

- STRS Update from Executive Director
- Catching Up with Our Chapters
- ORTA Calendar



2019-2020 ORTA President,
Gale Adkins

FROM OUR PRESIDENT

Well, Fall is finally in full swing!

After a very warm September and experiencing a drought through out the state, has been a very refreshing nice to feel cooler air and watching the trees finally turn into magnificent colors. Now it turns into making a decision as to the raking of leaves as they fall or wait until they all drop! I think I will do the later! Why can't the trees just hang on to their leaves so we can enjoy them longer. I know. Mother Nature has more to say about that!

I've been thinking about healthcare and pension benefits. They are a very high priority for all of us. Because of this, we want our voices to be heard very distinctly with STRS and State Legislators. That calls for our voices to be louder and therefore, more members are needed to voice even louder our concerns for needed changes. It is imperative that our membership numbers increase.

Why is this important? The more significant the numbers, more our legislators and representatives on the STRS Board Members will be more apt to listen to

our concerns and act on them. Because of this, membership is a very high priority of ORTA. We are all striving to improve our memberships, both in all chapters and on the state level in Ohio. Everyone needs to be a "recruiter." You probably know 2 or 3 people who you have worked with retired and have not joined their local chapters and ORTA. Many of you have taught at more than on school or district. These people need your personal invite to join. Invite them as a guest to attend on of your chapter's meetings and introduce them to other members. Talk with them afterwards and see if they enjoyed the experience and have any questions.

Remember – anyone who has been a teacher, counselor, administrator, a college instructor, a professor or administrator who receives a pension from STRS is eligible for an ORTA membership. This also includes spouses and those who have an interest in education and the issues of retirees.

This month has been a busy one with festivals, homecomings, football games and soccer games for one of our granddaughters. I get a kick (no pun intended) out of watching 3 year-olds chasing a soccer ball all over the field (and beyond).

Also, a special thanks goes out to **Columbiana County** RTA who invited me to speak at their October 17th meeting. It was a very enjoying experience to get to meet their members and talk about ORTA and the problems that we all face with membership, finances, successes and challenges.

It should be noted that this chapter was once on the verge of disbanding because of membership and lack of lack of interest in being involved in leadership. Their Leaders, at that time, had been involved for many terms and wanted to take a break. So, they got together with their District Rep (and ORTA officer) to discuss a way to solve this problem. To solve this challenge, they decided to reorganize their leadership organization. Instead of a traditional President, Vice President, Treasurer, and Secretary format, they went to a "**Leadership by Commit-tee**". This meant that each officer had one meeting a year to be in charge and rotate to other responsibilities. It seems to be working for them! They had four new or potential members at the meeting.

(con'd on next page)

It is encouraging to see the willingness of the group coming together in order to promote and grow their membership through friendships!

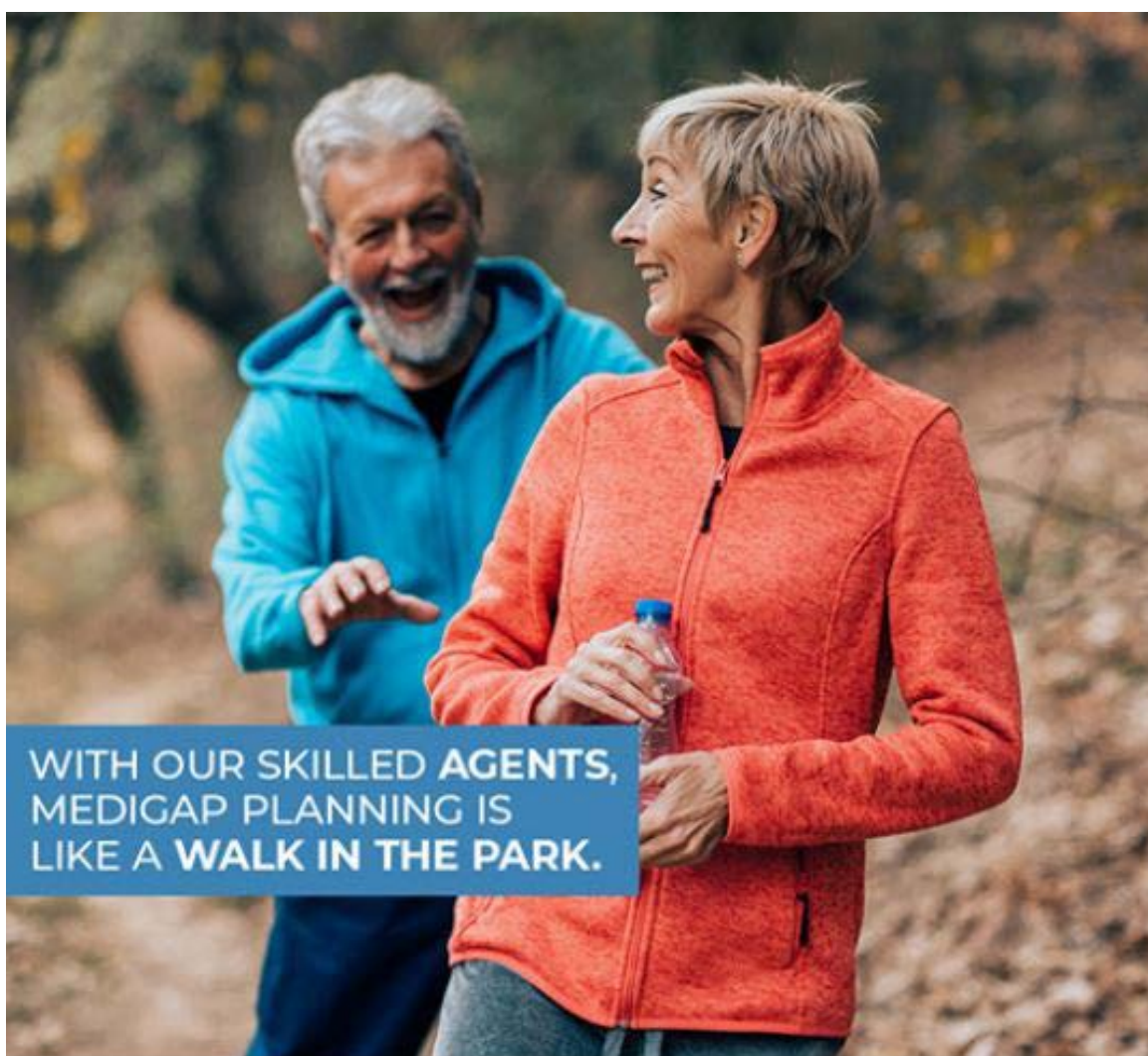
I will leave you with a quote from book called How to Retire Happy, Wild, and Free by Ernie J. Zalenski: ***“In order to retire happy, wild, and free, everyone of us needs friends with whom we can interact with personally, philosophically and spiritually. We don’t need many friends, but we do need a few close ones. Indeed, even two or three close ones are worth more than hundreds of superficial ones.”***

And remember, we are all about:

Advocacy Through Action, Serving Our Communities and Gaining Membership Through Friendship

Warm Regards,

Gale Adkins, 2019-2020 ORTA President



WITH OUR SKILLED AGENTS,
MEDIGAP PLANNING IS
LIKE A WALK IN THE PARK.



FROM OUR EXECUTIVE DIRECTOR



Dr. Robin Rayfield, ORTA
Executive Director

Greetings ORTA Members!

STRS News

The meeting of the STRS Board of Trustees was held on October 17, 2019. A large group of retirees from OEAR 270 (Cleveland) was present and several of these retirees spoke to the STRS Board and reminded them that the loss of COLA has been devastating to their lifestyle in retirement. As usual, I also offered comments on behalf of the ORTA members. My comments are included in this newsletter.

What I think is an important point to make is that I have noticed a 'change' in the attitude of the Board of Trustees. It seems to me that the messages of retirees are making an impact on the board. Some evidence of this change includes:

- Lowering from 100% to 85% the funding level required for benefit enhancement to retirees. This change in policy at STRS is significant. Consider that the STRS Pension System has NEVER been at a 100% funding level. Under the older policy it is likely that STRS beneficiaries would not see any increase in benefits until 2034 or after! 85% is still a significant hurdle to cross, however, 85% is much more realistic than 100%.

- At the meeting on the 17th there was some discussion of increasing the employer contribution rate. Ohio's employer contribution rate to STRS has been 14% for several decades. By way of comparison, Ohio's employer rate of contribution is one of the lowest in the country. It was reported that other state's contribution rates are much higher than Ohio's. This is the first time I have heard such discussion at STRS.

ORTA New Offices

As a reminder, ORTA moved its offices to **250 E. Wilson Bridge Rd. Suite 150 Worthington, OH. 43085** on August 12. Our phone number remains the same 614-431-7002.

ORTA Fall Board Meeting

The ORTA Board will hold its fall meeting on November 14, at the ORTA office building complex. The location of the conference room for the meeting is **150 E. Wilson Bridge Rd. Worthington, OH. 43085**. It is down two buildings from our office suite at 250. E Wilson Bridge Rd. The meeting will begin at 10:00 am and conclude by 2:00 pm.

Local Chapter Meetings

I have been fortunate to be invited to several local chapters of ORTA this fall. I am always amazed at the level of commitment to the local communities retired educators demonstrate. Ranging from donating school supplies, recognizing active teachers through grants opportunities, helping future educators through scholarships, assisting those less fortunate through community outreach, or simply visiting retired teachers in nursing facilities, it is apparent that retired educators remain committed to helping others. One program at **Noble Co. RTA** involved recognizing teachers that have passed. 10 educators from Noble Co. that have passed were honored for their service to the children in Noble Co. Family members and friends participated in this program. What a wonderful tribute to these people and their families. If your chapter would like to do something like this, reach out to **Don Ullmann in Noble Co.**

Best Regards,
Dr. Robin Rayfield, ORTA Executive Director

RICHLAND CO. MAKES RETIRING EASIER

The **Richland County Retired Teachers Association** sponsored a **Teachers' Retirement Planning Seminar** for local educators on September 17 at St. Paul Lutheran Church in Ontario. The 44 attendees from nine school districts were treated to a light supper served by members of the organization. Other members served at the registration table, as greeters, and helped to set up or clean up. Gift bags for the attendees were provided by **Spencer Moody** of Edward Jones Investments.

President **Kathy Russell** greeted the participants and gave information about RCRTA and ORTA before introducing the speaker for the evening, **Hope Short**, from STRS Ohio. Ms. Short explained eligibility for benefits, payout plans, naming beneficiaries, health care plans and much more, providing each participant with a packet of retirement materials and a workbook. She also answered many questions from the audience.

The Richland County Retired Teachers Association will sponsor this event again in the fall of 2021.

To learn more about the Richland Co. chapter, please visit their [website](#).



STRS guest speaker Hope Short talks about what resources are available to new retirees



**Credit Union
Bonus Rewards -**

Earn .25% More

On Certificate Accounts

Earn Up To \$250

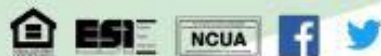
On Home Equity Loans & Mortgages

Exclusively For ORTA Members-

And Earn Up To A Lifetime ORTA Membership!

ORTA Members who open a new certificate of 36 months or greater, with new money can earn .25% more than the current stated rate. New money means funds not currently on deposit with Education First Credit Union. Mortgage and Home Equity loans are subject to underwriting guidelines. NMLS#811029. Home Equity Loan and Mortgage Loan offers are valid for 1/2 of 1% of the balance of loan, not to exceed \$250. Funds will be deposited to Share Account or applied as a closing cost credit. For certificates \$25,000-\$49,999 you will earn a one year paid ORTA membership. For certificates \$50,000-\$99,999 you will earn a two-year paid ORTA membership. For certificates greater than \$100,000 you will earn a lifetime paid ORTA membership. For home equity loans or mortgages \$25,000-\$49,999 you will earn a one-year paid ORTA membership. For home equity loans or mortgages \$50,000-\$99,999 you will earn a two-year paid ORTA membership. For home equity or mortgages \$100,000 or greater you will earn a lifetime paid ORTA membership. Some restrictions may apply. Offer is subject to change at any time and without advance notice. **Offers cannot be combined with any other credit union offers.**

Federally Insured by NCUA.



education**first**
credit union



Ohio Retired Teachers Association
has **joined** with

Education First Credit Union

to ensure a strong membership that
advocates for your benefits. You can

**earn up to a lifetime ORTA
membership** with a qualifying
certificate or loan product with some of
the best rates in the state!

**Get Started Today! When you call or visit be sure
to let us know you are an ORTA member!**

- Money Market Savings Accounts
- Certificates of Deposit
- Retirement & Investment Services
- New & Used Auto Loans (*refinancing is available*)
- Mortgages (*pre-qualifications are available*)
- Home Equity Loans & Lines of Credit
- Visa Credit Cards (*no balance transfer fee*)
- Free Credit Review

The Smart Choice In Banking.

www.educu.org • 614-221-9376



LATEST ORTA COMMENTS TO STRS

Dr. Robin Rayfield, ORTA Executive Director, speaking to STRS Board on October 17th 2019

“Greetings STRS Board of Trustees and Staff. My Name is Robin Rayfield and I represent the Ohio Retired Teachers Association. I am a STRS beneficiary, having retired in 2011 after 30+ years of service.

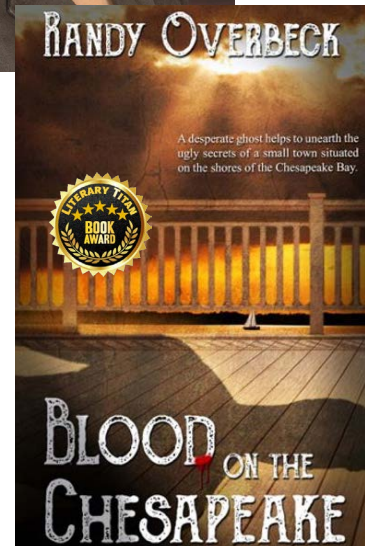
At the September 2019 STRS Board of Trustee’s meeting I offered comments that included suggestions for ways to strengthen the financial health of the STRS Pension System and offer retirees some of the promised benefits that were taken away by actions of this board. I would like to make clearer some of these suggestions:

- 1. STRS could and should seek an increase in the employer contribution rate to the pension fund. The 40% increase on active educators was a significant boost to the overall financial health of our pension system. With expenditures exceeding revenues by \$4 billion, it seems logical that seeking stronger revenues should be part of any plan to strengthen the pension system. The massive cuts to promised benefits implemented by the STRS Board of Trustees reduced expenditures significantly. Despite this reduction in promised benefits the pension system remains in a negative cash flow position. As I said last month ‘Simply not paying your obligations is not a financial plan’. I have heard many times from STRS that ‘the only lever we had to pull was a reduction in COLA benefits’. Well, that is not entirely true. Certainly, reducing promised retiree benefits is one lever, but it is not the only lever. An increase in employer contributions, equal to the increase unilaterally imposed on active STRS members is a lever that, to my recollection, has not been discussed.*
- 2. STRS should develop a revised funding policy. Components of this policy must include:*
 - a. Making progress on paying down the unfunded liabilities. Any progress is acceptable. If progress is being made the pension system is being strengthened.*
 - b. Paying some level of the promised COLA to beneficiaries. After some payment is made towards the unfunded liabilities, a COLA, even if it is less than what was promised, must be made.*
 - c. On rare occasions when no payment towards the unfunded liabilities can be made, a 1-year suspension of COLA could be considered.*

I urge the STRS Board of Trustees to take these two steps to strengthen the pension system AND provide some financial relief to the STRS beneficiaries.”

HOW ABOUT A GOOD GHOST STORY?

It's Halloween...have you seen a ghost recently? Perhaps you'd like to see some recorded evidence of ghosts? **Dr. Randy Overbeck**—ORTA 2018 Past President—has a new presentation he calls, **"Things That Go Bump in the Night."** In coordination with the release of his new, award-winning novel, ***Blood on the Chesapeake***, he developed this intriguing program, which features an examination of our cultural beliefs about the spirit world (Did you know that half the people in the US believe in ghosts?). He will also discuss some documented reports of actual ghost sightings and reveal some amazing photos and a video of real ghosts. Dr. Overbeck has already shared or booked his presentation with seven ORTA chapters. Why not book a little escape for your chapter? More details—including how to book "Things That Go Bump in the Night" for your club or group—are available on his website www.authorrandyoverbeck.com.



The novel, *Blood on the Chesapeake*, is ***"a cold case murder mystery wrapped in a ghost mystery served with a side of romance, all set in one of the most beautiful locations in the country."*** *Blood* has won over critics and readers alike—***"Superbly told story!" "5 stars and truly a page turner" "A sensational read. Could hardly put it down." "Excited to add this series to my list of must reads"***—and has even won a national award, the GOLD AWARD from Literary Titan. Readers can celebrate the Halloween season curling up by the fire with "a gripping ghost story filled with twists and turns" (ReadersFavorite.com). ***Blood on the Chesapeake*** is available in print and ebook at Amazon, Barnes and Noble, Books-a-Million and area bookstores and can be ordered here <https://www.authorrandyoverbeck.com/books>.



PICKING UP SCHOLARSHIPS IN PIKE CO.

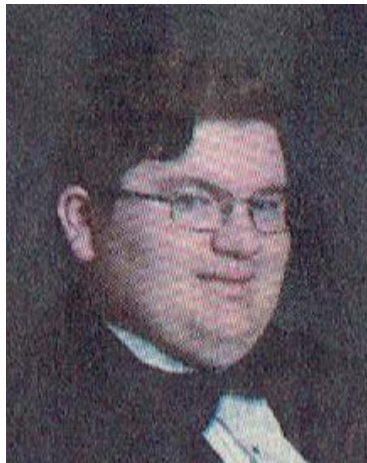
The **Pike County Retired Teachers Association** has awarded their annual scholarships to two recently graduated high school seniors.

In years past, the amount was \$300 per scholarship, but was raised to \$500 in 2004. Two scholarships were awarded in honor of retired educator and PCRTA member **Donna Lewis**, past retired teacher and member **Mary Cole Bevins**.

One scholarship was awarded to **Cloe Conley**, who is currently enrolled in Ohio University-Chillicothe, and is studying English Education. During her time at Eastern High School, Ms. Conley was involved in a variety of programs and activities. Involvement in year book staff, choir, modeling, worship team and more, have all given her the tools she needs to succeed as a future teacher and educator. Congratulations to Cloe on her \$500 scholarship in honor of member **Donna Lewis**.



Cloe Conley Pike Co.
scholarship winner



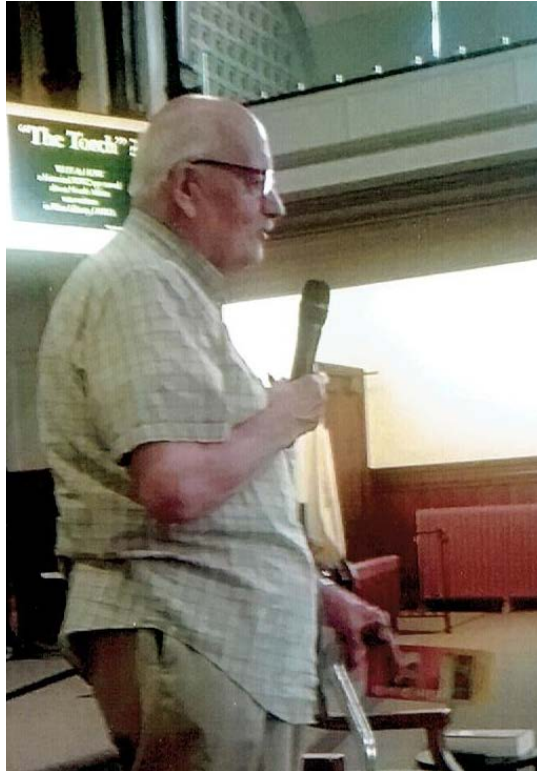
Clayton Hambrick, Pike Co.
scholarship winner

A second scholarship was awarded to **Clayton Hambrick**, who is a recent graduate of Eastern High School, and is attending Ohio University, Athens and is majoring in Aviation Flight. Mr. Hambrick while in high school was National Honor Society President, VP of 4-H, involved in both jazz band and concert band and more.

The scholarship he was awarded was in memory of **Mary Cole Bevins**. Mrs. Bevins began her scholarship fund in memory of her late husband, and in 2008 began awarding scholarships to each of the four high schools in Pike Co. for 6 six years. PCRTA continues to receive donations in her honor from both friends and family.

Congratulations to both recipients!

LOCAL AUTHOR CELEBRATED IN LOGAN CO.



Pictured Above: Author of "The Torch", Dan Verin program guest speaker

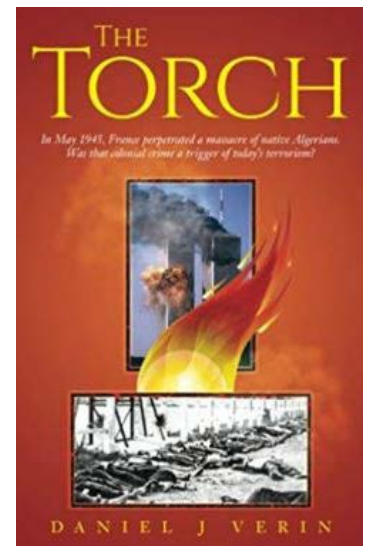
The Logan Co. Retired Teachers Association met in August at the Bellefontaine United Methodist Church for a dinner meeting with a special guest speaker and business agenda.

The group had wonderful entertainment from the Picking and Grinning musical group after the meal was served.

The guest speaker was local author from West Liberty and WWII Veteran, **Dan Verin**. Mr. Verin spoke about his book called "**The Torch**", which was co-written with his wife Patti. "The Torch" gives a inside view of the little known 1942 "Operation Torch", which landed U.S. troops in North Africa. It is inspired by historical events and places, while featuring a fictional character, Henry Towers.

By the end of the meeting, President Emerson Brown closed with a brief business meeting, and introduced three new LCRTA members: Donna Miller, Ben Davis and Susan Givler.

To learn more about the Logan Co. chapter, please visit their [Facebook page](#).



Pictured Above: "The Torch", available on Amazon

MORE IN MAHONING CO.

Mahoning Retired Teachers met for their fall luncheon and meeting on September 11 at Drake's Landing in Canfield. President **Susan Harris** welcomed **100** members to the event. Three new members, **Jenny Koma, Donald Koma** and **Lynda Metzler**, were introduced. MRTA currently has 681 life members and 75 annual members. The Community Service project was a collection to benefit YWCA "**Young Women With Bright Futures**" program. Susan Harris, who is a new regional liaison, gave an update on ORTA news. **June Logan**, Chairperson of the Nominating Committee, reported on the procedure for the nominations and election of new officers. **Phil Butto, Peggy Bennett, Debbie Haverstock**, nominated from the Board, Jean Vild, Betty Washington, and Sally Winson, nominated at the September meeting, will serve on the nominating committee.

The next meeting, to take place on November 13, will feature a tribute to our Veterans, presentation of the slate and voting of officers, and the awarding of MRTA Scholarships.

To learn more about the Mahoning Co. chapter, please visit their [website](#).



100 people in attendance at the September meeting



President Susan Harris presided at the meeting



Cathy Hergenrother from the YMCA spoke to the group about the "Silver Sneakers" program and other classes available through the YMCA.



MRTA member Ralph Roberts picks the 50/50 drawing winner while President Susan Harris looks on



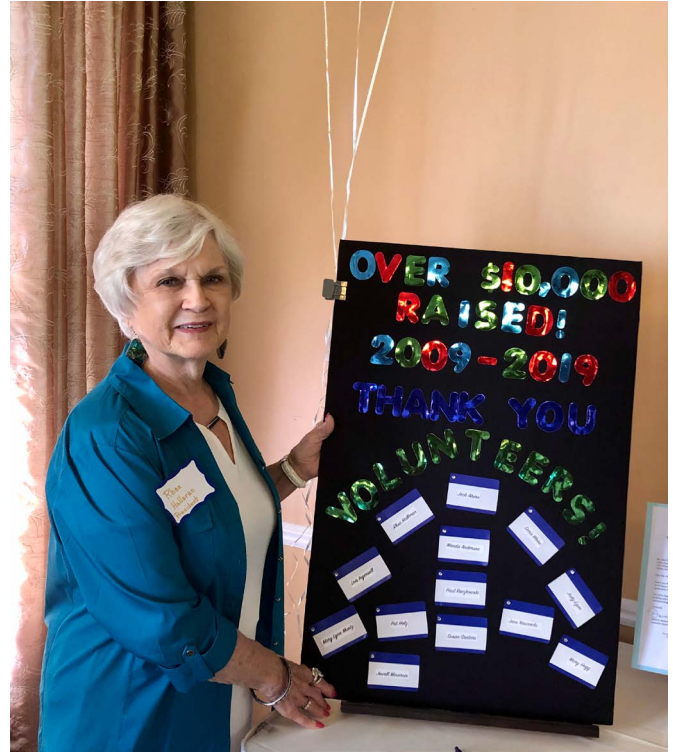
50/50 drawing winner receives \$132!

LOTS OF NEWS IN LUCAS CO.

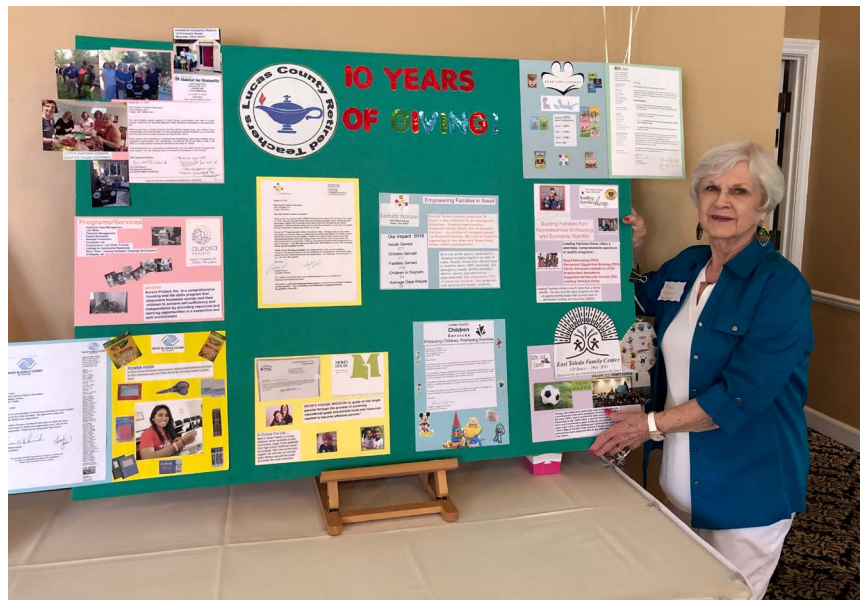
Ten years ago in **Lucas Co.** when the board instituted the 50/50 raffle at LCRTA luncheons, it was responding to their duty as outlined in the by-laws: ***“To provide an organizational framework through which retired educators can continue a life of service to...the community.”*** The person who buys the winning raffle ticket takes home half of the money collected. The rest of the money goes into the Community Participation Fund where it is given out to charitable organizations in Lucas County. Over the past 10 years LCRTA has been able to give out over \$10,000.

In 2009, LCRTA funded a program at **Read for Literacy** that provided backpacks containing books and activities to preschoolers to take home so that parents could help their children work on reading readiness skills, and they did not stop there. **Mom’s House** used money from LCRTA to help establish a playground. **Beach House** needed funds to purchase birth certificates so that homeless individuals could qualify for aid. LCRTA helped the **Aurora Project** buy cribs. **Family House of Toledo** used money from the chapter last summer to buy fresh fruit for homeless families. LCRTA purchases school supplies for the **Boys and Girls Club** homework help program every September. The chapter is also known to give money to **Lucas County Children Services** for provide Holiday toys for needy children. LCRTA members also gave sweat equity and \$1,000 to **Habitat for Humanity**.

Lucas county educators started giving as teachers in the classroom, and the chapter plans a future of giving through the **Lucas County Retired Teachers Association**.



Rhea Halloran (LCRTA President) pictured with LCRTA volunteer board



Rhea Halloran (LCRTA President) pictured with LCRTA community service projects display

(Lucas Co. con'd on next page)

Lucas county educators started giving as teachers in the classroom, and the chapter plans a future of giving through the **Lucas County Retired Teachers Association**.

LCRTA is not just a social organization. Why not bring a friend to lunch and encourage other retired teachers to join the group as they fulfill the purpose of responding to community needs and work toward another ten years of making a difference in the lives of people in need in Lucas County.

The next meeting is on October, 24.

To learn more about the Lucas Co. chapter, please visit their [website](#).

PLACEMATS AND MORE IN PICKAWAY CO.

The Pickaway County Retired Teachers Association had it's fall meeting on October 10th in Circleville, Ohio. **ORTA Director Robin Rayfield** was the guest speaker for the PCRTA October Meeting. He spoke on COLA, a proposed shared sacrifice with STRS and how ORTA supports the local associations like PCRTA.

The chapter also had participants in community service projects - retired teachers use their creativity to make Christmas place mats for nursing home residents in Pickaway county; **"Tools for Schools"** donations were delivered to this year's recipient **Logan Elm Schools**.

To learn more about the Pickaway Co. chapter, please visit their [website](#).



"Tools for Schools" donations were delivered to this year's recipient the Logan Elm Schools. Pictured are some of the lucky teachers!



ORTA Executive Director, Dr. Robin Rayfield with PCRTA co-President Patricia Beathard



PCRTA members volunteer to make placemats for the community nursing home residents

HAPPY 60TH ANNIVERSARY, STARK CO.!

Stark County Retired Teachers Association celebrated its 60th Anniversary on September 13. An eight-page booklet containing SCRTA's history, poetry, and articles was distributed to each member. SCRTA was formed in 1959 by **Alverna Baer**. From the beginning, the emphasis was on influencing legislation to benefit retired members. SCRTA also focuses on Community Service, Volunteerism, Scholarships, Education, and Fellowship.

Special guests were **Bee Lehner**, past president of ORTA, and **Carol Kinsey** ORTA NE Ohio Regional Liaison and SCRTA member. Bee entertained us with information about life in 1959 (***Did you know that ORTA membership dues were only one dollar a year?***). Carol shared interesting facts about STRS



Bee Lehner presents SCRTA President Paul Hobe with a 60th Anniversary certificate from ORTA

and the benefits they provide. Past presidents in attendance were **Barbara Bartchy**, **Larry Horton**, and **Kathleen Hickey Green**. **Bee Lehner** presented a certificate to **Paul Hobe**, SCRTA president, in commemoration of SCRTA's 60th Anniversary.



SCRTA scholarship winners Angela Franklin, Joshua Glover, and Abigail Hymes

Five \$2,000 scholarships were presented to juniors or seniors majoring in education. They also received Legacy, a booklet containing stories about members' teaching experiences, educational and historical articles, cartoons, and advice. The scholarship recipients are **Michael Biclowski**, Northern Michigan University, Elementary Education; **Angela Franklin**, Walsh University, Early Childhood Education Intervention Specialist; **Joshua Glover**, Kent State University – Stark Campus, History; **Abigail Hymes**, University of Mount Union, Early Childhood Education Intervention Specialist; and **Rachel Immel**, Miami University, Early Childhood Education.

To learn more about the Stark Co. chapter, please visit their [website](#).

WHAT'S ORTA UP TO?

Take a look at what's coming up in November around our chapters and organization!
The calendar is always available on our website. Follow the link to view:
<http://www.orta.org/>



Sunday, November 3

Daylight Saving Time ends

Wednesday, November 6

11:30am Athens Co. Retired Teachers Association Meeting

Friday, November 8

11:00am Coshocton Co. Retired Teachers Association Meeting

Monday, November 11

Veterans Day

11:30am Henry Co. Retired Teachers Association

Tuesday, November 12

11:30am Mercer Co. Retired Teachers Association Meeting

Wednesday, November 13

11:30am Cuyahoga/Greater Cleveland Chapter Meeting

11:30am Mahoning Co. Retired Teachers Association Meeting

Thursday, November 14

10:00am ORTA Fall Board Meeting

Thursday, November 21

11:30am Ross Co. Retired Teachers Association Chapter Meeting

11:30am Portage Co. Retired Teachers Association Meeting

TIME TO RENEW?

Full Name: _____

Current Address: _____

Street/Apt./Suite #

City State Zip

Amount Enclosed: _____

Current E-Mail: _____

Year of Retirement: _____

☐ I would like to become a Life Member of ORTA (a \$500 one-time payment)

Thank you!



Need to renew your dues? Just fill out this form and send in your payment to:

250 East Wilson Bridge Road

Ste. 150

c/o Mia McLean, Membership

Worthington, OH 43085



****Remember, the date we process your payment is your new due date for the following year (i.e. 8/18/19, new due date is 8/18/20). If you pay your ORTA dues to your local chapter, your payment is applied upon receipt to our office.**

IN MEMORIAM:

Mercer Co.-

Aleene Hart, Mercer Co. and ORTA
Life Member
June, 2019

Portage Co.-

Saundra L. Weaver, ORTA and Portage Co. Member
January 19, 2019
Judith Clawson, ORTA and Portage Co. Member
August 25, 2019

Stark Co.-

Gene F. Feucht, ORTA and Stark Co. Life Member
October 14, 2019

****Deceased Member submission Policy update:***

If you submit member(s) passing, please forward any obituary or funeral arrangements for our records.

***“When our time on Earth has been complete,
Our spirit moves on, more mysteries to seek.
Celebrate what this person meant to you,
Cherish the memories when this life
you review.”***

—B.J. Woodruff



With Sympathy...