



## Legislative & Trustee Report

Marilyn Decker

The semi-annual ORTA meeting was held on October 28, 2010, at the STRS building in Columbus. There are 90 local chapters in Ohio. Laura Ecklar, STRS Communications Director was the speaker.

This was before the elections so she was taking the pension solvency plan in stride, trying not to get worried or excited. Now that the elections have taken place and we have a new governor, we may have a problem. It appears now that nothing will be decided on the pension solvency proposal until the 129th General Assembly meets in January. The leadership and public relations personnel from the alliances are prepared to quickly and decisively express our unity in the plan set forth by STRS and HPA (Health Care and Pension Advocates of STRS.)

At the meeting, the speaker stressed "Defined Benefit" plans to be much superior to "Defined Contribution." A Defined Benefit plan is administratively efficient, economical and provides stable retirement income for public workers in Ohio. Contrary to what the newspapers say, 75% of our retirement comes from investments. The school system provides the rest when the teacher signs the contract.

The fall Quarterly carried a survey asking our members who are affected by the government Pension Offset (GPO) and Windfall Elimination Provision (WEP). More than 300 responses to the GPO-WEP have been received. A quick review earlier stated that affected members are losing \$50-100 per month through earned or spousal Social Security benefits. The repeal of these laws has been around for 20 years. President Obama has established a commission that focuses attention on the growing debt caused by these entitlement programs including Social Security. There is a threat that repeal of GPO/WEP would be tied to the institution of mandatory Social Security.

## DID YOU KNOW?

Money that comes into Ohio's counties from STRS pensions is spent primarily in their county. For every \$1.00 received in earned pension benefits from STRS, our total economic activity in the state is enhanced by \$1.33.

In 2009, 109,000 retired teachers living in Ohio received their earned pensions totaling \$3.9 billion dollars. That translates into \$5.02 billion in economic activity.

Our pensions are EARNED PENSIONS. We paid a portion of our income during our teaching years into the retirement system so that it could be invested on our behalf. Historically, about 75% of retirement income is from the return on investments that STRS has made. Be aware....many of our non-retired teacher friends are convinced that teacher pensions are a line item in the state budget. Tell them the truth...teacher pensions are not a line item in the state budget!

As STRS annuitants, we use our earned pensions to pay taxes, buy goods and services and support our communities. These funds have an impact on our local and state economies.

### DO OUR LEGISLATORS KNOW THIS?

**Contact Legislators Now and let them know...**

As the fiduciaries of the State of Ohio, our legislators must see the wisdom of our defined benefit pension income as a good investment in the state. To cut that investment invites a long term recessionary environment.

Reprinted from ORTA website...[www.orta.org](http://www.orta.org)

### COMMUNITY PARTICIPATION

Marge Westman

In 2010, LCRTA had 57 members who reported their volunteer hours, although there are others who do volunteer work but do not report the hours.

Caregiver hours: 9686

Other volunteer hours: 8567

Total hours: 18,253

Top caregiver volunteer- Miriam Neal 6,240 hrs.

Other types of work- Pat Newyear 1808 hrs.

Congratulations to all our members for the contributions of their time and talents given to the community!

LCRTA Luncheon Reservation Form

**The Kirtlander**

**Due JANUARY 28,2011**

Mail to: Elaine Courtney 7300 Arbor Glen Place Concord, Ohio 44060

Make checks payable to LCRTA

Please reserve \_\_\_\_\_place(s) for the Tuesday, February 8, LCRTA luncheon at \$15.00 each.

Name(s) \_\_\_\_\_ Phone \_\_\_\_\_

Amount enclosed \_\_\_\_\_

Menu( Choose one) : \_\_\_\_\_ Pork Loin with Apricot Sauce \_\_\_\_\_ Vegetable Lasagna

Meal Includes: Mashed Potatoes/Gravy, Peas and Pearl Onions, Salad, Custard Cream Puff, Coffee, Tea, Soft Drink

CUT OUT AND RETURN THIS SECTION WITH YOUR CHECK FOR YOUR LUNCHEON RESERVATION

**TAXES! TAXES! TAXES!** Bette Pollino Info/Protective Services

While Congress debates whether we keep the Bush tax breaks or raise the taxes, it doesn't change the fact— we will be paying taxes!

I for one, still do my taxes the old way— without electronics. I read somewhere that we will not be receiving booklets, with envelopes and labels in the mail this year, because most people do their taxes electronically, making it wasteful. Another choice taken from us!

There is free tax counseling for Seniors in Lake County, provided by AARP. You do not have to be a member to use the service. These services will be available February 1—April 13, 2011, at the following locations. Appointments are necessary.

EASTLAKE.....	Public Library.....	Wednesdays, 6-8pm.....	440-942-7880 Ext. 3
	JFK Center .....	Tuesdays, 9:30am-2:30pm..	440-975-4286,440-942-1707
FAIRPORT.....	Senior Center.....	Thursdays, 9am-1pm.....	440-354-3674
KIRTLAND.....	Public Library.....	Fridays, 9:30am-12:30pm..	440-256-7323
MADISON.....	Senior Center.....	Thursdays, 9am-2pm.....	440-428-6664
MENTOR.....	Public Library.....	Tuesdays, 12-4pm.....	440-255-8811
	Senior Center.....	Thursdays, 9am-3pm.....	440-974-5725
PERRY.....	Senior Center.....	Mondays, 12-2pm.....	440-259-3772
WICKLIFFE.....	Public Library.....	Mondays, 9am-3pm.....	440-944-6010
WILLOUGHBY.....	Breckenridge.....	Tuesdays, 9am-3pm.....	440-942-4342 Ext. 1258
	Senior Center.....	Mondays, 9am-2pm.....	440-951-2832
	Public Library.....	Wednesdays, 9:30am-12:30pm....	440-942-3200
WILLOUGHBY HILLS.....	Community Center.....	Tuesdays, 9am -12pm.....	440-918-8730
WILLOWICK.....	Public Library.....	Wednesdays, 1-3pm.....	440-951-4151
	Senior Center.....	Tuesdays, 9am-3pm.....	440-585-5112

Service is available in Painesville. It was scheduled for the Senior Center. Please call 440-352-8095 to inquire about the location for this service.



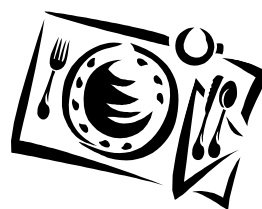
## THE BELLRINGER

A Publication of  
Lake County Retired  
Teachers Association

9399 Ridgeside Drive  
Mentor, Ohio 44060

CONGRATULATIONS TO: Jean Lentz and Judith Shupp for sending in their membership cards before December 31, 2010. Each has won a \$25 Visa gift card. Thanks to all who have returned your cards.

# Mark Your Calendar



Tuesday, February 8	Luncheon	Kirtlander
Tuesday, April 12	Luncheon	Dino's
Wednesday, April 13	Trip	"Cleveland's Historic Public Square"
Tuesday, June 14	Luncheon	Croatian Lodge
Monday, June 20-22	Trip	"I-77 The Stops You Never Make"
Tuesday, July 12	Luncheon	Lake County History Center
Wednesday, July 13	Trip	Wooster/Ohio Light Opera
August 10-25	Trip	"The Best of Britian"
<u>Monday</u> , September 12	Luncheon	Kirtlander
Tuesday, November 8	Luncheon	Kirtlander