

Objective	Pre-Reform	SB 12
Keeping Promises	TRS does not have all the funds it will need to pay promised benefits.	Increases annual pension contributions coming from the state, school districts, and teachers. The bill upholds promises made to teachers by improving TRS solvency without cutting any earned pension benefits for current hires.
Retirement Security	TRS is on a path of growing pension debt, meaning its members' retirement security is at risk.	The bill uses increased contributions to steer TRS back to a path of solvency, thus improving the retirement security of teachers. But the success of the reform relies heavily on achieving investment returns that match the system's expectations.
Predictability	Rates are predictable in the short-term, but not in the long-run.	Contribution rates continue to be dependent on a lofty assumed rate of return, meaning long-term rates are not as predictable as they would be if more conservative assumptions were used. Future necessary increases in contributions are still likely to rise if markets perform below expectations.
Risk Reduction	The current assumed return has only about a 50% probability of success.	The reform does not address the plan's risk. The pension plan will continue to be exposed to market volatility and TRS' 7.25% assumed rate of return, which has just a 50% probability of success.
Affordability	TRS unfunded liabilities generate major long-term costs through interest on the pension debt.	SB 12 will generate additional contributions, which will reduce TRS unfunded liabilities. The immediate increase in costs will help to reduce long-term overall costs by reducing pension debt, but the reform falls short in correcting the problems that caused the current funding problems.
Attractive Benefits	The current amortization schedule of pension debt restricts COLAs for members	The new contribution schedule puts TRS on track to pay off its unfunded liabilities within 31 years, improving the chance for retired teachers to be able to receive COLAs in the future. The reform, however, does not address attraction or retention of teachers by providing more plan options for a wider variety of employees.
Good Governance	TRS generally is a well operated enterprise delivering high quality services	SB 12 does not address the plan's governing structure.

Sb12 Level 12 Teacher Notes

Joseph Rezits, Gerald Deatsman



Sb12 Level 12 Teacher Notes:

Encyclopedia of the Social and Cultural Foundations of Education: A-H ; 2, I-Z ; 3, Biographies, visual history, index Eugene F. Provenzo, John P. Renaud, Asterie Baker Provenzo, 2009 The Encyclopedia provides an introduction to the social and cultural foundations of education The first two volumes consist of A Z entries featuring essays representing the major disciplines including philosophy history and sociology and a third volume is made up of documentary photographic and visual resources

Encore Tricolore Nouvelle 2 Teacher's Book Sylvia Honnor, Heather Mascie-Taylor, 2001 This course features a rigorous and comprehensive approach to grammar progression with clear explanations and extensive practice motivating and challenging topics and tasks set in authentic contexts to enable students to reach their full potential clear and attractively designed pages with humorous and stimulating artwork user friendly vocabulary and grammar reference sections to encourage independent learning and end of unit summaries to provide a clear learning framework

Index to Media and Materials for the Mentally Retarded, Specific Learning Disabled, Emotionally Disturbed National Information Center for Special Education Materials, 1978

Elementary School Wellness Education Matthew Cummiskey, Frances Cleland Donnelly, 2022-06-20 Health education and physical education are traditionally siloed for no good reason according to authors Matthew Cummiskey and Frances Cleland Donnelly So through Elementary School Wellness Education the two authors provide a blueprint complete with lesson plans for teachers to fuse health education and physical education into one elementary school class Students should be educated in a more holistic manner says Cummiskey We applied the concept of school wellness education at the elementary level which has components of both traditional health education and physical education Elementary School Wellness Education offers the following 37 detailed lesson plans for grades K 5 19 lessons for K 2 and 18 lessons for grades 3 5 that are tied to SHAPE America Outcomes and National Health Education Performance Indicators Clear instruction on how to apply the plans making it perfect for both preservice and in service teachers More than 70 lesson plan handouts with four color graphics available in the HKPropel platform that are easy for teachers to print A test package presentation package and instructor guide that make this ideal for existing and emerging teacher education courses A typical School Wellness Education SWE lesson combines classroom based learning activities such as discussions worksheets and videos with physical activity All the lessons in the book take place in the gymnasium so there s no need for a separate health education classroom In addition the SWE approach helps teachers maximize their instruction time by meeting multiple learning standards simultaneously The lessons are learning focused with each activity carefully aligned to the objectives says Cleland Donnelly Moreover they re fun Students aren t sitting in a traditional classroom learning health they re doing it in the gym SWE also uses traditional PE equipment and the gym in new and creative ways she adds This is especially important in schools that lack a separate health education classroom Elementary School Wellness Education addresses emergent pedagogies such as skill based education universal design for learning social and emotional learning and

social justice helping both in service and preservice teachers understand how to use and benefit from these pedagogical approaches It also guides readers in how to teach wellness education online as effectively as face to face Teachers will learn how to teach the content in person online or in a hybrid approach The good news for teachers is that SWE is not a dramatic departure from existing instruction says Cumiskey Students are still moving and being taught in the gymnasium but now health content and skills are being infused into all the lessons The book he says is also suitable for use by classroom teachers looking to promote wellness or incorporate additional physical activity into their students days The intent is to imbue students with the knowledge skills and dispositions to lead a healthy life into and through adulthood he says Note A code for accessing HKPropel is included with this ebook **Motor Vehicle Safety** United States. National Highway Traffic Safety Administration,1977 Reports for 197 include activities under the National traffic and motor vehicle safety act of 1966 and the Motor vehicle information and cost savings act of 1972 West's Colorado Revised Statutes Annotated Colorado,1989

The Pianist's Resource Guide Joseph Rezits,Gerald Deatsman,1978 Faxon ... Librarians' Guide to Serials ,1983

The Texas Outlook ,1971 *WI* ,2001 Encore Tricolore Nouvelle 3 Teacher's Book Heather Mascie-Taylor,Michael Spencer,Sylvia Honnor,2002 This trusted and tested course retains many of the features that have made it so reliable for exam success but is totally up to date and relevant in both content and appearance Encore Tricolore Nouvelle Edition has been written to help your students achieve excellent results at all stages of their French learning **Encyclopedia of the Social and Cultural Foundations of Education** Eugene F. Provenzo, Jr.,2008-10-29 More than any other field in education the social and cultural foundations of education reflect many of the conflicts tensions and forces in American society This is hardly surprising since the area focuses on issues such as race gender socioeconomic class the impact of technology on learning what it means to be educated and the role of teaching and learning in a societal context The Encyclopedia of the Social and Cultural Foundations of Education provides a comprehensive introduction to the social and cultural foundations of education With more than 400 entries the three volumes of this indispensable resource offer a thorough and interdisciplinary view of the field for all those interested in issues involving schools and society Key Features Provides an interdisciplinary perspective from areas such as comparative education educational anthropology educational sociology the history of education and the philosophy of education Presents essays on major movements in the field including the Free School and Visual Instruction movements Includes more than 130 biographical entries on important men and women in education Offers interpretations of legal material including Brown v Board of Education 1954 and the GI Bill of Rights Explores theoretical debates fundamental to the field such as religion in the public school curriculum rights of students and teachers surveillance in schools tracking and detracking and many more Contains a visual history of American education with nearly 350 images and an accompanying narrative Key Themes Arts Media and Technology Curriculum Economic Issues Equality and Social Stratification Evaluation Testing and Research Methods History of Education Law and Public Policy Literacy Multiculturalism

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