



TCU RETIREES' ASSOCIATION

Retiree Connections

September 2026 EDITION

Providing opportunities for fellowship, promoting lifelong learning, advocating for fair benefits, recognizing accomplishments of members, and strengthening the relationship between retirees and the University.

FROM THE PRESIDENT

Do You Miss Working? At TCU? At All?



Karen Scott, President, TCU Retirees' Association 2026–2027

It's the beginning of the school year, and I'm feeling nostalgic about being on campus, welcoming new students and meeting new faculty and staff each year. I am two-and-a-half years into retirement, and I've mostly stopped looking at my Outlook calendar multiple times a day, reflexively checking for a lanyard and TCU ID that is no longer there, opening my email and finding the next problem to pop up that day. Old habits do indeed die hard, and so does the muscle memory of a TCU career — the good part, the bad part, and the "I will never miss going to meetings" part.

I'll be perfectly honest and say that I really don't miss working. I do not miss the stress of knowing that the university's ability to function hinged partly on my office's successful recruiting of a new first-year class, year-after-year-after-year. That's a lot of pressure! I do not miss beginning each day with a frantic hunt for a parking space. I do not

miss the weeks and months away from home when recruiting a class. I do not miss missing my husband and my dogs during those days away. I do not miss worrying about budget overruns and dealing with employee problems.

But as much as I love my post-work life, and as thankful as I am to have been able to retire early and on the same day as my husband, there are definitely things about working — at TCU in particular — that I do miss.

Transforming lives. That sounds dramatic, but we all did that at TCU. No matter what your job was, you each played a part in transforming students' lives. Think about what a privilege it was to have even a small impact on the development of young people. I thought about this recently when reading the *Inside TCU* announcements. Don Thushara Galbadage, Associate Professor of Health Sciences and Public Health at TCU, was featured. I remember when he came here as a student from Sri Lanka in the early 2000s. He received a generous scholarship that enabled him to attend TCU, which he claims shaped his personal and professional journey. Working as a student in Phil Hartman's research lab provided even more opportunities. Now he's thrilled to give back, playing a role in mentoring TCU students, promoting health and serving the community.

I miss seeing students every day. I know, I know, everyone thinks they have to say they miss the students, but I truly do. Well, most of them anyway! They kept me feeling young. And humble. Plus, I had the privilege of working with some of the best students on campus — kids from around the world who were brave enough and motivated enough to leave their home countries and come to a place most of them had never even seen. I miss the friends and colleagues I worked with for 39 years, and the way we worked as a team to bring in the class each year. Interacting with faculty and staff who truly wanted to help students was the best. The sense of community that I felt and still feel at this place is something that my friends at other universities don't always feel. I miss the sense of a "calling" to promote higher education, particularly for my alma mater.

It appears, you can miss a place and still be thrilled you don't have to set an alarm anymore.

Karen Scott

I miss our Admission Office "tailgate lunches" during football season! The campus-wide employee lunch kicking off each new school year. I miss walking across our beautiful campus and seeing the excitement and smiles on the faces of the students, faculty and staff. I miss the enthusiasm, and trepidation, of the first few weeks of class each semester. And the constant energy and activity.

I asked some fellow retirees to reminisce about what they miss most about working at TCU and what they are delighted to have escaped for good. Their responses were equal parts love letter and liberation.

- I miss going to lunch with my buddies. We would get the "Thursday Enchilada Special" at Buffalo Brothers and solve all the university's problems. If they had just listened to us!*
- I do not miss enrollment projections, employee evaluations, budget meetings, the May 1 deadline, and worrying about 12th class day numbers!*
- I miss mentoring and getting to know talented students (and seeing them improve as writers and people). I miss working daily with wonderful colleagues and being part of a university and working toward the fulfillment of an important mission.*
- I do not miss grading papers and assigning final grades, annual reports and employee evaluations*
- miss having students drop into my office and share with me about their successes in obtaining their "dream" internship or full-time position and being able to congratulate them personally.*
- I also miss the meaningful collaborations with faculty and staff that come from impromptu gatherings at lunch or in the hallway. Being "present" at work with other students and colleagues was always what I loved about TCU.*
- I miss the people I worked with — not just in the office, but across campus.*
- The thing I miss the most is the people (well 80% of them, anyway). The people include the students, faculty and staff. I also miss getting paid but certainly am not contemplating going back to work!*
- I do not miss meetings — especially recurring ones that could've been an email.*
- I miss having access to campus events, lectures, arts, and library resources. I do not miss demanding parents, committees and bureaucracy!*

RECAP

In Case You Missed It: Brunch with Chancellor Pullin

Chancellor Daniel Pullin joined us for brunch in the Legends Club of Amon G. Carter Stadium on the morning of July 7 to share his vision for TCU after recently completing his first full year as TCU's 11th Chancellor. This was a special opportunity for our group to hear directly from Chancellor Pullin — many of us were already retired when he became Chancellor.

The Chancellor spoke about TCU's strategic plan, with a special emphasis on the recently introduced *TCU for Texans* financial aid initiative, which covers full tuition, room, meal plan, and books for eligible Texas residents whose family's adjusted gross income is \$70,000 or less. He also shared a video of the recent Spring commencement ceremony.

WATCH THE VIDEO

2026 Spring Commencement video:

TCU 2026 Spring Commencement

WATCH THE VIDEO

LEAD ON: Values in Action

TCU Strategic Plan

After his remarks, Chancellor Pullin opened the floor for a brief question and answer session.

COMING UP

Something to Look Forward To!

Your Vice President, Cheryl Wilson, has put together a wonderful lineup of guest speakers for our upcoming luncheons. Mark your calendars now so you won't miss out.

DATE	SPEAKER
Oct 20, 2026	Dr. Jim Riddlesperger, Emeritus Professor, Political Science TCU Press will be on hand with copies of "Etta Hulme and the Art of Politics" by Jim Riddlesperger and Carrie Liu Carrier.
Nov 17, 2026	Dr. Craig Crossland, John V. Roach Dean, Neeley School of Business
Dec 8, 2026	The Texas Boys Choir
Jan 19, 2027	Dr. Matt Garcia, Southwestern Exposition and Livestock Show Professorship in Ranch Management, Director



ACCEPT THE CHALLENGE

For those of us who spent all or part of our careers at TCU, the University is more than the place where we worked—it is a community that became part of our lives.

TCU Gives Day, October 6–7, is an opportunity to give back to the people, programs, and traditions that make TCU special. Whether your gift supports scholarships, academics, athletics, or an area that holds special meaning for you, every contribution helps strengthen TCU for the next generation.

As former employees, we know firsthand the difference TCU can make in the lives of students and colleagues. Consider making a gift during TCU Gives Day and continuing the legacy we helped build.

Gifts for **TCU Gives Day** may be made by clicking the button below!



SPECIAL OPPORTUNITY

Learn to Write Your Memoir!

AFTER THE OCTOBER 20 LUNCHEON

Memoir Writing Workshop with Steve Sherwood

Do you have untold stories from a misspent youth, difficult middle years, or amusing later years that you'd like to put on paper? Our colleague Steve Sherwood — former director of the William L. Adams Writing Center — will offer tips and suggestions on how to make your stories interesting to an audience, including your loved ones.



October 20, 2026 · Approx. 1:00–2:00 PM · Following the luncheon

Please notify Steve Sherwood no later than October 13 if you plan to attend.

Email: s.sherwood@tcu.edu

TCU Enrollment Tops 13,000 with Record Incoming Class

TCU welcomed its largest incoming class for the second consecutive year this fall, enrolling 2,886 first-time students and 399 transfers for a combined 3,285 new Horned Frogs. Total enrollment reached 13,241, with 11,452 undergraduates and 1,789 graduate students — the first time enrollment has exceeded 13,000.

The first-to-second-year retention rate also rose to 93.6%, up from last fall. Enrollment growth is especially strong in the Neeley School of Business (up 4.7%) and Harris College of Nursing & Health Sciences (up 8.1%).

By 2035, TCU aims to reach approximately 17,900 students through intentional, student-centered growth as outlined in [LEAD ON: Values in Action](#), the university's 10-year strategic plan. TCU is also expanding access through the new [TCU Scholarship Initiative](#), which aims to raise \$300 million for student scholarships — extending the university's commitment through need-based and merit awards.

Source: TCU 360

Feature Story

So, What Exactly Is Retirement?

Retired

/rɪˈtaɪd/ - adjective

The ability to Do What I Want When I Want.

[see also, Not My Problem Anymore]

For today's retirees, leaving the work place may be only the beginning of a very different kind of life.

For generations, retirement had a fairly simple definition: You worked for 30 or 40 years, received the gold watch, and stopped working. Today, that definition is looking increasingly outdated.

Some retirees go back to work. Others volunteer, start businesses, travel extensively, take classes, care for family members, or simply pursue interests they never had time for while working. Increasingly, retirement is becoming less about *stopping* and more about deciding what comes next.

The Rise of the "Un-retiree"

A recent AARP survey found that 7% of retirees had returned to the labor force within the previous six months. For nearly half of those who returned, the primary reason was financial — but money wasn't the only motivation. Some returned because they wanted to stay active, help others, or simply because they missed working.

The Retirement Nobody Prepared Us For

Financial preparation has always been a major part of retirement planning. But increasingly, experts are emphasizing something else: **How are you going to spend your time?**

The TIAA Institute's new 2026 Retirement Mosaic framework looks at retirement through eight dimensions — purpose, physical and mental well-being, relationships, community, work, and money. Its premise is simple: financial security is important, but it isn't the whole retirement equation.

The "Go-Go" Years

AARP's 2026 research found that adults 50 and older expect to take an average of 3.9 trips this year, with 86% saying travel is a top discretionary spending priority. Even more interesting: the use of AI tools to help plan travel has doubled in just one year, from 8% to 16%.

There Is Another Side to the Story

Retirement isn't always a choice. AARP reports that health problems and financial circumstances remain two of the biggest factors determining when people leave the workforce. The 2026 Employee Benefit Research Institute Retirement Confidence Survey found that **41% of retirees say their expenses in retirement are higher than they originally expected.**

"After spending decades meeting other people's schedules and expectations, you finally get to decide what a successful day looks like."

Maybe Retirement Needs a New Definition

Perhaps the most useful way to think about retirement isn't as a destination but as a **new stage of life**. You can work — or not. You can travel — or stay home. You can volunteer, learn an instrument, write a book, start a business, or simply enjoy having nowhere you have to be on Monday morning. And you can change your mind.

So, what exactly is retirement? Maybe it's simply having the freedom to answer that question for yourself.

FINANCIAL

Social Security in 2027: What We Know and What We Don't



The program remains one of retirement's most important sources of income.

Here's what retirees should know as we look toward 2027.

For millions of Americans, Social Security arrives every month like clockwork. It may not be the largest part of a retiree's income, but it is often the most predictable — and it is adjusted periodically for inflation. So what can retirees expect when the calendar turns to 2027?

The 2027 COLA: Probably Around 3.5%

The biggest immediate question for Social Security recipients is the **cost-of-living adjustment, or COLA**, for 2027. The Social Security Administration calculates the COLA using inflation data from July, August, and September — with the final figure expected to be announced in October. Current estimates suggest an increase of roughly **3.5% to 3.6%**. For perspective, a 3.5% increase would add about \$70 a month to a \$2,000 monthly benefit.

Social Security Isn't Going Broke

The Social Security trust fund is projected to be depleted in the **fourth quarter of 2032**. But that does not mean Social Security benefits would disappear. Under current projections, Social Security would still have enough incoming revenue to pay approximately **78% of scheduled retirement and survivor benefits** after the trust fund's reserves are depleted. That's obviously a problem — but it is very different from Social Security suddenly stopping.

Working While Collecting Social Security

If you're younger than full retirement age and receive Social Security while working, there is an earnings test that can temporarily reduce your benefits. For 2026, the earnings limit is \$24,480 for someone below full retirement age for the entire year. Once you reach full retirement age, the earnings test disappears. And importantly — **benefits withheld because of the earnings test aren't necessarily lost forever**. Social Security recalculates benefits at full retirement age to account for months in which benefits were withheld.

What About Taxes?

Social Security benefits can be subject to federal income tax depending on your overall income. Individuals with combined income above \$25,000 — and married couples filing jointly above \$32,000 — may have up to 50% of their benefits included in taxable income. At higher income levels, up to 85% of benefits can be taxable. Those thresholds are **not indexed for inflation**, which means more retirees can become subject to taxation as other income increases.

The Bottom Line: There's no need to panic about 2027. Social Security is still paying benefits. The more immediate question is simply: *How much will your check increase next year?* We'll know that in October when the official COLA is announced.

How Retirees Are Using AI to Save Time and Stay Connected

by Mike Scott, and "Claude" - part 2 of an ongoing series

Many retirees have heard about AI but aren't sure how it applies to their everyday lives. The most successful AI users aren't necessarily tech experts — they're using it to make familiar tasks easier. For now, let's set aside all of the negative things you've heard about artificial intelligence, and take a few minutes to see just how wonderful these tools can be for the average person.

To get started, you'll need an AI service. I suggest beginning with **ChatGPT** (chatgpt.com) — it's easy to use and free for everyday tasks, or \$8/month for more frequent usage. If you're already using Claude or another AI tool, that works too.

Planning Travel

- Create personalized itineraries
- Compare cruise options
- Find less-crowded travel seasons
- Generate packing lists
- Research destinations

Try: "We're taking a river cruise on the Danube. Suggest three days in Budapest before the cruise, including easy walking tours and local restaurants."

Family Photos & Genealogy

- Write captions for old photos
- Generate family history narratives
- Explain historical records and census data
- Draft readable family-history stories

Learning New Things

AI works as a personal tutor for foreign languages, photography, gardening, investing concepts, and technology questions — answering follow-up questions in plain English, unlike a search engine.

Technology Help

Use AI as a first stop when your printer won't work, your phone settings are confusing, or you need help with Microsoft Excel — often faster than calling the grandkids!

Staying Connected

- Draft emails and birthday messages
- Create family newsletters
- Turn memories into stories for grandchildren

Health Information

While AI should never replace a doctor, it can help you understand medical terminology, prepare questions for appointments, and explain test results — as an educational tool, not a diagnostic one.

Avoiding Scams

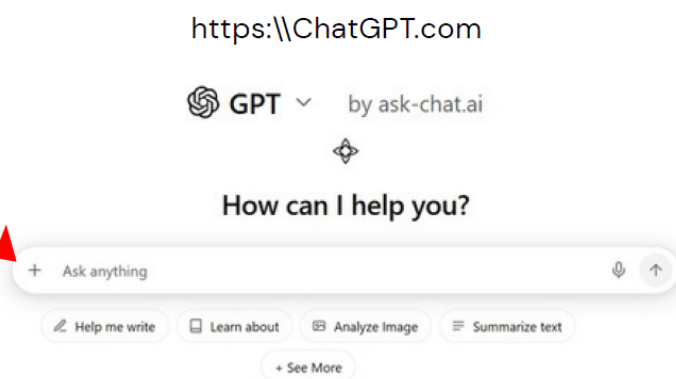
Try: "I received this email *claiming to be from Medicare*. Does it look legitimate?" AI can often identify common warning signs and suggest verification steps.

Writing & Creativity

- Write memoirs or travel journals
- Draft club newsletters
- Create speeches or poems

A Closing Thought: For retirees, AI isn't about replacing people — it's about having a helpful assistant available 24 hours a day. Whether planning a trip, learning something new, or simply asking for a restaurant recommendation, AI can save time and help you stay connected with the people and activities you enjoy most.

Try IT!



Health Help Now: Focus on Fish

Ideas from an Expert on Buying Fish for Health - Carolyn Spence Cagle PhD, RNC-E

Research shows Americans lack diets rich in fish. Up to 90% of people do not eat enough fish — a reliable source of protein, minerals, omega-3 fatty acids, and vitamins our bodies cannot manufacture. People who eat moderate amounts of fish as part of the Mediterranean diet experience lower rates of cardiovascular disease, less inflammation, and longer lifespans. Moderate amounts include adults eating 4 oz of fish (the size of a pack of cards) twice or more per week.

My husband and I recently met Charlie, an expert with 35 years of maritime experience, who offered these tips on buying quality fish:

TIPS FOR BUYING FRESH FISH

- Buy only from knowledgeable sellers with a known record of proper handling practices.
- Shop elsewhere if the seafood counter smells fishy — purchase only properly iced, refrigerated, or frozen fish.
- Look for fillets with firm, shiny flesh; whole fish should have bright, clear, full eyes and bright pink or red gills.
- Avoid fish with darkening or brown-yellow discoloration around the edges of fillets, or edges that appear dry or mushy.
- If unsure of freshness, rinse under cold water and smell — fresh fish should not smell fishy or like ammonia.

TIPS FOR BUYING FROZEN FISH

- Frozen fish is also healthy — fish processing often occurs immediately after catching, including freezing.
- Look for fish free of ice crystals and discoloration; fillets should be solidly frozen in the package.
- Avoid fish showing signs of drying out — white or dark spots, fading color, or frost inside the packaging that indicates prior thawing and re-freezing.
- Check that packages have no crushed or open edges that may compromise food safety.



TCURA Benefits Committee Report

September 18, 2026

To: TCU Retirees

From: Jeff Moore (Chair), Barbara Harmon-Brown,
Don Mills, Leo Munson, and Stu Youngblood

Dear Fellow Retirees:

In January of this year Phil Hartman, President of the TCURA appointed a five-person committee to review the TCU Retiree Health benefit for retirees grandfathered from current employees when the retirees were removed from the TCU Health Benefit policy.

Don Mills and Stu Youngblood representing this committee recently met with Chancellor Pullin, Vice Chancellor Nunez and Michelle Whitely, Director of Benefits and Payroll in Human Resources. The agenda for the meeting was a discussion of TCU's grandfathered retiree health benefits. We want to provide you with information about the meeting.

A reminder of where we are now. TCU provides to each retired employee and spouse/partner a stipend of \$225.00 per month. That amount has been in place since 2020. Employees are required to purchase health policies thru VIA Benefits in order to receive the stipend. Originally the \$225.00 amount was scheduled to be increased in 2020 to \$256.00. During Covid the amount was lowered back to \$225.00 and has remained there ever since.

Neither Chancellor Pullin or Vice Chancellor Nunes were involved with any of the discussions that set the rate at \$225.00. So this meeting was a chance for us to share the concerns of retirees with senior TCU leadership. Prior to the meeting we shared some background information with Chancellor Pullin, Vice Chancellor Nunes and Human Resources. That memo is given below..

The key points that we made in the meeting were:

The buying power of the TCU contribution has degraded significantly since 2020. For many lower-paid retired employees, health care makes up a significant portion of their monthly costs.

We proposed that the benefit be set at a rate that would recognize medical inflation over the last seven years.

A previous agreement to evaluate the amount of the benefit in conjunction with the Retirees Association no less frequently than bi-annually has not been instituted. We asked them to honor that previous commitment.

As one would expect, no decisions were made at the meeting. But there was a commitment to conduct a review of the benefit including the assumptions that were made to establish the amount of \$225.00 monthly. The Chancellor also committed to having continuing discussions with Retiree Association around this issue.

Please let us know if you have any questions or ideas. We will continue to keep you informed as more information is available.

What follows is the **Executive Summary** of a Memorandum that we shared with Chancellor Pullin, Bill Nunez, and Rachele Blackwell prior to our meeting this week.

Memorandum

To: Daniel Pullin

From: Jeff Moore, Barbara Brown Herman, Don Mills, Leo Munson, Stuart Youngblood

Date: Sept 10, 2026

Subject: Preserving the Value of the University's Retiree Health Benefit

Executive Summary

We respectfully request that the University review and adjust the retiree health benefit currently provided to retirees and spouses who were grandfathered into the retiree Health Reimbursement Arrangement. The current benefit is \$225 per month. That amount has not been adjusted for inflation or healthcare cost increases and has declined substantially in real value since the benefit was originally approved.

This request is not for a new benefit. Rather, it is a request to preserve the value of a benefit the University already approved, to recognize the service of long-term retirees, and to reinstate the periodic review process that was contemplated when the benefit was adopted.

Background

Background

The retiree health benefit was originally approved at \$256 per month, effective January 2020. In June 2020, during the financial uncertainty associated with the COVID-19 pandemic, that amount was rescinded and reduced to \$225 per month. The \$225 amount has remained unchanged since that time.

The reduction may have been understandable as a temporary response to extraordinary circumstances. However, the benefit has never been restored to its originally approved level. Nor has it been adjusted for inflation or rising healthcare costs.

The original plan also contemplated ongoing review of the benefit. Specifically, the benefit amount was to be evaluated on a regular basis, not less than biannually, with participation from appropriate governance groups, the TCU Retirees Association, and UCAC. That review process has not meaningfully occurred. As a result, that benefit has remained flat while the cost of healthcare and the general cost of living have continued to rise.

The TCU Retirees Association has appointed our committee to review the current Retiree Health stipend and make recommendations for changes in the monthly retiree health stipend.

Quantifying the Decline in Value

The retiree health benefit has experienced two forms of erosion.

First, the benefit was reduced from the originally approved \$256 per month to \$225 per month, an immediate reduction of \$31 per month, or approximately 12.1%.

Second, the benefit has remained unchanged since 2020 despite inflation. If the originally approved \$256 monthly benefit had merely maintained its purchasing power, it would be approximately \$329 per month today.

The current \$225 monthly benefit is therefore approximately \$104 per month below its inflation-adjusted value. Stated differently, the benefit has lost nearly one-third of its intended purchasing power.

This shortfall equals approximately:

- \$104 per month per retiree
- \$1,248 per year per retiree
- Nearly \$25,000 over a 20-year retirement

These figures reflect only general inflation. They do not account for the fact that retiree healthcare costs, including Medicare premiums, supplemental insurance, prescription drugs, and out-of-pocket expenses, have often increased faster than general inflation.



LEADERSHIP

2026–2027 Executive Board & Contacts

NAME	ROLE	EMAIL
Karen Scott	President	k.scott@tcu.edu
Cheryl Wilson	Vice President	c.l.wilson@tcu.edu
Phil Hartman	Past President	p.hartman@tcu.edu
Bo Soderbergh	Secretary	bo.soderbergh@outlook.com
Wendy Crowley	Treasurer	wencro@aol.com
Steve Sherwood	Educational Programming	s.sherwood@tcu.edu
Mike Scott	Newsletter Editor	m.scott@tcu.edu
Cheryl Cobb	Communications	c.cobb@tcu.edu
Mary Kincannon	Membership	m.kincannon@tcu.edu
Jeff Moore	UCAC Representative	j.moore@tcu.edu
Charme Cone	Member-at-Large	c.cone@tcu.edu
Sally Fortenberry	Member-at-Large	s.fortenberry@tcu.edu