



"Fall has always been my favorite season. The time when everything bursts with its last beauty, as if nature had been saving up all year for the grand finale." - *Lauren Destefano*

"Autumn is a second spring when every leaf is a flower." - Albert Camus

"I hope I can be the autumn leaf, who looked at the sky and lived. And when it was time to leave, gracefully it knew life was a gift." – *Dodinsky*

"How beautifully leaves grow old. How full of light and color are their last days." – George Burns

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I always hate to see summer slipping away, but at the same time, it is hard to beat autumn for splendor and awe! The colors, the comfortable days, the cool nights, and the crisp mornings combine to make a perfect ending to the season of warm months. Top it off with donuts, apple cider, and a slice of warm pumpkin pie and autumn becomes the beautiful paper and colorful bow to wrap up another glorious season.

I hope you have the opportunity over the next few weeks to taste the pie, sip the cider, and bask in nature's display of opulence!

It seems ironic to start this newsletter each month with talk of the wonders of time and the seasonal progressions, yet at once follow-up with a discussion about the lack-of-progress regarding our retirement benefits. It seems like we continue the same cycle of STRS touting their high ratings and exemplary performance, awarding bonuses to investment staff, yet all the while reporting investment returns below the "assumed rate of return" and funding-to-liability ratios well below the threshold for full COLA restoration, not to mention the ongoing saga of who is and is not on the STRS board. Our upcoming meeting will focus on information from STRS.

### **November Meeting Plans:**

The next HCRTA General Meeting is slated for Monday, November 13, 2023, at the Hillsboro Church of Christ, 155 W. Walnut St., Hillsboro, OH. (Again, remember this is the second Monday of November, not the typical first Monday.) Social time will begin at 11:00 A.M. Lunch is at noon with the program to follow. The meal will include roast beef, homemade noodles, mashed potatoes, salad, beverages, and dessert. Your cost is \$14.00 which will cover the cost of the meal plus a donation to the church.

The program for November includes Tamla Cole's annual STRS "member healthcare benefits up-date" followed by a "pension benefits update," presented by Christina Elliott, STRS Chief Benefits Officer and Deputy Director. Christina is coming back by request to address questions from the membership regarding STRS operations, member benefits, finances, investment performance, COLA restoration planning, and other pension related concerns. While impromptu questions from the floor will be permitted, it is suggested that you send your most pressing questions with your registration form so that Deputy Director Elliott can bring more detailed information to go with her responses. Alternatively, individuals may submit questions by clicking the link on the homepage of our HCRTA web site ([hcrtawebly.com](http://hcrtawebly.com)). Typing the following address into a browser address bar will also take you directly to the form for gathering questions. <https://forms.gle/8UkjFQ68irRs8QPk6>.

Because of the widespread impact and interest in our meeting topic we encourage you to invite friends, former colleagues, and other interested individuals. The meeting is open to members as well as non-members, and **not** limited to Highland County residents!

Our November community service project is the collection of donations to support Kamp Dovetail, a volunteer run summer camp held at Rocky Fork Lake for children with disabilities living in Highland and the surrounding counties of Ohio. Each child who visits camp is teamed with their own camp volunteer.

As usual, our November agenda will include election of officers for the coming year. All current officers have indicated a willingness to continue in their present roles but would love to see others be a part of the HCRTA leadership. Other nominations for officers or committee chairs can be put forward with your reservation response form or at the meeting.

Also, November is traditionally the month that HCRTA and ORTA annual dues are paid for the upcoming year. HCRTA dues are \$10 and ORTA dues are \$30. They can be remitted with your registration form.

Reservations for the meeting should be mailed to Treasurer Leone Bihl at P.O. Box 875, Hillsboro, OH 45133. You can also reply to Mrs. Bihl at 937-393-3913. Be sure to convey your intentions no later than Friday, November 3, 2023.

#### **Other News:**

Please remember that the Highland County Historical Society Christmas Trees will be decorated in October. This year's theme will be "Stars." If you have "Stars" related decorations that you would like to contribute to the cause or are interested in helping with this fun project, please contact Joyce Baker at 937-509-8569.

Secondly, did you notice that the "UNESCO World Heritage Designation" for central Ohio ancient earthworks discussed by Tim Koehl at the August meeting has in-fact come to pass. You can find links to online articles about this at our HCRTA web site.

A final reminder is about the upcoming HCRTA sponsored pre-retirement meeting. Member Pat Gall has done a wonderful job of planning the meeting and is distributing information to the teachers and administrators of the schools in Highland County. The meeting will be October 24<sup>th</sup> at 4:00 PM in the library of Hillsboro Elementary. Tamla Cole, of STRS, will advise attendees about the retirement process and important timelines, talk through the key elements of the Service Retirement Application, review payment option plans, and discuss STRS Ohio Health Care Program options. Please share the details of this meeting with any of your friends, family, and acquaintances that may have an interest. Also, consider attending the meeting to lend a helping hand to Pat.

Hope to see you and your invited guests at the November 13<sup>th</sup> meeting! Until then, be well, be joyful, and be filled with light, color, and autumn adventures!

# Highland County Retired Teachers Association Financial Report

## October 2023

Balance June 2023

\$4830.41

### Receipts

Deposit August 7 (Diana Coffey-Victim Witness Program-\$10)	\$35.00
Deposit August	\$1124.00
Cash \$76, Checks \$1048, Meals \$406, Service Project \$214	
Scholarship \$278 Dues \$150	
<b>Sub Total:</b>	<b>\$1159.00</b>
<b>Balance Plus Reciepts</b>	<b>\$5989.41</b>

### Expenses

August 7 – Kevin Black - stamps	\$252
August 7 – Hillsboro Church of Christ (30 meals x \$12)	\$360
August 7 – Hillsboro Church of Christ (room donation)	\$50
August 8 - Ohio State University (scholarship – Christopher Ford)	\$500
August 8 – Shawnee State University ( scholarship - Kaylei Sanderson)	\$500
Sept. 1 - ORTA dues (JC Bihl, Leone Bihl, Larry Dukes)	\$90
<b>Sub Total:</b>	<b>\$1752.00</b>
<b>Balance Minus Expenses</b>	<b>\$ 4237.41</b>

### CD's

NCB	(matures 1/14/24)	\$ 1189.48	(August 7, 2023)		
USB	(matures 4/24)	\$ 689.83	(May 1, 2023)		
<b>CD Totals:</b>					<b>\$ 1879.31</b>
<b>HCRTA Checking Account Balance: (10/2/23)</b>					<b>\$ 4237.41</b>
	Includes:	Scholarship funds		\$1103.59	
		Operating funds		\$3133.82	
<b>Total Assets:</b>					<b>\$6116.72</b>

Respectfully Submitted, Leone Bihl,  
Treasurer



**Meeting Minutes:**  
 Highland County Retired Teachers Association  
 08-07-23

**Opening:**

On August 7, 2023, at 12:05 PM in the Hillsboro Church of Christ, President Faust called the HCRTA General Meeting to order. In attendance were 23 members and 7 guests.

In his opening remarks, President Faust introduced featured speaker Tim Koehl and explained Mr. Koehl would be speaking during the meal. Mr. Faust then opened the meeting with recitation of the “Pledge of Allegiance,” the singing of “God Bless America,” an invocation and a moment of silence in remembrance of members and friends who have passed. After welcoming guests, President Faust directed members to the buffet line with a meal provided by Donita Everetts and Darlene Mihalik of the Hillsboro Church of Christ. The meal included Parmesan Crusted Chicken, Irish Mashed Potatoes, green beans, beverages, and delicious desserts.

**Program:**

During the meal, local historian Tim Koehl talked about the recent increased interest in the southern Ohio area by the UNESCO World Heritage Foundation. UNESCO (United Nations Educational, Scientific and Cultural Organization) is a group that encourages the identification, protection, and preservation of cultural and natural heritage sites around the world. Mr. Koehl stated that several southern Ohio Native American sites including Fort Ancient, Great Circle Earthworks, Mound City Group, Hopewell Ceremonial Earthworks, Highbanks, and Seip Mound are now under consideration for World Heritage Designation.

Mr. Koehl stated that recent scientific discoveries (including excavation, DNA testing, and LADAR scanning of ancient civilization sites) combined with studies and artifacts including those gathered by Hillsboro native Edwin Davis as far back as the 1800’s, have led to the conclusion that from about 4,000 – 2,000 BC the Scioto and Miami watershed areas were likely the center of ancient American culture and trade. Artifacts linked to this area have been discovered as far away as Yellowstone National Park.

The evidence that points to the importance of the Scioto and Miami Valley Watersheds to ancient American life has led to interest in a UNESCO World Heritage Designation, which Mr. Koehl believes is immanent. Such a designation, stated Koehl, will bring about an increase of tourism in the area and will be an economic boon for southern Ohio.

Following the program President Faust acknowledged Loretta Dean’s upcoming 92 Birthday on August 8<sup>th</sup> and Susan Parker’s upcoming 91<sup>st</sup> birthday on August 10<sup>th</sup>.

Before introducing STRS Deputy Executive Director Christina Elliott, President Faust commented to the membership about the election of Pat Davidson to the STRS Board and the subsequent removal of Wade Steen by Governor DeWine. He mentioned the potential lawsuit over the removal and commented that this is a situation we should continue to watch with diligence.

When called to the podium, Deputy Director Elliott introduced herself, explaining that she joined STRS last December, replacing Gary Russell as Deputy Executive Director of Member Services. She has extensive experience in public pension systems including work at CAL STRS, CAL PERS, and as CEO of Ohio Deferred Compensation Plan. Christina oversees three departments at STRS one of which is Member Services. Initial questions raised from our group included COLA and Performance Based Incentives for STRS Investment staff. Ms. Elliott empathized with the fiscal impact that lack of COLA has presented to retirees, and that by-in-large the individuals at STRS are in favor of COLAs. However, there is still debate over how to get there. She says that STRS is hiring a “Governance Consultant” to advise the board on strategic planning and unifying the board. Ms. Elliott stated that it is common for boards to hire these types of consultants and that cost for such consultants have not yet been set. There was lively discussion about the need for yet another consultant, as well as questions about STRS investment performance and STRS financial transparency. Elliott suggested that members can search for detailed fiscal accounting of STRS spending at <http://ohiocheckbook.gov>. The final areas of discussion were the recent investment losses at the STRS and what can be done to bolster STRS solvency and COLA reinstatement. It was suggested that Ms. Elliott return at a later date to field specific questions. (SIDE NOTE: The executive committee later identified potential dates for Christina Elliott to return. None of the September dates worked, so we agreed to have her return in November in conjunction with Tamla Cole.)

**Old Business:****Committee Reports:**

Secretary Kevin Black cited the meeting minutes published in the July newsletter and solicited any amendments or corrections. No corrections were suggested. Lawrence Dukes proposed a motion to approve the May meeting minutes as distributed. Doris Pulse seconded the motion. Motion carried.

Treasurer Leone Bihl reported the following additions to the previously distributed report: receipts of \$35 in donations and expenses of \$252.00 for stamps. Joyce Baker moved to approve the Treasurer's Report. Susan Parker seconded. Motion passed unanimously.

Marinona Peters read the Necrology Report on behalf of Joan Winner. The passing of the following individuals was reported:

Myra Pendleton – Blanchester Local Schools

Terry Martin – Princeton City Schools

Charlotte Campbell – Washington Court House Schools, Leesburg Schools, and Okeechobe School System

George Beatty – bus driver at Greenfield Exempted Village Schools

Helen Ford - Hillsboro City Schools and Corinth Middle School

Robert Hodson – Fairfield Local Schools, Clinton County Extension Service, SSCC board member, as well as banker and Highland County Historical Society member.

Mary Jo (May) Stacy – educator and nurse

Loren Elwood Karnes - bus driver at Greenfield Exempted Village Schools

Ann Turner – cook at Butler Springs Christian Camp and Retreat Center and Ohio Valley Schools retiree

Paul Turner – bus driver at Ohio Valley Schools System.

Dr. Lawrence Dukes in his Legislative Report mentioned that the legislature is currently out of session so there was little news Ohio legislative front. As an aside he mentioned that an out of state friend had sent him an article regarding how the state of Minnesota was awarding \$250,000,000 to shore up the actuarial process of the Minnesota retired teachers' system.

Mary Black reported awards of the 2023-24 HCTRA scholarships to Christopher Ford, grandson of Helen Ford, pursuing a degree in music education and Kalei Sanderson, of Lynchburg who will be attending Shawnee State University studying middle school education.

**New Business:**

Suggestions for future service projects included donations for Kamp Dovetail.

The next executive meeting will be at 9:30 AM on October 2, 2023, at the Hillsboro Frisch's.

The next HCRTA General Meeting will be Monday, November 13, 2023 at the Hillsboro Church of Christ. (We are moving the meeting date from the regular November 6<sup>th</sup> to November 13<sup>th</sup>.)

Kathy Levo reminded everyone to vote tomorrow.

Meeting adjourned, 2:10 P.M.

Respectfully submitted,  
Kevin E. Black



