Defined Benefits are Good for Ohio!

By Nancy Wardwell

News reports lament that more than half of American households risk not having enough money for retirement — and recently we have heard of serious problems with multi-employer private plans. At a recent meeting, the OSURA Board suggested that it is time to again remind Ohio State Retirees about the strengths of Ohio’s Retirement Systems and to discuss the strengths of Defined Benefits (DB) in general. The fact is that Ohio’s public pension plans are so good for Ohio — and for the public employees who earned them.

Ohio has five public employee retirement systems, considered to be among the best-managed in the country. Most retirees from Ohio State are a part of either the State Teachers Retiree System or the Ohio Public Employee System. You know who you are!

Contributions to Ohio’s public retirement systems are multiplied and redistributed into local economies, supporting jobs and economic activity. Consider that, last year, OPERS paid out more than $6 billion in pension benefits and health care coverage. Many are not aware that as much as 90 percent of OPERS retirees and 82% of STRS retirees remain in Ohio following retirement. The benefits they receive are used to purchase goods and services throughout the state and pay our taxes. Additionally, the retirement security provided through Ohio’s public retirement systems makes it less likely that our members will deplete their savings, slip into poverty, and be forced to rely on taxpayer-funded public assistance programs like Medicaid or food stamps.

Additionally, multiple studies show that defined benefit plans — like those offered by the Ohio retirement systems — are more efficient to run than their defined contribution counterparts. Specifically, defined benefit plans pool longevity risk (the risk of a person outliving his or her accumulated retirement savings and/or contributions) and achieve higher investment returns through professional management with lower fees.

NOTE: The Annual Reports of both STRS and OPERS are available online. Go to OSURA.osu.edu to better study the maps of pension distribution to Ohio’s 88 counties. The OSURA Newsletters online are now in full color.
FROM: The President

We are looking forward to an exciting and fun 2018/19 OSURA year. OSURA will continue to enhance your retirement experiences by offering you a variety of opportunities for your enjoyment, information and involvement. OSURA provides a focal point for members to: interact with fellow retirees; hear the latest about OSU; be updated about your pensions and retirement; learn about health and financial issues; participate in social and fun activities; and participate in group travel to near and faraway places. Participation is easy and all are listed in the OSURA newsletter, OSURA website (osura.alumni.osu.edu), email blasts and by word of mouth.

Thank you, Carl Leier, 2017/18 OSURA President, for leading us through another successful year. Thank you to all the OSURA board and committee members. Without your dedicated hard work, OSURA could not serve our 2700+ members. Thank you departing board and committee members. You will be missed, but we hope you will continue to serve in other ways.

Welcome new board members: Vice President, Meg Teaford; Secretary, Shirley Flowers; and Members at Large, Carol Newcomb Allutto, Betty Hnesik, and Beverly Maselli. We look forward to your service and ideas to help make OSURA the best retirement organization possible.

I am honored to be your president and look forward to serving you in the coming year. Many of you may have seen and/or interacted with me at the Lunch Bunch and other OSURA functions. If not, here’s a little about my background and activities. I am an Emeritus Professor in the College of Medicine. Pre-retirement, I was full professor and Director of the Division of Radiation Biology, enjoying a long career in cancer research in the areas of the causes, treatment and prevention of cancer. After retirement I went back to OSU part time continuing research on cancer prevention. Next, I got involved with volunteering and working with nonprofit organizations. I served three years with AmeriCorps and worked part time for a nonprofit focusing on veterans’ needs. Currently, I work part time as a Scientific Review Officer for an information technology company managing science review panels for Department of Defense research grants in cancer. I am a member and serve on the board of the Hilliard Kiwanis Club and volunteer with other organizations. In my free time I travel the world, learning about different cultures and governments, and exploring the many wonders of the world.

To me, retirement is one of many stages in our life journey, providing a relief from the rigid schedules and deadlines that preretirement work often required. I find that retirement allows me to reinvent myself, explore new ideas, get out of my comfort zone, and do what I have always wanted to do. It is an opportunity for me to give back by volunteering and getting involved with our communities. My other requirement in retirement is to have fun! My philosophy is that if you are not enjoying what you are doing in retirement, try something else!

My vision for the coming year is to work with the board and committees to: 1) expand on our variety of fun activities, social engagements and information programs to members; 2) use multiple channels to effectively communicate with members; and 3) provide easy access by members to OSURA activities. In the coming year we will be working on implementing many of the great suggestions from the members’ survey and the Board retreat. Of upmost importance is to get more members involved with the day-to-day operation as committee members and/or volunteers. OSURA can only continue to offer the wide range of activities if members pitch in. So please, if you enjoy an OSURA activity, talk to the organizer and offer to volunteer or join the committee. As a committee member you help decide its directions and activities. As a volunteer you can help at events, member engagement, etc. doing as much or as little as you want. We understand that many of you are very busy in retirement with jobs, travel, taking care of family, etc., but please take a little bit of your time to help OSURA. Your contribution will be greatly appreciated.

Finally, if you have any comments, suggestions, questions, want to volunteer, serve on a committee, etc., please send me an email: osurasocial@gmail.com. We are always looking for new ways to serve our members.

Steven D’Ambrosio
President of OSURA
FIRST COMMUNITY VILLAGE
National Church Residences

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REHABILITATION • MEMORY CARE • SKILLED NURSING
**COMMITTEE MEETINGS**

**August 7 (Tuesday)**
Benefits Committee  
**Time/Place:** 9:15 a.m., Longaberger

**August 14 (Tuesday)**
Board Meeting  
**Time/Place:** 9 a.m., Longaberger

**August 22 (Wednesday)**
Membership Committee  
**Time/Place:** 10 a.m., Longaberger

**MONTHLY ACTIVITIES**

**August 16 (Thursday)**
Lunch Bunch: **Safety First**  
**REGISTRATION NOT REQUIRED**
Don’t miss this chance to hear Officer Steve Smith from the Columbus Police Department talk about ways to protect yourself in a threatening situation.  
**Time/Place:** 11:15 a.m., MCL Cafeteria, Kingsdale  
**Cost:** On your own, order through cafeteria line starting at 11:15 a.m., program at approximately 12 noon  
**Contact Person:** Elenore R. Zeller (Social Committee)

**August 22 (Wednesday)**
Bridge Group  
Join us — 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:** Steve Miller (Bridge Group SIG)

**August 28 (Tuesday)**
Tertulia Breakfast  
Please join OSURA members and friends for breakfast and conversation.  
**Time/Place:** 8 a.m., OSU Faculty Club  
**Cost:** On your own  
**Arranger:** Jerry Dare (Tertulia Breakfast SIG)

**SPECIAL EVENTS**

**August 8 (Wednesday)**
Huntington Baseball Park Tour  
**Challenge Level 2**  
**REGISTRATION REQUIRED**
Enjoy a talk about baseball in Columbus and a special guided tour of Huntington Park, the home of our Columbus Clippers. See places you cannot visit during baseball games. You will get a new and better appreciation of our team.  
**Meet by:** 10:15 a.m. at the Park, 330 Huntington Park Lane  
**Return:** approximately noon  
**Cost:** No cost...except for possibly parking  
**Registration Deadline:** Go to osura.alumni.osu.edu or call 614-292-2281 by August 1  
**Arranger:** Julian Larson

**August 16 (Thursday)**
Litter Picking Team  
**Challenge Level 3**
Please join us as we pick up litter from the Longaberger Alumni House through the Bloch Cancer Survivors Plaza to the Lane Avenue Gardens of the Chadwick Arboretum. Wear your walking shoes, sunblock and hat. Gloves, tongs, trash bags and buckets provided.  
**Meet by:** 8:30 a.m. in the lobby of the Longaberger, 2200 Olentangy River Road. Parking is free. (In the event of inclement weather)

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<th><strong>CHALLENGE LEVELS</strong></th>
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<th>Light — may include a few stairs.</th>
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<td>Moderate + — may include climbing many stairs and/or uneven terrain.</td>
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<td>High — may include lots of walking, climbing stairs, hilly walkways and/or extended weather exposure.</td>
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Registration Instructions

1. Registrations requiring payment: Registrations can be made by going online to osura.osu.edu or by calling 614-292-2281 or 1-800-762-5646. You can pay by credit card (preferred), or if you mail in a check make it payable to OSUAA. Put the name of the trip in the Note/Memo section of the check and send or drop off to:
   Customer Service
c/o OSURA
Longaberger Alumni House
2200 Olentangy River Road
Columbus, OH 43210
The reservation is not made until payment is received.

2. Registrations NOT requiring payment: Registrations will be made through the Arranger’s email provided in the description of the event, or if you do not have computer access call 614-292-2281.

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weather, this group will not meet.) We’ll be finished in time for the Lunch Bunch event.
Arranger: Mary Cull (Litter Pickers SIG)

August 29 (Wednesday)
Special Sights in Cincinnati and Newport, KY
Challenge Level 3
REGISTRATION REQUIRED

Come join us for a stop at the American Sign Museum in Cincinnati, followed by a buffet lunch cruise on a BB Riverboat on the Ohio River, and finally a tour of the Newport KY Aquarium.

Meet by: 6:45 a.m. at Longaberger parking lot, 2200 Olentangy River Road
Return: approximately 6:30 p.m.
Cost: $98; includes admissions, transportation, buffet lunch, snacks and tips
Registration Deadline: Register at osura.alumni.osu.edu or call 614-292-2281 by August 20
Arrangers: Jessica Pritchard and Alabelle Zghoul (Travel Committee)

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September 10 (Monday)
Bus Tour of Columbus: A Magical History
Challenge Level 1
REGISTRATION REQUIRED

Enjoy a narrated bus tour designed by the Columbus Historical Society. See Franklinton, downtown Columbus and more sites. Hear colorful stories and learn little-known facts about the history of Columbus. The tour begins and ends at the Columbus Historical Society, which has special exhibits to view.

Meet by: 1:30 p.m. at Columbus Historical Society, 717 W. Town Street
Return: approximately 4 p.m.
Cost: $27; includes admission to Columbus Historical Society, bus tour, bottled water and tips
Registration Deadline: Register at osura.alumni.osu.edu or call 614-292-2281 by August 30
Arranger: Rai Goerler (Cultural Arts Committee)

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September 13 (Thursday)
OSURA Gallery Hop
Short North
Challenge Level 2
REGISTRATION REQUIRED

Visit four top Short North galleries—Hammond-Harkins Gallery, Sherrie Gallerie, Marcia Evans Gallery, and Sharon Weiss Gallery. The last two are neighbors and will be visited during the same hour. Enjoy refreshments, including a light lunch, as you view the exhibits and learn about the galleries and artists.

Meet by: 11 a.m. at Hammond-Harkins Gallery, 641 N. High Street
Return: Hop will end at approximately 2 p.m.
Cost: $5; Includes refreshments at galleries
Registration Deadline: Register at osura.osu.edu or call 614-292-2281 by September 10.
Arranger: Les Benedict (Cultural Arts Committee)

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September 26 (Wednesday)
2018 OSURA Annual Fall Conference
REGISTRATION REQUIRED

Time/Place: 8 a.m. – 3:15 p.m., Fawcett Event Center, 2400 Olentangy River Road
Cost: $25 members – includes continental breakfast and lunch; $10 extra for optional tours
Registration Deadline: September 4.
Register at osura.alumni.osu.edu, or call 614-292-2281 (1-800-762-5646), or send in the registration form with your check to Customer Service c/o OSURA, Longaberger Alumni House, 2200 Olentangy River Road, Columbus, OH 43210
Parking: Free
Arranger: Rachael Turner (Conference Committee)

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October 11 (Thursday)
Whistle While You Walk
Challenge Level 3
REGISTRATION REQUIRED

Tour the American Whistle Factory (americanwhistle.com), lunch on your own cost at La Chatelaine, 627 N. High Street, Old Worthington (lachatelainebakery.com) and take a guided walking tour of Old Worthington led by Stephanie Haueisen. (worthingtonhistory.com)

Meet by: 10:15 a.m. at 6540 Huntley Road, between 161 and Schrock Road. Participants will drive to La Chatelaine between 11:30 a.m. and noon
Return: approximately 2:30 p.m.
Cost: $9; includes factory and walking tours
Registration Deadline: Register at osura.alumni.osu.edu or call 614-292-2281 by September 27
Arranger: Diane Driessen (Cultural Arts Committee)

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UPCOMING EVENT

November 1-13
Spain’s Costa del Sol & The Portuguese Riviera
Arranger: Alabelle Zghoul (Travel Committee)
MEMBER SPOTLIGHT: Nancy Verber

At the invitation of a friend/OSURA member, Nancy Verber joined OSURA as an Associate Member, which means she can do everything except vote. (Associate memberships are offered to persons retired from institutions/businesses/... other than The Ohio State University but have a connection with OSU.) Nancy is a true Buckeye: Her parents lived on Frambes Avenue when she was born; she holds two degrees from Ohio State; she settled in Powell near extended family and friends for retirement.

Her employment, after receiving the Ph.D. in public policy and higher education from Georgia State University, was as a policy research analyst for a federally-supported education laboratory through the University of North Carolina at Greensboro, but located in Atlanta; thus she is retired from UNC.

She does a lot of volunteer work, traveling, and gardening in retirement. Her passion seems to be in skiing. She has descended the slopes on the most popular and lesser known sites in both the United States and Europe, going West at least once a year and to Europe with a group of friends from the Ohio Valley Ski Council from time to time. Nancy is vice president of a local ski club.

She has been on all seven continents, taking an international trip once or twice each year. Her most recent trip was to Alaska where they had to delay breakfast some mornings until the black bear wandered away from their window.

She got started with OSURA on a trip to the Shaw Festival. A big theater fan, she attends cultural arts events with OSURA members. She has been to Amish country, hikes, and attends medical and IRS seminars. Interested in photography, she is secretary of the OSURA Photo Society.

Not to be content with all that, she volunteers with the Columbus Alzheimer’s Center and is treasurer of the Worthington Hills Garden Club. She is also a member of the Columbus Torch Club, which boasts many OSURA members.

Family-wise, she has two grown stepchildren, one living in Clintonville and the other in California, as well as three step-grandchildren.
The OSURA Book Club: No Buts About It!

I want to belong but...
I've gone back to work, volunteering, babysitting, am ill, have no transportation, am traveling, am out-of-state part of the year, can only come sometimes.... It’s OK to belong anyway. By joining, you get on the e-mail list. This gives you access to this year’s reading list, enables you to have input into future lists (the synopsis and library-availability of books,) reminders, and information not in the newsletter monthly “blurb,” etc. We don’t take attendance. Some members I’ve seldom seen, haven’t seen in years, or have never seen—but the relationship remains ongoing.

But I don’t have e-mail...
It doesn’t matter! Just let me know. I was raised by Ma Bell (my father, an electrical engineer, worked for AT&T) and I still use U.S. Mail. Leave a message on my recorder at 614-459-4743 with your name and phone number or drop me a note for contact.

But I only read...
We alternate fiction and nonfiction books in an attempt to stir and broaden our reading habits. Most of us have our favorite genres and tend to read only books that fall within them. Without the impetus our Book Club choices provide, I personally wouldn’t read nonfiction, other members wouldn’t read fiction. I must confess I’ve enjoyed and learned a lot by being gently forced into the realm of nonfiction. For example, as a result of our reading Packing for Mars, by Mary Roach, I find our current uncomfortable air travel is heavenly by comparison!

But I don’t want to lead discussions or give a report...
It’s never going to happen. That’s sooooo other book clubs! We promise no revivals of nightmares from your school days. We have no leader and we don’t dissect a book down to its skeleton. You can be a participant or a listener in the discussion, enjoy coffee and treats, and the social and intellectual stimulation of the occasion. You’ll be amazed at where a book can lead us.

I want to come, but I haven’t read and/or finished the book...
So what? Come anyway. You’ll always find some company! You’ll enjoy the discussion, maybe inject an opinion, have read something similar, or have had a pertinent life experience. The discussion may nudge you to finish the book, read the book, or decide to give it a pass. To help relieve any angst you may feel, I suggest you read How to Talk about Books You Haven’t Read by Pierre Bayard.

But I don’t want to hold a meeting in my home...
But, you won’t have to! We always meet in the party house at my condominium with its ample unrestricted parking spaces and wheelchair ramp available if needed. Unless holidays or travel interfere, we meet at 1:30 p.m. on the 3rd Wednesday of the month (except for December, June, July, and August.)

But... Are there any other buts for me to rebut?!
Overcome your lethargy and procrastination. Call Lee Hill at 614-459-4743 or e-mail me at hill.30@osu.edu to sign up today.

In Memoriam

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
<th>Month</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary Anne Christman</td>
<td>Pathology</td>
<td>July 5</td>
<td>90</td>
</tr>
<tr>
<td>Ethel Irene Hurley</td>
<td></td>
<td>June 26</td>
<td>91</td>
</tr>
<tr>
<td>Dorothy Mae Mason</td>
<td>Nursing</td>
<td>July 9</td>
<td>85</td>
</tr>
<tr>
<td>Mary &quot;Molly&quot; Collen McConnell</td>
<td>Facilities and OSURA</td>
<td>June 30</td>
<td>71</td>
</tr>
<tr>
<td>Joan Evon Mercier</td>
<td>OSU Hospital</td>
<td>July 11</td>
<td>90</td>
</tr>
<tr>
<td>Betty Jane Mullins</td>
<td>Lab Research Technician</td>
<td>July 12</td>
<td>98</td>
</tr>
<tr>
<td>Augusto Pangalangan</td>
<td>Occupational Medicine</td>
<td>June 20</td>
<td>86</td>
</tr>
<tr>
<td>Frances H. Prince</td>
<td></td>
<td>June 18</td>
<td>92</td>
</tr>
<tr>
<td>Mac Daniel Shell</td>
<td>OSU Extension</td>
<td>June 19</td>
<td>58</td>
</tr>
<tr>
<td>Richard James Stranges, Sr.</td>
<td>Counseling Center</td>
<td>June 26</td>
<td>83</td>
</tr>
<tr>
<td>Barry Dean Valentine</td>
<td>Entomology and Biology</td>
<td>July 1</td>
<td>94</td>
</tr>
</tbody>
</table>
A recent report by Oral Health America called “A State of Decay” gives us a picture of oral health among adults age 65 and older in 2018. Ohio is ranked 27th and is near the median on several key criteria: 39% reported severe tooth loss (6 or more missing teeth) and 66% have seen a dentist in the past 12 months. While 92% live in communities with water fluoridation, the state does not have an oral health plan nor did it participate in the basic screening survey last year.

The key finding of the national report is the correlation between income and poor oral health; the authors wrote, “As income levels rose, so did the probability of good oral health.” In addition, women and married persons are more likely to have seen a dentist and have less severe tooth loss. Those who are socially isolated, depressed, and have little social support may be more likely to not go see a dentist and have severe tooth loss.