Your Life, Your Legacy: Funeral Pre-Planning

Guest Speaker Joe Gonzalez of Dignity Memorial explained at the FBHRE January meeting the importance and advantages of pre-planning one’s funeral, purchasing a burial policy, and letting the family know where the plans and policy are kept.

Pre-planning allows time for you to check out funeral homes. Not all funeral homes are equal as to personnel and services provided. Compare prices during the pre-planning process. Prices vary from funeral home to funeral home. Quality of service and expertise varies, too. Dignity Memorial hires directors and embalmers schooled at the Commonwealth Institute of Funeral Service, Houston, TX, because of their excellent training.

To pre-plan does not mean to purchase a burial policy, but it is advantageous to do so. To purchase the policy is to lock in prices. Another advantage is that pre-arrangement plans, and policies can be extended to children and grandchildren. If one of them dies, the funeral is paid in full. Gonzalez states: “If you fund your pre-planned funeral, make sure your funds are secure and held in trust or used to purchase an insurance policy from a third-party provider.”

The purchaser of a burial policy needs to inform the family or friends where the funeral policy and plans are kept. One family had difficulty paying Dignity Memorial for a funeral for their mother. After the funeral and burial were over and expenses were paid, they discovered their mother had purchased a pre-paid plan at another funeral home.

Cremation is gaining in popularity. One problem to be settled is the succession of ashes. Pre-plan who will be in this line of succession. Ashes can be divided among family members or others or scattered. The ashes are not hazardous. To avoid problems, check local ordinances before scattering them on property other than your own. Be aware of rules that you must follow. Federal rules may apply if you scatter them over waterways or certain public lands.

Dignity Memorial suggests we write our own obituaries or make list. Your biographical information should include your name, date of birth, the names of your parents, spouse, children, siblings, schools attended, jobs held, membership in organizations, hobbies and special interests, deceased family members, and survivors. Although some information may change, this list is a good start.

Joe Gonzalez ended his presentation with the awarding of gift baskets filled with five “Fine Floral Fragrances”—Daisy body scrub, body butter, body lotion, shower gel, and shampoo—to winners of the drawing he had announced at the beginning of his speech. Winners are, left to right: Roberta Prater, Regina Bonds, and Marie LaBelle. --Eleanor Blain

--Photos by Evelyn Smith
Legislative Update
You will be asked frequently this year to keep in contact with legislators regarding the TRS Pension Trust Fund. To contact them effectively please familiarize yourself with TRS and TRTA aims for 2019. Paramount is to ensure that TRS is actuarily sound. An increase in the pension fund’s state and employer contribution rates will allow the pension fund to stay within a 31-year funding period.

TRS lowered its rate of return assumption to 7.25%. In order to meet current and future benefit obligations, a contribution rate increase became necessary. Therefore, Tim Lee, ED, says TRTA, recommends that the state contribution be increased from 6.8% to 8.6% and that participating Social Security employers be required to pay the 1.5% employer contribution to TRS.

TRTA aims to promote a benefit increase for all retirees who retired before 9/1/2018 and recommends that TRTA the Legislature explore viable options for providing either a thirteenth check or a cost-of-living adjustment. TRTA also recommends revision of the statutes to allow for benefit increases regardless of funding status for any investment earnings between 7.25% and 8% annually.

We must achieve affordable healthcare for retirees by increasing the base funding for TRS-Care. Increase the current employer (state and school district) contribution from 2% to 3% for 2020-2021 and increase that percentage by .25% for the next eight years until the total percentage reaches 5%. TRS must work with stakeholders to establish reasonable premium adjustments, if needed, over time to cover future program costs.

Medicare-eligible retirees who opted out of TRS-Care must be allowed a one-time opportunity to rejoin TRS-Care. TRTA says this “golden ticket” will apply to retirees who left the plan on January 1, 2018; and the opportunity should be extended to January 1, 2020. We must also ensure that TRS-Care participants do not have a premium increase if TRS retirees do not receive a cost-of-living increase. Furthermore, we must provide affordable healthcare benefits for all active education employees by increasing state and local funding.

TRS Administrative Laws and Rules follow: Allow all members who retired before 9/1/2018 to return without penalty. Amend the statutes to allow TRS discretion in dealing with minor return-to-work violations. Amend the statutes to require TRS to respond to appeals with the same time constraints as members have. Require TRS to hire an independent ombudsman to report at least quarterly to the Board of Trustees any member issues that have not been addressed adequately.  

--Eleanor Blain

Airbag Recall
More than a half million airbag inflators in Houston are defective. Even a minor fender bender can cause these airbags to rupture, spraying sharp metal fragments into drivers and passengers.

Thousands of Houston airbag inflators are categorized as higher-risk, mainly due to our climate and high humidity. At least fifteen people in the U.S. have been killed by defective airbag inflators, including two Texans. Approximately twenty-two drivers have suffered injuries, including cuts or lacerations to the face and neck, broken or fractured facial bones, loss of eyesight, and broken teeth.

In the U.S., tens of millions of vehicles from nineteen affected vehicle manufacturers contain un repaired defective airbag inflators under recall. Some of these vehicles which use the Takata airbag inflator include 2001 and 2002 Honda Civics and Accords, the 2002 and 2003 Acura TL, the 2002 Honda Odyssey and CR-V, the 2003 Acura CL and Honda Pilot, and certain 2006 Ford Ranger and Mazda B-Series trucks.

You can upload a photo of your license plate to determine whether your car or truck has a recall at https://www.airbagrecall.com. If there is a recall, call your automaker’s dealership and schedule an appointment to have the defective airbag inflator replaced for free.

This information comes from AirbagRecall and the United States Department of Public Safety.

--Kathaleen Eppler Chair, Informative /Protective Committee
Every Child at Armstrong Elementary Receives a New Book!

The Texas Retired Teachers Association (TRTA) local unit, Fort Bend Harris Retired Educators (FBHRE), on December 10, 2018, presented 666 new books to all Armstrong Elementary students. This Children’s Book Project (CBP) is a statewide service activity carried out through TRTA to put new books into the hands of children.

With this project, retired public school personnel continue to be a part of the education of Texas School children. CBP began in 1998 and since that time has provided more than 600,500 books to children who otherwise might never have a book to call their own. The FBHRE gives approximately 600 new books a year to FBISD school children, targeting at-risk schools with age-appropriate books selected under the leadership of retired librarians.

The CBP is ongoing and anyone who wishes may contribute. Interested parties should contact FBHRE at http://localunits.org/FortBendHarris/. Click on our Facebook page to leave your comments.

Ann Thompson, David Sinclair, Leslie Jaggi

Ann Thompson, David Sinclair, Leslie Jaggi, Evelyn Smith

David Sinclair, Armstrong’s librarian, was a kindergarten student in Leslie Jaggi’s class at Settlers Way Elementary School.

--Evelyn Smith
The Parents Who Drugged Us

At my 60th high school reunion a friend asked me, “Why didn’t we have a drug problem when we were growing up?”

I replied that I had a drug problem when I was young:

I was drug to church on Sunday morning. I was drug to church for weddings and funerals. I was drug to family reunions and community socials no matter the weather.

I was drug by my ears when I was disrespectful to adults. I was also drug to the woodshed when I disobeyed my parents, told a lie, brought home a bad report card, did not speak with respect, spoke ill of the teacher or the pastor, or if I didn’t put forth my best effort in everything that was asked of me.

I was drug to the kitchen sink to have my mouth washed out with soap if I uttered a profanity. I was drug out to pull weeds in mom’s garden and flower beds. I was drug to the homes of neighbors to help mow the yard or repair the clothesline, and if my mother had ever known that I took a single dime as a tip for this kindness, my dad would have drug me back to the woodshed.

Those drugs are still in my veins and they affect my behavior in everything I do, say, or think. They are stronger than cocaine, crack, or heroin, and if today’s children had this kind of drug problem, America would be a better place. God bless the parents who drugged us; and for those that didn’t, I’m really sorry. (Author unknown.)

--Submitted by Mary Ann Dolezal

Ground Hog Day Origin

The German superstition of the ground hog as a predictor of weather has been around at least since the mid-1800s, but it was not until 1886 that Punxsutawney Spirit newspaper’s city editor Clymer Freas announced February 2 as the official Groundhog Day. Freas is considered the father of the event, which has spread from Punxsutawney, Pennsylvania, throughout the U.S. and Canada. Since 2017, Russian zoos in Moscow, St. Petersburg, and Samara, Russia, have celebrated the day.

Punxsutawney Phil is scheduled to emerge on February 2 at 7:25 a.m. If he sees his shadow, there will be six more weeks of winter. Emerging that same morning in the USA, are Staten Island Phil in New York City; Dunkirk Dave in Western New York; Potomac Phil in Washington, D.C. (shadow predicts six more months of political gridlock); and General Beauregard Lee of Lilburn, Georgia.

Other than proper names, the ground hog is also known as woodchuck and as whistle pig because of the whistling sound the male makes while courting the female and for the shrill alarm whistle a groundhog makes when sensing an enemy.

If you want to attend a Groundhog celebration in Texas, the University of Dallas in Irving boasts of the second largest Groundhog Day celebration in the USA. --Eleanor Blain
Balance Improvement Exercises

When we sit, the chair balances us. As we sit more and more and stand less and less, our balance deteriorates. Your brain tries to correct your balance, but needs practice, just as a violin player does so skills do not deteriorate. Imbalance becomes noticeable especially at ages 70+, but it starts at a much earlier age.

To improve balance, stand near a sturdy object if necessary – kitchen or bathroom sink or dining chair – and place your right foot ahead of the left, toe to heel and in a straight line. Try balancing yourself. If you have to, grab hold of or tap the sink or chair to steady yourself. Hold the position for half a minute. Switch feet, left foot in front of the right. Hold this position for half minute, steadying yourself at the sink or chair if necessary.

Walk heel to toe in a straight line. Painter’s tape applied to the floor in a straight line helps. Take 15 steps forward, touching heel to toe each time. If this is too difficult, get your heel as close to the toes on the other foot as you can.

Try the Figure 8 balance exercise. Place two large Solo cups upside down on the floor and about 3 feet apart. Walk in a Figure 8 around the cups. Keep facing in the same direction and look straight ahead throughout the exercise. Repeat 10 times. If you are unsteady, try this exercise near the kitchen counter.

Stand on one foot for half minute. Then stand on the other foot for half minute. Repeat 10 times. Use the kitchen sink or a chair for support, if needed.

If you are unsteady, use a walking stick for this exercise. Walk near a kitchen counter. Place 4 or more soft objects on the floor in a straight line about 16” apart. Step over the objects. Repeat 10 times. For the objects, stuffed toys or shoes may be used. The first time you try, step over the first object with your right foot and put the left foot beside your right foot. Continue. When you feel confident, step over the first object with the left foot and over the next object with your right foot. Look straight ahead as you finish the course. Catch a glimpse of the objects only as needed. Next, learn to step sideways over the objects. For more stepping exercises, click here.

Over time your balance should greatly improve.

--Eleanor Blain

Say What???

I feel like my body has gotten totally out of shape, so I got my doctor’s permission to join a fitness club and start exercising.

I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

—Submitted by Mary Ann Dolezal

Calendar of Events 2018-2019

Feb. 14, 1 p.m.: “Alzheimer’s and Dementia: The Patient and the Caregiver,” Barbara Reynolds, RN
Mar. 14, 11 a.m.: “Country Western Luncheon.” Entertainment TBA.
Apr. 1-2, 1 p.m.: TRTA Convention, Austin
Apr. 3, 1 p.m.: Lobby Day, Austin
Apr. 11, 1 p.m.: FBISD Board of Education Candidates Forum
May 9, 11 a.m.: Super Summer Send-Off Luncheon

Ongoing Projects

Food Pantry: Donations of 1-2 lb. bags of flour and sugar or monetary donations are accepted on behalf of the Fort Bend Human Needs food pantry.

Book Project: Please donate new or gently used books, to the Children’s Book Project. Monetary donations are also accepted.

Volunteer Hours

Don’t forget to report your volunteer hours at monthly meetings on the sign-in sheet, or email them to Susan Jones, ssjones00@comcast.net, or Peggy Plouse, pplouse@comcast.net.
Valentine’s Day is for everyone!

“Valentine’s Day isn’t just for couples – everyone can celebrate! It’s the perfect occasion for showing love and affection to family and friends”.

Daily Caring website
dailycaring.com

This time of the Year

Are you still feeling stressed from the holidays? Now Valentine’s Day is coming and you always get depressed. Well let’s change that this year... here are some ideas.

Take stock of your friends—go to one of your favorite places and make V-Day about celebrating friends who make a difference in your life.

Pass the love forward—it is the holiday of love, so if you want to do something that will pass along this love to others, there are so many ways to do so. The week of February 11 – 17th is Random Acts of Kindness Week. It’s a great initiative to do something special for someone else, which also makes you feel good.

Check the calendar at


Just do your own thing—think of V-Day as your day. Do something that makes you happy and content. It could be chilling out in your PJ’s, cooking your favorite meal or cuddling with your dog. Watch a classic movie like Casa Blanca, Love Story, Sing’in in the Rain or Roman Holiday.

This year our FBHRE meeting is on Valentine’s Day! Come and be surrounded by people like you and make a new friend.

--Debbie Reynold

Attention: Meeting!
Joe Gonzalez explains funeral pre-planning.

Holly Nunez, Suzette Diano, Mary Ann Dolezal, Joe Gonzalez

Mary Ellen McCarthy, Dianne McDonald, Janis Taylor, Arleigh Kalinowski
Yummy snacks!

Enjoying great company!

Mary Crochet displays money donated to Food Pantry.

Happy Valentine's Day!!