



ALLEN COUNTY RETIRED TEACHERS ASSOCIATION

# NEWS AND MUSE

VOLUME 12 ISSUE 1

February - March 2022

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## FEBRUARY MEETING

Date: Thursday, February 3rd at 11:30 AM

Where: Immanuel United Methodist Church

699 Sunnysdale Street, Elida

Lunch: Appetizer, Pulled Pork Sandwich, MCL Potatoes, Green Beans, Oriental Salad, Cherry Dessert, and Beverage

Program: Jill Ackerman, Superintendent of Lima City Schools

Raffle Item: Planter and box of chocolates. Tickets are \$2 for one ticket or \$5 for three tickets. Proceeds go to the Dr. Jon Rockhold Teacher Grant Fund.



RSVP by Monday, January 31st to Norma Penn at 419-303-8431 or [nleigh27catz@aol.com](mailto:nleigh27catz@aol.com)

Cost for the lunch is \$15 to be paid to Norma at the meeting. Please DO NOT send your RSVP in the mail as it may not get to her in time.

If you just want to join us and not eat you are welcome to come and have conversation with fellow educators at the table. We enjoy your company.

\*The Memorial Service that was planned for February has been moved to the April 7<sup>th</sup> meeting. Please contact Cheryl Quay 419-991-4886 or Rose Phillips 419-228-4328 if you know of someone that has passed and they were not in the Lima News.

A warm **WELCOME** to our **NEW** members and thank you to our continuing members for supporting us. Have **YOU** sent in your **ACRTA** and **ORTA MEMBERSHIP** for 2022? On the last page of this newsletter is the membership form. Send it to Norma Penn 809 Brendonwood Dr., Lima, OH 45801. If you are unsure of your membership status then call Norma, our membership chairperson, at 419-303-8431.

We have 187 members and would like to reach 200+



**WE WANT YOU**

The Lima City Schools have contacted us to see if anyone could volunteer some time to help support their students. The pandemic has impacted many of them academically and emotionally. They are looking for volunteers to meet with K-2 students for 20 minutes, once a week, one-on-one, to help them with reading and math. All materials would be provided. You could go to Freedom, Heritage, or Unity Elementary. Masks will be worn at this time. If you feel that this is a calling that would interest you please contact Laura Warnement at [warnement@limacityschools.org](mailto:warnement@limacityschools.org) /419-996-3297 or Barb Hochstetler at 419-303-5667 and they will give you more information. Being with a student to show that you care means more than you know to these students. They look forward to individual time with a caring person - that could be you!!



### **(Ohio Retired Teachers Association)**

The following was written by Robin Rayfield, ORTA Executive Director, in the ORTA December newsletter.

#### **ORTA to Engage in STRS Trustee Elections**

After 'sitting out' the politics of STRS elections since 2005, the ORTA Executive Committee determined that it makes sense for ORTA to become involved in who is serving as a fiduciary and a trustee on our pension board.

For the election that will take place in the spring, ORTA will do its best to learn about the candidates that will run for these positions and, if warranted, offer endorsements to candidates seeking a trustee position. Our process for determining who to endorse will include development of a committee consisting of ORTA leaders and members. This committee will collect information for the candidates through written correspondence and speaking directly with the candidates. In a perfect world, ORTA offers endorsements to candidates so that our members will know who will best represent and watch over our pension. Stay tuned for what emerges from this committee.

\*\*\*If you have not joined ORTA, you may want to do so to support the efforts that they are leading to help bring transparency to STRS and help to restore the COLA. See the last page of this newsletter to join.

Remember to follow and join these sites on Facebook to learn more about what is happening at STRS.

[Ohio STRS Member Only Forum](#)

[STRS Ohio Watchdogs](#)

**ACRTA BOOK PROJECT:** *Memories from the Schoolhouse!*

WE all have stories from our time in education. Our goal is to publish a book that will benefit the TEACHER GRANT FUND that supports active teachers in the classroom. BUT, we need YOUR stories. It can be serious, funny, a remembrance of a student, etc. It can be short or long. You do not even have to attach your name. One of our members, David Reedy, is willing to organize and help us publish our book. This can't happen unless we hear from you. Thank you to those that have already submitted a story or stories.

Please submit yours to [davidreedy99@gmail.com](mailto:davidreedy99@gmail.com). Also e-mail him with any questions.

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2022 ACRTA **Meeting** Dates

General Membership Meetings -Lunch at 11:30 a.m. followed by program/meeting

\*February 3<sup>rd</sup> \*April 7<sup>th</sup> \*June 2<sup>nd</sup> \*August 4<sup>th</sup> \*October 6<sup>th</sup> \*December 1<sup>st</sup>

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Board Meetings - 1:00 p.m.

\*January 6<sup>th</sup> \*March 3<sup>rd</sup> \*May 5<sup>th</sup> \*July 7<sup>th</sup> \*September 1<sup>st</sup> \*November 3<sup>rd</sup>



A big thank you to Melinda King, Norma Penn, Mila Schwabero, Sue Cramer, Liz Ebbing, Maxine Smith and Sally Windle for working on decorations and putting up the tree to represent ACRTA at the Allen County Museum Christmas Tree Festival. They did a wonderful job of taking educational items and decorating the tree. Hopefully we will be able to participate again next year.

~~~~~ Quote to ponder ~~~~~

"What good is the warmth of summer, without the cold of winter to give it sweetness."

- John Steinbeck

## ~Message from the President ~

The following was shared with me and I thought I would pass this on.  
Some Random STRS Points to Ponder

STRS was founded in 1920 and since the 1990's there have been individuals and organized retiree groups challenging the STRS board on their policies, practices and procedures. As Robin Rayfield, ORTA President summarized recently, "Everyone gets rich who has association with STRS except the people who put money in."

Approximately 18,500 STRS members are on Facebook with the online private group at the [Ohio STRS Member Only Forum](#) following current STRS Board activities. Whereas the [STRS Ohio Watchdogs](#) is a public group where any Facebook reader can examine the contents. The following information was gleaned from these websites.

Board members for the STRS:

- Five elected contributing active teacher members
- Two elected retired teacher members

(The 157,418 retirees get 2 of the 7 elected seats while the active teachers numbering 167,838 active teachers receive the other 5 elected seats.

In January 2021 a letter was sent to all Ohio legislators asking them to adjust the number of elected seats for the active and retirees to make them comparable)

- One investment expert appointed by the governor
- One investment expert appointed by the state legislature
- One investment expert designated by the treasurer of state
- One superintendent of public instruction or their designated investment expert

There are 5 Ohio Public Pensions in Ohio with each having a pension board directing the operation while the state has some oversight of the boards per the Ohio Revised Code.

They are:

- STRS
- Public Employees Retirement System
- School Employees Retirement System
- Ohio Police & Fire Pension Fund
- Highway Patrol Retirement System

In 2012 the Ohio legislature via Sub. Senate Bill 342 gave only the STRS Retirement Board sole authority to adjust COLA's per the board's request. It was granted, and beginning in 2013 several steps were taken to eliminate the COLA gradually and since 2017 there have been no COLA's even though all retirement benefit literature said, "A cost of living increase of 3% is granted each year once a member retires." In 2013 if someone had retired and never received a COLA they would have experienced a 19.36% income reduction.

With inflation, this fact is especially hard on the older retired teachers and even more so because in Ohio we are only one of a few states where a spouse can receive only a small amount (if any) of a deceased spouse's previous Social Security income.

Also in that bill, the active teacher retirement criteria was changed to 35 years in education with age 60 being the earliest to retire with full benefits, changes in the 5 highest salary years formula to figure retirement income, and now they are required to contribute 14% to STRS up from 10%.

For the past 35 years the local school boards have continued to pay the same 14%.

Recently, two Ohio legislators drafted legislation for employer contributions to the Ohio Police pension to be increased to 26% from 19.5% and the Ohio Fire pension to be increased to 26% from 24%.

In 2019 a class action lawsuit was filed with the Federal courts in Cincinnati against STRS. In November 2021 the lawsuit was filed in Franklin County because the judge ruled it was best to be argued in Ohio courts.

The Ohio Retirement and Security Council's primary role is to have the authority to advise and inform the state legislature on all matters relating to the benefits, investments, and administration of Ohio's 5 Pension/

Retirement systems. The Ohio Legislative Oversight component was to be the specific oversight of the \$200 billion in assets of these retirement systems. For decades they have failed to fulfill their limited statutory mandate duties. A major check and balance system was to conduct required audits every 10 years but the last such audit for STRS was in 2006.

Where is the legislative support for correcting many actions by the STRS board? Some answers lie in the areas of intense lobbying efforts and contributions. Some could be in the fact that legislators pay into one of the other 4 pensions (PERS) that still receive COLA's and other favorable retirement incentives so our issues aren't paramount.

With STRS retirees again receiving no COLA it should be noted the other 4 pensions did give their retirees COLA's every year since 2017 when ours stopped. For the 2022 year, 3 of the other 4 pension systems have granted 3% COLA's and the other one a 2.5% COLA.

For multiple reasons, the STRS retirement system is not taking in the amount of yearly contributions from its members as they have in the past.. Another example of the state legislature not being an advocate for STRS retirees and active teachers is the fact that for several years there has been a concerted effort amongst legislators in promoting school vouchers for private schools. Eventually, this could be the "kill shot" for public education and STRS since those teachers do not pay into STRS retirement.

STRS retirees raised \$75,000 through ORTA for an audit. In February 2021, Ted Siedle was hired to conduct a forensic audit of STRS. He is a leader in conducting these audits into public pension retirement funds. The audit results were released in June 2021 even though the STRS refused to deliver numerous requested information.

Major findings he found were:

1. STRS Board had a history of gross mismanagement
2. STRS Board had a history of gross misspending and investing especially in Hedge Funds and Private Equity investing. Overall, Wall Street was receiving exorbitant fees and in the worst example STRS lost a complete investment of \$525 million with Panda Power Funds which went bankrupt. And, promised COLA money is easily being used to pay higher fees to Wall Street. Just the loss of this one example could have funded COLA's for 2.5 years.
3. STRS Board had a history lacking in transparency, not being comprehensively regulated like the other state pension funds, and withholding promised benefits

STRS has approximately 600+ employees with the main office in Columbus, but some of these employees work out of offices in San Francisco, Atlanta, Chicago and New York.

There are 100+ employees working in the STRS investment department. The majority of these people receive bonuses based on the very low expectations that they set. Some make more than their original salary. There are 200+ employees making more than \$100,000 counting bonuses and 65 making over \$200,000 with bonuses. With 2019 data it shows out of the top paid 100 employees the highest with bonuses made \$665,953 and the 100th highest made \$145,000.

Ironically, with both STRS and the Ohio Public Employee Retirement System having assets of about the same amount, OPERS only has 65 investment employees compared to the 100+ at STRS.

This highly publicized Siedle report has put pressure on the STRS board. In addition, more publicity is coming from print media, electronic media, and investigations by the Department of Commerce, FBI and the Office of Ohio Auditor. There should most definitely be significant findings against STRS.

Beneficial changes at the STRS Board for retired and active members will occur when board members make changes due to the results of lawsuits, investigations, when their ethics and moral conscience alter their mindsets, or when in STRS Board elections we change board members.

Wishing you all a healthy and wonderful 2022 - Barb



### February

Thomas Selis - 1st

Michelle Sanders - 5th

Darlene Goetz - 10<sup>th</sup>

Mary Stepleton - 12<sup>th</sup>

Maureen Wiesenhahn - 14<sup>th</sup>

Phyllis Koch - 16<sup>th</sup>

Josie Montano - 19<sup>th</sup>

Missy Bennett - 28<sup>th</sup>

Joseph Bonifas - 4<sup>th</sup>

Meg Rockhold - 9<sup>th</sup>

Judith Hagaman - 10<sup>th</sup>

Martha Warden - 12<sup>th</sup>

Kathy Hadding - 15<sup>th</sup>

Margaret Ballentine - 17<sup>th</sup>

Jim Cooper - 21<sup>st</sup>

Commented [BH1]:

### March

Rose Phillips - 1st

Linda Lamb - 2<sup>nd</sup>

John Fallon - 4<sup>th</sup>

Kathy Earl - 9<sup>th</sup>

George Garber - 10<sup>th</sup>

Linda Holman - 12<sup>th</sup>

Pam Laules - 17<sup>th</sup>

Ronald Hagaman - 21<sup>st</sup>

Irene Cooper - 27<sup>th</sup>

Jennifer Stepleton - 30<sup>th</sup>

Leah Sanderson - 1st

E. Ramona Emerick - 4<sup>th</sup>

Shelby Cluts - 9<sup>th</sup>

Corwin Croy - 10<sup>th</sup>

Paula Langhals - 11<sup>th</sup>

Phyllis Fell - 14<sup>th</sup>

Susan Hubble - 20<sup>th</sup>

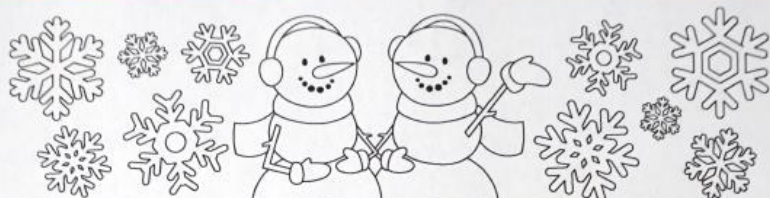
Carol Darbyshire - 26<sup>th</sup>

Deb Washam - 28<sup>th</sup>

\*\*If we have missed you or have incorrect information, please contact us so that we can update our records.

## Board of Directors/Officers and Committees for 2022

| <b><u>President</u></b>                | <b><u>Phone #</u></b> | <b><u>E-mail</u></b>                                                       |
|----------------------------------------|-----------------------|----------------------------------------------------------------------------|
| Hochstetler, Barbara                   | 419-303-5667          | <a href="mailto:bhochstetler001@woh.rr.com">bhochstetler001@woh.rr.com</a> |
| <b><u>Vice Presidents</u></b>          |                       |                                                                            |
| Quay, Cheryl                           | 419-991-4886          | <a href="mailto:cdquay@wcoil.com">cdquay@wcoil.com</a>                     |
| Dixon, Kathy                           | 419-233-0952          | <a href="mailto:kathy.r.dixon@gmail.com">kathy.r.dixon@gmail.com</a>       |
| <b><u>Secretary</u></b>                |                       |                                                                            |
| King, Melinda                          | 567-204-7952          | <a href="mailto:4300royalty@gmail.com">4300royalty@gmail.com</a>           |
| <b><u>Treasurer</u></b>                |                       |                                                                            |
| Cramer, Sue                            | 419-581-1304          | <a href="mailto:scramer@toast.net">scramer@toast.net</a>                   |
| <b><u>Past President</u></b>           |                       |                                                                            |
| Schwabero, Jim                         | deceased              |                                                                            |
| <b><u>Membership</u></b>               |                       |                                                                            |
| Penn, Norma                            | 419-303-8431          | <a href="mailto:nleigh27catz@aol.com">nleigh27catz@aol.com</a>             |
| <b><u>Teacher Grant</u></b>            |                       |                                                                            |
| Kohlhorst, Jerri                       | 419-991-2838          | <a href="mailto:jerrico47@hotmail.com">jerrico47@hotmail.com</a>           |
| Schwabero, Mila                        | 567-204-8846          | <a href="mailto:jschwabero@woh.rr.com">jschwabero@woh.rr.com</a>           |
| <b><u>Legislative &amp; ORTA</u></b>   |                       |                                                                            |
| Hodges, Bruce                          | 419-228-9753          | <a href="mailto:bhodges@woh.rr.com">bhodges@woh.rr.com</a>                 |
| <b><u>Wellness</u></b>                 |                       |                                                                            |
| Urish, Jane                            | 419-991-3966          | <a href="mailto:urishjo@email.com">urishjo@email.com</a>                   |
| <b><u>News &amp; Muse Editor</u></b>   |                       |                                                                            |
| Hochstetler, Barbara                   | 419-303-5667          | <a href="mailto:bhochstetler001@woh.rr.com">bhochstetler001@woh.rr.com</a> |
| <b><u>Memorial Service</u></b>         |                       |                                                                            |
| Phillips, Rose                         | 419-228-4328          |                                                                            |
| Quay, Cheryl                           | 419-991-4886          | <a href="mailto:cdquay@wcoil.com">cdquay@wcoil.com</a>                     |
| <b><u>Health Insurance Advisor</u></b> |                       |                                                                            |
| Bos, John                              | 419-234-0646          | <a href="mailto:jojolima@wcoil.com">jojolima@wcoil.com</a>                 |
| <b><u>Nominations</u></b>              |                       |                                                                            |
| OPEN                                   |                       |                                                                            |
| <b><u>Public Relations</u></b>         |                       |                                                                            |
| Hodges, Bruce                          | 419-228-9753          | <a href="mailto:bhodges@woh.rr.com">bhodges@woh.rr.com</a>                 |
| Baumgarte, Carol                       | 419-692-2552          | <a href="mailto:13baumgarte@gmail.com">13baumgarte@gmail.com</a>           |



# WINTER

## WORD SEARCH

MIXPBEDZQTDDWMRZRLTF  
SNVOLUXKNEVNEQTNSPEN  
NKOCMELTKZBONCFYQBKS  
PTIJVLGAUPMKUNECVGNW  
SCDINBLIZZARDEBMPHAI  
IXQPNFPGUSQAQARBOLN  
TUVLWGLRIJLMXUUSOEBT  
EQFOLZLEDWAEVFASMWRE  
GCNMXAUHFDUFDTRXRISR  
MSAASHBOBZMHFYWHITES  
FUXLSNOWINGTOVCJGWTW  
SISLPEFWODMTSHOVELAE  
RNWEVEYRLNCLIIZPXVKA  
EIOYVRROAOSLNEZORFST  
TCUWAOCICCLPGQAZAPEE  
AEOUMOLOFYSTXIDNGUCR  
ETNCNAAGGAVAFZNDWEIP  
HALOPFNCFEWOOJWNJAGU  
JLEPMOQGVZFCEETSXXS  
YREPPILSTSORFMKCBPSM

BLANKET  
BLIZZARD  
BOOTS  
CHILLY  
COAT  
COLD  
DECEMBER  
FEBRUARY  
FIREPLACE  
FROST  
FROZEN  
GLOVES  
HEATER  
HOT COCOA  
ICE  
ICE SKATES  
ICICLE  
JANUARY  
MELT  
SCARF  
SHOVEL  
SKIING  
SLED  
SLIPPERY  
SNOWING  
SNOW BALL  
SNOWFLAKE  
SNOWMAN  
SWEATER  
WINTER

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**Legislative News from Bruce Hodges – Legislative Chair**

The Ohio State Supreme Court, in a 4 to 3 vote has ruled the new congressional redistricting plan that created 12 districts favoring Republican voters and only 3 districts favoring Democratic voters submitted by the Republicans as being unconstitutional. This ruling ordered the commission to redraw maps that favor Republicans and Democrats to win districts in proportions as close as possible to the 54% Republican and 46% Democratic share of the statewide vote each party received in recent elections, while also following geographic map-drawing rules, including those limiting how the maps can split counties. This is an Ohio victory for more equal political representation in Congress. Your voice and your vote are important to our nation.

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**2022 ALLEN COUNTY  
RETIRED TEACHERS ASSOCIATION**

**Jan. 1, 2022 to Dec. 31, 2022**

**ACRTA Dues: \$12.00**

ACRTA \_\_\_\_\_ ORTA \_\_\_\_\_ GRANT \_\_\_\_\_  
\$12.00 \$30.00 DONATION (optional)

New \_\_\_\_\_ Former \_\_\_\_\_ Continuing \_\_\_\_\_

Date paid \_\_\_\_\_ Cash \_\_\_\_\_ Check # \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_

Birthday (mo) \_\_\_\_\_ (day) \_\_\_\_\_

EMAIL \_\_\_\_\_

Please complete this form and return with  
Cash/check **WRITTEN TO ACRTA.**

Send to: Norma Penn  
809 Brendonwood Dr., Lima, Ohio 45801

419-303-8431 nleigh27catz@aol.com

**Welcome to the ACRTA!**