

FCRTA

Franklin County Retired Teachers Association
2007 NRTA "With Our Youth"
National Award Recipient

Published 4 Times a Year

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December 2008



Program for December 10, will be The CEA-R Notes who will present a program of Holiday Music at Berwick Manor, 3250 Refugee Rd.



Sinda Becker is the second recipient of our Scholarship Fund. She lives in Galloway, Ohio and is a teacher of three years experience. She has an assignment of fifth and sixth math and science for 2008-9 at Galloway Ridge Intermediate School. Since she was involved during the summer with a six hour seminar daily, she was unable to receive the Scholarship Award during our June meeting. Congratulations to Sinda and best wishes for a successful school year.

We have only three contributions this year for the FCRTA Scholarship Fund. As of the latest information we will not have enough money to offer the third scholarship without additional contributions.

The IRA Charitable Rollover is being extended through 2009. Contributions for 2008 will not have to report the distribution as taxable income. This would be an excellent time to assess your IRA's and consider a contribution to the FCRTA Scholarship Fund.

Bev Fatig, FCRTA Scholarship Fund

Mark your calendar for June 17, 2009 to celebrate FCRTA's 60th Anniversary.

Luncheons and Board Meetings 2009

| | |
|--|--|
| Apr. 8 Villa Milano 16 30 Schrock Rd. | May 13 Berwick Manor 3250 Refugee Rd. |
| June 17 Aladdin Shrine 3850 Stelzer Rd. Evening (60th Anniversary) | Sept. 9 Villa Milano 1630 Schrock Rd. |
| Oct. 14 -TBA | Dec. 9 Berwick Manor 3250 Refugee Rd. |

Executive Board Meetings

will meet at 10:00 a.m. on these dates.

DECEMBER LUNCHEON RESERVATION

Name _____

Street _____

City _____ Zip _____

Phone _____

e-mail _____

Deadline: Dec. 3, 2008

Cost per person: \$15.00

**Make checks payable to FCRTA and send to:
Mildred Becker**

311 East Walnut Street

Westerville, OH 43081-2339

December 10, 2008 Luncheon

Annual FCRTA Holiday Spirit Community Service "Making A Difference".

Bring a guest – someone that does not get out often or may need assistance.

Bring canned food – our gift to the area food pantry.

There will be a special guest. Warning: Be On Your Best Behavior!

Tom Beck, Retired President, FCRTA



Michael J. Nehf — Executive Director

Michael J. Nehf, the new Executive Director of STRS, spoke at the October FCRTA luncheon and reassured members that our retirement funds are quite safe and secure despite the market turmoil.

STRS Ohio members who are following news reports of the recent impact that the nation's credit crisis has had on global financial markets might wonder how this affects their pension fund. Times like these are a good time to remind our members that STRS Ohio pension benefits are safe and secure. STRS Ohio is a long-term investor with an extremely diversified portfolio. This design enables us to weather the ups and downs of the market, including the investment-related market losses we have recently experienced due to the credit crisis and the overall general market decline.

The system's assets, along with contributions from members and employers, are used to pay benefits earned by its members. However, it's important to remember that not all of those benefits are due at once. Many of our members who are accruing benefits will not retire for many years. In other words, STRS Ohio has the liquidity needed to pay pension benefits when they are due near term, and the accumulated investment assets and income from employer and member contributions (future revenues) to allow us to continue to do so into the future.

The recent events on Wall Street are unprecedented. Nevertheless, it is no time for knee-jerk reactions or

to change the disciplined approach to investments that has served STRS Ohio well over the years. We are monitoring how the overall markets respond to discussions in Washington.

We hope that steps will be taken that will restore both calm and confidence to the markets. During this period, we will continue to do what we do best as a public pension plan -- maintain our long-term focus and only make significant changes after thorough and deliberative discussions.

We encourage all our members to read our newsletters and visit our Web site often to keep abreast of all issues and events affecting their retirement system.

The STRS Ohio news e-mail list is designed solely to provide timely and accurate news and information about legislation, benefits and other issues affecting the STRS Ohio membership.

To view past news e-mails, go to http://www.strsoh.org/past_news_e-mails/main.html.

If you wish to comment on a topic, please either e-mail contactus@strsoh.org or call the Member Services Center toll-free at 1-888-227-7877.



Welcome new members: Beverly Elder and Alicia Campbell

It is time for 2009 dues! You may have missed 2008 but you can include that before December.

Gloria Woods, President FCRTA

FCRTA Volunteers, time to tally your hours for 2008

As you know, part of our mission is to make a difference in our community. **ORTA** and **NRTA** encourage volunteering to help others as well as to maintain our personal well-being by continuing to be active and interactive after retirement. They will want to know what we did and our total number of volunteer hours for 2008 to be reported by Jan. 15, 2009. Use the form below. Hand it to me at our December 10 luncheon, mail or email to me.

Remember to include an hour for the food items you bring to our luncheons to donate to **MidOhio Food Bank**. Also include an hour for each of the gently used clothing you donated to the **Good Shepherd Free Store** and the **Veterans Free Store** throughout the year.

Name of FCRTA member: _____

Number of hours: _____ Organization(s) or project: _____

Mail to Delena Doan, 6630 Rugosa Ave., Reynoldsburg, OH 43068
or email to delenadoan@wowway.com by Jan. 9, 2009

Delena Doan, Community Participation Chairperson

Needed!

Retired Teachers for Junior Achievement Project

Volunteers needed for Franklin County Junior Achievement (J.A.) Financial Literacy pilot program; grades 1 – 12. This program is scheduled to be in the schools April and May, 2009.

ORTA was selected as one of three state retired teachers' associations to participate in a National Retired Teachers Assoc. (NRTA) sponsored pilot project with J.A. Columbus. Financial literacy workshops for youth will be offered again this school year (2008/2009). As you know, the teaching of financial literacy will be required in OH schools in 2020. ORTA welcomes and encourages you to work with your chapters as a volunteer in sharing packaged workshops with school children.

For more information, contact J.A. area Director Roger Murphy at 614-771-9903, Ext.17.

Tom Beck

I do hope you survived the election process. Regardless of the outcome, we must admit that it has been an exciting and/or different ride. It is difficult to contain my enthusiasm for all the young people, senior citizens, and others who became involved for the first time. It will make a difference for future generations. Hopefully, it will improve the lives of many who are struggling at this time. I really want to thank those who have been contributing time and resources to help those in need. This is a continuing process that will go on for some time.

We must go forward in keeping abreast of what it all means to the retirement benefits of the retired and active teachers. Work with us to get others involved. When they say "Franklin County Retired Teachers," let it represent more than the 15% eligible to become members who make a difference.

HOPE TO SEE YOU AT THE CHRISTMAS LUNCHEON! HAPPY HOLIDAYS!!!

Gloria Woods, President FCRTA

Information for the April/May 2009 Newsletter should be to
Daisy Clarke, Editor, by February 27, 2009.



Angie Freeman



**FCRTA
Credit Union
Contact
Connection**

FCRTA Members — *Your money is safe with us*

MidState Educators Credit Union has been offering financial products and services to educators and school employees since 1936. All members of FCRTA are eligible to open an account at MidState Educators Credit Union.

With recent news headlines focusing on the "financial bailout" you may find yourself questioning the soundness of financial institutions. **We are pleased to report there is no credit crisis at your credit union!** As a member of MidState Educators Credit Union, you are also an owner of the credit union. We are pleased to inform you that your money is safe and sound here at MidState Educators Credit Union. We go above and beyond to make sure your money is extra-secure. Our Capital Ratio (*One of the ratios used to measure a financial institution's stability and efficiency*) is at a level that is 200 % of what the government requires, making us prepared for economic downturns like the one we are experiencing. We also provide our members with additional insurance above what the government provides. The federal government has your funds with us insured up to \$250,000. The insurance we provide from *Excess Share Insurance Corporation (ESI)* adds an additional \$250,000 making **your deposits with us insured up to \$500,000. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.** MidState Educators Credit Union makes smart loans everyday thus reducing our risk of loss. The loans we make are in the best interest of our members/owners.

Members of FCRTA may contact Angie directly at **614-340-1518** during regular business hours or via email at afreeman@educu.org. When speaking with Angie or whenever you contact her please identify yourself as being a member of FCRTA. We look forward to meeting all your savings and lending needs.

FCRTA

Franklin County
Retired Teachers

Association

2237 Koebel Road

Columbus, OH 43207-2825

website <http://www.geocities.com/fcrtaoh>

RETURN SERVICE

REQUESTED

DATED MATERIAL



FRANKLIN COUNTY RETIRED TEACHER'S ASSOCIATION

| | | | | |
|------------------------|------------------|---------------------|--------------|-------|
| _____ | | | | |
| Last Name | First/Given Name | Middle Initial | | |
| _____ | | | | |
| Street Address | Apt. | City | State | Zip |
| _____ | | | | |
| Telephone | _____ | _____ | Year retired | _____ |
| e-mail _____ | | | | |
| _____FCRTA Life | \$100.00 | _____ORTA Life..... | \$300.00 | |
| _____FCRTA Annual..... | \$ 10.00 | _____ORTA Annual.\$ | 20.00 | |

Check the organizations you are joining and enter dues here:

Please make check payable to FCRTA and mail to:
Gloria Woods, 2237 Koebel Road, Columbus, OH 43207-2825
(Enclose a stamped envelope if a dues card is desired.)

If you have moved, please inform the membership chairperson. Be sure to include your phone number.

NEW ADDRESS

Name _____

Street _____

City _____ State _____
9 digit Zip _____

Phone _____

e-mail _____

Mail to : Gloria Woods,
2237 Koebel Road
Columbus, OH 43207-2825