



THE BELLRINGER

Newsletter of the Lake County Retired Teachers Association

Volume 57 No.1

January, 2021

PRESIDENTS' MESSAGE.....

Greetings and Happy New Year!

And yes, I do believe it will be a happy one, if we make it so.

As your new President, let me introduce myself to you. Having taught in the Mentor Public Schools for 35 years as a primary teacher from 1970-2005, I enjoyed every minute of it. Thankfully, I taught then because I don't know if I could handle teaching under the present situations.

I also have held offices with various community organizations and have volunteered in activities within my church and Hospice of the Western Reserve, and then somehow got elected in being your President.

Enough about me, the Board wants to hear from you! Do you have a question about how our association functions, want a clarification on an issue, and/or have an idea for a potential program. If so, e-mail me at

classyvirginia@att.net or phone (440-255-2452).

Our website would be another tool to get to know your organization better.

Finally, I leave you with these thoughts. I have been reading a book about the teachings of Bruce Lee, titled Be Water, My Friend. To briefly summarize what I have learned so far: During these unique times, it may be helpful to think about becoming flexible, open to changing a specified course of action, and allow space for life's up and down moments. This is how water operated. Like I say, it's just a thought.

See you at the General Membership ZOOM meeting on February 9. Our dear expert, Sherry Niederkorn will give us the details as we get closer to the date. *Ginny Keller*

Important Information for All LCRTA Members

David Morse

A group of Ohio STRS retirees are pushing for a forensic audit of STRS's financial books and fiscal practices. The audit is being sought because this group of retired educators has questions that they feel have not been answered to their satisfaction. To achieve this audit, that group has asked ORTA to be the fiscal agent for donations that are being requested from other interested STRS retirees. The cost of this audit would be \$75,000.00.

There are two online sites that might give you more information in understanding this venture. The first is the ORTA site: www.ORTA.org. This will provide you with the text of the stated purposes of the requested audit.

The second is a Facebook site that is for STRS members only. To access the site, you must request admission and provide some personal information that proves your STRS status. Within a few days, you will receive the approval and you can peruse the information provided by others who are a part of the Facebook STRS group. Log into Facebook and search for this group: **Ohio STRS Members Only Forum**

This information is passed along to keep all LCRTA members up to date on current events. Questions? Any Officer or Board Member will be able to assist.



HEAR YE! HEAR YE! -Virginia Keller, President

On December 15, 2020, a special Board Meeting convened to discuss the possibility of LCRTA's participation concerning the STRS Forensic Audit that is being sought by some retired teacher groups in Ohio. After much discussion, the majority of the Board voted that LCRTA as a group would NOT be financially supporting having an independent outside source to come in to determine how well the pension fund is being managed. Any individual member of LCRTA wishing to financially support this has the opportunity to do so. Please refer to www.ORTA.org for further details.

★ ZOOM GENERAL MEMBERSHIP MEETING— ★
★ FEBRUARY 9, 2021 See information page 4 ★

INFORMATIVE & PROTECTIVE SERVICES

By Terri Herbert

Beyond Passwords: How to Protect Your Financial Data

Data breaches are becoming more common. And we are all doing more online, especially during this last year. Creating solid passwords for your accounts is just the start of staying safe. Here are some additional tips for protecting your online financial data.

Use Two-Factor or Multi-Factor Authentication

A strong password is your first line of defense. To take advantage of another layer of security to your financial accounts, take advantage of two-factor authentication. This can be anything from a security code texted to your cell phone to a security key required to unlock your computer. According to Consumer Reports you can purchase a physical, blue-tooth enabled key for as little as \$20.00.

Change Up Your Usernames

Most people are aware that they should change their passwords on a regular basis (or use a password manager that does it for you). But also pay attention to your usernames. Changing your username from what you use for your email to something more unique will help with improving your online financial security. Try to switch it up at least once or twice a year. Avoid logins you have used in the past.

Keep Your Transactions Private

Many people login on public Wi-Fi when available. But be wary of logging in to your financial accounts when on a public network. The same goes for making transactions on your devices, including entering your credit card number, bank account or other financial information. Always do your financial business from your home.

Secure Your Devices

Always update the operating systems on your smart phone and computers whenever it becomes available. New versions often include additional security patches that help protect your device. Install new operating systems as soon as you can, once they become available. After you complete and update, recheck your privacy settings on your apps and devices to make sure they have remained the same. In addition, consider installing anti-malware software on your devices and keep them updated.

Monitor Your Credit

Keeping a close watch on your credit report allows you to know if your personal information is being used for fraudulent activity.



COMMUNITY PARTICIPATION

By Louise Bennet



Passing the time until we can meet again for our luncheon meetings has posed many challenges. One for me is I cannot request that you bring items for donation for a pre-determined community organization since we are not gathering. However, I can suggest some ways each of us might provide aid to our community on an individual basis.

So many people are suffering from food insecurity at this time, its easy to find a food pantry that will take a contribution. Peanut butter, canned fruit, vegetables, and tuna, as well as boxed cereals are always welcome. It is very helpful to stores and restaurants when we spend our funds locally.

During the next snowstorm, perhaps consider having your snowplow service clear the driveway of a neighbor. Keep your eyes open for newspaper announcements pertaining to local collections. Clean out closets and cupboards to find items to donate for others to use. Then schedule Easterseals (1-800-708-2716) to come for a pick-up or wait for Hope Chest or McKinley Community Outreach Center to reopen. I know a couple of people who consider the recent government stimulus check as one they are able to donate, or partially share, to locally help others who are more needy. Whatever you might do to help others in your community should be followed by the wonderful, warm feeling we get for helping others in a time of need.

(Info&Protective)

Your credit report reveals inquiries made about your creditworthiness, as well as accounts opened in your name. Checking at least once a year (or more often) ensures you will spot suspicious activity relatively early. You can receive free copies of your credit report from each of the three major credit reporting bureaus one time per year. So, set one up for every 4 months, varying the bureau.

Online banking and electronic financial transactions have made life easier, but does put your data more at risk. Balance convenience and security to help avoid data breaches, or a least be able to respond to them in a timely manner and limit any damage.

Good Riddance 2020-Hello 2021

Tom Moscovic, Legislative Chairperson

Shame on Ohio Senate for failing kids again

William L. Phillis, Guest Columnist

It is a colossal blunder that Ohio Senate leadership blocked the passage of House Bill 305 and Senate Bill 376-The Cupp/Patterson Fair School Funding Plan. The reason given for blocking this intense and accomplished three-year effort are hogwash.

Any fix to the unconstitutional school funding system is complex and hence will not be perfect. Upgrades and adjustments will always be needed as implementation takes place.

Creation of a School Funding Oversight Commission was embedded in the bill to make course adjustments as the plan is implemented and as required in the future by changing demographics and educational demands. The inclusion of this commission, which would provide recommendation to the legislature, should have given the Senate comfort that the plan could be adjusted as needed on a timely basis. To reject the plan with the glib suggestion that it might have some defects is irresponsible. The Ohio Supreme Court ruled the system unconstitutional more than 23 years ago.

By contrast Senate Bill 89, the EdChoice voucher bill, cleared the House and Senate in less than 24 hours. A few years ago, the infamous House Bill 70—a law allowing state takeovers of school districts—moved through both house chambers of the legislature from introduction to enactment in 24 hours. The Senate had ample time to consider the Cupp/Patterson plan.

The Ohio Constitution requires the state to secure, by taxation, a thorough and efficient system of common schools; hence the funding system must be premised on the components of a high quality education. Those components must be costed out and the distribution system must ensure the school districts have sufficient financial resources to provide the high quality education components identified.

The Cupp/Patterson plan embraces these concepts and, when fully funded, would meet the constitutional mandate. Historically there has been a disconnect between the school funding formula and the educational needs of students. The Cupp/Patterson plan connects the funding formula and distribution system with the components of the high-quality education that Ohio children need.

The structure of the plan requires the state to fund high-quality education across the board. Without the structure of this plan, school districts will continue to provide only as much for students as enabled by the politically determined amount of funds received, without regard to student needs.

The plan, thus, requires the totality of the necessary educations and services to drive the funding level. That's how the plan addresses the constitutional requirement the state secure a "thorough and efficient system of common schools" throughout the state.

On March 24, 1997, the Ohio Supreme Court ruled the Ohio's elementary and secondary schools are neither thorough nor efficient. The court identified the factors that contribute to unworkability of the school funding system and must be eliminated. The two primary factors were the operation of the school funding formula and the emphasis of property tax in the formula calculation; the Cupp/Patterson plan corrects those critical defects found by the court.

It should be embarrassing to state officials that Ohio continues to operate a school funding system that the court ruled unconstitutional nearly a quarter century ago. The Ohio Senate should hang its collective head in shame for scuttling a plan to conform the school funding system to the constitutional mandate.

William L. Phillis is Executive Director of the Ohio Coalition for Equity & Advocacy of School Funding.

INFORMATION ABOUT 2021 YEARBOOK DIRECTORY

Each year LCRTA publishes a yearbook containing the names, addresses and phone numbers of all members. The yearbook is passed out and/or sent to members in April.

This year email addresses will be added to the yearbook. Many people now correspond by email more often than by phone. Phone numbers will still be included.

We are going to place all the email addresses that we presently have into the book **UNLESS WE HEAR DIFFERENTLY FROM YOU!**

If you DO NOT want your email address in the 2021 year book, please contact:

Bonnie Lillibridge- bonnieLillibridge@gmail.com

OR

Karen Sawitke- sawitke@oh.rr.com

Before February 15, 2021.



THE BELLRINGER
 A Publication of the
**LAKE COUNTY RETIRED
 TEACHERS ASSOCIATION**

LCRTA
 9399 Ridgeside Drive
 Mentor, Ohio 44060



STATE TEACHERS
 RETIREMENT SYSTEM
 OF OHIO

**ZOOM GENERAL MEMBERSHIP
 MEETING
 FEBRUARY 9, 2021**

Are you confused about what is acceptable in your curbside recycling bin? You are not alone!

Recycling contamination is a problem throughout the county. Contamination increases the cost of recycling, but with a few tips, you can recycle right every time.

Join Beth Bollas, representing the Lake County Solid Waste District, as she simplifies curbside recycling and suggests alternatives if you do not currently have access to recycling at home.

Watch for information about the meeting coming soon to your email.

Delta Kappa Gamma 2021 College Scholarship

Delta Kappa Gamma Society International promotes professional and personal growth of women educators and excellence in education. The Lake County Gamma Iota Chapter will award one merit-based scholarship for \$1,500. **In order to be considered for the \$1,500 award, the female college student MUST:**

- ◆ Be currently registered as a sophomore or a junior
- ◆ Be enrolled and excel in a college Teacher Education Program
- ◆ Have a home residence in Eastlake, Kirtland, Mentor, Timberlake, Wickliffe, Willoughby, Willoughby Hills or Willowick.

The application must be completed and submitted by March 14, 2021. Previous recipients are not eligible.

Contact: indhoward@ameritect.net for application guidelines

This Awful Year(2020) in 6 Words

Worst year in history. Corona sucks.	<i>Oliver, age 10</i>
Hello Class, can everyone hear me?	<i>California</i>
8:58 wake up. 9:00 meeting. Made It.	<i>EdWeek writer</i>
One exhausting Zoom meeting after another.	<i>G. Vincenti</i>
Hardest year of teaching so far.	<i>Elem. Teacher</i>
We are doing the best we can.	<i>Elementary Principal</i>
Spinning plates while on a rollercoaster	<i>Spec. Ed. Teacher Conn.</i>

All information, deadlines, and events are at the mercy of COVID-19

February 9-ZOOM General Membership Meeting

May 6-8, 2021 Holland Tulip Festival with Shows*
 October 8-13, 2021 Albuquerque Balloon Fiesta*
 December 8-11 Nashville Aglow
 * Re-Scheduled from 2020

2020 - 2021 SOCIAL/TRAVEL CALENDAR

MAY 6 – 8, 2021 – HOLLAND TULIP FESTIVAL WITH SHOWS
OCTOBER 8 - 13, 2021 - ALBUQUERQUE BALLOON FIESTA
DECEMBER 8-11, 2021 – NASHVILLE AGLOW – OPRYLAND HOTEL
SEPTEMBER 25- OCTOBER 3, 2022 – MISSISSIPPI RIVERBOAT CRUISE

PLEASE MAKE ALL CHECKS PAYABLE TO L.C.R.T.A.
UNLESS SPECIFIED OTHERWISE!!

PHONE OR EMAIL THE PERSON IN CHARGE WHEN YOU MAIL YOUR CHECK!!
IF YOU HAVE SUGGESTIONS FOR TRIPS, PLEASE CONTACT A COMMITTEE MEMBER
OR SEND AN EMAIL TO OUR EMAIL ADDRESS: oh.lcrtasotrav@gmail.com

SOCIAL/TRAVEL COMMITTEE MEMBERS

Gail Allcock, Sherry Barbieri, Kathleen Kling, Lynn Miller, Sherry Niederkorn, Sarah Reinhard

ALL INFORMATION, DEADLINES, AND EVENTS are at the mercy of COVID-19 restrictions and guidelines. Be sure to check the website for the most current information.

MAY 6 – 8, 2021 HOLLAND TULIP FESTIVAL WITH SHOWS (RESCHEDULED from 2020)

Join us on a 3 day, 2 night trip with Great Day! Tours. This trip includes a luncheon show, Windmill Island, Dutch Village, a Headliner Show, tour of Holland, MI, and reserved seats for the parade. Motorcoach transportation, five meals, and accommodations included. **COST: \$634 pp double, \$774 pp single. Contact Great Day! Tours at 440-526-5350 to make your reservation. A second bus has been added so some additional spaces are available. Please contact Kathy Kling at 440-487-3806 after your seat has been reserved.**

OCTOBER 8 -13, 2021 ALBUQUERQUE BALLOON FIESTA (RESCHEDULED from 2020)

Join us on an exciting 6 day trip to New Mexico with Premier World Discovery. This trip includes 2 nights in Albuquerque and 3 nights in Santa Fe, round trip airfare, and 7 meals. Some of the highlights are the Albuquerque Balloon Fiesta – Dawn Patrol and Balloon Glow, Old Town Albuquerque, the Indian Pueblo Cultural Center, the Los Alamos Science Museum, a Santa Fe city tour, Loretto Chapel, the High Road to Taos with a Taos city visit and a Taos Pueblo tour. Tour rates are **\$2545 pp double + \$775 supplement for a single**. If your final payment is by **check**, there is a **\$200 booking discount** making your cost \$2345 pp double. A **\$300 deposit is due April 8, 2021. The final payment date is July 18, 2021.** Make checks out to **World Premier Discovery** and send to **Sherry Barbieri at 38147 Poplar Drive, Willoughby, OH 44094** with your reservation form. **For more information and reservation forms check our LCRTA website or call Sherry at 440-946-1628.**

FINE ARTS, BECK CENTER, and RABBIT RUN

Our fingers are crossed for “in-person” performances, but until then please check with the websites of these organizations for their virtual performances, which are fantastic. Our Social / Travel Committee is waiting to hear from the **Fine Arts, Beck Center and Rabbit Run**, and we will pass along any news, when it becomes available.

CUT -----

DECEMBER 8 – 11, 2021 NASHVILLE AGLOW – OPRYLAND HOTEL DEPOSIT DUE: ASAP

Registration Form – Please Print

NAME _____ PHONE _____
ADDRESS _____ CELL PHONE _____
CITY _____ STATE _____ ZIP CODE _____

SINGLE/ TRAVEL COMPANION _____

ENCLOSED IS MY PAYMENT (payable to GREAT DAY! TOURS) OF \$ _____ FOR _____ PERSON(S).

SEND ALL PAYMENTS TO:

SARAH REINHARD, 8677 HARVEST HOME DRIVE, MENTOR, OH 44060.

DECEMBER 8 – 11, 2021

NASHVILLE AGLOW

DEPOSIT DUE: ASAP

Celebrate the Christmas Season on a motorcoach tour to Nashville, TN. This 4 day, 3 night trip with Great Day! Tours begins at the Derby Dinner Theater for a Holiday Musical and a one night stay on the way to Nashville. The next two nights will be spent at Opryland Hotel where the atriums will be glowing with Holiday Lights. Highlights include admission to ICE, Opryland Hotel's Country Christmas Dinner Show, a luncheon and lively holiday show on board the General Jackson Showboat, Delta Boat Ride through Opryland's Delta Atrium, and Grand Ole Opry performance at the historic Ryman Auditorium. Six meals, accommodations, and motorcoach transportation are included. **COST: \$1,192 pp double, \$1,433pp single. If paid in full before February 28, 2021, there is a 5% discount. Full refund if cancelled before September 8, 2021 less any money not refunded from their suppliers. \$100 deposit holds your spot.** Rooms overlooking atriums are approximately \$80 extra pp for the two nights. **CONTACT: Sarah Reinhard at 440-567-9515 or swreinhard4@yahoo.com if interested.**

RIVERBOAT CRUISES:

In response to the results of our Travel Interest Form, your Social / Travel Committee is pursuing a cruise on the Lower Mississippi River (for 2022) and a European cruise on The Great Rivers from Vienna to Amsterdam (for travel in 2023).

SEPT. 25 – OCT. 3, 2022 'CHARMS OF THE SOUTH' – RIVERBOAT CRUISE

Join us on a 9-day "CHARMS OF THE SOUTH" Mississippi River cruise from New Orleans to Memphis on the American Queen Steamboat from September 25 through October 3, 2022. Ports of call include New Orleans LA, Nottoway LA, St. Francisville LA, Natchez MS, Vicksburg MS, Port of the Mississippi Delta, and Memphis TN. Visit American Queen Steamboat Company website for more information.

<https://www.americansteamboatcompany.com/river-cruises/mississippi-river/charms-of-the-south>

Stateroom categories range between \$2,299 and \$4,099 according to your preference (*based on a minimum group booking of 10 cabins*). Airfare, Local Transfers, Port Fees, Gratuities and Optional Excursions are additional and are yet to be determined. The American Queen Steamboat Company is running a "Risk Free Promotion" until February 21, 2021. If you make a \$500 deposit by that date, you will be able to cancel up to 121 days before the trip begins, with no penalty. Final payment will be due 120 days before the trip begins. Mike Benz from Professional Travel in Cleveland (mbenz@protravel.com) will be coordinating our flights, transfers, insurance, and cabin reservations. Checks should be made payable to "Professional Travel," but a credit card deposit is recommended.

Sherry Niederkorn at sherry.niederkorn23@gmail.com is our group leader. We will be hosting a webinar in February to offer more information. Info will also be put on our LCRTA website as it becomes available and will be presented at the February general membership meeting.

"WHERE IN THE WORLD IS LCRTA?"

Bored of sitting around the house, with nothing to do? Longing for the days when it's safe to get out and travel with your friends in LCRTA again? Well, then join the Social / Travel Committee for GAME NIGHT on Tuesday, February 16th at 7:00 pm to discover "Where in the World is LCRTA?" We will take a trip down memory lane, reminisce about previous trips enjoyed by our membership and have fun socializing. Prizes will be offered to the winners, but all are welcome to give it a try. You will need a computer (to see the photos presented via ZOOM) and paper & pencil (to write down your answers). An email, with the ZOOM credentials will be sent out during the day, so you can join in the fun at 7:00 pm. All you have to do is look at a photo from one of our previous LCRTA trips and identify the location.

**COME TRAVEL
WITH LCRTA**



Visit the Social / Travel page at <https://lakecountyrta.weebly.com/socialtravel.html> to download forms and see photos of previous trips.