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- Mahoning Co. Looks Ahead to 2018
- A word from ORTA President
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- A Special 2017 ORTA Memorial Section
- STRS January Update

FROM OUR NEW 2018 PRESIDENT



Bee Lehner, ORTA President

Dear ORTA Members,

Having served this past year as president-elect and now serving as your ORTA president, I know this is going to be one of the most exciting and busiest years I've ever faced. I know there will be countless emails, meetings with ORTA chapters, meetings with our Executive Committee and committee chairs, an assortment of events to attend, text messages, kudos and perhaps some complaints. If you're also the president of your chapter, it may seem like more than we all bargained for! But in spite of all this, it is still going to be an awesome year for us all!

I want to take this opportunity to invite each ORTA chapter president or program chair to contact the ORTA office via phone **614-431-7002** or email **Mia** at admin.asst@orta.org and set up a date and time when one of us on the Executive Committee may come this year to your chapter meeting, meet your officers and members, and put a face to a name!

Every ORTA chapter has at least one incredible activity, about which they'd love to share! Every chapter is located in a county that boasts of a community event or attraction! We'd love to hear from you and give you a cameo spot in this newsletter! This past year, both Harrison County and Jefferson County shared their recently restored one-room schools with chapter members at their meetings. Here in Coshocton County, Coshocton County RTA hosted a day this past summer to all Ohio chapter members welcoming them to step back into history and ride a canal boat, which glides along an original section of the Ohio-Erie Canal. There are so many opportunities for ORTA chapters to "brag" about their accomplishments, community events, or attractions! Please let us hear from you!

Finally, chapter presidents, this is a reminder to please complete your chapter year-end report and send it to the ORTA office by January 15 with your program and meeting schedule for 2018. Reporting chapter volunteer hours is important for lobbying with legislators. Also, if you have not already done so, please provide your membership e-mails to ensure every member of your chapter receives the monthly newsletter. You can send the list of emails to Alissa at publications@orta.org.

Both the ORTA office staff and the Executive Committee members look forward to serving your needs this coming year. If we all pull together and give it our best, we will have a prosperous new year-2018!

Warm regards,
Bee Lehner, ORTA President

THOUGHTS FROM OUR EXECUTIVE DIRECTOR...



Dr. Robin Rayfield,
ORTA Executive Director

Greetings ORTA Members,

Changes at ORTA

Many questions have come to the ORTA office regarding the recent changes in ORTA's Bylaws. Of course with change comes unanticipated issues. Despite our best efforts at making the change in ORTA's Bylaws a smooth and seamless process, questions have come forward from local chapters. First let me offer that ORTA is committed to helping local chapters navigate this process. Listed below are some of the more frequently asked questions and a response for each question:

Q. *How does the change to Regions impact our local chapter?*

A. The change to Regions (with Regional Liaisons in place of District Directors) should not have a great impact on local chapters. Instead of a 'district of 6 or 7 counties with one District Director ORTA is now organized into 5 Regions with 17 or 18 counties. There are now 3 Regional Liaisons supporting each Region, meaning that each Liaison will support approximately 6 counties. This is similar to what was in place with a District Director supporting 6 counties. How those Regional Liaisons offer support to the local chapters in a specific Region will be determined by the Liaisons from that Region. The training that is scheduled for the Liaisons will flesh out how each Region will operate. ORTA is hopeful that the autonomy at the Regional level will increase support for each local chapter in a region.

Q. *When does the 'transition' to Regions take place?*

A. The Regional Liaisons will assume their duties in the spring of 2018. Hopefully, by the time local chapter meeting begin in the spring Regional Liaisons will have made contact with the chapters in their region and be available to answer questions as the year begins. These regional liaisons will serve a slightly longer first term (from January through July of the following year) as the ORTA year has changed from January to December to August to July.

Q. *What does the change in the ORTA year (from January to December to August to July) mean from a local chapter perspective?*

A. Local Chapters have operated on a January to December year for many years. Many local chapters collect dues beginning in the late fall (November, December or even January) for the following year. ORTA recognizes that many local chapters are satisfied with this arrangement. Local chapters have no obligation to 'change' their year to match ORTA's membership year. At ORTA our records indicate when a member submits their dues to ORTA and their ORTA membership is considered paid for an entire calendar year. So, if a local chapter collects its local dues and ORTA dues at anytime during the year the individual's ORTA membership is paid when the local chapter sends in the dues to ORTA. That membership is paid in full for 1 year regardless of when the dues are collected.

Year End Reports

Year end reports are due to ORTA for 2017 at this time. If you are responsible for submission of this information from a local chapter we ask you to complete this important task. ORTA has attempted to make this task easier for the local chapter to complete and submit. ORTA's web page has a link that provides a form that can be completed online. If the local chapter prefers, the form can be printed off and filled out to be mailed. Important for us here at ORTA is the roster section of the year-end report. We are working to get an accurate list of the members at each local chapter. We ask that the roster contain the following information: Name, contact information (address, phone number, email), local chapter membership status and ORTA member status. As you can imagine, this membership information is critical to ORTA in developing an accurate list of our membership.

ORTA's Partners

As many of you are aware ORTA is a partner with AMBA (Association Member Benefits Advisors). This partnership allows ORTA members to take exclusive advantage of many benefits available to ORTA members. Most of our correspondence contains information about these benefits. I am often contacted by ORTA members about contacts that they receive from AMBA people. What is important to note is that the benefits are OPTIONAL and completely separate from your STRS benefits. If you receive a contact from an AMBA representative and are unsure of why you are being contacted, feel free to contact me at the ORTA office for clarification.

ORTA has also decided to partner with EducationFirst Credit Union here in central Ohio. This partnership emerged after several meetings with the good people at EducationFirst Credit Union (EFCU).

We are excited about this partnership for several reasons:

- EducationFirst Credit Union is a financial institution that works with Educators. Throughout its 60-year history EFCU has served as the 'bank' for many educators in central Ohio. It lends money to teachers and educators and offers full service banking products to educators. ORTA likes the idea of partnering with an institution that serves educators.
- As a credit union EFCU has a selective membership. As such, its rates on loans, certificates of deposits, and other financial products are extremely competitive.
- EFCU offers incentives to ORTA members. For example, EFCU offers a low interest credit/debit card exclusively to ORTA members. For any ORTA member that takes out the 'ORTA Credit Card' EFCU will pay that member's yearly ORTA dues! This is a win/win for ORTA. Our members receive a great rate on their credit card and EFCU pays that members ORTA dues.
- EFCU has over 16,000 service facilities across Ohio.

For more information on incentives related to this partnership please visit the EFCU website or the ORTA website.

Best Regards,
Dr. Robin Rayfield, ORTA Executive Director

MAHONING CO. LOOKS AHEAD TO 2018!



Above: 2018 Mahoning Co. Chapter Officers (pictured front left to back right): President Susan Harris, Second Vice President and Membership Chairperson Angie Bilkie, First Vice President and Program Chariman Phil Buto, Treasurer Debbie Mettee and Secretary Mary Ann Fowler

Mahoning County held it's final 2017 meeting in December. To help celebrate the season, the Boardman High School Jazz Ensemble performed for entertainment, along with the group collecting donations for "Teacher Santa Items", such as books and toys, along with monetary donations for the Salvation Army.

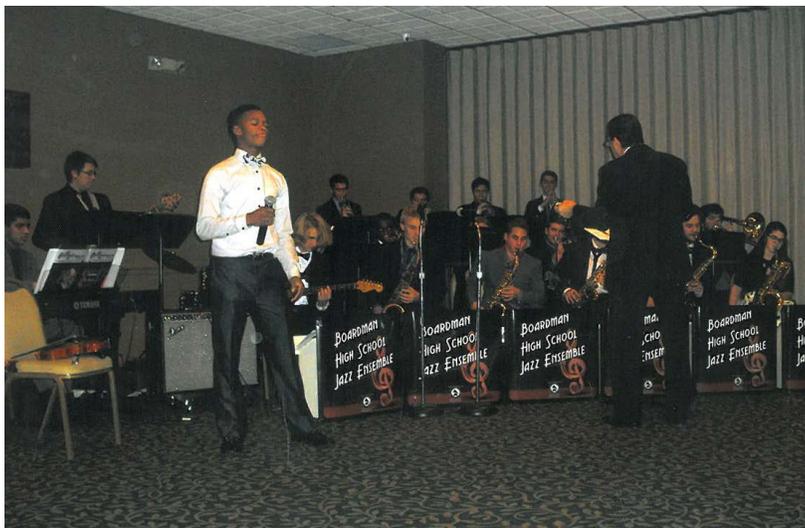
The chapter also installed it's 2018 officers. June Logan presided over the installation, and thanked all of those who have served in 2017, and all who have served in previous years.

Mahoning Co. 2018 Officers:

President: Susan Harris
Vice President: Phil Buto
Second Vice President:
Angie Bilkie
Treasurer: Debbie Mettee
Secretary: Mary Ann Fowler

Congratulations to the new officers, and a big ORTA thank you to those who have previously served.

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



Above: The Boardman High School Jazz Ensemble performed for the meeting entertainment, lead by director Tom Ruggieri.

LOGAN CO. IS READY FOR 2018!



Above: Logan Co. 2018 Officers (left-right): Pat Holt, Treaseurer, Emerson Brown, President, Carol Hartley, Secretary, and Bill Doves, Vice President



Above: ORTA Regional Liaison B.J. Woodruff along with LCRTA 2018 President Emerson Brown



Above: Local AMBA Representative Scott Judd



Above: Music from Benjamin Logan High School Jazz Combo filled the air during the meeting

The **Logan County** Chapter held their last meeting of 2017 on December 7th, hosting the Benjamin Logan High School Jazz Combo for entertainment, and guest speaker Scott Judd of AMBA.

Mr. Judd spoke about how AMBA is beneficial for ORTA members, and what they have to offer to exclusively to our members. AMBA continues to provide affordable dental and vision plans to our members, along with many other offers. Mr. Judd can be contacted to speak to local chapters to talk and answer member questions.

ORTA Regional Liaison B.J. Woodruff also spoke about the reasons to be not only a local chapter member, but to join ORTA also, and how it makes the chapter stronger.

Along with the guest speaker, the chapter has now elected the 2018 chapter officers.

A big congratulations to the new officers:

President: Emerson Brown
 Vice President: Bill Doves
 Secretary: Carol Hartley
 Treasurer: Pat Holt

ORTA looks forward to working with the new officers, and supporting their local efforts in the chapter in 2018. And, we would like to thank all of the past officers in Logan County for their work and dedication throughout the year.

To learn more about the Logan Co. chapter, and a list of 2018 meeting dates, please view their [Facebook Page](#).

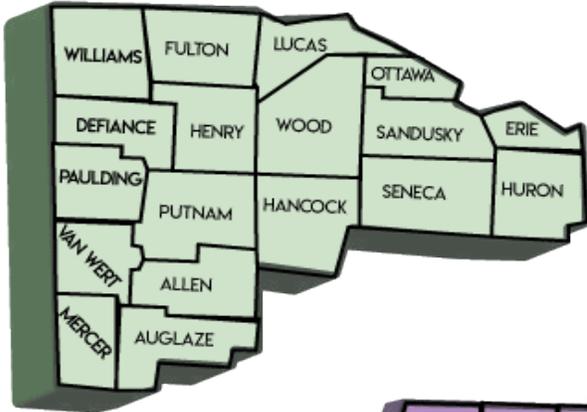
MEET YOUR ORTA REGIONAL LIAISONS!

Below are the liaisons appointed to your region. They will help be your voice in your area!

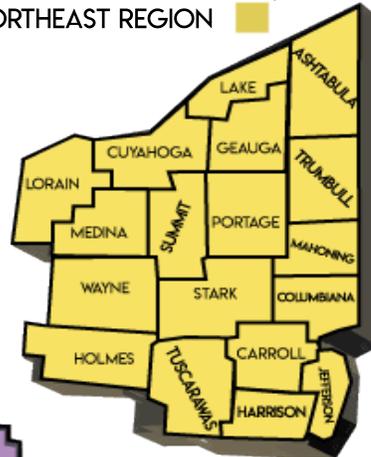
Bruce Hodges
Betty Jo Woodruff
Carole Wolfe

Carol Kinsey
Kendra Burger
Stella Hull

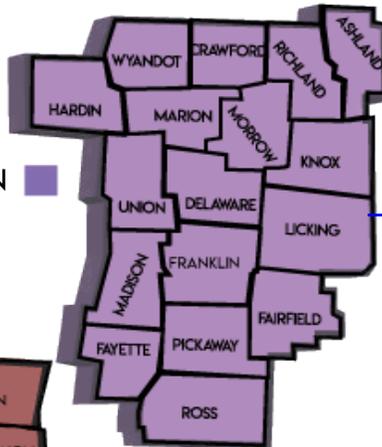
NORTHWEST REGION



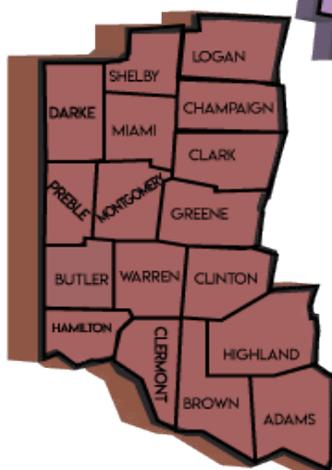
NORTHEAST REGION



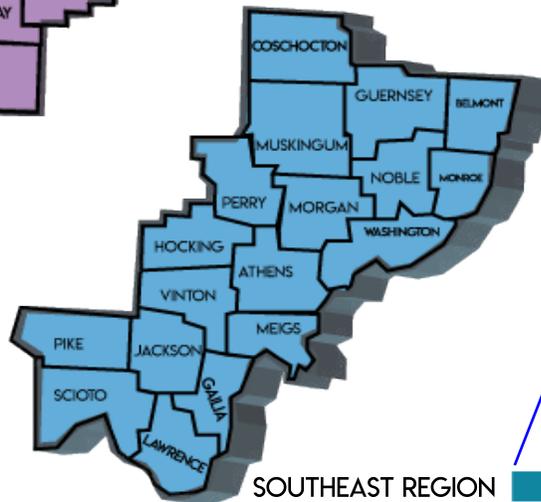
CENTRAL REGION



Ken Moody
Kara Mendenhall
Kathryn Sue Russell



SOUTHWEST REGION



SOUTHEAST REGION

VACANT POSITIONS*

**To learn more about the open Liaison positions in Southeastern Ohio, please contact our Exec. Director Robin Rayfield at the ORTA office, 614.431.7002*

Ralph Moon
Mike Ward
Becky Cropper

LAUGH OF THE MONTH

Q: What do you say when comforting the grammar police?

A: There, Their, They're...



HAVE YOU PAID YOUR YEARLY ORTA DUES?

A friendly reminder that if you have not paid your 2017 dues, or would like to renew your ORTA dues (\$30) for 2018, now is the time!

You can now pay online ([click here](#)) with credit card, making it faster and more convenient than ever. We can of course still accept checks mailed to the office at:

8050 N. High Street
Suite 190
Columbus, Ohio 43235

Your membership is important! We are here to serve you. Your memberships help keep us going, so we want to say thank you for your loyalty to ORTA, and we wouldn't be here without **YOU**.



***PLEASE SEE THE BACK PAGE TO FILL OUT YOUR RENEWAL DUES FORM TO SEND TO US WITH YOUR CHECK PAYMENT**

JOBS BOARD

High School Science Teacher (long term substitute position):

Description: The Charles School is looking for a High School Science Teacher for the remaining 2017 - 2018 school year. The Charles School has a particular mission to urban students in Central Ohio preparing them for lifelong learning and informed citizenship through real-world experiences and rigorous academics. Fostering ownership and responsibility for their education prepares our students to be successful in college, the workplace, and other endeavors they undertake upon leaving The Charles School.

The Charles of School Vision, The vision that formed and fuels TCS is a school that:

Treats all students humanely and individually.

Serves the urban community of Columbus.

Enlivens the human spirit via concerned and positive ways mature, wise adults interact with students and serve as role models for them.

Causes students to become more thoughtful, inquisitive people particularly in core literacy areas including: science; math; the arts; communication through literature, writing, and oral presentation; technology; social studies; languages and cultural studies; and community engagement.

Respects the need for students to establish their own independence while at the same time developing in them a sense of commitment to their community.

Is a place where adults working at the school always exhibit respect toward students and other adults.

Serves every child equally who desires this kind of experiential education.

Minimum Qualifications:

All staff must be willing to work collaboratively with the schools small staff

Must have Ohio Certification, serious inquiries only

Pass BCI and FBI background check

Compensation: Salary will be competitive and commensurate with experience.

Reports To: Dean of Students, Dean of Academics

Location: The Charles School

To apply: Please send your resume and cover letter to attn: Cathy Baney, baney.1@thegrahamschool.org.

Please include in your resume specific data demonstrating the success of your students.

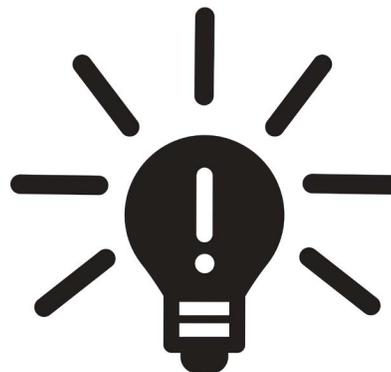
Environmental Education Tour Guide (SWACO, Columbus, OH):

Interesting environmental education position opening soon! The Solid Waste Authority of Central Ohio (SWACO), is seeking a qualified contractor (organization or individual) to conduct environmental education presentations and tours at the SWACO landfill to school groups. Responsibilities include conducting educational presentations to groups of all ages; promoting waste and materials reduction & recycling initiatives through education; providing guided tours of the landfill and coordinating site visit logistics with appropriate visitor personnel. The qualified contractor must possess strong presentation skills, the ability to engage and connect with diverse audiences and various age groups, and must enjoy working with students of all ages and differing education levels. Please contact Andrew Booker at: andrew.booker@swaco.org to learn more!

STRS JANUARY UPDATE

From Executive Director, Robin Rayfield:

I was asked by an ORTA member to include “something that I learned at STRS each month” in my newsletter. What a great idea (thanks to Cheryl Sekura from **Geauga Co.**)! I guess what I have learned since attending STRS Board of Trustees Meetings each month since August is that we have a dedicated group of people working on our behalf. Now, that isn’t to say that I agree with everything STRS has done in the last year, but I do believe that they are taking action to stabilize the STRS system. The recent ‘cuts’ we have received (suspension of COLA and changes to our health-care subsidies) have most assuredly been tough to swallow.



But, I can say that the actions taken have resulted in the intended outcomes. Our pension system went from a position of 50 years of unfunded liability to a position of 18 years. The Ohio Revised Code requires that STRS have an unfunded liability of 30 years or less. So, what does this mean to the beneficiaries of STRS? Simply stated it means that we can depend upon the STRS to continue to pay its obligation to the retirees in the system. Currently, the STRS system ‘brings in’ less than the amount it spends on our benefits. The amount of money STRS receives from employers and active members is less than what the retirees receive each year. The difference is ‘made up’ by our returns on the \$75 billion STRS has in its portfolio. Currently our funding is at approximately 75%.

When can the STRS retirees expect to see an increase in benefits? When could we see a return to a position of 100% funding? The factors that determine the STRS’s funding position are numerous. How long are current retirees living, how much are the actives and employers paying into the system, and how are our investments doing are the most important factors. Other factors include the ‘costs’ associated with operating STRS. Salaries and benefits of the non-investment folks that work for us are very minimal. Currently, STRS operates more efficiently than most public retirement systems across the U.S. In fact, STRS is in the top 5 across the country with regards to the cost of operating a large pension system such as STRS. When we look at the costs associated with the people that work at STRS investing our money, the news is also positive. By investing ‘in-house’ and not using an external investment company STRS ‘saves’ approximately \$100 million dollars. Stated another way, if STRS simply hired an outside firm or firms our costs associated with investments would increase by \$100 million.

(continued on next page)

(STRS, continued from last page)

Our pension system continues to improve with regards to its financial position. In 2016, our system was funded at about 69%. In 2017 that funding position increased to about 75%. With continued solid investments and low costs of operation this funding level will continue to improve in 2018. STRS has a well-documented history of offering enhanced benefits when times are good. Think back to COLA increases, the 13th check, and little or no cost health care. What remains a concern is that we (STRS) depend so heavily upon investment income to fund our system. As we approach a 100% funding level STRS Trustees will be faced with decisions to make on the following questions:

1. What is the best model for enhancing benefits to retirees?
 - a. More money in the way of COLA increases?
 - b. More support on the healthcare subsidies?
 - c. Perhaps a flat payment to all beneficiaries?
2. Does STRS move towards a position of 'less risk' with our investments?
3. Does the contribution level of the active people in the STRS system decrease?

It is clear that things are improving with regards to the financial health of the STRS pension system. ORTA's will have a seat at the table as the STRS Board of Trustees tackle the 'What is next?' question. As ORTA members your voice will be heard. I seek your input as we work with the Healthcare & Pension Advocates for STRS Committee (HPA). Please provide me with your thoughts on these important questions as I attempt to shape the discussion with STRS.

WHAT'S ORTA UP TO?



Take a look at what's coming up in November and where our Executive Director and Executive Committee will be! The calendar is always available on our website. Follow the link to view: <http://www.orta.org/calendar.html>

Thursday, February 15

9:00am STRS Monthly Meeting | Robin Rayfield Attending

Tuesday, February 20

10:00am ORTA Southwest Liaison Meeting

Wednesday, February 28

10:00am Green Co. Chapter Meeting | Robin Rayfield

A HOLIDAY CELEBRATION IN GALLIA CO.

The **Gallia County** Retired Teachers met on December 7, 2017 at the Vinton Baptist Church. The meeting was called to order by President Ollie Paxton Tipple. The Pledge of Allegiance was led by Doris Lanham and the blessing was given by Henry Dillon. Forty-one members and guests were in attendance. All enjoyed a delicious lunch prepared by the ladies of Vinton Baptist.

November and December birthdays were recognized as follows: Karen Cornell, Henry Dillon, Denise Richards, Sara Spurlock, Vickie Powell and Debbie North.

Sympathy cards were sent to the Burleson family, Nancy Preston and Hazel Carico. Judy Burdell sent a card thank you card to the membership in appreciation for our get well wishes and prayers.

Money was collected for the service project (Snack Pack) and the scholarship fund. Jack James gave the treasurer's report and the minutes for the October meeting (which were included in the last issue of The Slate newsletter) were both approved.

Ollie Tipple announced that new officers needed to be nominated for 2018. President Tipple and Treasurer Jack James agreed to remain in their positions for another one-year term. Henry Dillon nominated them for their respective offices for 2018. Marlene Hoffman seconded the motion and it was approved by the membership.



Pictured above: Gail Bellville, Karen Cornell, & Lois Carter during the fundraising auction



Pictured above: Mrs. Claus (Vickie Powell) reading a Christmas story to the group

(Gallia Co. con't)

Both the Secretary and Vice-President positions are in need of being filled. Donna DeWitt, publicity chairman and editor of The Slate, announced that she is resigning and those positions will need replaced as well.

The next meeting will be held on **February 8, 2018** at the Golden Corral in Gallipolis. The program is unknown at this time.

Upon adjournment of the business meeting, Vickie Powell entertained the group as Mrs. Claus. She shared the book, "*The Hope Tree*" written by Leeann Smith. It is a Christmas story using scripture from Isaiah. After hearing the story, it left those in attendance with a sense of Peace, Joy and Hope during this upcoming holiday season.

The annual Christmas fund-raising auction concluded the program. Gail Belville was a delight as the auctioneer. She kept the bidding interesting and numerous items went up for sale. Beth James, Lois Carter and Karen Cornell assisted with the auction. Much laughter and fellowship left those in attendance filled with Christmas cheer.

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



HAPPY BIRTHDAY!!

Do you know an ORTA Centenarian member? In upcoming newsletters, we will be honoring those turning or have turned 100 years or more. Please email birthday information to Alissa at publications@orta.org

IN MEMORIAM: A SPECIAL 2017 REMEMBRANCE

It is with great sadness we announce that these are ORTA members that have passed away in 2017. Some of these members may have already been recognized earlier in the last year, but should we have missed anyone, they will be remembered here. **As reports come in during the early part of the year, we will continue to honor more members in February.*

Mahoning County

James Jarvis
Phillip Passas
Delores Snyder
Dorothy Schwers
Paul Rossi

Shelby County

Edwin Eugene Ehemann
Kent Smith
Jean Bricker
Ruby McCann
Marcella Wick
Nancy Leah Keysor

Greater Cleveland Chapter

Ross W. Arena
Pauline Diamond
Rosemary C. Gulick
Geneva Horne
Camilla H. Lundy
Rosemary Maslyk
Joyce E. Nader
Terry A. Riley
Marin Rohbaugh
Sarah W. Smith

Allen County

Ruby Armbruster
Belva Berelsman
Alice Mae Bruns
Gloria Miller-Byerly
Dr. Jacqueline Carl
Coburn Carlisle
Earl Curtis
Joy Dahill
Wanda Dieringer
Robert Edgington
Carol Anne Groman
Martha Harter
Larry Hicks
Mary Jo Kundart
Herb Lane
Bridget Loescher
Helen Leatherman
Prudence Long
Evelyn Luginbuhl
Barbara Magnum
Loren Myers
Josephine Neff
Ruthie Pernell
Maria Rosado
Adam Schattschneider
Rev. Cleo Schmenk
Virginia Schumacher
Ray Shinabery
Paul G. Snyder
Margeret Shirk
Ruth Singhaus
Willis Sommer
David Staley
Josephine Staley

Allen Co. (con't)

Laura Vaughn
Pamela Wade
Carl Weging
Theodore Winter
John Glenn Wolfe

Geauga County

Rafaella Harrington

Muskingum County

Charles Daniels
Jim Ruege
Barbara Olney
Luvonne Pitts
Donald McKendry

We send our deepest condolences to the families and loved ones as we share in their memory.

**Do you know deceased members you would like ORTA to list in this section? If so, please see our new page on our website ([click here](#)).*

“It’s hard to forget someone who has given you so much to remember.”

–Unknown

WHAT'S NEW WITH YOU?

We want to put you and your chapter in the monthly newsletter!

Contact Alissa at publications@orta.org, or download a submission from our website ([click here](#)) and send all submission materials to:

Ohio Retired Teachers | Suite 190
c/o: Publications
8050 North High Street
Columbus, Ohio 43235

We can't wait to share your stories!

VOLUNTEER AT ORTA!

Have some spare time and would like to help in the ORTA office?

We are always looking for help on projects, and we would love to see you here! Please call the office during normal business hours, **7:30 a.m. - 3:30 p.m.** if interested:

614.431.7002 | 8050 North High Street | Suit 190, Columbus Ohio 43235





**OHIO RETIRED TEACHERS ASSOCIATION
ANNUAL MEMBERSHIP RENEWAL FORM**
(PLEASE PRINT, TYPE OR USE PERSONAL NAME AND ADDRESS LABEL)

**PLEASE FILL OUT AND RETURN WITH PAYMENT TO:
OHIO RETIRED TEACHERS ASSN.
8050 N. HIGH STREET | SUITE 190 | COLUMBUS, OHIO 43235**

Please print, cut out, complete and send for your **yearly** payment.



NAME (AS LISTED WITH STRS)		PHONE NUMBER	
MAILING ADDRESS	APT.	CITY	
STATE	ZIP	MEMBER ID NUMBER (IF AVAILABLE)	
E-MAIL <small>(IF APPLICABLE; FOR NEWSLETTER, ANNOUNCEMENTS ETC.)</small>	YEAR OF RETIREMENT	LIFE MEMBER OF ORTA?	
MEMBERSHIP(S) (CHECK ONE)			
<input type="checkbox"/> ORTA LIFE MEMBER \$500		<input type="checkbox"/> ORTA LIFE MEMBER (1/4 LIFE) \$125	
<input type="checkbox"/> ORTA LIFE MEMBER (1/2 LIFE) \$250		<input type="checkbox"/> ORTA ANNUAL DUES \$30	
COUNTY/LOCAL		TOTAL	

**THANK YOU!
YOUR MEMBERSHIP IS
IMPORTANT TO US!**

Please print, cut out, complete and send for your **NEW ORTA** membership.



**OHIO RETIRED TEACHERS ASSOCIATION
NEW MEMBERSHIP ENROLLMENT FORM**
(PLEASE PRINT, TYPE OR USE PERSONAL NAME AND ADDRESS LABEL)

**PLEASE FILL OUT AND RETURN WITH PAYMENT TO:
OHIO RETIRED TEACHERS ASSN.
8050 N. HIGH STREET | SUITE 190 | COLUMBUS, OHIO 43235**

NAME (AS LISTED WITH STRS)		PHONE NUMBER	
MAILING ADDRESS	APT.	CITY	
STATE	ZIP	MEMBER ID NUMBER (IF AVAILABLE)	
E-MAIL <small>(IF APPLICABLE; FOR NEWSLETTER, ANNOUNCEMENTS ETC.)</small>	YEAR OF RETIREMENT	LIFE MEMBER OF ORTA?	
MEMBERSHIP(S) (CHECK ONE)			
<input type="checkbox"/> ORTA LIFE MEMBER \$500		<input type="checkbox"/> ORTA LIFE MEMBER (1/4 LIFE) \$125	
<input type="checkbox"/> ORTA LIFE MEMBER (1/2 LIFE) \$250		<input type="checkbox"/> ORTA NEW MEMBER DUES \$40	
COUNTY/LOCAL		TOTAL	

**THANK YOU!
YOUR MEMBERSHIP IS
IMPORTANT TO US!**