



# TRTA Newsletter

Published for the Trumbull Chapter of the Ohio Retired Teachers Association

November 2020

Volume XI, Number 6

## 2021 TRTA General Meeting Dates:

February 9, April 13, June 8,  
August 9, October 12, December 14  
**Every other month on the second  
Tuesday at 12:00 Noon**  
**Ciminero's Banquet Centre**  
123 N. Main Street  
Niles, Ohio 44446

## Collected at all meetings:

Cancelled stamps, cell phones,  
eyeglasses, hearing aids, and yarn.

## Foundation Financial Update:

See a list of donors on our webpage.

## From our President, Sue Datish:

November is typically the month to be thankful for our blessings. With the 2020 pandemic we may think that we need to dig deep to find these blessings.

Gratitude is an attitude that colors the way you see life! Robert A. Emmons, Ph.D., is the world's leading scientific expert on gratitude and has been studying the effects of gratitude on physical health, on psychological well-being, and on our relationships with others. Keeping a gratitude journal or acknowledging what we are grateful for is a positive benefit in all aspects of our lives.

Did you know  
*gratitude...*  
-Shields you from negativity  
-Makes you at least 25% happier  
-Rewires your brain  
-Eliminates stress  
-Heals  
-Improves sleep  
-Boosts self-esteem and performance  
-Enhances the law of attraction  
-Improves relationships



2020 has been a very difficult year, but yet there is still so much for which we can be grateful. I know that it has made me realize just how important my family, my health and my church are. Take some time this month to think about the things for which you are grateful.

## Scholarship Donations:

We are going to continue our scholarship program. Without our luncheons and fundraisers, we have not had any income. Many of you have been very generous to our scholarship fund. Please feel free to continue to donate even without our luncheons. Donations can be made in multiple ways: Donations can be mailed directly to our Treasurer, Linda Cowin, at 3494 Ivy Hill Circle, Unit A, Cortland, OH 44410-9245. Please make your check payable to TRTA. If you want it to be tax deductible, you can send it directly to Community Foundation, 201 East Commerce Street, Suite 150, Youngstown, OH 44503 USA  
Donate online at <https://www.cfmv.org/donate/> and select TRTA Scholarship Fund.

## Treasurer's Report October 31, 2020

Checking account balance \$1,489.18

Savings account balance \$8,554.43

Community Foundation (Scholarship Fund) \$8,219.00

You may view the detailed treasurer's report on the TRTA website: <https://trumbullrta.wixsite.com/trta>



**Welcome to new members:** Robert Galick (TRTA/ORTA), Debra Slanzan (TRTA/ORTA), Jeffrey Pegg (TRTA/ORTA), and Mary Jo Heller (TRTA/ORTA).

***DUE TO THE PANDEMIC, OUR DECEMBER MEETING HAS BEEN CANCELED. WE ARE LOOKING FORWARD TO SEEING YOU IN FEBRUARY 2021! PLEASE BE SAFE!***

## TRTA Lifelines

Volume VI, No. 6 compiled by Carol Hart



**Less Stress, Better Blood Sugar.** Cortisol, the “fight or flight” hormone, typically rises in the morning and drops at night. But recent research links steadily high levels to higher fasting blood sugar in people with diabetes. Stress and depression may keep cortisol from dropping. The researchers suggest that people with diabetes use stress control methods such as exercise, spirituality, meditation, and spending time with others and pets. (*Consumer Reports On Health*, November 2020: pp. 3)

**Boosting Immunity this Winter.** Nothing can guarantee that you won’t catch a cold, the flu, or coronavirus this winter, but certain foods can bolster your immune system to help you more effectively fend off germs. Produce that is bright green, red, yellow, and orange generally have more antioxidants. Fortunately, vegetables like sweet potatoes, carrots, broccoli, spinach, red bell peppers, and citrus fruits like oranges are plentiful in the winter. (*Consumer Reports On Health*, December 2020: p. 9)

**Eating More Almonds.** A symbol of hope and prosperity in Eastern cultures, the almond used to be known for its fat content but has now made its way to the top of power-food lists. This nutrient-dense tree nut—from the same family as peaches and apricots—has become best known for its many health benefits. Eating a handful of almonds a day may lower **LDL** (“bad”) cholesterol and reduce your risk of heart disease, heart attack, and diabetes. These tasty tidbits are also an excellent source of **vitamin E** (a powerful antioxidant) and manganese—1 ounce (that’s about 24 almonds) has 35% and 32% of the **RDA** respectively. And with only 1 gram of saturated fat, 13 grams of healthy mono- and polyunsaturated fats, 6 grams of protein, and 160 calories per ounce, it’s clear that almonds are a friend of any true health nut. (webmd.com/diet/features)

### Membership Dues

(Please check the appropriate box)

Name \_\_\_\_\_ As you want it to appear on your luncheon name tag.

Email \_\_\_\_\_ Phone Number \_\_\_\_\_

\_\_\_ \$20 TRTA Annual Membership

\_\_\_ \$150 TRTA Life Membership

**Please return this application form and check payable to TRTA in the amount of \_\_\_\_\_ to:**

Mr. Dave Ambrose, Membership Dues Coordinator

2740 Atlantic St. NE, Warren, Ohio 44483-4426

Questions? Contact Dave Ambrose

Email: dambrose1@neo.rr.com Phone: 330-647-3666

☐ Please create a TRTA membership card for me.

☐ Receive at the next membership luncheon.

☐ Mail to my current address.

**It is highly encouraged that you also join ORTA which is our parent organization. ORTA Membership Dues should be paid directly to ORTA:**

\$30 Annual Membership

\$500 Life Membership

ORTA dues payments should be sent to:

Ohio Retired Teachers Association, 250 East Wilson Bridge Road, Suite 150, Worthington, OH 43085

or submitted online [<https://www.orta.org/plans-pricing>]

## **Legislative Report—Dottie Fogel**

Board Approves One-Time Health Care Premium Rebate of \$250 for Plan Enrollees Who Qualify

STRS Ohio staff analysis showed plan year 2020 health care utilization has been less than projected—largely due to COVID-19—with additional savings expected through the end of the plan year. The board approved staff's recommendation to provide a premium rebate of \$250 for each enrollee covered by the STRS Ohio retiree health care medical program in October 2020. The total cost of the rebate is \$29.1 million and will cover benefit recipients, spouses and dependent enrollees. **The premium rebate will be paid to STRS Ohio retiree health care program members in the December 2020 pension payment.**

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*Medicare Commercial with Joe Namath* talking with an Aetna representative regarding the frequently run commercial, I was told four things. (1) Do not call Aetna because that commercial pertains only to people who have individual Medicare accounts. STRS members have a group plan. (2) If you have been hospitalized and need meds delivered to your home, check with your pharmacy for delivery options. If there is a fee, call Express Scripts to see if they will cover the charge. In the past, they have. (3) If we lived in an area where GA Foods was located and are now home following a hospitalization, we could qualify for home-delivered meals. Unfortunately, GA Foods is not located here. There is a possibility it may come later. (4) Aetna offers a 24-hour nurse hotline (1.800.556.1555) to deal with our health issues. Call for advice or information before going to an emergency facility or your doctor unless you are experiencing a true emergency.

### STRS Forensic Audit

A Facebook group is concerned about the financial status of STRS and has asked ORTA to be the fiscal agent to collect donations to fund a forensic audit, which ORTA has agreed to do. The cost of this audit will be approximately \$75,000. Forensic audits are conducted when there is suspected illegal activity, theft, or mismanagement of funds. Edward "Ted" Siedle, an attorney, has been hired to complete the review. One concern of the group is that STRS exceeded their benchmark assumed rate of return but has not paid a Cost of Living Adjustment (COLA). There are more than 208 benefit recipients over the age of 100; 143 are 99 years old. STRS must plan for those benefit recipients as people are now living longer. There is no law requiring payment of a COLA. STRS has made no comment about this audit. The Auditor's Office for the State of Ohio regularly examines the STRS accounts. For the latest news, access the ORTA website ([orta.org](http://orta.org); use the ORTA'S Advocacy link) or call the office (614.431.7002). It is your prerogative to donate toward the forensic audit if you wish.

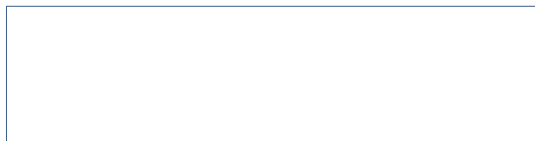
**Temporary, Permanent and Snowbirds:** Just a reminder to update your address if you have a new temporary, permanent, or snowbird address. Contact Dave Ambrose with your new address. Phone: 330.647.3666. Email: [dambrose1@neo.rr.com](mailto:dambrose1@neo.rr.com) Address: 2740 Atlantic Street NE, Warren, Ohio 44483-4426. TRTA is currently charged \$1.30 by the USPS for every returned newsletter.

We are continuing to ask for email addresses and phone numbers from our members. Since September we have added 13 additional email addresses to the database. Emails and phone numbers are our way of communicating with our members in the absence of in-person meetings.

**T C ORTA**

2740 Atlantic St. N.E.  
Warren, OH 44483-4426

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**Permit NO. 29**



## **Membership**

*Luanne Hite, Gretchen LaLiberte, Chairpersons; Dave Ambrose, Dues Coordinator*

### **Membership Dues for 2021:**

At its November meeting the TRTA board voted to discontinue the collection of ORTA dues. This will eliminate bookkeeping tasks for TRTA and will decrease member concerns about expiration dates. (TRTA uses the calendar year; ORTA dues extend 12 months from whatever month payment is received.) TRTA mailing labels will no longer track ORTA membership status.

Please check your mailing label; it has a new look. If your label says TRTA: LIFE MEMBER or TRTA: dues paid through December 2021, your dues are current. However, if your label says dues paid through Dec. 2020 after TRTA, you will need to pay your current membership dues for 2021. Since the December luncheon has been cancelled, please mail **only** your TRTA dues along with the renewal form found in this newsletter to Dave Ambrose, 2740 Atlantic St. NE, Warren, OH 44483-4426. Reminder: Dues should be paid before December 31, 2020.

It is still highly encouraged that members also join ORTA, our parent organization. ORTA dues are \$30 annually or \$500 lifetime. ORTA dues payments should be sent directly to the address on the dues form or submitted online at the ORTA website.

### **Web Address:**

<https://trumbullrta.wixsite.com/trta>--Follow Trumbull Retired Teachers Association on Facebook. Please email comments or corrections for the TRTA Newsletter to Cindy Harris, Editor, at [cindyharris513@gmail.com](mailto:cindyharris513@gmail.com).