FROM OUR PRESIDENT

Happy New Year to all!

As we begin the year 2020, many of us see it as a time to take on a new obligation be that a diet, a workout plan, a schedule of family visits, or any other form of executing our resolutions. The added responsibilities often fall by the wayside as our old habits come into play. I have found that one way to keep the new responsibilities going is to make them a priority of my time, and to do that often enough that they become habits. That way, I can trick myself into working at the new things as well as the old without too much effort.

With new responsibilities in mind, I am trying to get into the swing of being ORTA president and the duties that follow that title. I admit, the job is not overwhelming as far as work goes, but making time to do the work and remembering to do it, are the keys! I am listening a lot and trying to make myself aware through reading of the issues and interests of ORTA members. The executive committee meets monthly, and each meeting, we spend time on membership concerns, budgeting, technology and discussing how to keep our members informed.

An issue that always seems to come up is how to make ORTA membership more valuable for our members. Be assured that the executive committee is actively working to bring greater value to your membership. Please help us offer as much as we can to members by letting us know of issues that are of interest to you and even the kind of issues you would like to see ORTA champion. Just send a note or an email to me with your suggestion or idea and we will see what can be done.

I wish you a healthy, peaceful new year. Oh, and by the way, I hope that you are successful in any positive resolutions to which you have committed your time and efforts.

Kara Mendenhall
2020 ORTA President
ORTA Looking Ahead in 2020

As 2019 has come to a close and ORTA looks forward to 2020, several questions are on the minds and hearts of our membership. I will offer some thoughts on what I hear from members as I visit Local Chapters around the state.

COLA and the Current Financial Status of STRS

At every meeting of ORTA members around the state I am asked ‘When will STRS retirees receive the COLA we were promised and enjoyed for years prior to 2017? ’My answer is ‘We don’t know!’ I can tell ORTA members that ORTA has been active and persistent with regards to the restoration of COLA. At every monthly meeting of the STRS board of trustees, I offer comments during the public participation portion of the meeting’s agenda. I always attempt to make my comments in a professional and respectful manner, reminding the trustees that retirees are not asking for anything more than what we were promised. We are asking, not only for what we were promised, but what was guaranteed by law! I often remind the trustees that, teachers are a patient group. We are used to settling for lower salaries and ever-changing working conditions. We recognize that, as public servants, we would not get rich during our working careers. The trade-off was that, although we would not get rich, we were contributing a significant amount to our retirement, and that our standard of living was ‘protected’ by the laws governing our pensions. The actions taken by the STRS board of trustees to reduce our cost of living increases, then to suspend our cost of living increases amount to a broken promise.

This broken promise instills a feeling of mistrust and resentment towards STRS by a majority of STRS retirees. For over two years ORTA has demanded that STRS address the COLA issue by developing a ‘Pathway to COLA’. This pathway would include benchmarks that identify metrics including investment returns, progress on the funding period required by Ohio law, and progress on paying off STRS’s unfunded liabilities. Unfortunately, the folks at STRS have simply made statements to the effect of ‘COLA will be revisited at the conclusion of the 5-year audit in 2022’.

The STRS board of trustees did amend the funding policy that pertains to our COLA in 2019 reducing the requirement that our system be 100% funded prior to any serious consideration of COLA increases to a level of 85%. ORTA’s position has been and will continue in 2020 that, achieving a level of 85% funding should not be only benchmark for consideration of an increase for retirees. As I have voiced in public participation at STRS meetings, NOT PAYING YOUR OBLIGATIONS IS NOT A FINANCIAL PLAN. Retirees were promised by STRS and guaranteed by Ohio law that ‘an annual cost of living increase would be provided to all STRS retirees’.

Going forward into 2020 ORTA will advocate for a restoration of annual increases as promised and guaranteed by law. How might this be accomplished?

• First and foremost, ORTA supports a continued effort to bring our assets in line with our liabilities. STRS could and should continue to work towards a 100% funded system. The goal of reaching a level of 100% funded should NOT take precedence of PAYING THE OBLIGATIONS TO RETIREES. It is possible to continue to pay off the liabilities and pay some of what was promised to people while they were active teachers and when they retired.
If STRS is unable to meet their obligations to retirees STRS should seek an increase in employer contributions. STRS has not approached Ohio lawmakers with such a request. What seems so simple to me is that, if I don’t have sufficient funding to meet my obligations, I must seek additional funding, not ignore my obligations. Please consider the following reforms that have been put in place to address the concerns that the STRS system was not as financially health as it should be:

— Active member contributions were increased by 40%. This was done through gradual increases in the active teacher contribution rates over 4 years.

— A change in the years of service for retirement were phased in over several years. Teachers are now required to work longer to receive full retirement benefits. Many of these teachers were already in the final years of their careers and had to change their retirement plans. For many active teachers the years of service required were even extended due to the new age requirements that were phased in.

— COLA provisions were reduced from 3% to 2%. This reform was followed by a requirement that teachers had to ‘wait’ on a COLA for a period of time that increased during the reform period. Some teachers were required to wait 5 years prior to receiving any COLA.

— While these measures helped to strengthen the financial picture at STRS, the STRS board felt more was needed. So, the COLA increases promised and guaranteed by law were suspended indefinitely.

— Now, with the stock market breaking records, active teachers are paying more and working longer while receiving less, retirees are receiving less than what was promised by STRS and Ohio law. If STRS remains unable to pay its obligations, it is time for employers to pay more. Employers have paid the same contribution rate for decades. With actives and retirees paying more and getting less, it is time for the employers to pay more.

ORTA Will Continue to be a Source of Information and Advocacy for STRS Retirees

As we head into 2020, ORTA will continue to advocate for Ohio’s retired educators. Some of our efforts will include:

• Speaking out at STRS Board of Trustee meetings.
• Continued lobbying of influential Ohio law makers. They are the ones that can have the greatest impact on STRS board members.
• Providing information to ORTA members on what is happening with our pension system through newsletters and at face to face meetings at local chapters.
• Lobbying members of the U.S. Congress through face to face meetings and via email and phone conversations. ORTA has lobbied Ohio’s congressional delegation on reform of the Windfall Elimination Provision and the Government Pension Offset that hit STRS retirees extremely hard. ORTA will also continue to partner with agencies and entities that provide benefits to STRS retirees. ORTA’s relationship with AMBA is one example of such a partnership. Through AMBA, ORTA members are eligible to purchase low cost insurance products available to members only. ORTA also has partnered with Education First Credit Union providing banking services to our members. ORTA members can get terrific rates on investments such as certificates of deposit and very low interest rates on loans.

Best Regards in 2020,

Dr. Robin Rayfield, ORTA Executive Director
ORTA’S 5 REGIONS

**ORTA NORTHWEST LIAISONS**
B.J. Woodruff
Carole Wolfe
Bruce Hodges

**ORTA SOUTHWEST LIAISONS**
Evelyn Yockey
Becky Cropper

**ORTA CENTRAL LIAISONS**
Karen Butt
Ken Moody

**ORTA NORTHEAST LIAISONS**
Carol Kinsey
Susan Harris
Kendra Burger

**ORTA SOUTHEAST LIAISONS**
Brenda Davis
Don Ullmann

*Please contact the ORTA office for individual contact information*
Having attended a Board Meeting and an Executive Committee Meeting, I am beginning to get in the swing of things in my new position as President-Elect. My first impression is that I am very fortunate to have such talented and dedicated people to show me the ropes and help hone my leadership skills. As an organization, ORTA is indeed fortunate to have these people in place at this very dynamic and challenging time. I have found the leadership to be enthusiastic, rational, deliberate, and open to new ideas.

As a Chapter President (Portage County) and a member of the ORTA leadership team, one of the biggest challenges is to grow our membership. A strong membership base is not only important for the financial stability of the organization, but also to give ORTA a strong voice in our advocacy role and to disseminate timely and accurate information regarding our pension fund and other matters of interest to our retirees. ORTA is truly our organization, and as such, we each have an important role to play in maintaining and growing ORTA.

I recently took a look at my Facebook “friends” list and found over 30 teacher “friends” in my area who are not ORTA members but who are STRS beneficiaries. I am sure we all have many friends, whether on Facebook or in our circle of acquaintances who are similarly situated. Newsletters, fliers, social media, etc. are great, but probably not nearly as effective as your personal outreach. Discussing the current COLA situation with friends has underscored the need to have STRS recipients more fully informed of the situation and to have accurate information. Our goal should be to grow the number of knowledge stakeholders regarding our retirement benefits. Additionally, many retirees are unaware of the valuable public service role our local Chapters provide in their communities. Enhanced membership will also enrich our service efforts. I am sure we can all do a little more in the coming year to spread the good word of ORTA’s Advocacy, Service, and Friendship.

I look forward to meeting many of you in the coming years and learning more about your Chapters. Feel free to reach out to me if I can be of assistance.

Your President-Elect,
Chris DeMarco

DON’T FORGET TO SUBSCRIBE!

Every month, ORTA sends an e-newsletter full of the latest in STRS news, chapter events and important ORTA advocacy. If you’re not signed up, visit www.orta.org today and start getting the latest ORTA news.

If you want to share chapter news, please email your stories and photos to: Alissa Burton, ORTA Publications and Communications Coordinator at publications@orta.org.
Greetings, ORTA members!

It was a year of hard work and some heartbreak. Our focus for 2019 was on increasing ORTA’s membership, as well as pushing for the re-instatement of our COLA. As we struggled to come up with a “sure fire way” of gaining new members, we struggled to keep the ones that we had due to death and chapter closures.

As we settle into 2020, we will not lose our focus on either one of these missions. We must remain positive and come up with “out of the box” ideas to help sustain ORTA’s membership. We must continue to give our support to Dr. Rayfield as he pursues ways to convince the STRS board that our members cannot wait one more year for their COLA.

2019 saw the organization and scheduling of Regional Meetings across the state—each was different in its own way, but planned out successfully by the liaisons of each region. It was a great year for sharing more chapter news than ever before— thanks, chapters, for sharing the “good news” of activities in your county! In 2019, I said “farewell” as president, and stepped aside to become past-president, so Gale Adkins could step into the president’s seat. He was so excited about this opportunity to serve ORTA, however, in November his life was cut short. President-elect, Kara Mendenhall then stepped up to complete Gale’s term and Chris DeMarco was voted in as the new president-elect. We know that they will put their heart and soul into those positions.

As we look ahead to 2020, we need to continue to work together to GAIN new or RETAIN former members, as well as ENCOURAGE all members to serve as officers of their local chapters. Finally, don’t forget to call our office to invite an “executive committee member” to a meeting! Thanks for your dedication and make it a “Blessed 2020”!

Your ORTA Past-President,
Bee Lehner

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**MEMBERSHIP CARDS ARE NOW AVAILABLE!**

If you’re a paying dues member and would like to receive a membership card, please contact our office. Please note, 2020 Membership cards are only sent upon request and if you are current on your membership status. Call today to verify your membership standing to receive a 2020 Member ID.
A new year has begun;  
What will you try for fun?  
But it’s more than a new year we greet;  
It’s a new decade to explore, new challenges to meet.

When some people talk about New Years’ Resolutions;  
They often sound redundant, rehashing failed solutions;  
Instead, why don’t you turn your imagination free;  
What new places would you like to see?

Is there an adventure or tour you’d like to take?  
Or something unconventional for goodness sake.  
Create a list of things you’d like to try.  
Perhaps there’s something you’d like to buy.

There’s a whole new decade to accomplish your list;  
The best things will occur if you’ll only persist.

A professor I had in graduate school,  
shared a unique personal rule;  
Smile or speak to everyone you see;  
The only guideline, the person must be under three.

So include small items that enrich each day;  
They will brighten your outlook in a special way.  
I leave you with this little rhyme;  
It’s been on my refrigerator for a long time:

‘Take a risk—take a chance,  
Join the club—join the dance.  
Learn to fly—learn to soar,  
Strive for joy—strive for more.”

Enjoy this year and the decade too,  
And bring positive vibes to all you do!

—B.J. Woodruff  
© 2020

Thank you to all of our chapters for being an important part of ORTA and all of our successes! We wish you the best year yet with your chapters!
ORTA’S MAIN PURPOSE: ADVOCACY

Since the 1940’s, ORTA has been the voice for retired educators in Ohio. Our long history of advocacy on the part of STRS retirees is well documented however, we would like to point out what we have witnessed, first hand, about our efforts at ORTA on behalf of the STRS retirees we represent.

Here are a few of the more important recent actions ORTA has taken:

• September 2019 – ORTA participated in the NRTA lobbying event in Washington, D.C. where we provided information to the Ohio Congressional Delegation on three pieces of legislation directed at reducing medication costs for senior citizens. ORTA also lobbied several Ohio congressional members in an effort to gain support for the repeal/modification of WEP/GPO laws that negatively impact STRS retirees.

• ORTA has been a consistent voice for the establishment of a ‘Pathway to COLA’. This Pathway to COLA would provide for establishment of benchmarks or conditions that would be necessary for the return to increases in retirement benefits.

• ORTA participates at Healthcare Pension Advocacy for STRS (HPA) meetings and has done so since HPA was established. Efforts by this committee resulted in STRS holding premiums for Medicare at the current level through. Additionally, HPA convinced STRS to retain the $29.90 subsidy for Medicare recipients.

• ORTA has been present at all meetings of the ORSC (Ohio Retirement Study Council) as this group of legislators meet to discuss legislation that impacts public pensions in Ohio.

• ORTA has met with STRS Executives to work on COLA issues and concerns. These efforts continue as ORT is present at all STRS Board meetings and offer comments to STRS Board members during the public comments portion of each month’s meeting.

• ORTA continues to work with STRS (through the HPA) on ‘health care policy development’. This will shape the direction of health care provided by STRS for years in the future.

• ORTA has met with local leaders in each of the 5 regions of Ohio (Northwest, Southwest, Central, Northeast, and Southeast) to develop leadership and outreach to all areas of the state.

• ORTA publishes a monthly newsletter that is emailed to all members with an email on file and posts these newsletters on line at the ORTA website.

• In each newsletter legislative matters are discussed and or published, helping to keep our members informed of legislation that may impact their retirement.

• ORTA has worked with the Ohio Delegation in Washington D.C. on legislative matters such as the Windfall Exclusion Provision (WEP) that penalizes public employee retirees. If fact, legislation has been introduced to rectify this unfair situation.

• ORTA has met with Ohio legislators to convey what the loss of COLA has meant to the thousands of STRS beneficiaries. ORTA has also provided information on the impact of the loss of COLA to all legislators through emails and letters.

• ORTA has worked with a grassroots group STRS Members Only Facebook group to advance the restoreourcola.com petition drive.

ORTA remains as the flagship group fighting to preserve and improve benefits for STRS retirees!
ORTA is happy to introduce our new on-line payment system! The new system is designed with the member in mind with a new security one-time login feature, and automatic renewal payments. As shown in the flow chart pictured, selecting your membership and paying is easy! The next time you visit www.orta.org, just follow these steps:

- Click either the “Our Memberships” tab at the top of our website, OR the red “Renew” button; both will take you the membership purchase page.

- Then, select your desired membership; Memberships that are set-up for yearly automatic payments include Renewing Memberships, Half-Life Memberships and Quarter-Life Memberships; the day you pay is the day your next payment will be applied the following year on your credit card on file.

- When you’ve found your appropriate membership, you’ll click “Purchase”.

- You will then see a “Sign Up” window; if you have a Google or Facebook account, you can use that to sign up and log-in, or you can use a personal e-mail. If you use an email, you will be asked to create a NEW password only to be used on this site---this is NOT the same password you use to login to your email otherwise.

* You will NOT be asked to login at other time on the website, only when purchasing memberships.

- After you sign up, you’ll check out with your credit card.

- Click “Buy Now”, and you’ll then receive an e-mail to confirm your purchase.

- Then, enjoy a WORRY-FREE membership with auto-renew!

*Please contact the office with any changes to your credit card prior to your auto-renewal date, if necessary.
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- MASA (Air and Ground Ambulance Plan)
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myambabenefits.info/orta

OHIO RETIRED TEACHERS ASSOCIATION

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Street/Apt./Suite #

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☐ Please send me a 2020 ORTA Membership Card

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Year of Retirement: __________________________

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

*Check out page 9 of this mailing to learn how to renew your dues online, and skip the mail!
**Your new due date is the date your payment is processed (i.e. payment processed on 02/02/2020, new due is date 02/02/2021)

Thank you!
FOR SALE:

Is your church, community center or business office looking for a conference table? ORTA has downsized, and we can no longer fit our older conference table in the current office. This is a high quality cherry wood finished table, with minimal wear with over 20 accompanying wheeled chairs. The table can seat up to 16 comfortably. The table and components are being stored with the moving company. If you or someone you know would be interested in this piece of furniture, please contact the ORTA office at 614.431.7002, and ask for Robin Rayfield.

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2020 ORTA OFFICE CALENDAR

2/12/2020 Executive Board Meeting*
3/11/2020 Executive Board Meeting*
3/25/2020 ORTA Spring State Board Meeting*
4/08/2020 Executive Board Meeting
4/10/2020 Good Friday, ORTA Office Closed
5/20/2020 Executive Board Meeting*
5/25/2020 Memorial Day, ORTA Office Closed

6/10/2020 Executive Board Meeting*
8/12/2020 Executive Board Meeting*
9/07/2020 Labor Day, ORTA Office Closed
9/9/2020 Executive Board Meeting*

10/14/2020 Executive Board Meeting*
11/26/2020-11/27/2020 Thanksgiving ORTA Office Closed
12/24/2020-TBA ORTA Office Closed*

*Dates are subject to change

IMPORTANT CONTACTS

ORTA (Ohio Retired Teachers Association)
250 E. Wilson Bridge Road | Suite 150
Worthington, OH 43085
614-431-7002 | www.orta.org

STRS (State Teachers Retirement System of Ohio)
275 E. Broad Street | Columbus, OH 43215
(888) 227-7877 | www.strsoh.org

AMBA Benefits (Association Member Benefits Advisors)
6034 W. Courtyard Drive | Suite 300
Austin, Texas 78730
(800) 258-7041 | www.myambabenefits.info/orta