at the National Medal of Honor Museum in Arlington, Texas was a tremendous success, bringing together supporters from across the state for an evening of community, generosity, and celebration. Guests enjoyed fellowship, entertainment from The Vocal Majority and Broadway star David Gaschen, a silent auction, and inspiring stories while helping raise funds to support programs that directly benefit Texas educators and retired school personnel. Thanks to the incredible support of attendees, sponsors, donors, and volunteers, the event will help fund TRTF's charitable programs supporting educators of the past, present, and future.



TEXAS RETIRED TEACHERS FOUNDATION

MAKE A DIFFERENCE TODAY!

Visit www.trtf.org to donate,
use the QR code, or fill out this
donation card.



Mail in donation: Your donation provides resources for retired TRS annuitants, as well as active and beginning teachers!

Please accept my gift of \$ _____

Donor's Name _____

Donor's Address _____

Please check the following if you would like to designate your donation to a specific Foundation program:

- ☐ "A Helping Hand"
- ☐ Disaster Relief
- ☐ Classroom Assistance Grants
- ☐ First-Year Teacher Scholarships
- ☐ Lehr-Pritchard Endowment Fund
- ☐ Dr. Kate Bell & E.L. Galyean Assistance Fund

This is in *memory of* or in *honor of* (circle one):

Please notify their family of my donation at this address:

Save TRTF a stamp and email acknowledgement to:

Donations are tax deductible. Please detach this card and mail to: Texas Retired Teachers Foundation (TRTF)
313 E. 12th Street, Suite 220 • Austin, TX 78701