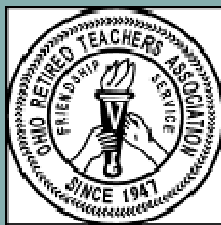


# The Desktop

A Newsletter for the Portage County  
Retired Teachers Association



A Chapter of Ohio Retired  
Teachers Association

Desktop Volume 21 - Issue 2

April-May, 2010

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## MEMORIAL SERVICE PLANNED

Our Annual Memorial Service honoring those members who passed away during the last year will be held at our May luncheon meeting. Special music will be provided by a brass trio of three retired band directors—Ken Granville, Sam Mayes, and Ray Harcar.

### *In Memory Of*

<b>Mary Lou Kosar</b> Bedford Schools	August 25, 2009	<b>Glenn C. Rutan</b> Cleveland Heights-University Heights	September 6, 2010
<b>Carole Joyce Myers</b> Streetsboro Schools	May 15, 2010	<b>Eloise R. Seachrist</b> Crestview High School—Columbiana	November 13, 2010
<b>Robert Dunn</b> Stow Schools	June 30, 2010	<b>Judith A. Richards</b> Southeast Schools	November 16, 2010
<b>Alfred Saupe</b> Kent State University	August 3, 2010	<b>Victoria Guenther</b> Crestwood & Kent State University	December 15, 2010
<b>Jane C. Osborne</b> Southeast Schools	August 30, 2010	<b>Arthur L. Kaltenborn, Jr.</b> Garfield Schools	January 28, 2011
<b>Craig Lucas</b> April 1, 2011 Kent State University			

## JANE BISSLER TO LEAD MEMORIAL SERVICE

**Jane Bissler** is the founder and the clinical director of Counseling for Wellness in Kent. She specializes in counseling parents of adolescents who have died suddenly and in helping all bereaved people assimilate their losses by creating a new relationship with their loved one.

Jane writes a weekly question and answer column for the Record Courier. She also maintains a

popular website found at [www.counselingforloss.com](http://www.counselingforloss.com).

She has co-authored two books: *Surviving and Thriving: Grief Relief and Continuing Relationships* and *Loving Connections: The Healing Power of After Death Communications*.

Jane lives in Kent with her husband, Rick.



If you know of any other PCRTA member who has passed away and should be honored at this service, please contact **Mary Jane Brannon**, Memorial and Sunshine Chair, at 330-673-3138.

## NINE THINGS THAT MAY DISAPPEAR IN OUR LIFETIME

Ready or not...here they go! Whether these changes are good or bad will depend on how we adapt to them.

**1. The Post Office**— They are so deeply in financial trouble there is probably no way to sustain it long term. Most of your everyday mail is junk mail and bills. Very few people write letters any more.



**2. The Check**— My nephew works for a check company. He says they have had numerous layoffs. More people pay their bills with credit cards or by online payment today. Great Britain plans to do away with checks by 2018.

**3. The Newspaper**— The younger generation simply does not read the paper!



The daily delivered newspaper will go the way of the milkman. And get ready to pay for an online newspaper.

**4. The Book**— Many people download music from iTunes and never buy an actual CD. People can download books for less than half the price of a book.



**5. The Land Line Telephone**— Most people have cell phones now. Some keep their home phone just because they always had it, but they are paying double charges. Most cell phone companies let you call other people with the same provider for free.



**6. Music**— The music industry is dying a slow death. Over 40% of music bought today is what



is known as “catalog items” – traditional music that the public is familiar with...from the older established artists.

**7. Television**— People spend more time on their computers—time they used to spend watching TV. With Tivo and DVR’s you can record your programs and watch them when you want...without ads every 4 1/2 minutes.



**8. The Things That You Own**— Your pictures, music, movies and documents can all be stored in an “Internet Cloud.”



**9. Privacy**— It is almost already gone. Cameras on the streets, GPS built into your phone and camera, Google Earth looking at our yards... All we’ll have left are memories!

### 2011-12 BOARD MEMBERS

#### OFFICERS

- President—**Ron Snowberger**
- Vice-Presidents—**Ken and Nancy Granville**
- Recording Secretary—**Ruth Weigand**
- Corresponding Secretary—**Barbara Cribbs**
- Treasurer—**Darlene Fetterhoff**
- Assistant Treasurer—**Ria Mastromatteo**
- ORTA Trustee and Legislative Chair—**Dan McCombs**

To contact any officer or committee chair:  
 Email to [PCRTA@aol.com](mailto:PCRTA@aol.com)  
 Visit our Website at [www.pcrta.net](http://www.pcrta.net) and go to Contact Us

### COMMITTEE CHAIRS

- |                            |                           |
|----------------------------|---------------------------|
| Archival                   | Norm and Evelyn Park      |
| Community Services         | Judith Morgan             |
| Membership                 | Helena Parry              |
| Memorial & Sunshine        | Mary Jane Brannon         |
| NEOUCOM Proctors           | Edith Scott               |
| Newsletter                 | Pat Gynn                  |
| Nominations                | Jan FencI                 |
| Pre-Retirement Planning    | Helena Parry              |
| Protective Services        | Kay Wise                  |
| Public Relations           | Georgia Darrah            |
| Reservations               | Les Bennett               |
| Scholarship                | Jim Montaquila            |
| Social/Travel              | John and Sandy Kerstetter |
| Telephone & Communications | Saroj Sutaria             |
| Webmaster                  | Connie Evans              |

## PREZ SEZ – DON'T BE A FROZEN TURNIP...STAY ACTIVE AND STRONG

As an avid gardener, I was too late in digging some turnips. Turnips may be left in the ground until the soil begins to freeze solid. I guess that I should have checked them sooner as when the soil freezes the turnips deteriorate quickly.

I wonder if that lesson should be applied to us as retired educators...if left inactive too long, do we also begin to deteriorate? Well, I say that will not happen to this great membership of PCRTA. We are active, effective, and we produce good quality... that's why I know we will all help our membership grow.

Our March meeting saw nearly 100 people in attendance. What a great reception for Mr. Lincoln. Perhaps with your bringing a guest, we will acknowledge over 100 at our May memorial program. As you encourage these retired educators to join PCRTA, remind them when they join at the July meeting their dues payment carries over through the year 2012.

I hope each of you reads with attention the ORTA Spring Quarterly, especially the articles by Executive Director **Ann Hanning** where she mentioned **Dave Gynn's** and ORTA President **Karen Butt's** testimonies given at the hearings for HB69 in Columbus recently.

With all the attention that the newly passed SB5 is getting in the local newspapers, it behooves each of us to keep abreast of all the developments as it progresses to a probable referendum on the November ballot.

Our chapter is not inactive—we are vital and growing. By the time you read this, **Dave Gynn** and I will have attended the NEOEA Spring Conference on April 13. Three new members, **Kathy Lawson**, **Sue Dyett**, and I completed the learning session for “proctoring” at NEUCOM last week. Thanks to **Edith Scott**, for the super job she does with scheduling for this program.

I believe that successful retired educators have developed the quality of relaxation. They don't allow themselves to be pressured, and they don't give in to a feeling of strain and stress. We have learned to take things in stride.

So, as we prepare for our memorial program in May....Take time today to write or call your friends. Don't ever say, “Not now; some other day.” It well may be you cannot make amends. Because those friends of yours are called away.

*Ron*

*“If left inactive too long, do we also begin to deteriorate?”*



Ron Snowberger,,  
PCRTA President

### BEEN TO OUR WEBSITE LATELY? [www.pcrta.net](http://www.pcrta.net)

Check out our website. Sometimes there are extra items there that won't fit into the newsletter but that are of interest to our members.

There are links to ORTA, STRS, AARP, and lots of other sites that are of interest to retired teachers. Did you know there are tons of free games on the AARP website? And you can keep up with the latest news on our pensions by looking on the ORTA and STRS sites.



### NEED A RIDE TO THE LUNCHEON?



Call **Saroj Sutaria** at 330-678-9045 and she will see that someone picks you

up and gets you safely to the luncheon and back home again.

### STOP THE PAPER ONSLAUGHT!

ASK TO HAVE YOUR PCRTA NEWSLETTER E-MAILED TO YOU.

CALL PAT GYNN @ 330-678-8423

OR E-MAIL HER at [PCRTA@aol.com](mailto:PCRTA@aol.com)



Are you using the benefits available to you through **AMBA** as an **ORTA** member? Besides dental and vision insurance, you can also get discounts on hotels and vacation plans, car rentals, and funeral expenses.

There are discounts on buying Apple and Dell Computers and buying books online at Barnes and Noble. Look online at [www.amba@amba.info](http://www.amba@amba.info) or call them at 800-258-7041.

## TREASURER'S REPORT by Darlene Fetterhoff



Report for March 10–April 7, 2011:

<b>Beginning Checking Acct. Balance:</b>	\$ 10,032.68
<b>Expenses:</b>	\$ 1,441.60
ORTA dues	210.00
Kent Methodist Church-luncheon	960.00
Gerald Payn, speaker	75.00
Office Supplies, Postage–D Fetterhoff	51.46
Bank Fee–March	2.00
Dues Refund–M. Hall	50.00
Scholarship Postage–E Scott	33.14
Convert check donations to gift card and cash to Freedom House	60.00
<b>Income:</b>	\$ 1,557.50
Dues, luncheon 50/50, donations	
<b>Ending Balance:</b>	\$ 10,148.58
<b>Scholarship Funds in Checking</b>	\$ 3,891.09
<b>Checking Working Balance</b>	\$ 6,257.49

### DUES REMINDER

Please pay your 2011 dues  
**BEFORE JUNE 1.**

Check your newsletter address label.  
If 2010 is coded on your label, then you still owe for 2011.

Remember...  
your support of the local and state organizations is greatly appreciated... and needed in these changing times.

Please call if you have any questions.

330-673-8164

**CHECK YOUR LABEL CODE NOW**



*Darlene*

### SCHOLARSHIP DONATIONS

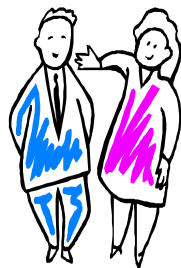
Special thanks to these folks for making donations to the PCRTA scholarship fund:

Adele Fussner      Jane Hostler      Virginia Mills



# WELCOME

Say Hello to Our  
Newest Members:



**Bonnie Harper**  
Retired Field Schools 2009



**Patricia Pownall**  
Retired Crestwood 1995

**Marlene Strebler**  
Retired Field Schools 2010

Have you invited someone to join PCRTA lately?

Think of some of the people who retired with you and invite them to our May luncheon meeting.

## LOOKING BACK AT OUR PENSION AND HEALTH CARE HISTORY

- 1919: STRS Ohio's beginning goes back to a member of the House of Representatives —**Rep. Childe Harold Freeman**. He shepherded HB 359, creating the first statewide actuarially based teacher retirement system in the United States.
- 1920: STRS Ohio was subsequently established and issued its first pension benefit (of about \$44!) to **John Adams** of Lake County.
- 1935: The Social Security Act was signed by **President Franklin Roosevelt** on August 14. STRS Ohio predates the formation of Social Security by 15 years.
- 1971 A regular annual COLA (Cost Of Living Adjustment) became effective for those retired July 1, 1968 and later. After 36 months in retirement, benefits increase 1-1/2% if the Consumer Price Index increased at least that amount.
- 1974: STRS Ohio introduced medical coverage for annuitants and families at no cost.
- 1976: COLA increased to 2% payable in the 25th month of retirement.
- 1979: COLA increased to 3% payable in the 13th month after retirement.
- 1980: The first supplemental lump-sum payment, commonly called the “13th check,” was given.
- 1983: A Health Care Stabilization Fund was established (\$107.5M) to help fund the STRS Ohio Health Care Program. Funding came from (1) premiums paid by enrollees in the health care program; (2) employer contributions; (3) investment earnings on the health care fund; and (4) Medicare Part D subsidy.
- 1993: Enrollee cost sharing of medical coverage began. 
- 1997: STRS initiated legislation to help retired members hurt most by inflation. HB 339 raised the minimum benefit level for retirees with 30 or more years of service credit from \$500 a month to \$800, and it authorized a special increase to restore the purchasing power of benefits for teachers who retired between July 1, 1962 and June 30, 1976.
- 1999: A Health Care Funding Task Force was formed.
- 1999: Last year for the “13th check.” The cost for it in 2000 was \$50.4 million.
- 2000: STRS 35-year Enhanced Benefit Plan started.
- 2002: HB 157 set statutory COLA for all five Ohio pension funds at 3% regardless of inflation.
- 2005 An initiative for dedicated health care to funding was started. Health Care Advocates and Health Care Champions came into being.
- 2008: Two bills were introduced into legislation to secure additional funding for health care. Neither bill received a hearing.
- 2009: The STRS Board approved a long-range contingency plan that continued 1% employer contribution for the Health Care Stabilization Fund.
- 2009: Governor Strickland recommended that OPERS employer contributions be reduced temporarily from 14% to 8% to assist the state budget. ORTA and STRS campaigned against this action. It was not approved.
- 2011: Governor Kasich took office. 

## LEGISLATIVE CHAIR – IT’S TIME TO SPEAK UP!



Dan McCombs,  
ORTA Trustee  
for PCRTA  
and  
ORTA Chair of  
Legislative  
Committee

Thank goodness for the Internet. I have been in North Carolina for the past six weeks, but I have not missed any news. My subscription to the Record Courier has kept me current. I am sorry to say that the news doesn't look any better down here in North Carolina than it does to you in Portage County.

This is not a good time to be a public employee in Ohio, Wisconsin, Michigan, Indiana or New Jersey. Fights over collective bargaining and public pensions have dominated the news. I, for one, never thought when I became a teacher back in 1961 that people would be jealous over my pension...especially when my friends in the private sector were making considerably more money than I was.

I stayed in a relatively low paying occupation because I loved the job and the security that came with it. Please believe me when I say that the battle over keeping our Defined Benefits Pension is worth fighting for. We must defend this position with our every fiber! If the legislature changes our retirement to a Defined Contribution Plan, our profession will lose one of its most significant features. We CANNOT let that happen!

Dave Gynn and I attended a very important ORTA Legislative Committee meeting in Columbus on April 19. We are developing a strategy to combat what is happening in the legislature. I also will report what ORTA's take is on collective bargaining (SB5) at our luncheon.

As an organization, the Portage County Retired Teachers Association has a full plate. It will take all of us to have a positive impact. Please join us in sending messages to our elected officials by phone, e-mail or letter that we need their support during this unprecedented attack on teachers' rights.

*Dan*



### KNOW YOUR REPRESENTATIVES—Let them know what you think.



**Governor John Kasich**, Governor's Office, Riffe Center, 30th Floor, 77 South High Street, Columbus, OH 43215-6108, General Info: (614) 466-3555  
Fax: (614) 466-9354



**Senator Tom Sawyer**, District 28 (Portage County) Senate Building, 1 Capitol Square, Ground Floor, Columbus, OH 43215 Phone: (614) 466-7041  
Email: SD28@maild.sen.state.oh.us



**Representative Kathleen Clyde**, District 68 (most of Portage County) 77 S. High St., 11th Floor, Columbus, OH 43215-6111 Phone: (614) 466-2004  
Fax: (614) 719-3968 Email: district68@ohr.state.oh.us



**Representative Todd McKenney**, District 43 (SW Portage County) 77 S. High St., 11th Floor, Columbus, OH 43215-6111 Phone: (614) 466-1790  
Fax: (614) 719-6943 Email: district43@ohr.state.oh.us



Helena Parry,  
Membership  
Chairman



## THE VALUE OF PERSONAL CONTACT

Dave Gynn, Ron Snowberger, and I met to look over some of the best practices in recruiting and retaining membership. Much of what was done in the past by the PCRTA Membership Committee has proved to be very successful.

We are looking to continue many of the procedures and practices; however, *the best method mentioned in recruiting new members is to make a personal contact.*

If you know of someone who is retiring, or who retired earlier but who has not yet joined the PCRTA, let them know about our websites [www.pcrta.net](http://www.pcrta.net), and [www.orta.org](http://www.orta.org). Let them know that it is important to keep our local voices heard at the state level, which is dependent upon our local membership.

We are also working to find more people who are willing to help get names of retirees from the various county schools. Thus far, **Kay Wise** is handling Ravenna City Schools,

**Marge Conroy** is taking care of Field Local Schools,

**Saroj Sutaria** will handle Kent State University,

**Kathleen Eldridge** and **Betty Davis** will contact Rootstown Schools,

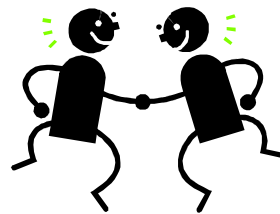
**Mike Hardy** will cover Kent City Schools, **Carol Rudlosky** will take care of Southeast Schools, and

**Earl Kilchenman** will handle Waterloo Schools.

A few other former committee members have not yet replied to my request for them to continue helping to get name lists. If you still have contacts from your school who could help, please contact me. Helena Parry, [hmparry@att.net](mailto:hmparry@att.net) or call 330-673-0577.

The committee will soon be launching a membership drive sending or handing out a packet with our PCRTA brochure, the ORTA brochure, a letter of congratulations to newly retired teachers, and one free luncheon ticket for the PCRTA luncheon of their choice if they cannot come in September.

Therefore, you see, the membership committee needs your involvement for it to be successful. WE NEED YOUR HELP!!!



Helena

ISN'T IT  
PUNNY...?



The fattest knight at King Arthur's round table was Sir Cumference. He got his size from too much pi. \*\* A dog gave birth to puppies near the road and was cited for littering. \*\* Two silk worms had a race. They ended up in a tie. \*\* Atheism is a non-prophet organization. \*\* I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian. \*\* A grenade thrown into a kitchen in France would result in Linoleum Blownapart. \*\* The soldier who survived mustard gas and pepper spray is now a seasoned veteran. \*\* A backward poet writes inverse. \*\* When cannibals ate a missionary, they got a taste of religion. \*\* A vulture gets on an airplane, carrying two dead raccoons. The stewardess looks him in the eye and says, "I'm sorry, sir, only one carrion per passenger. \*\*

**MEETING MINUTES** - Ruth Weigand, Secretary



Highlights from the last Executive Committee and luncheon meetings are provided below. Many meeting details are included in other reports in this newsletter. A complete set of detailed minutes are available to any PCRTA member. Call **Ruth Weigand** (330-673-4788), email [PCRTA@aol.com](mailto:PCRTA@aol.com), or locate the minutes on our website ([www.pcrta.net](http://www.pcrta.net)).

**EXECUTIVE COMMITTEE MEETING** - March 11, 2010

--President **Ron Snowberger** announced an NEOEA Spring Conference on April 13.

--**Darlene Fetterhoff** reported a treasury balance of \$10,032.68 (\$3,723.59 scholarship and \$6,309.09 working balance). \$40,000 has been invested with Stifel-Nicolaus; reports on the mutual fund will be made to the Board quarterly.

--2011 membership directories are available.

--**Nancy Granville** reported that **Gerald Payne** as Abe Lincoln will be the March speaker; **Ralph Pffingsten** will speak about the Ravenna Arsenal in September.

--Restaurant gift certificates will be added to the 50-50 drawing to encourage participation.

--**Dan McCombs**, **Ron Snowberger** and **Dave Gynn** participated in the STRS Pension Champions meeting, a grassroots initiative to promote pending retirement legislation.

--If Portage County qualifies for an ORTA trustee position for 2012, an election will be held in the fall.

--PCRTA members will judge contests at the Future Educators Association conference at KSU on March 25.

--Freedom House, a transitional shelter for homeless veterans, will be our March service project.

--**Jim Montaquila** and **Norm Park** distributed scholarship applications to all schools. The committee will meet on April 11 to review applications.

--Members are asked to contact legislators to support HB 69 and SB 3 amendments recommended by STRS.



--The Board recommended drafting a letter to the editor with correct information to be presented to the membership meeting.

--**Helena Parry** is developing ideas for the committee to promote membership. A pre-retirement workshop this spring may be planned to inform active teachers of changes in the pension system.

--**Mary Jane Brannon** reported that **Jane Bissler** will be the speaker for the May 19 memorial luncheon. There are ten deceased members to be remembered to date.

--**Edith Scott** scheduled an orientation for proctors at NEOUCOM on April 4. There are new security procedures at the school. Expenses for copying and mailing schedules should be paid by the treasury.

--**Pat Gynn** reported there were 406 newsletters printed (396 mailed) at a cost of \$351.82. On-line newsletters are available and encouraged.

--**Kay Wise** scheduled the 4-hour AARP Driver Safety Course for May. She will investigate shingle shots.

--**Georgia Darrah** submitted luncheon announcements to the Record Courier and will submit information to the website.

--**John Kerstetter** said some members have signed up for the Hamlet study group. He will arrange group tickets to the production at KSU and will schedule a dinner before the play.

--**Connie Evans** added a link to print the luncheon reservation form and will do the same with the membership form.

**LUNCHEON MEETING** - March 18, 2010

--**Ron Snowberger** thanked **Adele** and **Bill Fussner** for serving as greeters and thanked everyone for the great amount of donations to the Freedom House.

--Ron announced 90 people registered. He challenged everyone to bring a friend to the May meeting and bring them back as a member in July.

--**Judy Morgan** announced a need for judges for the Ohio Future Educators competition to judge posters, displays, and speeches.

--**Kay Wise** announced the AARP Safe Driving Course and mentioned there is usually a discount on your auto insurance. She reminded us of the Friends of the Library book sale in Ravenna.

--**John Kerstetter** asked: "To be or not to be . . . To attend or not to attend?" We will attend the April 19 presentation of Hamlet at KSU and you can meet for dinner at Pufferbelly before the show.

--**Dave Gynn** reported that he gave testimony to the subcommittee hearings on HB 69. He distributed a letter to the editor to be signed by PCRTA members.





LUNCHEON MEETING MINUTES CONTINUED

70 people signed the letter to the Record Courier Editor.

--ORTA President **Karen Butt** suggested members read the ORTA Quarterly and visit the website. She is concerned about what is going to happen to active teachers when they retire and urged everyone to contact legislators with short messages.

--**Les Bennett** led singing accompanied by **Adele Fusser**; **Ken Granville** led the pledge of allegiance; and **Nancy Granville** shared an invocation.

--New members present were **Bob and Carol Stokes** from KSU and **Kathy Lawson** from Streetsboro. First-time attendees were **Diane Kane** and **Neil Jennings**.

--**Gerald Payn**, guest speaker, portrayed our 16<sup>th</sup> United States President. "Abe" said his father kept him home on the farm and he only attended school a few weeks. He said the Civil War was a terrible war with Americans against Americans and sons against sons. When Abraham Lincoln ran for president, his name was not on the ballot in the southern states. Payn, acting as Lincoln, took us back to the presidency, told about his train stop in Ravenna, and made personal reflections on the men in his cabinet.



--**Sylvia Armstrong** won \$92.50 from the 50/50 drawing. **Judy McKinney** and **Michelle Worthing** both won Applebee's gift certificates.

GED GRADUATION COMING UP SOON

For several years, PCRTA has been celebrating the graduation of those students in the GED program at Maplewood. This year's graduation will be on June 9.

Our members bake homemade cookies, attend the graduation, and serve the cake and punch provided by Maplewood for the reception following the GED graduation ceremony.

At our May luncheon meeting we will ask our members to write personal notes to the graduates telling how proud we are that they have completed their education. These are passed out to the students and have been very much appreciated by them. We will provide the cards and you provide the sentiments.

Want to help make homemade cookies or serve cake and punch? Contact **Judy Morgan** at home at 330-653-8174 or sign up at the



May luncheon.



**Adele Fusser, Darlene Fetterhoff, and Jan Fencil** arrange trays of cookies. Would you like to help?

MARK YOUR CALENDAR:



May 12—Executive Board Meeting

May 17—**AARP Safety Driving Class** at Ravenna High School 12-4

May 19—Luncheon Meeting— 12-2  
**Memorial Service, Jane Bissler, Brass Trio**

June 9—Maplewood Career Center—  
**GED Graduation**

July 14—Executive Board Meeting

July 21—Luncheon Meeting—**Scholarship Recipients**; Free Blood Pressure and Osteoporosis Screenings at 11:30

September 8—Executive Board Meeting

September 11—NRTA National Day of Service

September 15—Luncheon Meeting—  
**New Retirees; Speaker, Ralph Pfingsten**—The Ravenna Arsenal;  
**Stacey Schneider** from NEOUCOM with info on Shingles at 11:30

October 22—National Make a Difference Day

November 10—Executive Board Meeting  
November 17—Luncheon Meeting—**Science Program; Elections and Installation of Officers**

December 15— Luncheon—**Christmas Party**

The Executive Committee meetings are held on the Thursday before each luncheon meeting at the United Methodist Church, Room 200, at 9:30 am.

The PCRTA luncheon meetings are held at the United Methodist Church of Kent, 1435 East Main Street at 12:00 noon.

## STOP THE SCAMMERS! By Kay Wise, Protective Services Chair

On a recent trip to North Carolina, I read an article titled "Is This For Real" by Greg Saitz in the March issue of *This Active Life*, beginning on page 7. A summary of the article follows. The cover states "Stop the Scammers! How seniors are targeted and what you need to know."

**Internet/Email Scams** fool people about personal or business connections. Known as phishing or spoofing scams, con artists send out official-looking messages purportedly from banks or other organizations asking consumers to verify or change personal information, such as passwords or Social Security numbers.



**Telemarketing Scams** affect millions of Americans each year and cost them \$40 billion, says the Federal Trade Commission (FTC). The best way to deal with these kinds of calls is to just hang up. Don't worry about hurting scam artists' feelings. They'll get over it.

**Investment Scams** from Ponzi and pyramid schemes to pump-and-dump stock frauds and other investment scams cost victims billions of dollars a year, says **Lori Schock**, director of the Office of Investor Education and Advocacy at the Securities and Exchange Commission. And be wary of advisers using meaningless titles such as "senior specialist" or a bunch of abbreviations after their name on a business card. Schock recalls a financial advisor in Florida who used the letters H.S.D. after his name. It stood for High School Diploma.

**Health Product Scams** claim to cure serious conditions and a host of symptoms, says the FTC Website. "Unfortunately, these products, devices and treatments often are unproven and useless, making promises they can't fulfill."

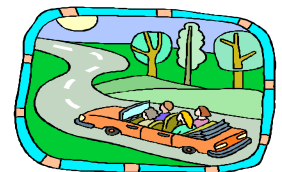
The conclusion of the article tells how to Play It Safe in all of these scams and lower the odds you'll become a victim.



*Kay*

## AARP DRIVER SAFETY PROGRAM IS A GO!

At the March luncheon meeting, a signup sheet was passed around to see if there was any interest in having an AARP Driver Safety Program for PCRTA members. About twenty people have signed up, so it is a go!



What You Will Learn:

- Defensive driving techniques, new traffic laws and rules of the road
- How to deal with aggressive drivers
- How to handle problem situations such as left turns, right-of-way, interstate highway traffic, trucks, and blind spots.
- How to safely use anti-lock brakes, air bags, and safety belts

For more information or to enroll in the class, call Kay Wise at (330) 297-1110. Please arrive at 11:30 and bring your AARP card or number to receive the AARP discount.

Many auto insurance companies grant a discount to people who take this program. Check with yours.

Tuesday, May 17  
 12-4 pm  
 Ravenna High School  
 Auxiliary Gym  
 \$12 for AARP Members  
 \$14 for Nonmembers



Already a member??? Pass this form on to a fellow retired teacher.

### 2011 PCRTA and ORTA MEMBERSHIP FORM

Name \_\_\_\_\_

Retirement School/Year \_\_\_\_\_

Mailing Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

E-mail Address \_\_\_\_\_

Phone \_\_\_\_\_

Last 4 digits of Social Security Number \_\_\_\_\_

Gift Membership from \_\_\_\_\_

2011 DUES PAYMENT	
PCRTA & ORTA ANNUAL DUES:	
(PCRTA \$10 + ORTA \$30) = \$40	_____
PCRTA Life Membership	\$150 _____
ORTA Life Membership	\$500 _____
Scholarship Fund Donation	_____
<b>TOTAL</b>	

Make one check payable to PCRTA.  
Mail the completed form and check to:



Darlene J. Fetterhoff, Treasurer, 2417 Duck Pond Dr., Ravenna, OH 44266

**Luncheon Reservation for Thursday, May 19 12 noon**

**Kent United Methodist Church – 1435 E. Main Street, Kent**

Luncheon Menu: Ham, Scalloped Potatoes, Carrots, Salad, Rolls, Beverage, and Cookie Tray

Vegetarian Entree:  
Vegetarian Lasagna



Number of **buffet** lunch reservations \_\_\_\_\_ and names. Please print clearly for name tags.

\_\_\_\_\_

Number of **vegetarian** lunch reservations \_\_\_\_\_ and names. (Vegetarian menu includes all items except ham.)

\_\_\_\_\_

Your name and phone number \_\_\_\_\_

I have enclosed \$\_\_\_\_\_ (\$10 for each luncheon reservation).

\$\_\_\_\_\_ donation for the Scholarship Fund      \$\_\_\_\_\_ donation for Safer Futures

PLEASE MAKE YOUR RESERVATION BY **May 13**. Mail your reservation and check made to PCRTA to:  
**Les Bennett, 6222 Lakeview Drive, Ravenna, OH 44266 330-673-4115**

BRING TO THE MEETING: Toiletries and personal hygiene items for Safer Futures. See page 12 for more.





PCRTA—Portage  
County Retired  
Teachers Association

## Address Service Requested

Darlene Fetterhoff, Treasurer  
2417 Duck Pond Drive  
Ravenna, OH 44266-8221

Please notify PCRTA of any address changes.

### ADDRESS CODES

Year= Your membership is paid through that year

S= Life Member of ORTA—Ohio Retired Teachers Association

P= Life Member of PCRTA—Portage County Retired Teachers Assn.

A= Associate member of PCRTA

E-mail: PCRTA@aol.com



Connie Evans,  
Webmaster

## WELCOME TO OUR 3 NEW NEOUCOM PROCTORS!!!

Three more of our members have joined the ranks of the nearly 30 NEOUCOM proctors. Welcome to these folks who took the Proctor Training Class at NEOUCOM recently and are now ready to start proctoring:



Sue Dyett

Kathy Lawson

Ron Snowberger



The next Proctor Training Class will be in August. If you would like to get on the list, contact Edith Scott at 330-297-1812. NEOUCOM donates \$7,500 to our scholarship fund each year because of our proctors' work.

## SAFER FUTURES NEEDS OUR HELP

Our May community service project is to provide items for Safer Futures. Safer Futures is a resource center shelter for women and children seeking freedom from domestic violence.

They provide shelter, advocacy, moral support, education concerning domestic violence, and help clients have access to relevant community resources.



They are in need of things you might need if you had to leave home in a hurry: Full-size toiletries and personal items like shampoo, deodorant, soap, combs and brushes, socks, underwear.



They also need things to set up a new life in a new household: towels and washcloths, silverware, dishes, glasses, homewares, day planners. Name it...they need it!