

**Summer Days**

Summer days, nice and long
make me want to sing a song.
It is hot and dry, but I still sing,
when I hear the ice cream man's bell ring.
Sno-cones and ice pops keep me cool,
even though I love the pool!
Summer's speeding by so fast,
oh how I wish these days would last.
For when it ends, I must abandon my pool.
I really dread going back to school,
but in the end, it will suffice,
because I had the best summer of my life.

(Poem found at <https://drewmcnamara.weebly.com/poetry/poem-about-summer#comments> . No author cited.)

Every year when the calendar turns to July and I talk to any teacher, the conversation usually goes something like, "...as soon as July 4th hits, summer is over." I remember the feeling well. The truth is summer is not over yet, especially for those of us blessed enough to be enjoying retirement.

There is still plenty of time to gather material for our favorite back-to-school essay, "How I Spent My Summer Vacation." Mary and I had some fun today looking up interesting things to do this summer in southern Ohio. Here are a few of the more intriguing ones: the Great Serpent Mound, the caves at Hocking Hills State Park, the castle Chateau LaRoche in Loveland, the American Sign Museum in Cincinnati, the Topiary Park in Columbus, the Cincinnati Mushroom House, the Cincinnati Observatory, Historic Zoar Village, the Cincinnati Mercantile Library, or the Dayton Air Force Museum. Looking for something a little more adventuresome and out-of-the-ordinary? Why not try The Wilds in Cambridge, the Dickens Victorian Village in Cambridge, the Marietta Ohio River Museum, Lock # 10 in Zanesville, or even the World's Largest Horseshoe Crab right here in Hillsboro! My personal favorite: the Ohio Ice Cream Trail! (<https://ohio.org/travel-inspiration/articles/ohio-ice-cream-trail-15-ways-to-beat-the-heat-this-summer>)

Anyone else have a favorite adventure to report?

August Meeting Plans:

The upcoming HCRTA General Meeting is slated for Monday, August 7, 2023. We will gather at the Hillsboro Church of Christ (155 W. Walnut St., Hillsboro, OH.) Social time will begin at 11:00 A.M. Lunch will be served at noon and the program will follow. The meal will include Fiesta Chicken, Irish Mashed Potatoes, salad and/or fresh vegetables, 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 August will be a return of local historian Tim Koehl with the topic "The World Heritage Designation is Coming to Our Area." Also in attendance, but not part of the program, will be Christina Elliott, STRS Chief Benefits Officer and Deputy Director, as well as Tamla Cole. They will not be presenting but will be available for casual conversation and individual questions.

As suggested at the May HCRTA General Meeting, our August community service project is the collection of donations to support The Ohio Mission Bible Training Center at Rocky Fork Lake. According to a May 14, 2018 Time Gazette article, the training center, located on McCoppin Mill Road, is "...one of 19 mission centers operated by Mission Teens all across the nation. Residents spend about five and a half hours a day in Bible study while dealing with various types of addiction to drugs and alcohol, emotional issues and 'anything else that we seek Jesus for the answer....'" The article quotes Jeff Liscik, Ohio MBTC Public Relations Coordinator, saying "Let's not confuse ...[us]... with a rehabilitation program, because that's not what we are. What we are is a house full of people seeking God for answers to their problems. And we use the Bible as our basis." The article states, "The program receives no government funding and is free to its residents. The only thing they are required to provide financially is a bus ticket back to where they came from for when they graduate or decide to leave the program and the gas money to transport them to a bus station."

Reservations for the meeting should be sent to Treasurer Leone Bihl at P.O. Box 875, Hillsboro, OH 45133. She can also be reached at 937-393-3913. Be sure to convey your intentions no later than Monday, July 31, 2023.

Other News:

Scholarship Chairperson Mary Black is pleased to announce the recipients of our three \$500 scholarships. Christopher Ford, the son of Mark and Joyce Ford, is a Hillsboro High School graduate. He is attending The Ohio State University in the fall, majoring in music education. Kalei Sanderson, daughter of Darren and Becky Sanderson, is a graduate of Whiteoak High School. Kalei is attending Shawnee State University majoring in Middle Childhood Education with a math, science, and business emphasis. Sydney Hamilton is a graduate of Lynchburg-Clay High School. She is attending The Ohio State University studying Agricultural Education and Leadership. Congratulations to the excellent young students!

Please remember to make note on your November calendars that the HCRTA General Meeting will be held on November 13th, rather than the normal first Monday. This change is necessary as the Church of Christ is a voting location for the November 7th election.

The situation at STRS continues to be an interesting one with Governor DeWine removing pro-reform board member Wade Steen from the board immediately following the election of Pat Davidson, which would have tipped the balance of the board to a pro-reform majority. Mr. Steen has now sued for reinstatement. The drama continues!

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, please bring them to Joyce Baker at the August meeting. If anyone is interested in assisting Joyce with this fun project, you may call her at 937-509-8569.

I am looking forward to seeing you at the August 7th meeting! Until then, be well, be joyful, and be filled with adventure!

Highland County Retired Teachers Association Financial Report

p. 3
June 2023

Balance April 30, 2023

\$4679.41

Receipts

Deposit – June 30 (Gloria Chestnut, 10 Dues, 25 Project, 20 Scholarship)	\$55.00
31 meals @\$12 each	\$372.00
4 local dues @ \$10 each	\$40.00
2 ORTA @ \$30 each	\$60.00
Scholarship donations	\$158.00
Service Project – Shop with a Cop	\$204.00
Return of Cash Box Money	\$100.00
Sub Total:	\$989.00
Checkbook Balance as of May 3	\$5668.41

Expenses

Cash Out for Change	\$100.00
32 meals – Hillsboro Church of Christ	\$320.00
Hillsboro Church of Christ donation	\$50.00
Shop with a Cop	\$179.00
Kevin Black, secretary – stamps	\$189.00
Sub Total:	\$838.00
Balance Minus Expenses	\$ 4830.41

CD's

NCB	(matures 1/14/24)	\$ 1189.98	(July 10, 2023)		
USB	(matures 4/24)	\$ 689.83	(May 1, 2023)		
CD Totals:					\$ 1879.81
HCRTA Checking Account Balance:					
	Includes:	Scholarship funds		\$1795.59	
		Operating funds		\$3034.82	
Total Assets:					
					\$6710.22

Respectfully Submitted, Leone Bihl,
Treasurer

Meeting Minutes:
 Highland County Retired Teachers Association
 05-01-2023

Opening:

The May 1, 2023, General Meeting of the HCRTA was held at the Hillsboro Church of Christ. The meeting was attended by 29 members and 3 guests.

President Faust called the meeting to order at 12:00 P.M. and opened 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 lasagna, salad, garlic bread, beverages, and desserts.

Program:

Following the meal, President Faust introduced guest speaker Rudy Fichtenbaum. Dr. Fichtenbaum was a Professor of Economics at Wright State University for 35 years and currently serves as a retiree elected board member of the Ohio State Teachers Retirement System.

Dr. Fichtenbaum explained that the STRS Board consist of 11 people, 4 of which are appointed “investment experts,” and 7 that are elected by members (5 by active members and 2 by retirees.) There are approximately 160,000 active members and 150,000 retirees. The board is responsible for looking after all members’ interests. Among the boards tasks are the approval of the investment asset mix (i.e., the percent of investments that are in stocks, bonds, alternative investments, and liquid cash assets.) Likewise, the board is to set the level of risk that STRS investors should take with their investments. (As a side note, Dr. Fichtenbaum mentioned that in general we have a good idea of the value and risk of publicly traded stocks, however, for alternative investments such as private stocks, real-estate and the like, the value is much less clear and inherently riskier.) Dr. Fichtenbaum explained that most likely at its inception STRS mainly invested in publicly traded bonds, but over time as interest rates declined, bonds became a much smaller portion of the investment portfolio, and stocks and riskier alternative investments have become a larger portion of the portfolio. Among other responsibilities of the STRS board are investment performance monitoring, determining Performance Based Incentives (PBI or “bonuses”), voting on investment benchmarks, organizing board committees (some of which NEVER meet,) setting rules regarding participation at meetings, decisions regarding COLAs, and hiring the Executive Director.

Noting the importance of the ongoing active member election, scheduled to end today (May 1st.) Dr. Fichtenbaum stated that the current STRS board is a mix of 6 members who are pro “status quo” and 5 who are in favor of system reform. The way meetings are currently run, the majority members can basically dominate meetings and never acknowledge the opinions of the minority. If a pro-reform candidate were to be elected, the balance would shift to a pro-reform majority board.

Regarding the hot topic of COLA restoration, Dr. Fichtenbaum stated that there are significant barriers to COLA restoration. It is estimated that it would cost nearly \$13.96 billion to restore a permanent 2% COLA (the cost of current retiree COLAs plus the future cost of active teachers). Cash flow is a major problem. With employee contribution being one of the highest in the country, but employer contributions being fixed by the legislature at one of the lowest rates in the country (employer contribution percentages have not raised in over 30 years,) cash outflows and inflows are not close to one another, which makes it increasingly difficult to recover from losses (an approximately \$10.6 million deficit per day which must be made up with investments.) It would take an increase in employer contribution to nearly 28% to make up the cost of a permanent COLA. It was noted that the one-time COLA would only benefit people who are currently retired, but not future retirees.

Business Meeting:

Reports:

Following the presentation, Mr. Faust opened the business meeting with the approval of the February Meeting Minutes and the April Treasurer’s Report. Both were unanimously approved.

Other reports were as follows:

- Scholarship: Mary Black reported that school counselors have been contacted regarding scholarship applications and are distributing forms to potential recipients.
- Legislative: Dr. Lawrence Dukes reported that he has been in contact with local offices and will have a report at the next meeting.

- Calling Tree: Donna Armstrong and Doris Pulse reported that the phone tree worked well and that most members received a call. Feedback was positive.
- Necrology: Leone Bihl, standing-in for Joan Winner, reported on the passing of the following individuals:
 - Lt. Col. James C. Patrick, professor of economics, U.K.,
 - Shirley Main, Cook, Marshall School, Hillsboro,
 - Edward “Gip” Fehring, III, coach @ Catholic Schools in KY,
 - Lonette P. Hamilton, Business Teacher, HHS, Hillsboro,
 - George “Bud” Phillips, Ohio Dept. of Education, and Commissioner of Southern Buckeye Athletic Academic Conference, Hillsboro resident and father of Cathy Savage (HCS)
 - Phyllis G. Huff, food service, Fairborn City Schools,
 - Roberta Jo “Bertie” Riley, Educator, GEVS, mother of Lori Riley (HCS)
 - Betty Lou Williams, Secretary, HHS, HCS
 - Kay C. Kenily McMullen, Ohio Dept. of Treasury, Highland County Library Board member, wife of late Judge Robert McMullen
- Historical Society: Joyce Baker reminded members that the Highland County Historical Society Christmas Trees will be decorated in October. The theme will be “Stars.” If you have “Stars” related decorations that you would like to contribute to the cause, please bring them to Joyce at the August meeting. If anyone is interested in assisting Joyce with this fun project, you may call her at 937-509-8569.

New Business:

The next executive meeting will be held at 9:30 AM on July 3, 2023, at the Hillsboro Frisch’s.

Suggestions for future service projects included donations for foster children and donations for the Ohio Mission Bible Training Center at Rocky Fork Lake.

The next HCRTA General Meeting will be August 7, 2023, at 11:00 A.M., Hillsboro Church of Christ. Tim Koehl will speak on the ancient native American history of southern Ohio.

Reminder, we will move the November General Meeting from November 6th to November 13th at the Hillsboro Church of Christ.

Kathy Levo informed the group that she is researching information about one room schoolhouses in Highland County. She encouraged individuals to contact her to offer information or to find out more.

President Faust moved that we authorize the destruction of financial records older than 7 years. The matter was discussed and approved unanimously.

Meeting adjourned, 2:10 P.M.

Respectfully submitted,
Kevin E. Black

(Please return this portion no later than Monday, July31, 2023)

to

Leone Bihl, HCRTA Treasurer, P.O. Box 875, Hillsboro, OH 45133

Name:

_____ I plan to attend the August 7, 2023 meeting.

• Number attending _____ X \$14.00 = \$ _____

_____ I do not plan to attend the August 7, 2023 meeting.

_____ HCRTA 2023 Dues (\$10.00) \$ _____

- , please note your 2023 HCTRA dues are PAST DUE!.

_____ ORTA 2023 Dues (\$30.00) \$ _____

_____ Service Project (Ohio Mission Bible Training Center) \$ _____

_____ HCRTA Scholarship Fund \$ _____

- In memory of _____
- In honor of _____

Name & Address of family to be notified:

Total Enclosed: \$ _____

Additional comments:

*Place this portion and your check in an envelope & return to Leone Bihl, HCRTA Treasurer, P.O. Box 875, Hillsboro, OH 45133.

