



THE BELLRINGER

Newsletter of the Lake County Retired Teachers Association

Volume 58 No. 5

October, 2022

From the President.....

Greetings Fellow Members,

My favorite season is in full swing. I am on a high when Fall comes in all its splendor. For example, I am so fortunate to live across the street from a neighbor who has a tree that is turning spectacular reds and yellows and I get to enjoy it all.

I am also on a high for two other reasons. First, I have engaged more members to be on the Board. We have needed a new Historian. Marion Lipinski said "Yes!". The Historian keeps our scrapbooks current with pictures and articles (supplied by Sherry Niederkorn) on our membership meetings and social activities. This is brought to every meeting and is located by the Social/Travel Information Center. Please take a look when you are at the meeting. It is a record of who we are, where we have been, and what we have accomplished.

The second good news is this. Debbie Ludvik is the daughter of a deceased member Virginia Mlaker. To honor her mother and her legacy, Debbie is giving LCRTA \$2,000.00 yearly for the purpose of having speakers come into classrooms to enrich the curriculum. This is where YOU enter the picture.

A committee of five(5) is needed to formulate the guidelines and the application process. Debbie has made it clear that we can take our time to facilitate this new program. Virginia enjoyed being one of our members and this is her way of saying "Thanks."

This is my last letter to you as President of LCRTA. At the November meeting, Cathy Trepal will be installed as the new President. It has truly been my honor to serve you these past two years. I say to you what Snoopy says to me: "May today bring you all of the joy, love, peace and blessings that your heart can hold!"

Ginny Keller, President

ATTENTION,

The 2022-2023 Membership Drive begins November 1, 2022 through December 15, 2022. Watch for your reminder card in the mail. Dues must be in by December 15 for your name to appear in the yearbook. Money will be collected at the November meeting. Stay informed...Join LCRTA

This is Serious Business - Election Time Again

By Tom Mosovic-Legislative Chair

VOTE-VOTE-VOTE-VOTE-VOTE-VOTE-VOTE-VOTE Faction should stop undue criticism of State Teachers Retirement System of Ohio by William Siegfert (second vice president and legislative chair of the Summit County Retired Teachers Association)

This is in regard to recent reports concerning the payment of annual bonuses to investment personnel of the State Teachers Retirement System of Ohio (STRS).

Ohio Retired Teachers Association (ORTA) Executive Director Robin Rayfield urged the STRS Board to vote "no" on the bonuses for the system's investment staff. On August 18, board members approved the bonuses 9-2, ignoring Rayfield's plea. They did so, in my opinion, with very good reason.

STRS's most recently ended fiscal year ran from July 1, 2021 to June 30, 2022. During that time span, the four most closely watched stock market indexes fell steeply; the Dow Jones Industrial Average, the S&P 500, the NASDAQ and the Russell 2000 dropped 15.3%, 20.6%, 29.5% and 23.9% respectively. The retirement system's portfolio only dropped 3.6%, a testament to the system's investment advisors' expertise, particularly in the areas of alternative and real estate investments.

Rayfield has been a leading critic of STRS for the last several years. He fueled a certain level of anger among retired teachers by claiming STRS first reduced, then cut the annual cost of living adjustment (COLA) which he claims were "promised." In fact, no such promise exists. Ohio law clearly permits the STRS Board to adjust the COLA upward if the increase "does not materially impair the fiscal integrity of the retirement system" or downward if "necessary to preserve the fiscal integrity of the system." (The STRS Board approved a one-time 3% COLA in March for the period of July 2022 through June 2023.)

Rayfield and ORTA solicited member contributions to pay for a \$75,000 "forensic audit" of STRS which predictably was highly critical of the system. Rayfield falsely announced a year ago during a presentation to the Warren County Teachers Association that the gentleman who conducted the "audit" filed a whistleblower complaint with the Securities and Exchange Commission and reported his finding to the FBI. No such filing or reporting took place.

In fact, the author of the audit report stated,



“many subjects addressed in the report are inherently judgmental and not susceptible to absolute or definitive conclusions; we were not hired to detect or investigate fraud, concealment or misrepresentations and did not attempt to do so...” He cautioned readers that, “our analysis, findings and recommendations are not intended to provide legal interpretations, legal conclusions or legal advice; action upon such matters should not be taken without obtaining legal advice addressing the appropriate statutory or regulatory interpretation and legal findings regarding such matters.”

Rayfield’s most outrageous accusations against STRS were made in his YouTube announcement of ORTA’s endorsed candidates in last spring’s Board Elections. He claimed, among other things, that STRS was “broken beyond repair,” and that active (Ohio) teachers have the “worst deal in America,” that they “pay more than their pensions are worth” and that “retirees are getting less than what they were promised.”

It is difficult to imagine that one who holds such a high leadership position as Rayfield would dare to make so many entirely unsubstantiated claims. There are numerous impartial sources with expertise far greater than Rayfield who have repeatedly praised STRS and placed it near the top of the list of the nation’s public pension systems. The Ohio Retirement Study Council, a state agency responsible for overseeing five public retirement systems in Ohio, is one such source.

Given the plethora of information ranking STRS so highly among its peers, it is disturbing that not one of the three candidates ORTA endorsed, disavowed or refuted the claims Rayfield made to justify his endorsement of them. It is alarming that the three were elected to replace incumbents - individuals who have helped STRS earn the reputation it has among the experts-based on voting in which only 33% of active teachers and 30% of retired teachers cast ballots.

It is a time for all teachers, active and retired, to start paying much closer attention to the business of their retirement system and to make every effort to separate fact from fiction, particularly when it comes to criticisms leveled on social media. A very small percentage of retired teachers - approximately 12% belong to the Ohio Retired Teachers Association. Their small numbers aside, they can ill afford to allow their leadership to make derogatory and inaccurate statements about their pension system without any accountability whatsoever.

I would love to see Rayfield organize his thoughts and criticisms of STRS and present them, along with his supporting evidence, to the Ohio Retirement Study Council. I am not placing any bets on that ever happening.

This article, written by William Siegfert, second vice president and legislative chair of the Summit County Retired Teachers Association, appeared in the Akron Beacon Journal, September 2, 2022.



COMMUNITY PARTICIPATION

By Louise Bennet

PAST: Members were asked to make donations at the September meeting for the children served through Hope Chest. A thank you letter has been received stating that we donated a total of 11 packs of undershirts and 53 packages of underwear. These donations certainly make an impact on many “children in Lake County so that they can attend school with dignity and pride.”

PRESENT: At the November meeting, the donations will go to the residents of Forbes House who live there “when home is not safe.” Please consider bringing one or more of the items listed here to show support to those whose lives have been affected by abuse.

Any new clothes	Any hygiene products
Baby diapers	Laundry detergent
Garbage bags	Diaper rash cream
Dishwasher pods	Zip Lock baggies
Paper towels/toilet paper	Sponges
Lysol Spray	Bleach

FUTURE: The contributions at the **FEBRUARY** meeting will be Christmas items. There is a group at a local church that collects these items year round and distributes them to those in need. These can be Christmas decorations, wrapping materials...anything Christmas related. Please keep this information in mind at the holiday season when you may choose to discard something, especially knowing there is a time and place where it may be donated.

Volunteer Hours: The form for reporting Volunteer Hours can be found in this newsletter. If you have not been reporting your hours throughout the year, feel free to include a grand total at this time. ORTA will be requesting a total for our chapter for 2022 at the end of the year.

NEWSLETTER NEWS-*THE BELLRINGER*

ATTENTION: PLEASE READ...

The price of stamps has just gone up to **\$.60/stamp**, and will be raised again on **January 22, 2023 to \$.63**. The cost for mailing *The Bellringer* is about **\$70.00** at this time. It is important that the membership receive this newsletter to find out what is happening in education in Ohio, to receive the reservation form for the luncheons, see what donations will be given, and most important to receive the Social/Travel page.

Because of this cost, beginning in January *The Bellringer* will sent by email to the membership. Those few members without email will receive the newsletter by regular mail.

If you have any questions or concerns about this change please call Karen Sawitke at 440-255-0764.

Luncheon Reservation Form MENTOR METHODIST CHURCH...8600 Mentor Avenue, Mentor

Send Reservation Form To:

Susan McCarter

9720 Johnnycake Ridge Road

Mentor, Ohio 44060

440.639.1141

Please reserve ____ (s) for the Tuesday, November 15, 2022

Name(s): _____ Phone: _____

Amount enclosed: _____

Lunch: (Choose 1) ____ Grilled Lemon Sherry Chicken, Oriental Rice Pilaf, Bistro Blend of Vegetables

____ 4 Potato Pierogi with grilled onions and sour cream, Blend of Vegetables

Both entrees include Bread and Butter, Coffee, Tea, Water, Cookie

Make all checks payable to LCRTA

DUE: November 4, 2022

\$22.00 per person

Legislative continued...

State lawmakers are considering a bill that would allow military veterans to become teachers without any teacher license requirements.

State Senator Jerry Cirino, of Kirtland, is a co-sponsor of Senate Bill 361. "It deals with the shortage of teachers, but it also recognizes that there are vets out there who have tremendous training and background," said Cirino.

According to Cirino, that bill would essentially drop most of the requirements for veterans to become teachers, including a degree, license or background in education.

"What it takes to be an officer in the military, even to teach in the military, is completely different than what it takes to teach children," said Ohio Federation of Teachers President Melissa Cropper. Cropper said the bill is a shortcut to getting more bodies in the classroom. "But it's a shortcut that doesn't take into account the art and science of teaching. It says any adult can come into the classroom and do it," said Cropper.

Ohio Education Association President Scott DiMaura offered potential solutions instead. "Provide competitive pay and benefits, attract more people into the profession and address working conditions and support systems."

Ohio's bill is very similar to legislation in Florida that gives qualifying veterans a five-year teaching certificate and allows them to work as teachers while they earn their bachelor's degree. This comes just months after state lawmakers passed a bill that cuts the college degree requirements for substitute teachers.

"We are not requiring school systems to do this. We are simply modifying revised code on the licensing question for K through 12," said Cirino. Cropper added that Ohio already has a "Troops to Teachers" program, which helps servicemen and women in the process of obtaining their teaching certificate and finding employment as an Ohio teacher.

Information & Protective Services by Janene Ishee

Ways to Prevent Falls

Falls are the leading cause of fatal and non-fatal injuries among U.S. seniors, affecting at least 30,000 older adults each year.

Weakness can increase fall risk. Check with your health care provider for this and numerous other factors that may also contribute to falls including diminishing senses and weakness, vision and hearing issues, certain medicines, even inadequate hydration which can trigger dips in blood pressure. Being afraid of falling, especially if you've fallen previously, can hike your fall risk, prompting you to change your gait in ways that worsen balance.


Check out the following steps and prevention strategies to assist in staying safe:

1. Attend to your environment: Reducing falls at home—like throw rugs, poor lighting, and small animals who like to be underfoot—is a must. In addition, wear well fitting, low-heeled supportive shoes with nonslip soles, indoors as well as outside. For more DIY fall-proofing, go to cdc.gov/steady.

2. Keep moving: Physical activity can go a long way toward fall prevention. With your healthcare provider's OK, consider activities as walking, water workouts or tai-chi—a gentle exercise that involves slow and graceful dance-like movements. These activities reduce the risk of falls by improving strength, balance, coordination, and flexibility.

3. Light up your living space:

- Keep your home brightly lit to avoid tripping on objects hard to see.
- Use night lights in your bedroom, bathroom, and hallways.
- Keep paths clear to light switches.
- Turn on lights before going up or down stairs.
- Store flashlights in easy-to-find places in case power is out.

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

LCRTA
 9399 Ridgeside Drive
 Mentor, Ohio 44060

<https://lakecountyrta.weebly.com>



STATE TEACHERS
 RETIREMENT SYSTEM
 OF OHIO

Volunteer Hours Sheet for the months of
 September— October, 2022

Name _____

Phone# _____

Volunteer Hours: _____

Cut Out and Mail to:
 Louise Bennet
 7995 Burgundy Court
 Painesville, Ohio 44077

OR Email to:
 bnlbennet@yahoo.com

OR Bring to the next luncheon-Nov. 15



**MARK YOUR
 CALENDAR**

Tuesday, November 15, 2022 Meeting/Luncheon
 Mentor Methodist Church-8600 Mentor Avenue, Mentor
 11:00a.m.

Thursday, November 17, 2022 Travel Information Meeting
 Mentor Public Library Village Room (Lower Level)
 1:30p.m.

November 29-30, 2022 Niagara Winter Festival of Lights

Information and Protective Services:

4. Use assistive devices: Your health care provider might recommend using a cane or walker to keep you steady. Other helpful devices can help, too. For example:

- Handrails for both sides of stairways
- Nonslip treads for bare-wood steps
- A raised toilet seat or one with armrests
- Grab bars for the shower or tub
- A sturdy plastic seat for the shower or tub-plus a hand-held shower nozzle for bathing while sitting down

**Program for the November 15, 2022
 Luncheon**
Janet Weir Creighton
 A Stark County Commissioner and former
 deputy assistant to President George W. Bush
 She will display select holiday items and
 Explain the traditions of
 a White House Christmas

2022 - 2023 SOCIAL/TRAVEL CALENDAR

**NOVEMBER 17, 2022- TRAVEL INFORMATION MEETING
NOVEMBER 29 – 30, 2022 – NIAGARA WINTER FESTIVAL OF LIGHTS
OCTOBER 6 – 21, 2023 – GREAT RIVERS OF EUROPE (GCT)**

**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

PLEASE check LCRTA website www.lakecountyrta.weebly.com for any changes.

NOVEMBER 17, 2022 TRAVEL INFORMATION MEETING

Traveling together as a group can save you money! It also provides an extra layer of confidence when traveling with others, as well as a convenient place to park your car when staying overnight.

Mark your calendars for **Thursday, November 17th at 1:30 pm.** Meet in the **Village Room** (lower level) of the **Mentor Public Library** to see the results of the Travel Information Survey and find out what the Social/Travel Committee has in store for upcoming travel. If you can't make it in person, but would like to attend the meeting via ZOOM, just send an email request to Sherry Niederkorn at sherry.niederkorn23@gmail.com and she will send you the credentials. **LOOKING FORWARD TO SEEING YOU THEN!**

NOVEMBER 29 – 30, 2022 NIAGARA WINTER FESTIVAL OF LIGHTS

A 2-day trip with Great Day! Tours to Niagara Falls. It was one of the first cities in Canada to have electricity. It is never more evident than during the magic of their 39th Winter Festival of Lights when they brightly capture the magic of the holiday season. Over a million people typically visit here each year to view many decorated trees, Canadian wildlife display and Niagara's iconic Skylon Tower, as well as the fireworks. A passport or passport card is required for this tour. The tour has been upgraded as a "gift" to you. Dinner will be served over-looking the Falls. Two meals are included in this holiday tour with time to see the Falls, the attractions on Clifton Hill and perhaps, a bit of gaming at Fallsview Casino. There will be a stop at the Duty-Free Shoppe, just in time for the holidays. **CONTACT PERSON:** Sarah Reinhard at (440)567-9515 or swreinhard4@yahoo.com. Check with **Sarah Reinhard for availability.** **COST:** \$329 per person (dbl.), \$324 per person (triple), \$320 (quad), \$404 (single). Download the flier on our website.

OCTOBER 6 – 21, 2023 “THE GREAT RIVERS OF EUROPE” RIVERBOAT CRUISE

There are still a few single or double cabins left, so why not join us for The *Great Rivers of Europe* on Grand Circle Cruise Line’s flagship river cruise. This adventure takes you from Amsterdam to Vienna. Owned, operated, and staffed by Grand Circle Cruise Line, these vessels were designed exclusively for four groups of 38-45 travelers. These river ships feature spacious common areas, including a lounge/bar with inviting couches and soft chairs. Topside, a Sun Deck has classic deck chairs for admiring the passing scenery. Complimentary wireless Internet access is available throughout your ship. Their world class Program Directors will lead our group from start to finish, taking in daily activity with you – and they supplement the tours you get from local city guides. Travel on the Rhine, Main and Danube Rivers with opportunities to explore cities such as Amsterdam, Cologne, Koblenz, Frankfurt, Heidelberg, Wertheim, Wurzburg, Bamberg, Nuremberg, Regensburg, Passau, Melk and Vienna. Pre- and Post-Trips to Bruges, Vienna and Prague are also available.

You can SAVE a FULL 10% off the total price of your trip if you reserve by November 15, 2022 and pay in full two weeks after booking. Good Buy Discount is available for those who pay in full early via checking account. Credit card payments are not eligible to receive the Good Buy Discount. Those who do not decide to take advantage of this discount will have until 90 days prior to departure to make final payment.

The Great Rivers of Europe www.gct.com/sgc Base Trip Dates: 10/6 – 10/21/2023

Deck Description/Cabin Pricing (Per Person)

**Follow the link above to view the ship – look for “Accommodations” (left side of screen)*

Prelude – Lower Deck, Half Picture window. Price \$3795-4095

Cantata – Main Deck, Full Picture window. Price \$4395 (Price listed for Cantata E)

Sonata – Main Deck, Full Picture window. Price \$4495-4595

Serenade – Top Deck, Balcony. Price \$5095 (Price listed for Serenade A)

**Please note, balcony space does take away from the square footage of the cabin*

Pre and Post Trips: Bruges Pre Trip: \$895 with a 10/3 departure, Prague Post Trip: \$945 from 10/21 – 10/25, Vienna Post Trip: \$795 from 10/21 – 10/24

How to book – New to the group

- Call the New Reservations department at 800-955-1925
- Mention Group Code GG 33472
- Add travel protection if needed

COST: Based on cabin selection per person, for double or single.

CONTACT PERSON: Sherry Niederkorn at 440-477-1198 or sherry.niederkorn23@gmail.com.

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.