



Fall Program Snapshot:

September 11

Legislative
Update shared
by Tim Lee,
TRTA
Executive
Director

October 9

Diane DuTell will
discuss her work
with Kairos
Christian
Ministry, an
outreach
program with
women
incarcerated at
the Coleman
Unit in Lockhart

November 13

Gallery Walk to
Remember our
Veterans

December 11

Brown Santa
Presentation.
Bring an
unwrapped gift
for a child!

Social hour
begins at
9:15 a.m.

President's Ponderings:

Dear ARTA Members,

On behalf of the 2026–27 Austin Retired Teachers Association (ARTA), I warmly welcome both our returning experienced members and our new members to the 2026–27 year.

Over the past four or five months, I have been reflecting deeply on ARTA and what it means to be both a retired and current educator. I have also considered how we can make the greatest positive impact on our current members, grow our membership, and encourage more active participation.

We support our members by helping address issues related to the Texas Teacher Retirement System. Some proposals would shift our retirement plan from a defined benefit plan, which provides consistent monthly benefits, to a defined contribution plan, where benefits may fluctuate. As we prepare for the 90th Legislative Session, which runs from January through May 2027, our priorities are to restore the Teacher Retirement System of Texas to actuarial soundness, improve TRS-Care health benefits, and support benefit enhancements,

preferably through cost-of-living adjustments (COLAs). As retired public-school employees, we should review the policies of state candidates and ask whether they support a defined benefit retirement plan. Fully funding and supporting public schools should also remain a top legislative priority.

If you have not yet renewed or joined TRTA and ARTA, now is the time to do so. At our September meeting, you may speak with Terry Morganti-Fisher, Bonnie Cross, Tony Dishner, or Al Weber at the membership table, or visit the Austin Retired Teachers Association website to join or renew: <http://www.austinrta.org/membership>.

As pictured in the logo of the Texas flag above, 2026–2028 State President Frana Patterson encourages every member to “Add Your Piece to the Puzzle” as TRTA continues its work in advocacy, community, and empowerment. The dedication of **each member** will continue to shape the future of TRTA, ARTA, public schools, and our retirement.

IF IT IS NOT ME, WHO WILL IT BE?

***We** encourage our members to volunteer and report their hours to the local chapter, which in turn reports them to the state. Our state leaders listen to our contribution to the Texas economy through volunteerism.

***We** work with our state organization to strengthen TRS actuarial soundness and protect retiree funding.

***We** encourage future educators by providing scholarships through the ARTA Foundation and encourage new teachers by providing TRTF grants to those who show innovation and success in the classroom.

THINK POSITIVE...BECOME INVOLVED!

In closing, I hope you will join your fellow retired teachers after the September meeting for lunch at noon at El Mercado on Burnet Road. Please reserve your spot by emailing Marsha at marsha_gray@att.net. This self-pay gathering will be a fun way to wind down after our meeting.

Dr. Marsha Lyons-Gray
ARTA President 2026-2028

ARTA Yearbook Update By Marilyn Gregory, ARTA Yearbook Editor and Chair

The 2026-2027 ARTA Yearbook is complete. All current paid ARTA members will receive their yearbook by postal mail in early September. Read through all parts of the yearbook to learn about ARTA and use it as a reference for our officers, committees, programs, local and district meeting dates, membership, ARTA Foundation and other information you will need throughout the year. If you don't receive your yearbook, please contact Yearbook Chair Marilyn Gregory to have one sent to you.

Courtesy Committee News By Marilyn Gregory

We need YOUR help!

The Courtesy Committee sends notes/cards to bereaved or ill ARTA members or to families of members and serves as greeters at each meeting. **We can't do this without your help.** If you know of a member that is ill or who could use a special card, please contact Courtesy Committee Chair Marilyn Gregory at 512-507-6981 or marilyngregory8@aol.com with the information so we can communicate with them.

Legislative Committee Report

By Chairs Gloria Cisneros Lenoir and Joe Ramirez

Members of the ARTA Legislative Committee will form sub-groups to work with the candidates for the Texas House of Representatives and Senate. The committee met on August 17, 2026, and will continue meeting before and after the November 3, 2026, General Election.

Below are pertinent dates about the election:

Tuesday, November 3, 2026 - Uniform Election Date

Last Day to Register to Vote	Monday, October 5, 2026
Last Day of Early Voting by Personal appearance	Monday, October 19, 2026
Last Day to Apply for Ballot by Mail (RECEIVED, not Postmarked)	Friday, October 23, 2026
Last Day of Early Voting by Personal appearance	Friday, October 30, 2026
Last Day to Receive Ballot by Mail	Tuesday, November 3, 2026, (Election Day) at 7:00 p.m. if carrier envelope is not postmarked, OR Wednesday, November 4, 2026, (next business day after Election Day) at 5:00 p.m. if carrier envelope is postmarked by 7:00 p.m. at the location of the election on Election Day (unless overseas or military voter deadlines apply)

Source: <https://www.sos.state.tx.us/elections/voter/important-election-dates.shtml>

The Legislative Committee will do the following as we meet candidates, including those who are elected to office in November:

1. Share the TRTA Priorities for the 90th Legislative Session.
2. Share the TRTA Candidate questionnaire which aligns with the TRTA Legislative Priorities.
3. Begin or continue relationships with elected officials as we meet with them before, after, and during the 90th Legislative Session.
4. Plan, organize, and implement TRTA Day at the Capitol on **March 31, 2027**.

At the ARTA September 11, 2026, monthly meeting, Harshini Ernest will be set up for voter registration. If voters have changed addresses, you must register again to vote with the new addresses.

We implore all of you, who have lived lives of service to education, to contact candidates and elected officials and to share the TRTA Legislative Priorities. We are a well-educated group. We want all candidates and those elected to office to be clearly aware that we to keep the traditional TRS defined benefit plan that has been in place since 1937. We are educators. We must educate candidates and elected officials about our stance.

For your convenience, we include tables of candidates for the November 3, 2026, general election. Let us work together to keep the TRS Defined Benefits Plan, restore TRS to actuarial soundness, and get COLA increases.

We must stay informed, be vigilant, and act to protect our pension system.

See page 3 for a chart listing the Austin/Travis County Area Texas House Races,

Austin/Travis County Area Texas House Race

House District	Democratic Party	Republican Party	Other Parties
HD19 -Blanco, Burnet, Gillespie, W. Travis Co.	Vacant Kelly Hall (withdrew from race)	Ellen Troxclair (i)	None
HD20 Western Williamson	Matthias-Jonah Early	Terry M. Wilson (i)	None
HD45 E. Hays	Erin Zwiener (i)	Tennyson Moreno	None
HD46 NE. Travis	Sheryl Cole (i)	No candidate	None
HD47 W. Travis	Pooja Sethi Seat vacated by Vikki Goodwin	Jennifer Mushtaler	None
HD48 SW. Travis	Donna Howard (i)	Anthony Gupta	None
HD49 Central Travis	Montserrat Garibay Seat vacated by Gina Hinojosa	No candidate	Arshia Papari, Green Party
HD50 N. Travis	Samantha Lopez-Resendez Seat vacated by James Talarico	Howard Olsen, IV	None
HD51 SE. Travis	Maria Luisa "Lulu" Flores (i)	Jessica Martinez	None
HD52 E. Williamson	Chris Jimenez	Caroline Harris Davila (i)	Gideon Jack, Independent
HD136 S. Central Williamson	John Bucy III (i)	Theodore Schramm	None

1- (i)- Denotes incumbent 2- Candidates in bold print responded to the ARTA survey & support public education.

Program Committee Report by Warren Faulkner, Chair

On behalf of the Program Committee, I would like to give you a brief description of our September, October, & November programs.

September 11- Tim Lee, Executive Director of TRTA, will speak on "Funding our Retirement and a Preview of the 90th Texas Legislative Session". As Executive Director, Tim is dedicated to improving the lives of retired teachers. He actively monitors legislation affecting pensions, health insurance, and Social Security, ensuring retired educators have a strong voice in both the state and federal levels. Much in demand, he travels the state to hear from and educate retired educators,

October 9 – Speaker Diane DuTell, Advocate, Participate, and fellow ARTA member, will come to share her experiences inside the Coleman Unit for incarcerated women in Lockhart, Texas. Diane is a participant in the Kairos Prison Ministry International. Kairos oversees volunteers in 500+ prisons and communities served in 13 different countries. My guess is Diane will be looking for volunteers.

November 13 - Honoring & Remembering our Veterans. This program is being organized and presented by our president, Marsha Lyons-Gray. With Veterans Day falling on the 11th, we move our remembrance to Friday. We will use music, slides, and a gallery walk to honor our ARTA Veterans and all branches of the services. Members are requested to bring photos and other artifacts pertaining to military veterans and their families.

You Can Attend ARTA Meetings via Zoom

<https://us06web.zoom.us/j/88404580237?pwd=iQZ7QPFdNOLVNAYqojEg5glZUGQneE.1>

Meeting ID: 884 0458 0237

Passcode: Retired

Membership Update from terry Morganti-Fisher and Bonnie Cross, Membership Co-Chairs

Did you know that ARTA membership may include retirees from eight school districts in Travis County? Please help us by sharing the membership form and our website link with a retired friend. **Renew your 26-27 ARTA/TRTA dues if you have received notification that you still need to do so.** A legislative session will take place during the first part of 2027. We need all voices advocating for our TRS retirement. We appreciate you!
Dues may be paid online at our ARTA website: <https://austintrta.org/membership> or at our ARTA meetings.



2026–2027 Membership Form:

AUSTIN RETIRED TEACHERS ASSOCIATION (ARTA)
ANNUAL ARTA & TRTA MEMBERSHIP DUES—Supporting ALL Retired School Personnel
in Austin, Del Valle, Eanes, Lago Vista, Lake Travis, Manor, Leander, and Pflugerville ISDs

To be a member of ARTA, you must **ALSO** be a member of the *TEXAS RETIRED TEACHERS ASSOCIATION (TRTA)*
Please pay **BOTH** your membership dues online at our ARTA Website: <https://austintrta.org/membership>

or

IF YOU DO NOT WISH TO USE THE ARTA WEBSITE, please complete this form **AND SEND IT WITH** a check payable to **ARTA** for **\$50.00**

****If your TRTA membership dues are deducted monthly or annually by TRS, TRTA or AMBA, please COMPLETE THIS FORM AND SEND IT WITH** a check payable to **ARTA** for **\$15.00**

QUESTIONS ABOUT PAYMENT: DADISHNER@ATT.NET

Mail to: **Tony Dishner, ARTA Treasurer**
2218 Speidel Drive
Pflugerville, TX 78660-5067

NAME _____

PHONE _____

STREET ADDRESS _____

CITY/STATE/ZIP CODE _____

E-MAIL ADDRESS _____

Please **CIRCLE** your preference:

Do you want to be contacted by the ARTA Telephone Tree for meeting reminders? **YES** **NO**

Do you want your phone number and address listed in the ARTA Yearbook? **YES** **NO**

Do you want to receive a printed copy of the ARTA yearbook? **YES** **NO**

Do you want to receive printed copies of the ARTA newsletters? **YES** **NO**

For new members only: Please list the name of your recruiter: _____

If you would like to pay by credit card, please provide your card information below:

Card Number: _____ **Expiration Date:** _____ **CVC Code:** _____

Select the amount: ☒ **\$52.00** (\$50.00 dues + \$2.00 fee) **OR** if you have your TRTA membership dues deducted monthly or annually, please pay ☐ **\$17.00** (\$15.00 dues + \$2.00 fee)

For treasurers' use only:

TRTA Member#

Payment Date:

Payment Amount:

☐ Check # _____

☐ Cash _____

☐ Credit Card/Debit _____


ARTA Foundation News By Glenda Black


What could be more worthwhile than aiding a college student who is preparing to be an educator? The ARTA Foundation was formed to give you ownership in a program to do just that! Donations have been down lately and yet the Foundation Board is offering second and third year continuing scholarships to give our scholars funds to help finance their educations if they apply for that. The ARTA Foundation subcommittee on continuing scholars - Yolanda Rangel, Lydia Moore and Linda Roberts- have screened applicants and selected two scholars from last year to receive continued support. The committee also recommended continuing aid to the three continuing scholars from last year for a third year funded by the generous donation from Julia Mellenbruch's family in her memory.

Iris Nicholson is attending Boston College and writes in her application "Being overconfident is something I've rarely been accused of, and by rarely, I mean frequently by my parents. Overconfidence isn't a bad thing; in fact, I'm sure it's part of why I've wanted to be a teacher for so long. I'm good at working with kids, I have a lot of energy, can explain things to them in ways they understand and don't mind chasing them around on the playground. I'd always assumed that was all I needed to teach, that the rest would figure itself out naturally. Until I found myself staring at a drawing of the brain two weeks into my freshman year. The drawing wasn't even that complicated. It was just a simple diagram, the kind I probably would have seen in high school and immediately forgotten about after a test. But suddenly, I was confronted with the fact that learning to teach involves more than just having patience or making a lesson fun. It was about understanding development, memory, emotion, language, attention, environment and a hundred other things I had not fully considered. It's safe to say I learned a lot my freshman year and none of my classes challenged me more than Anti-Oppressive Practices in Education. The class itself wasn't difficult to understand, but it introduced me to concepts I had never considered before. In that class, we learned about how students' experiences outside the classroom shape how they learn in class. We discussed how race, language, disability, family background and socioeconomic status can all influence a student's educational experience. For the first time, I found myself thinking not just about how to teach a lesson, but about who that lesson was designed for and who it might unintentionally leave behind. In my Family and Community Engagement course, we met with educators and school administrators who shared the ways they build relationships with families and communities. We discussed concepts like confianza, trust that develops through genuine relationships and students' funds of knowledge, the idea that every child brings valuable experiences, skills and cultural knowledge into the classroom. What struck me most was how often the best educators approached families as partners rather than problems to solve. By the end of the year, I realized that teaching is a little more complicated than I once believed."

Gisselle Ramirez, a student at UT-Austin, wrote that "before college, I imagined making instant friends and having a big, close friend group, but it didn't end up working out that way. I had always dreamed of having that classic college dorm experience, but living on campus was too expensive, so I chose to live off campus to save money. When I walked into my first class and saw people already in their groups, talking comfortably with one another, it felt like they'd had a head start that I had missed out on. Most of the conversations were about moving in on campus and not being from Austin, neither of which I could relate to. Eventually, I realized that if I didn't try to put myself out there now, then I probably never would. So, I ended up researching as many organizations as I could and found two that interested me the most. Before going to the meetings, I hyped myself up and promised myself I would be more open and outgoing, to act like it was my first day of classes all over again, and to start fresh. I'm glad I made myself do this because I absolutely enjoyed my time at the organization's meetings. I got the chance to talk with people in my major, meet peers who were going through similar experiences and become friends with them and connect with upperclassmen and listen to their stories. And while I only ended up joining one of the organizations whose meetings I attended, I still made friends from both – friends who I still talk to, of course."

Continuing scholars for a third year of funding include Dulce Nolasco who wrote "This spring semester I enrolled in a class that I knew was going to be hard. I was already nervous to begin with, and my professor did not make it any easier for me. This past semester, the biggest challenge I encountered was my professor. On the first day, she seemed very sweet and said she was happy to answer any questions. I noticed very quickly that when someone had a question, she did not actually answer it but just said to look at the class syllabus or class slides. At other times, she would not like an answer and would not even give feedback to improve. I have never had a teacher that made me feel like they did not care for my success—until this class. This setting made me feel very unmotivated to complete her work. Being in this class allowed me to learn that the class itself was not hard to understand but the teacher was. It made me look back to past teachers when even if I got the wrong answer, they helped me understand why I got it wrong and how to improve for next time. Although I struggled with this class, I understood that I do not want to be a teacher like her. I want my students to feel like they have a purpose to be in class. I want to become a teacher that will make sure students know I care for them as well."

Foundation News Continued:

Angelica Chu wrote "During my first year of college at the University of Texas, I focused heavily on taking notes and remembering concepts that I was taking away from my lectures. I had treated college like high school, thinking that the end goal was to pass the test and get a good grade. Over time, I realized that is not what college is all about. College is about using what you learn and applying it to your life and career. Over the last year, I applied to become an Austin ISD substitute. When I started working, I realized how different every school is, and how different grade levels require different techniques. The most important part of being a substitute is ensuring students' safety and making sure the classroom runs as smoothly as possible. Now with this new role, I needed to learn how to balance work, school, friends and family. I was starting to feel burned out because I had separated school and work. I felt that I was putting my energy into two places. I did not understand why, although I was always in school environments, working felt more exhausting than sitting in lectures. I realized that instead of thinking of these two things as separate entities, I needed to put them together. I learned that what I am learning in lectures isn't meant to stay in my notebooks; instead, I am supposed to use it. I started to take what I was learning about classroom management and put it into the classrooms where I was subbing. It made teaching so much easier, and I was gaining confidence in the classroom. I started to become very excited to use something new that I learned and looked forward to working. I was able to finally find my work-life balance, and it was a routine that I loved. My social life also did not decrease as I would use my weekends to spend time with my family and friends. I learned how important it is to have good time management, so I can do all the things I want. I really love having the ability to substitute while being a college student. It made what I was learning relevant and practical. I gained a lot of insights into different school environments and working with different grade levels. This gave me a clearer vision of what kind of classroom and grade level I would like to teach in the future. Over the year, I have felt that I have matured a lot. I am no longer just a student, but I am also in the working force."

Devonna Sterling, ACC student, wrote, "Over the past scholastic year, I experienced a mix of growth, challenges and important life lessons that shaped both my academic and personal development. While I remained committed to my education, this year tested my ability to balance responsibilities in ways I had not faced before. One of the biggest challenges I encountered was when my mom was hospitalized. During that time, I had to step into a more active role at home, helping take care of my siblings while also trying to keep up my schoolwork. Balancing these responsibilities was overwhelming at times, especially while managing my own stress and concern for my mom. Because of this, my grades began to drop, which was frustrating and discouraging since I have always cared about doing well in school. At the same time, I was completing my classes online, which added another layer of difficulty. Online learning requires a lot of self-discipline, time management and motivation. Once things began to stabilize at home, I made a strong effort to refocus on my schoolwork. I created a schedule, stayed organized and reached out for help when I needed it. Slowly but surely, my grades improved and I was able to bring them back up. That process taught me resilience and showed me that setbacks do not mean failure- they are opportunities to grow and push yourself further. Overall, this past year taught me valuable lessons about responsibility, perseverance and time management."

Wow! What a great group of students we are giving a hand to! Please make a donation to the ARTA Foundation, a 501 (c) (3), so your contributions are tax exempt.



TRTA CHILDREN'S BOOK PROJECT

By Norma Jost, TRTA Children's Book Project Coordinator



A heartfelt thank you to all ARTA members who volunteered at Blackshear and Mathews elementary schools for our 2026 TRTA Children's Book Project, coordinated by Maria Martinez. Together, ARTA members and our partnering schools donated an amazing 1,303 books to children!

COLLECTION FOR 2027 BEGINS NOW!

Please bring your donated children's books to our upcoming ARTA meetings. A special THANK YOU to Joe Ramirez for generously providing storage space for our boxes of books!



**Proposed Amendments to the ARTA Standing Rules
By Jane Garner, Standing Rules Committee Chair**

Three amendments to the ARTA Standing Rules will be proposed at the Sept. 11 regular meeting for voting at the Oct. 9 regular meeting:

1 Add to Rule 4 (Meetings) the following: 4.1.2 A quorum for the transaction of chapter business shall be the members in attendance in person and online provided it is a regularly scheduled meeting or one that has been properly called.

Robert's Rules state that if a quorum is not included in the rules, it will by default be a majority of the entire membership attending the meeting. The amendment will limit the quorum to the number to however many are actually in attendance without regard to the total membership number.

2. Clarify language in Rule 6.2 (Election procedure): Strike ~~A majority of those present shall elect.~~ Insert: The election will be decided by a majority of those present and voting.

3. Add to Rule 8.2 (Responsibilities of the Executive Board) the following responsibility:
f. be empowered to alter the budget after its adoption by the membership to deal with contingencies that may develop.

This responsibility will give flexibility to amending budget line items during the year. Otherwise, the membership has to vote on any changes in amounts allocated to a specific category.

**District 13 Fall Conference and Additional Information
from Your District President
Joe Ramirez, TRTA District 13 President, 2026-2028**

TRTA District 13 invites all ARTA members to its annual Fall Conference on **Wednesday, September 16, 2026**, at the **San Marcos Activity Center**, which is located at 501 E. Hopkins St. in San Marcos. Members interested in attending need to contact ARTA President Marsha Lyons-Gray (marsha_gray@att.net) by September 4 to confirm their attendance and submit their lunch orders. District 13 will provide complimentary lunches. Members will need to specify whether they prefer:

Hamburger, Cheeseburger, Chicken breast sandwich, or a Garden salad.

Members who attend will need to arrive before 9:00 a.m. AMBA will provide complimentary breakfast tacos, coffee, and juice. Marsha will coordinate carpooling arrangements with all ARTA members who will be joining us in San Marcos.

The 2026-2028 TRTA President's theme is "Add Your Piece to the Puzzle." We will be using this day to make connections between the 14 chapters that make up District 13. Morning sessions will include a presentation of updates from TRS as well as from TRTA Executive Director Tim Lee. We will have our annual memorial tribute for district members who passed away since last year's conference and will conduct our business meeting after lunch. The conference will adjourn on or before 3:00 p.m.

It is critical that all current members renew their memberships in TRTA and their home chapters. Our district's only source of financial revenue is a \$3.00 rebate from the \$35 TRTA dues that our members pay annually. Declining membership across the district means less money for us, which in turn, means less money that we can send each chapter for special projects.

At the District Presidents' training that was held at the end of June, I had the honor of being elected Vice-Chair of the District Presidents' Council. That means that I am now one of the eight TRTA members across the state who are on the TRTA Board of Directors. We are responsible for developing the legislative priorities for the 90th Legislative Session as well as TRTA governing and fiduciary policy through June 30, 2028. You can learn more about the TRTA Board of Directors and what we do at <https://trta.org/about-trta/board-of-directors/>.

Hope to see everyone on September 16th! This is a great opportunity to network with members from other chapters in District 13.

**Member Benefits Committee Report
By Laura Grayson and Lucia Facundo**

Medicare Plan D to end by the end of 2026: “The current presidential administration is ending a key health insurance subsidy program that aimed to keep premiums for seniors' prescription drug plans in check, claiming that it benefits corporate insurance companies, according to Centers for Medicare & Medicaid Services Administrator Mehmet Oz,” as reported by Michelle Stoddart and Arthur Jones II from *ABC News Online*. *The Wall Street Journal* was first to report this on July 26, 2026. The change will take place by the end of the year and may increase premiums for some by as much as \$20 a month, according to the Kaiser Family Foundation (KFF), a non-profit which provides in-depth reporting on health issues. For in-depth information, members should visit abcnews.com, wsj.com, and kffhealthnews.org. KFF.org is a website that provides a wealth of information on health issues. Members are encouraged to visit the website and learn more concerning the issues and costs impacting American healthcare.

TRS-Care: Members received a newsletter from TRS with a QR code to scan. Scanning the code provides members with plan documents, TRS-Care Fall events, TRS-Care premiums and dental and vision care. The enrollment window for eligible retirees and their dependents who are not currently enrolled is Oct. 1, 2026-March 31, 2027. Use the MyTRS portal to enroll online. This newsletter also has a QR code for the website informing members about upcoming TRS informative in-person presentations and webinars. The Austin area presentation was August 13; hopefully, interested members were able to attend. Members can enroll for informative webinars by visiting trs.texas.gov/health-benefits/events. The in-person events will continue in areas outside of Austin.

GOOD NEWS: TRS Medicare Advantage premiums are going down again in 2027. According to the TRS-Care newsletter, it is a result of the “partnership with the Texas Legislature and the Office of the Governor, federal changes and TRS strong financial management of the TRS-Care fund.” The letter does not provide information on how these lower costs will impact the coverage.

WARNING: Members and retirees have received scam phone calls claiming to be from TRS. The scam calls claim the member receiving the call owes taxes or money to TRS. As per the TRS website, “Please be aware that TRS will never reach out to request money or confidential information to be shared over the telephone.” If you receive any suspicious communications, verify the legitimacy by directly contacting TRS at 1-800-223-8778.

AMBA: ARTA members can visit the AMBA representative present at the chapter meetings for information and assistance with insurance needs or fill out the request for information card to schedule an individual consultation.

Identification Committee News By Lois Mayes, Chair

Name tags are provided for members to wear during meetings. The tags are collected at the end of each meeting. A list of members on Zoom is also made. Attendance is recorded using the returned tags and the Zoom list. Perfect attendance is determined after the May meeting. A drawing is held at the September meeting to award \$15 paid ARTA dues for one year. The winner needs to pay their own TRTA dues. In 2025-2026, 26 members had perfect attendance. Three on the list are past presidents who already have dues paid by the ARTA treasurer each year. The following 23 members are eligible for the drawing this year at the September 2026 meeting:

Wendy Abel, Glenda Black, Wayne Bowen, Linda Burns, Marcia Caldwell, Craig Campbell, Trisha Davis, Tony Dishner, Sandy Doughty, Pat Emmert, Laura Grayson, Linda Harvey, Mary Alice Hatchett, Heidi Langan, Gloria LeNoir, Marsha Lyons-Gray, Lois Mayes, Elizabeth Newell, Diane Rogers, Terry Tannert, Catherine van Zanten, Judy Wallace, and Patty Young.

Austin Retired Teachers Association Proposed 2026-2027 Budget
By Tony Dishner, ARTA Treasurer

	September 12, 2025	Budget	Adopted Budget	Proposed Budget*
		2024-2025	2025-2026	2026-2027
1	OFFICERS			
2	ALL OFFICERS	1200	1000	500
3	STANDING/SPECIAL COMMITTEES			
4	Archives	25	25	5
6	Bulk Mailing	900	800	Roll Over
	Children's Book Project		50	50
7	Communication/Volunteer Services	25	25	5
8	Contingency/Misc.	1175	700	500
9	Convention (Not scheduled this year)	25	25	5
10	Courtesy	75	75	100
11	Health & Safety	25	25	5
12	Historian	300	300	300
13	Identification	25	25	5
14	Legislative	400	200	5
15	Luncheon	100	100	Roll Over
	Meeting Packets/Lunch Program		600	600
16	Meeting Place (Faith Lutheran Church)	1120	1120	1120
17	Member Benefits	25	25	5
18	Membership	500	585	400
19	Newsletter	2200	1500	1245
20	Post Office Box/Safety Deposit Box		460	360
21	Program/Door Prizes	150	200	5
22	Records	25	25	5
23	Retirement Education	25	25	5
24	Scholarship Memorials	300	300	300
25	Social	250	225	250
5	Standing Rules	25	25	5
26	Technology	2000	1200	1000
27	Telephone	25	25	20
28	Yearbook	1500	2000	2200
30	TOTAL	12,420	11665	9000
35	600 Members X \$15.00	9000	9000	9000
36	Reimbursement from District 13	800	0	
37	Reserve Fund @ A+FCU	2620	2665	
38	Total Projected Income	12,420	11,665	9000

*2026-2027 proposed budget endorsed by the ARTA Executive Board at their August 3, 2026, meeting.

Budget Committee: Tony Dishner - Chair, Wendy Abel, Joe Ramirez, Marsha Lyons-Gray, Debbie Sansom, Al Weber, Judy Wallace, and Terry Morganti-Fisher

**DO YOU KNOW THE DIFFERENCE? What is a Defined Benefit vs. Defined Contribution
2026 TRTA Legislative Resource Guide**

Supplemented by Joe Ramirez, ARTA Legislative Co-Chair

Do you know the difference between a defined benefit retirement plan and a defined contribution plan? Public school personnel in Texas participate in a defined benefit (DB) program. The DB plan is very important for members of the Teacher Retirement System of Texas (TRS), as our annuities are guaranteed for life by the Texas Constitution. Our annuities are determined by number of years of service, age at retirement, highest salary and a 2.3 multiplier. The state of Texas, by law, is required to contribute a minimum of 6% and a maximum of 10% of the active aggregate teacher payroll to the pension fund. The state contribution was 6.8% in 2019, increased to 7.5% for 2020 and 2021, increased to 7.75% in 2022, increased to 8.0% in 2023, and finally reached 8.25% in 2024. Active employees now pay 7.7% of their salaries into the fund, an amount that increased gradually from 6.4% in 2014. This amount increased again in 2022 to 8.0% and in 2025 to 8.25%. School districts contributed 1.5% through 2020, but this increased to 1.60% in 2021, to 1.70% in 2022, 1.80% in 2023, 1.90% in 2024, and then to 2.00% in 2025. The increases are the result of the passage of Senate Bill 12 in 2019 during the 86th Legislative Session. TRS manages the plan, invests the funds, and pays out benefits to annuitants monthly.

There are groups, such as powerful investment management companies, that currently want to eliminate defined benefit programs and replace them with defined contribution (DC) plans. DC plans require individuals to make investment and contribution decisions. Unlike DB plans, they are portable from job to job; however, this encourages job transition that is very costly for the workforce, especially public education. The employee must ride the ups and downs of the market. This shifts the responsibility onto retirees, who can outlive the benefits they receive or be faced with unpredictable retirement income. In contrast, the DB plan assures a lifetime annuity. It is especially important for TRS to remain a defined benefit program as most Texas public school districts are not coordinated with Social Security, and TRS serves as their only form of retirement security.

Governor Abbott has mandated TRS to complete a study of our current DB plan by September 1, 2026. Part of this study addresses other options, including a “hybrid” plan that incorporates components of the DC plan for TRS annuitants. If the Texas Legislature moves forward to adopt this plan during the 90th session, we are still unsure if this will impact only new TRS retirees or affect all of us. One possibility is that current TRS annuitants may be grandfathered and continue with the traditional DB plan, while new retirees are placed under the “hybrid” plan.

Regardless of what happens after the TRS report is released and the Texas Legislature convenes in January 2027, we must encourage all retired school personnel to join TRTA and a home chapter. Currently, less than 20% of the over two million retired school employees are members of TRTA, and approximately 25% of 2025-2026 TRTA members still have not renewed their membership dues for the 2026-2027 year. If we want legislators to take us seriously on the issues we lobby for, we must present a united front of a significant number of TRS annuitants. Please reach out to people you know who receive a TRS pension and persuade them to join TRTA and Austin RTA if they have not yet done so.

The following table breaks down the highlights of defined benefit and defined contribution retirement plans:

HIGHLIGHTS OF DEFINED BENEFITS (DB) AND DEFINED CONTRIBUTION (DC) PLANS		
	DB (TRS PENSION)	DC
Guaranteed for life	Yes	No
Managed by TRS investment professionals	Yes	No
Selling point for recruiting and retaining teachers	Yes	No
Generates predictable, steady retirement income	Yes	No
Sole guaranteed income for most Texas retirees	Yes	No

Volunteer Services/Community Involvement Reminder By Garland Gray

As days grow shorter, fall arrives with renewed energy and familiar traditions, including pumpkin picking, harvest festivals, and football. It is also a season for connecting with friends and family and supporting those who may need extra help. Please strengthen your commitment to the Volunteer Services/Community Involvement Committee by finding more ways to give back. According to research, regular volunteering outside the home can slow cognitive aging by 15–20%. Research has also shown that these benefits build over time through continued participation, rather than occurring only in the short term.

Keep a record of your volunteer services/community involvement activities. Qualifying activities include attending ARTA meetings, unpaid babysitting, preparing event refreshments, and participating in the telephone tree. Look for new ways to contribute—every effort helps build a more supportive, connected community. **Please** submit your community involvement hours weekly, monthly, or quarterly. You may count up to 12 hours per day; from the time you leave home until you return. Remember, you have options for when and how to submit your report, with multiple opportunities to do so by **December 31, 2026**.

**Getting to Know Your ARTA Leaders
By Dr. Marsha Lyons-Gray**

Meet Terry Morganti-Fisher

Terry Morganti-Fisher serves as First Vice-President and Membership Committee Co-Chair of the Austin Retired Teachers Association, helping strengthen member engagement and supporting the organization's growth.

Terry grew up in central Connecticut, where her father became the first music teacher to serve as an elementary school principal, shaping her lifelong connection to education.

Terry holds master's degrees in curriculum and instruction and instructional technology from the University of Texas at Austin, a mid-management certification from Texas State University, and completed undergraduate studies in general and special education at Westfield State University in Massachusetts.

Having 44 years of collaborative, results-focused experience in education and organizational consulting, she began as a special education teacher in Austin ISD and later served as the district's Director of Professional Development, leading a nationally recognized Comprehensive Professional Development Program. Terry later served as Vice President of Client Services for QLD Learning and as a Senior Consultant for the Learning Forward Center for Results, facilitating the SMART Goals process and the Learning School Alliance nationwide since 2009. A past president of Learning Forward Texas and a certified executive coach, she co-authored, with Anne Conzemius, *More Than a SMART Goal: Staying Focused on Student Learning* (Solution Tree, 2011).

In addition to her work in education, Terry is a Restoring Resourcefulness Faculty Member, Certified Big Leap Coach, and graduate of the Hendricks Institute's Leadership and Transformation (LAT) program. She continues to develop and facilitate programs through the Hendricks Institute.

Terry and her husband Steven have a blended family of four and five brilliant grandchildren. She is also active in Delta Kappa Gamma.

Closing Thoughts by ARTA President Dr. Marsha Lyons-Gray

**Start Strong and Stay Inspired
2026-27**

I remember being a beginner teacher with so much to learn and so much to do. Then came the sound of footsteps—some big, some small—and plenty of excited chatter. It was their first day of school, and mine as well.

As ARTA President this year, I feel much like I did as a new teacher—full of ideas and goals, while recognizing that this organization belongs to all of us. Together, I hope we can share positivity, create joy, and begin this year with promise and purpose. In the months ahead, our publications will continue the "Meeting Your Members" section and highlight committees and special project coordinators.

During the past months, I have had the opportunity to meet with many of you who have helped me gain a better understanding of how ARTA functions and an understanding that the many pieces fit together so that we continue to be a successful and influential organization.

Under Warren Faulkner's leadership, the Program Committee has arranged an engaging and varied lineup of presentations. In September, Tim Lee will speak with us, followed in October by ARTA member Diane DuTeil's presentation on the women's prison program. In November, we will honor veterans and invite you to bring any military memorabilia you may have. Please encourage a veteran and friend to attend the meeting.

Gloria Cisneros Lenoir has worked diligently to keep us informed about legislative issues that directly affect retirees and today's teachers. As we head to the polls on November 3, it is important that we make thoughtful choices—and **VOTE!**

Marilyn Gregory and Debbie Sansom have helped me better understand the print work that supports ARTA's success. Debbie formats and prepares the *ARTA News*, which is usually mailed three times a year; Marilyn produces the ARTA Yearbook; Jane Garner formats articles for the monthly *Newsette* in our meeting packet; and Joe Ramirez assists with editing. We can support their efforts by meeting our deadlines, recognizing that they have deadlines to meet as well.

'LET'S ALL RADIATE POSITIVITY'

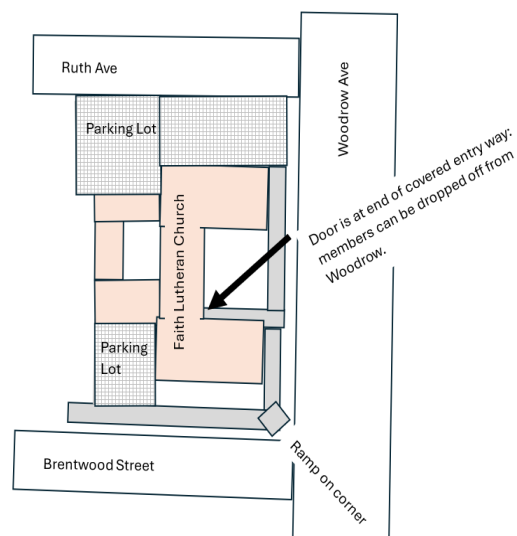
ARTA News
Austin Retired Teachers Association
P.O. Box 90878
Austin, TX 78709

Return Service Requested

NONPROFIT ORG
US POSTAGE
PAID
AUSTIN, TX
PERMIT NO. 1074

ARTA NEWS is a tri-annual publication of the Austin Retired Teachers Association. Inquiries may be directed to Debbie Sansom, Editor, by phone at (512)799-9624 or Marsha Lyons-Gray, ARTA President, at marsha_gray@att.net

ARTA Door Entry/Exit Reminder at Faith Lutheran Church



1. ARTA members need to keep in mind that we **MUST** honor the contractual obligations stipulated by Faith Lutheran Church when using its meeting facilities. This is essential for the safety of our members, the children in the daycare center, and church staff.
2. Do not leave any doors propped open.
3. Please avoid the courtyard by the daycare center at all times. If needing to step outside at break, exit through the south entrance.
4. Enter/exit our meeting space either through the doors closest to the restrooms and out toward Woodrow Ave. or through the south entrance on Brentwood Street.