



I wonder if the snow loves the trees and fields, that it kisses them so gently? And then it covers them up snug, you know, with a white quilt; and perhaps it says, "Go to sleep, darlings, till the summer comes again. ~ Lewis Carroll, [Alice's Adventures in Wonderland](#)

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home." ~ Edith Sitwell

"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome." ~Anne Bradstreet, [The Works of Anne Bradstreet](#)

---

It seems as if the time since our November meeting has flown. Here we are again in a new year with new hopes, new dreams, and new HCRTA meetings being planned.

After years as a bit of a humbug, I have finally come to embrace the holiday season. The decorations, the lights, the meals, the games, the time spent with family and friends, weekends with grandchildren. At this stage of life, it just seems less hectic and harried than when we were younger. It all adds up to a perfect recipe for making memories.

However, now with the glamor of the season faded and the decorations down, the house seems a bit barren. Nevertheless, there is something to be said for quiet January days, sitting in front of the fire, enjoying a hot chocolate and an enjoyable book. A season for rest and restoration. "For everything there is a time and a season...."

What season are you in? How is this new season finding you? What new plans do you have for 2024?

### **February Meeting Plans:**

The next HCRTA General Meeting is slated for Monday, February 5, 2024, at the Hillsboro Church of Christ, 155 W. Walnut St., Hillsboro, OH. Social time will begin at 11:00 A.M. Lunch is at noon with the program to follow. The meal will include potato soup, cabbage soup, ham sliders, and homemade desserts. Your cost is \$14.00 which will cover the cost of the meal plus a donation to the church.

The February program is a presentation by Natalie Massie and Brenda Thacker from the Chillicothe branch of AAA. They will be discussing options and opportunities for senior travel and tourism. They will cover popular destinations, modes of travel, group and individual tour options, the amenities and experiences to expect with your travel, preparation for travel, precautions to take, and the services and advantages that come with using a travel agency.

Our service project for February will be donations to support Southern Ohio Pregnancy Center. This project will mesh well with "Sanctity of Life Sunday" in January and the annual Pro-life rallies. SOPC is a local pro-woman, non-profit organization, that provides confidential services to women regarding unplanned pregnancies, including pregnancy testing, STD testing, and counseling/consultation about pregnancy options including parenting, adoption services, and the distinct types of abortion procedures (including side effects, and potential risks.) All services are provided at no cost.

Since the Bihls are wintering in Florida, reservations for this meeting should be mailed to Kevin Black, 5997 Woodridge Dr. Milford, OH 45150. You can also reply to Kevin at 937-402-7642. Be sure to convey your intentions no later than Wednesday, January 24, 2024.

**Other News:**

In addition to planning for the February meeting, the executive committee spent time looking at the rest of the year. You may want to add the following dates to your calendar:

- General Meetings: 2/5/24, 5/6/24, 8/5/24, 10/28/24

(NOTE: the November meeting is being moved to October 28 due to conflicts with election day and Veterans' Day)

- Executive Meetings: 1/2/24, 4/8/24, 7/1/24, 9/30/24

(Note: Executive meetings are held at Frisch's in Hillsboro at 9:30 AM. Officers and committee chairs should attend. All members are welcome.)

We have also begun to plan the programs and service projects for the coming year. We have considered several options for our 2024 programs including the Council on Aging, local garden and civic clubs, local performing arts groups, ORTA, AMBA, local authors, local historians, local businesses or business persons, health and nutrition programs, county officials, estate and will planning, law enforcement, Highland County development plans, and historical preservation programs. If you have specific ideas that fit any of these categories or a particular interest in any of these areas, the executive committee would love to hear from you. Our tentative plans for the remainder of the year include a person formerly with the Ohio Historical Society who has deep Highland County connections, a popular local author and professional, and of course, our annual benefits update from STRS.

Likewise, we have begun planning our service project for the year. Enclosed is a partial list of programs service projects HCRTA has sponsored over the past several years. If any of these are near and dear to your heart or if there are other organizations that you believe are worthy of our support, please communicate that to us.

One last note, regarding HCRTA, our chapter report for ORTA is due in February. One of the statistics ORTA compiles is a tally of the hours of "volunteer service" ORTA members contribute. These hours can include, but are not limited to, volunteer work for churches, religious organizations, schools and educational organizations, civic organizations, hospitals, medical and nursing facilities, social services, historical organizations, senior centers, community projects, political activities, and county fairs. As you send in your reply form this month, could you please take a few minutes to estimate the number of volunteer hours you gave this year and fill it in on the reply form or let your call chain caller know. No details are necessary, just a rough estimate.

**News from STRS:**

Just days after our November meeting, there was a bit of a shake-up at STRS. Executive Director Bill Neville was placed on administrative leave pending an investigating of alleged hostile, aggressive, and inappropriate conduct in the workplace. In the interim, the STRS board appointed Lynn Hoover, Deputy Executive Director, Finance & CFO at STRS Ohio, as acting executive director of STRS Ohio. A cursory search of the Internet yielded no more recent details regarding the suspension or investigation.

**See you in February:**

Hope to see you and your invited guests at the February 5<sup>th</sup> meeting! Until then, be well and enjoy the beginning of a new year!

Remember, in the event of inclement weather, if Hillsboro City Schools cancels classes, we will also cancel our meeting! We will meet if Hillsboro City Schools are delayed but not cancelled.

### HCRTA Programs and Service Projects

Date	Program	Service Project
02/2008	Chris Fowler, Hospice of Hope	
02/2009	Terry Mull and Stephanie Young YMCA	
05/2009	HHS vocal music and jazz band	
08/2009	Edna Hansen, ORTA President	
11/2009	HHS musical program Jim Faust: Issue 2	Samaritan Outreach Services
02/2010	????	Valentines for nursing homes
05/2010	Current ballot issues	???
08/2010	Joan Winner: HCRTA web site	School supplies
11/2010	Musical program and legislative up-date	Samaritan Outreach Services
02/2011	STRS healthcare up-date: Tamla Cole	Paper goods and feminine products for HC Homeless Shelter
05/2011	Loretta Flora: GEVS Show Choir	Supplies for HC Animal Shelter
08/2011	State official: up-date on pending legislation	School supplies
11/2011	STRS -Kelley Barone, Healthcare options	Samaritan Outreach Services
02/2012	Judith Swank: African Cruise talk, pics, & video	Samaritan Outreach Services
05/2012	Dave Ginn, ORTA President	???
08/2012	Vicki Knauff, HC Historical Society	School Supplies
11/2012 -02/2014	????	?????
05/2014	Kathy Griffin, Southern Ohio Pregnancy Center	SOPC Baby Bottle Drive
8/2014 ?	???	Homeless shelter
11/2014	STRS healthcare up-date ORTA and AMBA	???
02/2015	Susan Davis: Soles for Students	Valentines for nursing homes
05/2105	Jason Armstrong: Estate Planning	Sample size personal care items for nursing homes
08/2015	Dr. Strain and Tour of McClain High School	Food items for senior center
11/2015	STRS healthcare up-date	Paper products and personal hygiene products for Samaritan Outreach
02/2016	Sharon Bedard: Highland County Habitat for Humanity	Donations: Money Tree for Habitat for Humanity
05/2106	David White: HHS Symphonic Choir Program	SOPC
08/2016	Gov. DeWine's office: Ryan Lipp: Scams and Personal Data Security	Soles for Students
11/2016	STRS healthcare up-date	Sleepwear for children
02/2017	Katie Adams: HC Job and Family Services	HC Foster Child Gift Fund
05/2107	GEVS Show Choir & Tour of Greenfield United Methodist Church	???
08/2017	Sherri Smithson: Genealogy	Redi-Fest
11/2017	Tamla Cole: STRS healthcare up-date	Paper products ???? not sure who for
02/2018	Bill Fawley?	Valentine's cards
05/2108	Student winners of public speaking events: Rachael Tracy, HCA; Alora Brown, HHS, Loraleigh Mayhan, HHS,Emily Jones, McClain HS	SOPC
08/2018	Jana Holbrook, HC Junior Fair Coordinator	Redi-fest , School supplies

11/2018	STRS healthcare up-date: Tamla Cole Also Becky Cropper, Evelyn Yockey & Bea Lehner, ORTA	Soles for Students
02/2019	Hospice of Hope: Beth Belcher	HC Homeless Shelter
05/2109	Jarod Warner, HC Health Commissioner	Hospice of Hope
08/2019	Dave Bushelman, HC Emergency Management Coordinator: Opioid Epidemic	Redi-Fest
11/2019	Tamla Cole: STRS healthcare up-date	Sweats for Vets
02/2020	Eric Daniels, HC Chief of Police; School Safety	Collection for Chillicothe VA
05/2020	NO MEETING: COVID-19	NO MEETING: COVID-19
08/2020	NO MEETING: COVID-19	NO MEETING: COVID-19
11/2020	Tamla Cole; STRS healthcare up-date, VIA ZOOM	Project Monkey Beans
02/2021	LuAnn Roe, Food Pantry at Greenfield Area Christian Center	Area food pantries
05/2021	Whiteoak HS Choral Ensemble	SOPC
08/2021	Dr. Robin Rayfield, Executive Director, ORTA	Redi-fest
11/2021	Gary Russell, Deputy Executive Director of Member Benefits, ORTA	Monkey Beans Giving Closet
02/2022	Patsi Dick, Highland District Hospital, Pathways to Wellness	HC Victim/Witness Program
05/2022	Mike Secrest and Rick Riley, Safety in and Around Your Home and Self-defense Skills”	Highland County Society for Children and Adults
08/2022	Tim Koehl, CS Bell Company	Redi-fest
11/2022	Tamla Cole, STRS healthcare up-date	HC Animal Shelter
02/2023	Patsi Dick, Highland District Hospital, Pathways to Wellness	HC Victim/Witness Program
05/2023	STRS Board Member Rudy Fichtenbaum	“Shop with a Cop”
08/2023	Tim Koehl, “The World Heritage Designation is Coming to Our Area.”	The Ohio Mission Bible Training Center at Rocky Fork Lake
11/2023	Tamla Cole and Christina Elliott, STRS healthcare up-date and Q&A about STRS	Kamp Dovetail
02/2024	Natalie Massie and Brenda Thacker from the Chillicothe branch of AAA	SOPC

## HCRTA TREASURER'S REPORT

DATE: 2024-10-01

<b>Balance As Of:</b>	<b>2024-01-01</b>		<b>\$3,967.52</b>
-----------------------	-------------------	--	-------------------

**Receipts**

Deposit:	\$1,783.00		
Meals: 42@\$14		\$588.00	
Local Dues: 44@\$10		\$440.00	
ORTA Dues: 11@\$30		\$330.00	
Scholarship		\$149.00	
Service Project: Kamp Dovetail		\$276.00	
Other:			
Other:			
Other:			
Other:			
Subtotal:			\$1,783.00
<b>Balance Plus Receipts:</b>			<b>\$5,750.52</b>

**Expenses**

Meals:		\$504.00	
Venue:		\$50.00	
ORTA:		\$330.00	
Service: Project: Kamp Dovetail		\$276.00	
Other: Office Supplies KBlack (Toner)		\$174.89	
Subtotal:			\$1,334.89
<b>Balance Plus Receipts:</b>			<b>\$4,415.63</b>

**CD's**

Bank	Maturity Date	Balance	Interest	New Balance
NCB	1/14/24	\$1,189.48		\$1,189.48
USB	2/24	\$689.83		\$689.83
<b>Total</b>				<b>\$1,879.31</b>

<b>HCRTA Checking Account Balance</b>			<b>\$4,415.63</b>
Includes	Scholarship Funds	\$1,372.59	
	Operating Funds		\$3,043.04

<b>Total Assets</b>			<b>\$6,294.94</b>
---------------------	--	--	-------------------

Respectfully Submitted: Leone Bihl, HCRTA Treasurer

BLANK PAGE

**Meeting Minutes:**  
 Highland County Retired Teachers Association  
 11-13-23

**Opening:**

The November 13, 2023 HCRTA General Meeting was called to order by President Jim Faust at 12:00 PM. In attendance were 28 members and 15 guests.

In his opening remarks, President Faust acknowledged guests from nearby ORTA chapters, as well as guest speakers Tamla Cole and Christina Elliott. The membership recited the "Pledge of Allegiance," then sang "God Bless America," offered a moment of silence in honor and memory of friends and family members who have served in the military and offered an invocation. Following Mr. Faust's opening remarks, Kevin Black explained the hand-outs available at the tables including: 1) STRS salaries and bonuses, 2) OPERS Staff Salaries and Bonuses, 3) OSERS Staff Salaries and Bonuses [all salary and bonus data was downloaded from <http://ohiocheckbook.gov> on 11/9/23,] and 4) a corrected HCRTA October Treasurer's Report. Next, Mr. Faust directed members to the buffet line for a meal provided by Donita Everetts, Darlene Mihalik, and other members of the Hillsboro Church of Christ. The meal included roast beef, noodles, mashed potatoes, salad, rolls, beverages, and a choice of delicious desserts.

**Program:**

Following the meal President Faust introduced speakers Tamla Cole, Assistant Director of Group Member Education at STRS Ohio, and Christina Elliott, Deputy Executive Director of Member Benefits and Chief Benefits Officer, STRS Ohio.

In her portion of the program Ms. Cole went over the upcoming changes to the member healthcare benefits. These changes include Aetna becoming the sole provider for STRS healthcare coverage and CVS Caremark (administered by Silver Scripts) as the "part D prescription-drug coverage" provider beginning January, 2024. The new plan will include no co-pay for PCP visits and no deductible for in-network providers.

Current enrollees with STRS healthcare coverage will need to do nothing to continue with their coverage. Prescriptions will automatically be transferred to CVS Caremark. Certain specific medications may change coverage tiers, but individuals affected by tier changes will be notified in December. New ID cards will be issued in December and the detailed benefits booklet will be distributed in January. Members not currently enrolled in the STRS healthcare program will be eligible to enroll during the usual open enrollment period (November 1<sup>st</sup>-21<sup>st</sup>.) Individuals shopping for plan options are urged to make sure they are comparing apples to apples.

In addressing questions submitted by our membership, Ms. Cole explained that in 2023 STRS began deducting the "partial part B premium credit" from the healthcare premium monthly, rather than at the end of the year. She also explained why retirees pay both STRS and Medicare. Basically, your Medicare payment is for original Medicare. The portion paid to Aetna Medicare through STRS provides for part D Medicare and a Medicare supplement to help reduce individuals' costs.

Next, Christina Elliott, STRS Chief Benefits Officer and Deputy Director, answered several questions that our members had previously submitted. Before beginning, she conveyed her sincere intent to answer our questions in a straightforward and honest manner. Regarding content in the STRS Newsletter that seems irrelevant and perhaps even insulting to the members, Ms. Elliott stated that the various departments do occasionally meet with the communications department regarding what should be included in the newsletter, that she has heard comments similar to ours, agrees that there is need for a different focus in the newsletter, and says that she will be taking that message back to the communications department.

Regarding how STRS salaries compare to other public and private investment professionals, Ms. Elliott referred to the Ohio Checkbook web site (we had printouts available at the meeting from this web site) for specific salary information and did not address private investment professionals. She also stated that there are differences in these organizations in terms of their size, their structures, their employee qualification requirements, and the volume of "in-house investments" that they manage. All these considerations factor into the generally higher salaries at STRS.

When addressing the issue of COLA's and PBI bonuses awarded despite having large losses, Ms. Elliott argued that in 1990's STRS was funded at between 90 and 100%. Therefore, given the strong financial status of the STRS system, significant reform was made in the early 2000's to enrich retiree's benefits. However, in that era the dot-com bubble burst, which created a situation where STRS was paying the richest benefits they had ever paid while at the same time investment returns had plummeted, eventually dropping the funded-ratios to 40 or 50%. Currently STRS brings in about \$3 billion in contributions while paying out approximately \$7 billion in benefits. She pointed out that different systems have managed this deficit differently. Because other systems such as OPERS had not enhanced benefits at the time STRS did, OPERS was not as impacted by the market drop and thus may not have had to cut COLA's. In explaining PBI awards even in years when investors had negative returns, Ms. Elliott claimed that the STRS investments were less negative than the general market. She cited one recent year where if STRS had strictly invested in the S&P 500, there would have been \$1.5 billion

less than what they ended up profiting. According to Ms. Elliott, even when STRS had negative returns, the STRS returns were not as negative as the market, therefore, bonuses were “earned.” Ms. Elliott stated that each year the board meets with investment consultants who help determine benchmarks for the coming year. According to her the benchmarks outline the percentages by which STRS investments need to beat “the market,” and ties bonus and/or reduction of bonuses (i.e., “haircuts”) to these percentages.

Throughout the meeting Ms. Elliott listened to and acknowledged, with respect and empathy, concerns expressed by the membership regarding COLA’s and STRS staff salaries and bonuses as compared to the meager earnings, insufficient COLA’s, and waning purchasing power of retirees. (On a side note: both Ms. Cole and Ms. Elliott stayed more than 2 hours after the meeting answering one-on-one questions of individuals, including an extensive time with me.)

### **Business Meeting:**

### **Committee Reports:**

**Secretary and Treasurer:** The business meeting began with the secretary and treasurer reports. Secretary Kevin Black directed attention to the meeting minutes previously distributed with the newsletter. Treasurer Leone Bihl, in addition to the revised report distributed at the beginning of the meeting, announced that \$276 have been collected for Kamp Dovetail, including \$9 collected at the meeting, that \$144 dollars were donated to the scholarship fund, including \$8.00 collected at the meeting. She also announced that to-date 40 individuals have paid their local dues. Both reports were approved unanimously.

**Pre-retirement:** Pat Gall informed the membership that we had 17 active teachers attend the pre-retirement meeting on October 24<sup>th</sup> at the Hillsboro Elementary Library. Mrs. Gall was pleased with the attendance and Mr. Faust complimented the effectiveness of the presenter at the meeting.

**Necrology:** Joan Winner reported the passing of the following individuals:

- Lois Roads, Greenfield Elementary, Greenfield Exempted Village Schools, and Highland County MRDD.
- Howard Easter, bus driver, Fairfield Local Schools and Community Action
- Phyllis King, bus driver, Bright Local
- George Unverzagt, extensive music career, band director in Columbus, Ga, Indian Hill, OH, Bright Local, and Greenfield Schools.
- Leonard Oxley, cook, HCS
- Joanne Shrout, school bus driver/transportation supervisor for GEVS.

**Legislative:** Dr. Lawrence Dukes: no report

**Scholarship:** Mary Black reported she has no progress reports from the two scholarship recipients. She also remarked that there is still one scholarship available.

**Calling Chain:** No Report

**Highland County Historical Society:** Kathy Levo reminded members that the “Stars” trees are on display at the museum until Christmas. She distributed post cards with dates and times the museum can be visited.

**Election of Officers:** We had no new nominations for executive officers. The existing officers indicated a willingness to serve another year. Donna Armstrong moved that existing officers be reelected to serve for the 2024 year. (P. James Faust, President, J.C. Bihl, Vice-President, Leone Bihl, Treasurer, and Kevin Black Secretary.) Pat Gall seconded the motion. Passed unanimously.

The next Executive Meeting is scheduled for Tuesday, January 2<sup>nd</sup> at Frisch’s in Hillsboro. The next HCRTA General Meeting will be February 5<sup>th</sup> at the Hillsboro Church of Christ.

Meeting adjourned, 2:10 P.M. Respectfully submitted, Kevin E. Black



(Please return this portion no later than January 24, 2024)

to

Kevin Black, HCRTA Secretary, 5997 Woodridge Dr., Milford, OH 45150

Name: **Your Name**

\_\_\_\_ I plan to attend the February 5, 2024 meeting. Number attending \_\_\_\_

\_\_\_\_ I do not plan to attend the February 5, 2024 meeting.

Dues Status: **Your**, please note your 2024 HCRTA dues **have not been paid.**

Payment Enclosed						
	Payment for Meals Enclosed @ \$14	HCRTA Local Dues @ \$10	ORTA Dues @ \$30	Scholarship (* list honorees below if any)	Service Project: SOPC	Total Enclosed
Amount:						
Notes:						

\*HCRTA Scholarship Fund Honoree

- In memory of \_\_\_\_\_
- In honor of \_\_\_\_\_

Name &amp; Address of family to be notified:

---



---



---

**Contact Information Updates:**

Address:

---



---

Home Phone:

Cell Phone:

Email Address:

---



---



---

**Volunteer Hours**

Type of Volunteering	Approximate Number of Hours

\* Place this portion and your check in an envelope &amp; return to Kevin Black, HCRTA Secretary, 5997 Woodridge Dr., Milford, OH 45150.

HCRTA  
5997 Woodridge Dr.  
Miford, OH 45150

Your Name  
1234 Any St.  
Anytown, OH 0