

MESSAGE FROM THE EXECUTIVE DIRECTOR

Dr. Robin Rayfield



Greetings ORTA Membership!

With 2024 in the rear view mirror, ORTA looks forward to 2025 with a renewed commitment to our mission to reform STRS and see real change that will have a positive impact on our membership. Immediately, the question of 'Why such optimism about the future'?

Several factors account for ORTA's optimistic perspective including:

- Reformers have successfully defended the attacks by STRS management and their co-conspirators in Ohio's elected bodies. The governor of Ohio did his best to derail the reform movement with his illegal removal of STRS board member Wade Steen. ORTA's steadfast support of Mr. Steen proved to be successful as the courts slapped down the governor's move with a unanimous rebuke in the appellate court and returned Mr. Steen to his rightful seat on the STRS board. Mr. Steen was able to serve out the remainder of his term and continued his fight for reforms at STRS.
- The current make-up of the STRS board is tilted towards the reform movement with a 6-5 majority of the board identified as 'reform minded'. With three seats up for election this spring, ORTA is optimistic that all three seats will see ORTA endorsed candidates being successful in May's election. Dr. Rudy Fichtenbaum (retiree), Chad Smith (active member) and Michael Harkness (active member) are all endorsed by ORTA as candidates for the STRS board. The pathway to reform is clear.
- Although a difficult road, fraught with obstacles and challenges, reform at STRS is inevitable. The COLA received in 2022 of 3%, the COLA received in 2023 of 1% and the supplemental benefit received in 2024 are all examples of what advocacy can do. When we also consider that the years of service has been reduced from a requirement of 60 years of age, to 35 years of service (yos), to 34 yos, to the current 33 yos, ORTA advocacy has also paid dividends for active contributing members of STRS.
- The exit of two executive directors (Neville, and his successor Hoover) have provided the STRS board with an opportunity to usher in real change in the leadership at STRS. ORTA is optimistic that the change in leadership will result in a change in the culture to one of putting the membership first. Despite ORTA's optimistic perspective, the fight ahead is a daunting task. The financial interests of STRS investors, politicians that turn a blind eye to the suffering of STRS retirees, along with the financial interests of Wall St. financiers will fight to keep the status quo.

Changing the narrative, ORTA was fortunate enough to engage our membership at local retired teachers' associations in 40 counties during 2024. Between ORTA's executive committee and me we visited these chapters with ORTA's message of reform and hope. ORTA was also prominent at several of the STRS's town hall meetings. When possible ORTA was present and asked questions of STRS staff members assigned to meet with members across the state. At each meeting attended, it was clear to everyone, that the membership was not satisfied with the direction at STRS. The narrative pushed by the STRS management is that the membership is being fed 'misinformation' by its vocal members including ORTA. The information presented by the membership or by ORTA comes directly from STRS so the charge of spreading misinformation is difficult to understand.

MESSAGE FROM THE EXECUTIVE COMMITTEE

Chris DeMarco



ELEVATING ENGAGEMENT

In November, I had the privilege of attending AMBA's 2024 Roundup, in Houston, Texas. AMBA has the expertise and resources to research and analyze the subject of successful organizations. At the Roundup, they shared this information with their affiliated associations. One of the most informative sessions was presented by author Amanda Lea Kaiser, ("Elevating Engagement: Uncommon Strategies for Creating a thriving Member Community," Page Two, 2023). In our busy contemporary society, membership is a concern for many organizations. New members, renewals, registrations, participation, and energy are in short supply. People want to engage, they say, but they just don't have time. As an organization, what are we to do? To get new members and retain current members we need to increase engagement. Emotions are a key element of engagement. We need to redefine and rethink membership engagement, creating a good feeling and a good atmosphere and good feeling for members.

GOOD VALUE + GOOD EXPERIENCES = ENGAGEMENT!

CHRIS DEMARCO CONTINUED...

I would like to share a few “takeaways” that I hope will be of valuable to your Chapter. As I reflect on my experience as an ORTA leader and a local Chapter leader, I realize I have spent a great deal of time and energy emphasizing the VALUE of ORTA and local membership – the advocacy work regarding our pensions, service to our communities, socializing with fellow members, and the access to AMBA’s valuable insurance and financial products and Passport savings on goods and services. However, I also realized I need up my game regarding experiences. Maya Angelou said words to the effect that “people will forget what you said or did, but they will not forget the way you made them feel!” There is no doubting the VALUE of membership, but, what are we doing to create EXPERIENCES?

So, it’s time to become CEO’s – Chief Experience Officers! Everyone can be a CEO, not just those in positions of leadership. Let’s start with looking at how we welcome new members. Do we have a consistent process in place that we implement when we successfully recruit a new member? Are things such as a welcome phone call, an email or letter, a cheerful greeting and introduction at an event, or possibly a conversation to get to know the person’s story and their “why,” for becoming a member, a part of your welcoming process? These will help to make a new member feel welcome. At your events, do you welcome new members and current members upon entry, at registration, and at the opening of the event with a SMILE and the heartfelt vibe that we are happy that they have joined us? To engage a member, especially a new one, start the volunteering activity with a micro-volunteering experience, rather than asking them to become a Board member or officer, at their first meeting, let’s say. Maybe something like being a welcome greeter at the next event, would be a better way to engage someone without scaring them off. One Chapter I attended, had a business card with the year’s meeting and event schedule, on one side and important contact info on the other, which was distributed to new, current, and perspective members as well as visitors.

In our communications, in person and in print, on a continuum, can we adopt more of a “best friend forever” or “happy dog” tone, rather than a dry “institutional, polished business” tone? Every time we communicate, we’re communicating two things: what we say, that is the VALUE, and how we say it, the tone, that is the EXPERIENCE.

Consider reframing what we’re offering so everyone is getting the most out of their membership. Be sure you are creating a bubble of experiences that will create a bubble of emotions in people with whom we communicate. Create great experiences every time you deliver a point of value, such as an event, newsletter, email, or other piece of written material. Aim for high VALUE and high EXPERIENCE! Watch this space for more suggestions to elevate engagement. I would be very happy to attend your Chapter event and make a presentation on becoming CEO’s.

MESSAGE FROM THE EXECUTIVE COMMITTEE CHAIR

Dean Dennis



Greetings ORTA Members!

As we ring in the New Year, we look forward to strengthening our organization and doing everything possible to restore lost benefits.

ORTA's membership reaches all 88 counties in Ohio, and 32 chapters have websites. If your chapter doesn't have an active website and you want to start one, please get in touch with the ORTA office.

I want to share that Executive Director Dr. Robin Rayfield and I began the year meeting with three STRS Board members and STRS Interim Executive Director Aaron Hood this January at the invitation of one of the board members. The purpose was to start a dialogue between ORTA, the Board, and STRS. Robin and I appreciated the invitation and felt the meeting was an encouraging way to start the year.

To summarize, STRS, solely represented by Interim Executive Director Aaron Hood, was concerned about the criticism of STRS on social media. He wanted to emphasize that he felt the investment staff was doing a great job and impress upon everybody that investments in private equities need to be a part of the investment portfolio. ORTA noted that investing in private equities was a red flag that experts in the field, such as Richard Ennis, would warn against.

During the meeting, ORTA reinforced that our goal was to ensure that STRS worked in the membership's best interest. ORTA also shared that some of STRS's criticism directed at ORTA by STRS staff was often erroneously attributed to ORTA. It frequently came from other media sources. We all agreed that better communication was needed. A significant part of the meeting centered on transparency, investment portfolio allocation of assets, and the accounting for fees and investment expenses. Our board members directed excellent questions to Aaron Hood, and there was a good discussion. The meeting was productive.

Everyone agreed that the Ohio Legislature needed to pay attention to how our pension is being funded. We also concluded that since Ohio is rumored to be cutting funding for education, the task ahead will require work; below is a summary of the problem.

Our pension pays out about \$7.5 billion in benefits annually. Roughly, the monies to pay the benefits come as \$3.75 billion from employee and employer contributions and \$3.75 billion from investments. Ohio is an outlier in how little the State (employer contributions) contributes to the teacher pension plan. While the Employer Contribution rate in Ohio is 14%, a comparable employer rate in other non-Social-Security states is approximately 28%. This is why there is a movement for the Ohio Legislature to raise the Ohio STRS Employer rate to at least 18%. The STRS actuaries must be able to project monies for benefits, like a COLA. Everyone at the January meeting believes the Legislature needs to address this problem. Here is one of the obstacles.

Ohio Speaker of the House Matt Huffman has indicated he wants to cut \$650 million from the education budget. This is after nearly one billion dollars were allocated to Ohio's EdChoice for vouchers, which is included in the total education budget of almost \$13 billion.

Vouchers were first introduced in Ohio in the early/mid-1990s. The advocates of parochial schools were the early pioneers. It's worth noting that reportedly half of Ohio's Senators are Catholic (see the article "On a Mission From God: Inside the Movement to Redirect Billions of Taxpayer Dollars to Private Religious Schools").

In 2013, vouchers in Ohio were limited to families at the poverty line and up to double the poverty line. Over the years, the Ohio Legislature has allowed this line to grow to 450% of the poverty line. Now, a voucher in Ohio allows families \$8,407 for grades 9-12 and \$6,164 for grades K-8. Families making over a million dollars annually qualify for at least 10% of a voucher. In a Cleveland News 5 report, Dan Heintz, a Cleveland University Heights School Board Member, shared that schools in his district receive \$2,800 from the state to educate a student. But here is the disconnect: if a student leaves, they can receive an EdChoice voucher from the state and apply up to \$8,407 towards shopping for another school. It is easy to see why educational funding in Ohio is controversial and how hard it will be to get Ohio Legislators to pay attention to our lack of a COLA. It will take all of us working together to resolve this problem. ORTA will increasingly communicate with Ohio's legislators as 2026 is an election year. Speaking of elections...

ORTA (and OFT) have endorsed the same STRS board candidates for this Spring's STRS election. Three seats are up for grabs: one retiree seat and two active seats.

ORTA has endorsed **Rudy Fichtenbaum** (retiree seat), incumbent **Michael Harkness** (active seat), and **Chad Smith** (active seat). Let's do what we can to keep moving forward and restoring our lost benefits.

See more about the election on page 7 >>>

GUIDE TO YOUR ORTA MEMBER BENEFITS

AMBA

PASSPORT

Did you know through our proud partner (AMBA) you have access to health coverage and discounts:

Dental & Vision Plans

Flexibility and freedom define your Dental and Vision plans. Enjoy broad coverage, discounts, and access to a wide range of providers with ease.

Short-Term Care/Home Health Care

A Home Care policy helps cover costs not paid by traditional health care, allowing you to recover in your home, assisted living facility, or nursing home.

Long-Term Care

Long-Term Care insurance protects your savings and eases the burden on loved ones, reducing financial and emotional stress for your family.

Cancer, Heart, and Stroke Insurance

Benefits are paid directly to you, and you select the coverage level that best fits your needs.

Whole Life

Premiums never increase, and coverage won't decrease due to age or health, ensuring protection from high final expenses.

Medicare Solutions

Medicare Supplement plans help cover additional eligible expenses and let you choose your physician, specialist, and medical facility. Not affiliated with the U.S. Government or Medicare.

Emergency Air & Ground Transportation

Medical Air Services Association (MASA) covers emergency transport costs in full, with no deductibles, co-pays, or dollar limits.

Hospital Indemnity

This supplemental insurance helps cover hospital-related expenses, including extended stays, ER visits, and ambulance transportation.

Tax-Deferred Asset Protection

Tax-deferred interest accumulation for qualified or non-qualified funds, with opportunities for market gains and no underwriting required.

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Enjoy savings, right from your computer, at myAMBAdiscounts.com. Retirement is an adventure—why not save money along the way? As an ORTA member, you can enjoy exclusive discounts on:

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Year of Retirement: _____

Questions on renewals: **Contact Mia McLean at (614) 431-7002**

For STRS Ohio Retirement Board

ORTA ENDORSES



Rudy Fichtenbaum

In spring 2025, STRS Ohio will hold an election for two contributing member seats and one retired member seat on the STRS Ohio Retirement Board.

ORTA is endorsing **Rudy Fichtenbaum** for re-election to the retired seat. Fichtenbaum is currently serving as the Chair of the STRS Ohio Board.

ORTA is endorsing **Michael Harkness** and **Chad Smith** for the two contributing seats. Harkness, who is currently seated on the Board, replaced Steve Foreman, who resigned from the Board in June.

Nomination Petitions

Fichtenbaum, Harkness, and Smith are currently collecting signatures for their nomination petitions. Please call the ORTA office if you'd like to help collect signatures.



Michael Harkness



Chad Smith



Ohio Retirement for Teachers Association

250 E Wilson Bridge Rd, Suite 150
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ANNUAL NEWSLETTER



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VISIT OUR WEBSITE

www.orta.org

WE APPRECIATE YOUR SUPPORT. THANK YOU!