

SCRTA NEWS

Summit County Retired Teachers Association

THE SUMMIT COUNTY AFFILIATE OF Ohio Retired Teachers Association October-November 2018

President's Corner



Greetings!

Our next luncheon meeting will be on Tuesday, November 6th at 11:30 a.m. at Guy's Party Center. We are looking forward to seeing you there!

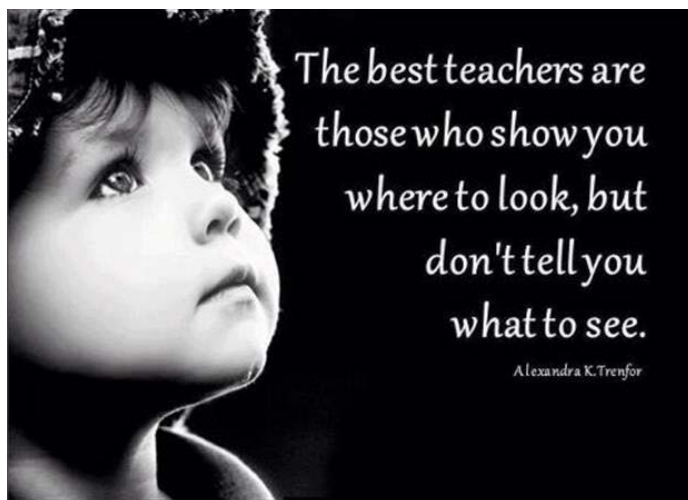
After meeting with the Executive Director of ORTA, Dr. Robin Rayfield, this past July, it is the recommendation of the Management Board that we continue with the joint ORTA/SCRTA annual dues of \$40.00. Dr. Rayfield informed us of ORTA's increased involvement with STRS and other state agencies impacting the Retired Teachers of Ohio. ORTA is the only organization at the State level which advocates for Retired Teachers. If you have questions or concerns, please feel free to contact me. I will happy to answer any questions to the best of my ability.



As you are aware, Bill Siegfert is now our Legislative Chair. He has, elsewhere in this month's newsletter, information regarding proposed legislation that could affect our retirements in the future. Please be sure to read his article on PEPTA ... Public Employee Pension Transparency Act. Please take the time to contact your elected representative regarding these matters as you see fit. Contact information is provided in this newsletter.

We are in the process of arranging to have Dr. Rayfield, ORTA Executive Director, speak at our April 2019 luncheon meeting regarding ORTA's involvement in representing Ohio Retired Teachers. Looking forward to seeing you on November 6th at Guy's Party Center!

Paul DiMascio,
SCRTA President



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A BIG THANK YOU TO OUR LIFE-TIME MEMBERS!

Thank you to the following 33 life-time members who answered our call for a donation to our treasury. We collected a total of \$1,125 as of September 21, 2018. This will help cover the costs of producing a newsletter and the associated postage. It will also help us to recruit new members through mailings.

Karen DePalo	Virginia Crider, PhD
Eleanor McDonnell	Virginia Krantz
Linda Smith	Virginia Dockus
Fred Ziegler	Helga Dengler
Barbara Barden	Sue Hamilton
Peggy Shaffer	Betty Percy
James Hudkins	Janet & Max Willis
Wilma Corbett	Jane Bowser
Cynthia Schrier	Lindsey Hayes
Irene Archuleta	Dale Halliwal
Phyllis Davies (Donald Davies Trustee)	Blin Scatterday
Theresa Thompson	Carmen Oyenque
Judy Mervine	Shirley Werner
Susan Becker	Elaine Jarvis
Fran Donovan	Louis Trenta
John Maples	Mary Joan Trenta
	Mary Ann Kimmel



A Membership Update and a Reminder

We currently have 469 members. Thank you for sending in your dues for 2018. If you are ever not sure if it is time for your renewal, just email or call me. A reminder that dues for 2019 will be collected at the November luncheon or you can send them to me by the end of December. As always, I appreciate your sending in names of potential members for me to contact. That is the best way for our membership to grow!

Gail Danford
Membership Chair/Asst. Treasurer
gdanford@att.net
330-524-8890

SCRTA is the Summit County Chapter of the Ohio Retired Teachers Association.

The Purposes of SCRTA

- 1. To promote the interests and welfare of retired educators.**
- 2. To familiarize retired teachers with the benefits of membership.**
- 3. To encourage retired teachers to participate in local (SCRTA) and state (ORTA) associations.**

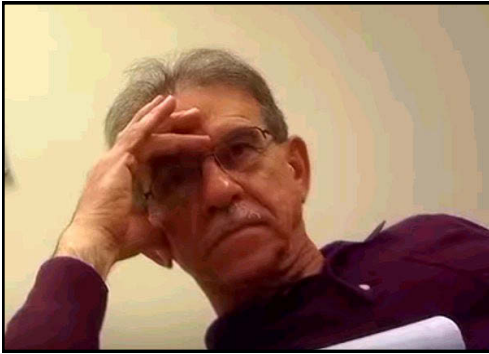
Who Can Join?

We invite anybody who is a retired teacher residing in the greater Summit County area to join our organization.

How Can You Join SCRTA?

To join we need a completed application and membership dues for the first year. Please contact us for more information. Note: Look for the membership form (insert) in this issue of the newsletter, visit the SCRTA website ... summitcountyrta.org or contact Gail Danford, SCRTA membership chair.

Legislative News



By Bill Siegferth

Pension "Reform" That's Bad for Active and Retired Teachers

This past June, U.S. Representative Devin Nunes (R-CA) introduced H.R. 6290, more familiarly known as the "Public Employee Pension Transparency Act," or "PEPTA." At first blush, one might applaud Nunes for his effort. Given the trouble facing several private pension plans in recent years, one could hardly argue against maximum transparency when it comes to public pensions showing how, for example, the plans invest and spend their assets, how solvent they are, etc.

In reality, though, PEPTA could land Nunes an Oscar nomination for his part in acting the role of the biblical wolf in sheep's clothing.

PEPTA is a threat to both active and retired members of STRS for a number of reasons, the two most important of which are investment mandates and federal reporting obligations. PEPTA requires STRS and other public pension plans to report actuarial liabilities based on returns from virtually risk-free investments (U.S. Treasury Notes) instead of investment return assumptions made by extremely competent STRS investment consultants. In 2017, after its most recent review, STRS reduced its investment assumption from a 7.75% return to 7.45%. On the other hand, the current Ten Year Treasury Note yield is hovering around 3%, or less than half the return rate assumed by STRS consultants. Needless to say, any federal mandate requiring the "no-risk" investments would adversely affect the financial

health of STRS and, it follows, the benefits it would be able to offer its members.

The transparency reports required by PEPTA represent nothing short of federal interference in state business (shocking given Nunes' views on big government) and they are duplicative of already in place state reporting requirements. Saddling STRS and other public pension plans with these requirements creates needless additional expenses and a likely further erosion of funds to meet the cost of member benefits and managing the system.

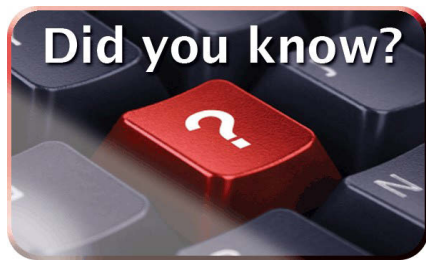
PEPTA is viewed by many as an effort to eliminate defined benefit pension plans, i.e., plans in which member and employer contributions are invested entirely by STRS, in favor of self-directed plans similar to 4.01(k)'s. Recall talk in Washington in recent years of transitioning Social Security to such a plan.

It is a good sign that Nunes could only rally four co-sponsors for PEPTA. Two are from his own state and one is from Michigan, a state whose leadership at this time is known to be hostile toward teacher pension plans. That aside, no one could ever accuse him of not being persistent—beginning with the 111th Congress (2013-2014), this is the fifth consecutive session in which he and/or his colleagues have introduced PEPTA-type resolutions. Previous efforts have failed to generate significant support.

Nonetheless, we cannot afford to be complacent and assume that this year's resolution will meet the same fate. Unlike past years, there is considerable time, energy and attention being given in Washington to addressing problems in the private pension arena (see "Select Committee" inset). This has given Nunes a forum in which to "piggy-back" his PEPTA resolution, a strategy that has already been tried once this summer but thwarted.

At its September 18th Management Board meeting, the Summit County Retired Teachers Association adopted a resolution formally opposing PEPTA, joining several other opponents including STRS, the Ohio Retired Teachers Association, the

See PEPTA, pg. 5



There is a shocking research from Stanford Medicine that says that 4% of physicians describe themselves as “burned out.” Other research finds that half of all physicians have professional burnout. They blame all the record keeping that takes away their time from their patients. They also blame long hours, lack of respect from administrators, colleagues, and patients. Doctors on the forefront of patient care seem to be the most at risk: internists, family doctors, and emergency room doctors. Women doctors are more likely to report burnout; they juggle more responsibilities at home. This all can cause more medical errors! These doctors, also, are more likely to work part-time. This causes lack of continuity in patient care and even doctors’ shortages in some communities. Many of these doctors try to spend more time with their patients, which results in updating charts after hours and on weekends. So, these beloved doctors need a kind word or note of thanks from their long-time patients. Let them know that you appreciate the time that they have given you and you have concern for them, also!

Dr. Andrew Weil notes the following three items of information: “Researchers found that extra-virgin olive oil is the safest and most stable cooking oil, even at the highest temperatures.” “Research demonstrates that there is a clear link between time spent watching TV, playing video games, and using computers and the risk of childhood obesity.” “Another research has found that about 50% of all cases of bladder cancer occur in smokers.”

“Sixty-two percent of American adults say that they experience a sleep problem a few nights a week.” Dr. Andrew Weil’s advice for natural sleep: Sleep aids are not the best way for getting to sleep.

It takes a comprehensive approach to insomnia. First, check your mattress for wear; consider new pillows; eliminate noises; try a white noise machine; decrease your light source an hour before your bedtime; darken your bedroom and wear an eye mask, if necessary; and, go to bed each day at the same time and wake up at the same time each day...even on weekends, holidays, and vacations.

Yogurt, which is a fermented dairy product, reduces arterial stiffness. In a study of 74,000 men and women over a long period of time, those who ate two servings of yogurt a week had a 20% lower risk of a cardiovascular disease (including stroke) than those who ate one serving of yogurt a month. Choose yogurt without sugar and add your own fruit for sweetness.

If you are getting ready to put your house on the market you do the obvious preparations: fresh paint, clean out clutter, let in lots of light, and, perhaps, update bathrooms and kitchens. But, there are other strategies for getting a house ready for sale. New value-added strategies have been brought about by buyer’s preferences. This could add three to seven percent or more value to you home. (1) Install some basic home automation technology that lets you control the home by remote control or smartphone. (2) Paint every interior wall that one sees from your entrance the same color. This creates a “visual flow” and a welcoming feeling to the buyer. (3) Use off white or beige for these entryways. Then create a colorful interior with rugs, pillows, lamp shades, etc. (4) Display wall art of positive words. Do not use family pictures ... this makes it difficult for the buyer to picture his family there. (5) Remove window screens. Let as much light in as possible. Mesh screens block one-third of the sunlight. (6) Provide a virtual reality tour on-line. These “3-D” tours have been appealing, lately, to buyers. (7) Add extra showerheads in the master bathroom. This is a pricier upgrade. The extra showerheads are supposed to convey a sense of peace and relaxation. Choose a

See Did You Know?, page 7

PEPTA from page 3

National Council on Teacher Retirement and the National Association of State Retirement Administrators.

United States Congress Joint Select Committee on Solvency of Multiemployer Pension Plans

The Joint Select Committee was established on February 9, 2018. The Committee's goal is to improve the solvency of multiemployer pension plans (not public plans) and the Pension Benefit Guaranty Corporation. Not later than November 30, 2018, the Committee must report its recommendations and propose legislative language to carry out its recommendations. The Act requires the Senate to vote on a motion to consider proposed language.

Both Ohio Senators—Rob Portman (R) and Sherrod Brown (D)—are members of the Select Committee. Brown co-chairs the Committee with Sen. Orrin Hatch (R, Utah).

The SCRTA Management Board urges members to write their representative to express opposition to PEPTA and to write Senators Portman and Brown to urge each not to incorporate any provision of PEPTA in the Select Committee's report. Contact information for both Senator Brown and Senator Portman is listed below, as is the same for Ohio representatives covering the Summit, Stark, Portage and Cuyahoga county areas. Talking points include:

- **Ohio's public retirement systems are well-run and are accountable to a board of trustees, the Ohio Retirement Study Council and the Ohio General Assembly.**
- **PEPTA is a burdensome proposal not needed by Ohio's well-funded retirement systems.**
- **If financially evaluated using low-risk investment returns, STRS retirees would face certain financial hardships.**
- **The Select Committee is not charged with making recommendations and drafting proposed legislation regarding public**

pension plans. No portion of PEPTA should be included in the Select Committee's recommendations.

NOTE

Email addresses are not given on websites. However, a contact box in which you may write your thoughts then submit them is. Members who wish to email as opposed to sending comments through the U.S. Mail should visit the websites of those to whom they wish to write.

U.S. Representatives

7th District

Rep. Bob Gibbs (R)

2446 Rayburn House Office Building
Washington, DC 20515

11th District

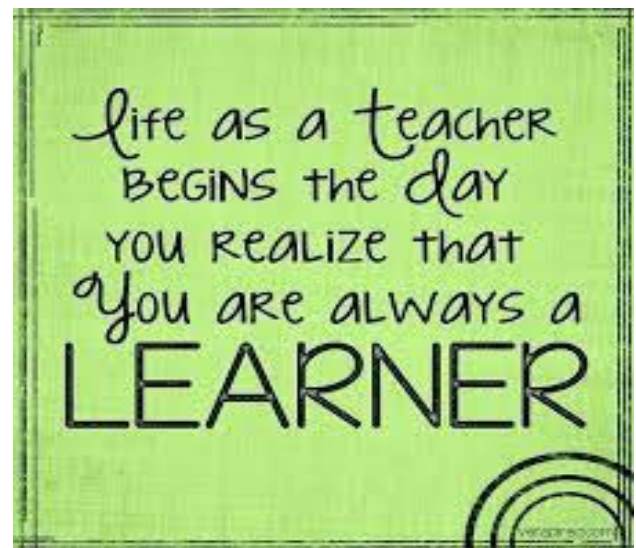
Rep. Marcia Fudge (D)

2344 Rayburn House Office Building
Washington, DC 20515

13th District

Rep. Tim Ryan (D)

1126 Longworth House Office Building
Washington, DC 20515



**2016 - 2018
SCRTA MANAGEMENT BOARD**



**Special Memorial Service
November 6, 2018**



President - Paul DiMascio (330-882-4738)
1st VP/ Prog. - Johnnette Curry (330-699-4123)
2nd VP/Legislative Chair - Bill Sieferth (330-819-4123)
Past President - Mary Lou Swartz (234-678-0747)
Administrative Assistant - Judy Mervine (330-745-7587)
Treasurer - Paul Green (330-733-7311)
Asst. Treasurer/Membership - Gail Danford (330-524-8890)
Public Relations - Ruby Winter (330-644-6886)
Newsletter Editor - Elaine Jarvis (330-607-0226)
Travel - Carolyn Vogenitz (330-645-9928)
Web Master - Leroy Martin (330-666-3984)
Nominating Committee: 3 elected members - Carol Caughron (330-745-1776); Lennie Green (330-630-2440); open; and **2 Members at Large** - Mary Anasson (330-836-4272) - Informative and Protective Services; Christine Bean (330-784-4575) - Community Service
Scholarship Committee - Vicky Shaw (330-773-5862) and Judi Hill (330-688-2512) - Co-Chair
Members At Large - Micki Lavis (330-854-3054) and Phyllis Lewis (330-342-3550)
Chaplain - Rebecca Moore (330-497-9326)

Volunteering is at the very core of being human. No one has made it through life without someone else's help.

Heather French Henry

Memories Build a Special Bridge

Our memories build a special bridge when loved ones have to part, to help us feel we're with them still and sooth a grieving heart. Our memories span the years we shared, preserving ties that bind, they build a special bridge of love and bring us peace of mind.

Mary Pittman	Kay Fluke
Eloise Krause	Nellie Gordon
Frances Lewis	Janice Thomas
Billie Tibbals	Gust Kalapodis
Glenn Snyder	Phyllis Davies
Carolyn Schneider	Betty Potter
James Pearson	Judy Newhall
Charles Hanak	Norma Zimmerman
Betty Wetterau	Josephine Stanley

November 2017 - September 30, 2018

(If you know of any deceased SCRTA members not on the above list, please call Christine Bean at 330-784-4575, or e-mail her at clbean@neo.rr.com)

Did You Know Cont.

shower instead of a tub to upgrade. (8) Another more expensive upgrade is to install a large rectangular sink in either a master bathroom or kitchen. These sinks catch the attention of buyers, especially if the sinks are made of concrete or stone.

The TIME you get your seven or eight hours of sleep does seem to matter. Studies of people who work overnight shifts have found that going to bed at five or six am and sleeping until noon or later can have some unhealthy consequences such as obesity, cognition and memory problems and a shorter life span. In the hours before and after midnight, you spend more time in deeper sleep which benefits your brain and health. As you get closer to daybreak, you spend more time in rapid-eye movement (REM) sleep which is lighter and less restorative (Dr. Maurizio Fava, Mass. General Hospital).

Grilling vegetables and fruit does NOT raise the cancer risk; vegetables and fruit contain antioxidants that help counteract the cancer-causing chemicals. However, some think that grilling meat a high temperatures creates cancer-causing chemicals.

Patients between 62 and 82 years of age with the highest amount of continuous care with the same

doctor had 12% fewer hospitalizations for preventable conditions (i.e., asthma and pneumonia) than those who had the least continuity of care.

Most break-ins happen through ground-level windows and doors. Most burglaries happen between 10 am and 3 pm. Many thieves enter through unlocked doors or windows. Stay alert if you are home during the day and LOCK EVERYTHING WHEN GOING OUT.

Relieve pain without drugs by holding a loved-ones hand. Your brain waves will sync up and pain will go down!!! (Study by the University of Colorado, Boulder).

Mary Kostas Anasson

Informative and Protective Services



Volunteer Hours for Summit County Retired Teachers Association

Month/Year

No. of Hours

Activity or Organization

Month/Year	No. of Hours	Activity or Organization

Signed _____

Return to Mary Lou Swartz at a Meeting or mail to:
Mary Lou Swartz
1072 Eagle Drive Apt. 1307
Akron, OH 44312

Summit County Retired Teachers Association
452 Herbert Rd.
Akron, Ohio 44312

NON-PROFIT ORGANIZATION
U, S, POSTAGE PAID
AKRON, OHIO 44309
Permit No. 418

ELECTRONIC SERVICE REQUESTED

October—November



2018

SCRTA Website
www.summitcountyrta.org

Leroy Martin - Webmaster
lmartin561@gmail.com

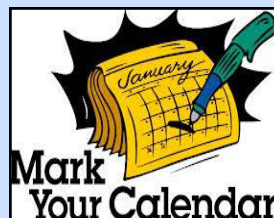
COMMUNITY SERVICE

Thank you SCRTA membership for the school supplies and other donations. Please continue to bring in school supplies, health and beauty products and cleaning items. They are needed all the time and very much appreciated.

Don't forget, with five or more items you will receive an extra door prize ticket.

Thank you,

Christine Bear, Community Service Chairman



November 6, 2018 ... SCRTA / ORTA General Luncheon Meeting ... 12 Noon at Guy's Party Center.

February 12, 2019... SCRTA / ORTA Management Board Meeting ... **9:30 am** at the AEA Building in Akron.

February 19, 2019 SCRTA / ORTA Management Board Meeting / Snowdate ... **9:30 am** at the AEA Building in Akron.

SCRTA / ORTA GENERAL LUNCHEON MEETING

Tuesday, November 6, 2018

Guy's Party Center

500 East Waterloo Road, Akron, OH 44319

12 Noon

Price: \$17.00

DOOR PRIZES

Bring 5 or more items for the Community Service Project and receive an extra door prize ticket.

When you make your reservation, you will need to indicate your entrée: Swiss Steak, Broiled Scrod, *Chicken Paradise, or Vegetarian Stir Fry. Mashed potatoes, green beans, salad, garlic bread, sherbet, coffee, tea or lemonade are included with your entrée (Tax & tip are included).

Clip this reservation form and send to: Ruby Winter 3873 Roller Ave., Akron, OH 44319 (330-644-6886)



NAME _____ ENTRÉE SELECTION: ____SWISS STEAK ____ *CHICKEN PARADISE
____BROILED SCROD ____VEGETARIAN STIR FRY

Check your choice of entrée, make checks payable to SCRTA and send to Ruby Winter. She must receive this completed reservation form and your check by **October 31, 2018.**

Note: Chicken Paradise is charbroiled chicken breast in an Italian dressing based marinade.

 **Our luncheon meetings are now always on Tuesdays!!** 

DUAL-MEMBERSHIP FORM FOR SCRTA & ORTA DUES

NAME _____ PHONE _____

ADDRESS _____ / _____ / _____
Street City Zip

SCRTA / ORTA DUAL-MEMBERSHIP DUES \$40____ (SCRTA \$10 / ORTA \$30)
(Dual-membership required) YEAR YOU RETIRED _____

I am a SCRTA LIFE member _____
I pay ORTA directly _____

I am an ORTA LIFE member _____

BRING THIS FORM WHEN PAYING DUES. MAKE ALL CHECKS PAYABLE TO SCRTA.
Check # _____ Email: _____

BY MAIL SEND TO: **GAIL DANFORD – 381 LAKE OF THE WOODS BLVD., AKRON, OH 44333**