Defined Benefit Plans are Good for Members – and Good for Ohio

By Nancy Wardwell

Ohio State retirees are served by two of the nation’s largest and best-managed public funds. We read reports of troubled pension plans in other states – but Ohio has many reasons to be proud.

OPERS: Ohio Public Employees Retirement System

As the largest public pension system in Ohio, and the 11th largest in the U.S., OPERS is a significant economic driver for the state and is a model for the efficacy of Defined Benefit retirement plans. The majority of the one million members live, work, and pay taxes in Ohio. Admittedly, Ohio State retirees are a fraction of that population, but they have a huge impact on central Ohio. Studies have shown that for every dollar received from public employers in 2014, $3.74 is returned to the economy through pension and health care payments made to retirees – retirees spend the majority of their retirement proceeds within the State of Ohio.

And it bears mentioning that OPERS had a record $91.2 billion in net assets at the end of 2014, and its funded status at year-end was 83.8 percent.

STRS: State Teachers Retirement System

The State Teachers Retirement System of Ohio serves the faculty and instructional staff of Ohio. They offer three variations of retirement benefit plans, but the overwhelming majority (92%) participates in STRS DB Plan. The figures for the alternative plan are a bit higher at the university but STRS shares some important facts about DB plans.

- Defined Benefit plans provide a stable source of revenue for local economies. STRS paid more than 7.1 billion in benefits during 2014 to more than 152,000 individuals. STRS invests in Ohio, too – it holds more than $1.3 billion in investments in companies headquartered in Ohio.
- Defined Benefit plans provide financial protection for both plan members and taxpayers. Members are provided lifetime benefits they cannot outlive.
- Defined Benefit plans are both efficient and economical. A 2008 National Institute on Retirement Security found DB plans delivered the same retirement income at almost half the cost of a 401(k)-style Defined Contribution plan! Because STRS Ohio manages the majority of its investment assets in-house, its investment management costs are about $0.31 per $100 of assets. They also offer survivor and disability protection for active members – and health care in retirement.

The pensions redesign in 2012 is having the desired effect. Our systems are strong – not only for members but for all Ohioans. For more information see http://www.opers.org and http://www.strsoh.org.
FROM: The President

Dear Colleagues and Friends in OSURA,

As at other universities, “outreach” has become a popular buzz word at Ohio State in recent years – the idea that a university has a mission to help enrich the culture and education of the surrounding community. In my own department, Astronomy, the new planetarium is used in part to provide shows to students at area schools. The previous planetarium director noted that the best audience she ever had was a second grade class from a disadvantaged school, with “billions of questions even before we started; they were just super excited.” A calmer but no less rewarding example is the series of public lectures at Science Sundays, sponsored by Arts and Sciences, where outstanding speakers from across the country captivate audiences with a large off-campus representation, especially youngsters. Programs such as OSU’s P12 Initiative and College Mentors for Kids help school children think of campus as a second home.

Of particular relevance to OSURA is Ohio State’s Program 60, where any Ohio resident at least 60 years old can register for courses on campus at no charge on a space-available basis. I loved having Program 60 students in class. They often came in with trepidation, fearing that their lengthy absence from classrooms would render them hopelessly outclassed by the younger set. But invariably, their maturity, life experiences, and desire to learn made them very good students and they often asked the best questions.

The last class I taught, an introduction to solar system astronomy, was in summer 2004. Two non-credit students attended, a man in a wheelchair and a lady caregiver. They were both from South America, here so the man could be treated for cancer. They didn’t say much in class but seemed to pay rapt attention. The following winter I received a letter from the lady, saying that her charge had recently succumbed. She added that he had been captivated by the description in class that a space mission, the Huygens probe, was scheduled to land on Titan, the large moon of Saturn. He dearly wanted to live long enough to see this happen, and the success of the mission provided him great satisfaction in his last days. It was a vivid reminder that so much for which we strive in life comes down to enriching the lives of other people.

Gerald H. Newsom
President, OSURA Executive Board

Bucks for Charity

By Don Dell

Autumn – new beginnings – leaves turning – school underway (unreasonably early, some of us think!). Some things are cyclic and we delight in them. Others, like the needs of the less fortunate in our community, are chronic; it is only the request for your help that is cyclic.

September 14 marks the kickoff of the 2015 Bucks for Charity campaign. OSU retirees distinguished themselves in last year’s campaign by exceeding the campaign goal set for them. However, participation was slightly less than 20% of OSURA members. So for 2015 I suggest two goals:

1. Meet or exceed the dollar amount established for us by the campaign
2. Exceed 20% participation rate by OSURA members

Watch your mailboxes for the packet of materials for the campaign and check this newsletter for further information and exhortation. To quote those now-famous cranberry growers, “Thank you for your support.”
Welcome New Retirees

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<td>Ellen K. Bonk</td>
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<td>Albert S. Chow</td>
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<td>A T. Conlisk</td>
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<td>Kathryn A. Corl</td>
<td>Germanic Languages and Literature</td>
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<td>Patricia L. Dascenzo</td>
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<td>Paul S. Denton</td>
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<td>Fusun Ozguner</td>
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<td>Umit A. Ozguner</td>
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<td>Melinda F. Rybski</td>
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<td>David E. Schuller</td>
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<td>Carol Smith</td>
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<td>Bette A. Speziale</td>
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<td>John R. Street</td>
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**Calendar of Events**

**COMMITTEE MEETINGS**

- **September 1 (Tuesday)**
  Benefits Committee
  
  **Time/Place:** 9 a.m., HR, 300 Gateway Building C, 1590 N. High Street

- **September 8 (Tuesday)**
  Board Meeting
  
  **Time/Place:** 9 a.m., Northwood-High Building, 2231 N. High Street

**MONTHLY ACTIVITIES**

- **September 9 (Wednesday)**
  Book Club
  
  We will discuss *Fierce Patriot: The Tangled Lives of William Tecumseh Sherman,* by Robert L. O’Connell. Ohio’s own great Civil War general, complicated and controversial, an enigmatic figure, really only known to a few intimates. Sherman exerted an outsized impact on the American landscape and character.
  
  **Time/Place:** 1:30 p.m., Carriage Hill of Arlington Party House, Lafayette Drive. Call Lee Hill (614-459-4743) for directions.

- **September 10 (Thursday)**
  Photo Society
  
  Program: Members’ Theme Presentations – Recent Best 8 Images. Limit images to 8. Send digital files in a Power Point file (alternately in .jpg 96 or 72 dot/ inch format) to jhuston1@columbus.rr.com or mail files on a new CD to arrive 3 days before the meeting (J. Huston, 3502 Wenwood Dr., Hilliard, OH 43026,) or bring prints (at least 8”x10”) to the meeting. New members welcome.
  
  **Cost:** on your own
  **Arranger:** Lawrence Kennedy (Photographic Society SIG)

- **September 19 (Saturday)**
  Walking/Hiking Group
  
  **Challenge Level:** 2-4
  
  Everyone welcome. Join us as we explore and walk the Dripping Rock Trail at Highbanks Metro Park. Let’s hope we see some eagles.
  
  **Time/Place:** 11 a.m., Highbanks Metro Park (Ranger/Nature building), 9466 US Rt. 23 N, Lewis Center
  **Arranger:** Hallan Nottimier (Walking/Hiking SIG)

- **September 22 (Tuesday)**
  Tertulia Breakfast
  
  Come join OSURA members and friends for breakfast and conversation.
  
  **Meet by:** 8 a.m., OSU Faculty Club
  **Cost:** on your own
  **Arranger:** Sally Morgan (Tertulia Breakfast SIG)

- **September 23 (Wednesday)**
  Bridge Group
  
  Join us; new members always welcomed. There is no membership fee and it costs only 25 cents for prizes the day you play. Come enjoy the fellowship, and have fun playing a good game of bridge at the same time.
  
  **Time/Place:** 1 p.m., Friendship Village of Dublin, North CR
  **Arranger:** Sherry Detillian (Bridge Group SIG)

- **September 24 (Thursday)**
  Dinner Series: Planets, Black Holes, Dark Matter and Dark Energy
  
  **REGISTRATION REQUIRED**
  
  David H. Weinberg, OSU Professor of Astronomy will examine four of the most exciting topics in contemporary astronomy: the abundance and diversity of planetary systems, the discovery of super-massive black holes, the nature of the dark matter that holds galaxies together, and the mystery of the dark energy that is causing the expansion of the universe to accelerate.
  
  **Time/Place:** 5:15 p.m., social hour (cash bar), followed by dinner at 6 p.m. and program at 7 p.m.; OSU Faculty Club
  **Cost:** $23 (service charge included)
  **Registration Deadline:** September 21
  **Arranger:** Howard Gauthier (Dinner Series SIG)

**SPECIAL EVENTS**

- **September 10 (Thursday)**
  Tour of National Museum of the Great Lakes
  
  **TOledo, OH**
  **REGISTRATION REQUIRED**
  
  Come join us as our speaker, Ben Schreiber, OSU Head Cheerleading Coach/Spirit Squad Coach, Ohio State Athletics, gets us in the football mood with glimpses behind the scenes.
  
  **Time/Place:** 11:15 a.m., MCL Cafeteria, Kingsdale
  **Cost:** On your own
  **Registration Deadline:** October 13
  **Arrangers:** Julian Larson, Phyllis Carroll, and Elenore Zeller (Social Committee)

- **September 16 (Wednesday)**
  2015 Annual Fall Conference
  
  **Fawcett Center**
  **REGISTRATION REQUIRED**
  
  **Time/Place:** 8 a.m. – 3:45 p.m., Fawcett Event Center, 2400 Olentangy River Road
  **Cost:** $25 members, $30 non-members; includes continental breakfast and lunch
  **Registration Deadline:** September 1
  **Arranger:** Rachael Turner (Benefits Committee)

**CHALLENGE LEVELS**

1. Light – may include a few stairs.
2. Moderate – may include a few sets of stairs.
3. Moderate + – may include climbing many stairs and/or uneven terrain.
4. High – may include lots of walking, climbing stairs, hilly walkways and/or extended weather exposure.
September 23, 24
(Wednesday, Thursday)
Discover Louisville, KY
Challenge Level 2
REGISTRATION REQUIRED
In two days, we’ll tour the historic Locust Grove, cruise and lunch on the Spirit of Jefferson, and tour the Louisville Slugger Museum and Factory. Then we’ll tour the Kentucky Derby Museum/Churchill Downs, see the horses’ workout, and take a tram tour of the Louisville Mega Caverns.
Meet by: 6:15 a.m., Wednesday, September 23, back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 6:30 p.m., Thursday September 24
Cost: $390 single, $340 double; also included: motor coach transportation, all tour tickets, lunch, breakfast, snacks and tips
Registration/Refund Deadline: September 1
Arrangers: Alabell Zghoul and Betty Hriesik (Travel Committee)

October 2 (Friday)
BalletMet – Breaking Ballet
(Senior Dress Rehearsal)
Challenge Level 1
REGISTRATION REQUIRED
See Ballet Met’s presentation of modern ballets by Balanchine, Kudelka, and two by artistic director Edward Liang. Only $17! Save fees! Register by phone or email. Send a check by Sept. 29. Tickets will be held at Will Call.
Meet by: 7:30 a.m., back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 8:15 a.m. back parking lot at Kohl’s, 3360 Olentangy River Road
Cost: $65; includes motor coach transportation, buffet lunch, admissions, snack, and tips
Registration/Refund Deadline: September 25
Checks must be received by September 29
Arranger: Les Benedict (Cultural Arts Committee)

October 7 (Wednesday)
Cuyahoga Valley Scenic Railway
(Akron, OH)
Challenge Level 3
REGISTRATION REQUIRED
Enjoy fall colors as you take a train ride on the Cuyahoga Valley Scenic Railway to the village of Peninsula. Upon arrival, relax with a warm meal and stroll the town. Heading out of Peninsula. Upon arrival, relax with a warm meal and stroll the town. Heading back, you’ll visit JM Smuckers Co. & Café
Meet by: 7:30 a.m., back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 6:30 p.m.
Cost: $75; includes motor coach transportation, lunch, admissions, tours, snacks and tips
Registration/Refund Deadline: September 14
Arrangers: Kay Adelsberger and Karen Kitts (Travel Committee)

October 11 (Sunday)
ProMusica Chamber Orchestra
Challenge Level 1
REGISTRATION REQUIRED
ProMusica presents a great program of Haydn, Mozart, Piazzolla, and a world premier homage to Piazzolla by Wolfgang Zamastil. At half price! If you want to sit with friends, either register and pay for the total number of tickets you need, or inform the office you wish to sit together. Tickets will be held at “will call.”
Meet by: 7:30 a.m., back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 5 p.m.
Cost: $19 (half price orchestra seat). Send checks to the OSURA office.
Registration/Refund Deadline: October 2
Arranger: Les Benedict (Cultural Arts Committee)

November 20 (Friday)
La Comedia Dinner Theater – A Christmas Story: The Musical
(Springboro, OH)
Challenge Level 1
REGISTRATION REQUIRED
La Comedia Dinner Theatre, a taste of Broadway in Springboro, OH, (www.lacomedia.com) presents “A Christmas Story, The Musical. Included is La Comedia’s buffet of salads, chef-carved meats and their famous sweet potato souffle. The Christmas Spirit has begun!
Meet by: 8:15 a.m. back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 5 p.m.
Cost: $65; includes motor coach transportation, buffet lunch, admissions, snack, and tips
Registration/Refund Deadline: October 30
Arrangers: Karen Kitts and Sandy Nicholson (Travel Committee)

December 9 (Wednesday)
Nativity Collection and Grandma Moses in Dayton
(Dayton, OH)
Challenge Level 2
REGISTRATION REQUIRED
We’ll visit the University of Dayton nativity collection, which includes thousands of nativity collections from around the world. After lunch we will travel to the Dayton Art Institute for a docent-led tour of works by Grandma Moses, a much beloved American folk artist.
Meet by: 8:15 a.m. back parking lot at Kohl’s, 3360 Olentangy River Road
Return: 4:15 p.m.
Cost: $67; includes motor coach transportation, lunch, admissions, snacks and tips
Registration/Refund Deadline: November 2
Arranger: Maureen Meck (Cultural Arts Committee)

April 19-22, 2016 (Tues. – Fri.)
Let’s Visit the Windy City!
(Chicago, IL)
Challenge Level 2
REGISTRATION REQUIRED
Join us for 4 days and 3 nights in the exciting windy city. We’ll experience 360 Chicago (formerly John Hancock Observatory), Chicago Architecture Cruise, Art Institute and the Field Museum. There will be time to explore on your own.
Meet by: 5:45 a.m. Tuesday, April 19 back parking lot at Kohl’s, 3360 Olentangy River Road
Return: approximately 8 p.m. Friday, April 22
Cost: $855 double; $1134 single, $762 triple at the Fairfield Inn Downtown (on the Magnificent Mile) Cost includes motor coach transportation, 3 nights lodging, 3 breakfasts, 2 dinners, 1 lunch, tours, tour leader and tips.
Registration/Payment Deadline: $475 deposit due with reservation by January 5; final payment due March 1
Cancellation/Refund Deadline: January 5
Arrangers: Maureen Meck and Alabell Zghoul (Cultural Arts and Travel Committees)

July 8 – 21, 2016
Spectacular Scandinavia
(Norway, Denmark, Sweden)
Challenge Level 4
REGISTRATION REQUIRED
Enjoy touring Norway, Denmark, and Sweden. Visit Viking Ship Museum, palaces, ascend Briksdal Glacier on troll car, view towering mountains and amazing valleys. Then fly to Copenhagen, take in a relaxing harbor cruise and many other activities and events. Full itinerary is at gateway.gocollette.com/link/710315 and in registration packet. Contact Karen Gallien of Sun Deck Cruises at (877-855-4434) for registration packet.
Informational Session: October 29, 2015 at 2 p.m., Whetstone Library, 3909 North High Street
Depart: TBA July 8, 2016 from CMH
Return: TBA July 21, 2016
Cost: $6579 double, $7679 single, $6479 triple; includes round-trip airfare from Columbus (air available from your local airport – cost may vary,) tours, transfers, lodging, 19 meals, sightseeing per itinerary, cancellation waiver, and insurance
Registration/Payment Deadline: $530 deposit due with reservation form by January 4, 2016; first come, first served (space is limited, so register early); final payment due May 9, 2016.
Arranger: Kay Adelsberger (Travel Committee)
Home Modifications: Before You Call the Contractor

By Meg Teaford

According to AARP, 90% of adults 65 and older want to remain in their longtime homes. But many of those homes have been aging along with us and they may not support our aging as, for example, we need some assistance getting in and out of the house. As we evaluate our own health, we should get ideas about what can be done to renovate older homes.

Here are some helpful websites to get you started:

- Start with AARP (http://www.aarp.org/home-garden/livable-communities/livable_communities_2010/) and look at their case studies.
- Continue with AARP’s HomeFit Guide to help you review your home. It is found at http://assets.aarp.org/www.aarp.org_/articles/families/HousingOptions/200590_HomeFit_rev011108.pdf.
- For some local resources and ideas, go to OSU’s own Universal Project at http://fcs.osu.edu/resources/universal-design. Check out the video tour of the Universal Design exhibit at the Molly Caren Center or visit the exhibit in person during the annual Farm Science Review (September 22-24.)
- Another local resource is the Universal Design Living Laboratory (http://www.udll.com/) located east of Columbus. On the website, you can take a virtual tour of the home. Group tours are offered several times a year.

Sometimes a book can be useful, too. Here are two that can give you ideas:

- Universal Designed “Smart” Homes for the 21st Century by Charles M. Schwab, AIA. The book is available on Amazon.

Spend some time looking at these resources and you’ll be better prepared to start your discussions with a contractor and plan for your improved home.

In Memoriam

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MEMBER SPOTLIGHT:
Ruth Conone
At the OSU I was Assistant Director for Extension Home Economics and Associate Dean for Extension Home Economics in the College of Human Ecology. The full-time administrative position exists to partner with departmental faculty who hold Extension appointments and county-based faculty to create educational programs for the people of Ohio in areas such as nutrition, food safety, consumer finance, resource management, parent education, human relationships. Since retirement I have volunteered in children's programs, at libraries and social service opportunities including providing dolls that I have dressed/refreshed for children of homeless families and knitting scarves/sweaters for this audience. Shortly after retirement, I joined the OSURA cultural arts committee and after several years became chair of that group for 7 years until joining the travel committee as chair for 8 years. I had wanted to participate in cultural arts and travel activities after retirement and these experiences provided that opportunity. Currently I participate in the OSURA Book Club.

I have enjoyed meeting many retirees from across the university in OSURA and have formed friendships. The events and trips are well-planned and carried out for people of our age. OSURA has provided the opportunity to meet people I had no contact with during employment and to experience events and trips that I might not have sought out on my own. OSURA has significantly enriched my retirement years.

MEMBER SPOTLIGHT:
Carol Bininger
Carol Bininger has been retired from the OSU College of Nursing since April 1, 2002. She spent nearly 37 years teaching psychiatric-mental health nursing, taking her students to a variety of mental health care settings in the Columbus area. During her retirement she has been employed in Home Health Care since May of 2002 as an agency educator, providing programs for direct care staff who provide services to the disabled population about how to administer medications and perform simple procedures in the home setting. Carol has been able to assist in the development of curriculum materials for the Ohio Department of Developmental Disabilities-sponsored medication administration courses.

In December of 2014, Carol retired from full-time employment to part-time. She and her husband travel to Colorado and California a couple of times a year to visit their children and grandchildren. Carol is a regular volunteer at the Foundation, a place in Lancaster that provides meals for the needy and she also volunteers weekly at the local Saint Vincent DePaul Thrift Shop where she enjoys meeting people and assisting them with finding needed items. Carol is an avid “reader” of books on tape. Mysteries and accounts of historical events are her favorites. She further enjoys keeping up with her retired colleagues and reading about the variety of activities sponsored by OSURA. She is looking forward to participating in more OSURA activities in the future.

Lunch Bunch Programs Announced

October 15 – “Go Bucks” Ben Schreiber, Head Spirit Squad Coach OSU
November 19 – “Mayan Woman of the Guatemalan Highlands” Vivian Harvey, Educational Program Director
December 8 – Holiday Buffet at Antrim Park Celebrate the season with friends, food and entertainment
January 21 – “A Short History of Wireless & WOSU – 1900 to Today” Tom Reiland, WOSU
February 18 – TBDBITL Paul Droste, OSU Marching Band Director, retired
March 17 – “Cons, Scams and other Flim-Flams”
April 21 – “The Cisterns of Constantinople” Richard Hill, ret. Dean, College of Optometry
May 19 – “The Central Ohio Agency on Aging”
June Potluck – Date TBA, The Best Potluck in Town!

All lunches will be held at MCL Cafeteria in Kingsdale Shopping Center and will start at 11:30 a.m.
The OSURA Dinner Series
Thursday Evenings | 5:15 p.m. – 8 p.m.

September 24, 2015
Planets, Black Holes, Dark Matter and Dark Energy
David H. Weinberg, OSU Professor of Astronomy

October 22, 2015
Mr. Lincoln’s Camera Man: An Evening with Matthew Brady
Mark Holbrook, Ohio Humanities Council

November 19, 2015
Really Hard Times: OSU, the Great Depression, and Its Legacies
Raimund Goerler, Professor Emeritus, OSU Libraries

January 28, 2016
How the SS Ohio Foiled the Desert Fox
Richard H. Hill, OSU Dean & Professor Emeritus, Optometry

February 25, 2016
Unforgettable: The Hit Songs of Nat King Cole
Johnny Steiner, Professional Musician

March 24, 2016
The Global Crisis in the Seventeenth Century
Geoffrey Parker, OSU Professor of History

April 28, 2016
Understanding the Amish – Joseph Donnermeyer, OSU Professor Emeritus, Environmental & Natural Resources

May 26, 2016
Cruising the Waterways of the Czars: Moscow to St. Petersburg
M. Eugene Gilliom, OSU Professor Emeritus, International Education

The Ohio State University Faculty Club
Reservations: OSURA (614) 292-2916
Cost: $23.00 per person (includes service charge)