Keynote Address
Dr. Christopher Hoch, Director, OSU Marching Band

By Donna Lamb

How does the halftime show come together?
Dr. Hoch used a quote from Sir Winston Churchill that began that guides him:
"Without tradition, art is a flock of sheep without a shepherd. Without innovation, it is a corpse".

**TRADITION** is important, but he also finds new ways to get better. Tradition lets people know who "we" are.

**INNOVATION:** 1899—first performance (the band is 141 years old—older than the football team); 1929—ramp entrance; 1930—floating picture performance; 1936—Script Ohio; 1965—"Hang on Sloopy"; 1966—Alumni Reunion; 2012—complex picture animation.

**ART:** The art we see on the field is the collaborative effort of composer, arranger, drill designers, prop designers, choreographers, interpreters (conductor), show designer, student performers.

At the end of January, planning for the upcoming season begins. Any band member with a show idea can attend. Dr. Hoch feels if the students have an idea about which they are passionate, they generate a good product. Planning goals include achieving a variety, consideration of audience appeal, emotional power, feasibility (can it be done with a marching band) and utilizing the talent they have. It must also be determined how it will work in the Skull session and in the concerts they perform outside of the halftime program.

Dr. Hoch showed how computer designs are used to train the band to perform them. A human programmer designs the drills and the students view them, march to drum taps first, and then to a tape of the music. Band members have to try out every year.
FROM: The President

The 2018 Conference was a great success. It was only made possible with the dedication and volunteer efforts of the Conference Committee members and many others. Thank you to all who made it possible. I was impressed by our keynote speaker, Dr. Chris Hoch, Director, OSU Marching Band and Athletic Band. He talked about the “Tradition, Innovation, and Ownership” of TBDBI. This message, I feel, is very appropriate to OSURA’s mission. OSURA has over 35+ years of tradition in providing fellowship, lifelong learning and fun opportunities to OSU retirees. OSURA needs to be innovative in providing programs that are relevant to members, and how OSURA communicates to over 2000 members. OSURA is a member organization, and it is owned entirely by its members. Like the band, OSURA builds on its traditions, innovating change and engaging member in ownership of its programs. While many of the OSURA programs offered today developed in the early years of our history, they have grown and adapted to the ever-changing needs of the members. These changes occur because retirement changes. We are living longer, living more active lives and becoming more mobile. Many of us have returned to the workplace, travel and/or take care of extended family, so time is limited for involvement with groups like OSURA. There are also many more choices for seniors to be engaged, e.g. senior centers, senior living centers, travel, etc. In order to better serve its members, OSURA has to adapt and be innovative to the changing needs of its members. This is one of the responsibilities of the OSURA board and its committees who are always looking for innovative ways to connect to its members and develop new programs relevant to both present and future retirees. Innovation was a large part of our 2018 retreat discussions which the board is working to implement. OSURA is already enhancing communication with its members through our newsletter, email blasts, and social media. OSURA budget is now published in our October newsletter so you know how your funds are generated and spent. Board and committee meetings are published on our website and in the newsletter and are open to all members. We are improving the process for signing up for events both online and calling, and looking for ways to include more members outside the central Ohio region in our activities. However, the board can not do this alone. OSURA is owned, run and financed by you, its members! The board and committees are here to serve you, the member. However, the board and its committees cannot do this without your input. Just like the band, if you, the members, want to implement and continue quality programs we all need to take ownership. That includes: membership donations, volunteering your time to help run programs, serving on committees, suggesting new or revised programs, and reaching out to other OSU retirees to join. I and your Board look to you, the members, for your input. Please send your suggestions, volunteer, questions to osura@osu.edu.

Steven D’Ambrosio
President of OSURA
Spencer began his presentation by speaking about the factors that influence cardiorespiratory fitness and the benefits of regular cardiorespiratory endurance exercises. Cardio exercises can help improve the efficiency of your heart and lungs, reduce blood pressure and cholesterol levels, reduce the risk of cardiovascular disease, improve body composition, and reduce stress.

Spencer described a variety of cardiorespiratory fitness assessments including a VO2max test, a Rockport walking test, and a 2-minute step test. Fitness assessments are important for finding a baseline and to help exercise professionals design an appropriate exercise prescription based on your fitness level. Then, Spencer led us through a 2-minute step test. To complete the test, place tape on a wall or chair next to you that is halfway between your knee and hip. March in place for two minutes with your knees reaching the tape each time. Record the number of times your right knee reached the tape in two minutes. This number will give you a baseline for your own cardiorespiratory fitness goals and also let you compare your fitness level with others in your same age range.

Finally, Spencer then presented information on how to start and progress a cardiorespiratory training program through the use of the FITT principle. The FITT principle uses frequency, intensity, time, and type to create and progress safely through an exercise program. In general, you should try to choose a variety of cardiorespiratory exercises and do them at a moderate intensity for 30-60 minutes each day on at least 3-5 days a week.
Managing Finances During Retirement

**Speaker:** Samantha Macchia and Hannah Fetterman, Summit Financial Strategies Inc.

By Diane Selby

Samantha Macchia and Hannah Fetterman of Summit Financial Strategies Inc. energetically presented the three stages of retirement:

**Go-Go** = honeymoon phase, lots of travel, relocate to desirable location, high discretionary expenses

**Slow-Go** = settling into routine, some travel, expenses more predictable

**No-Go** = reduced mobility, reduced desire to travel, expenses shift to health care and may include a move closer to family

There are perks to delaying Social Security – 8% benefit increase (if born in 1943 or after) per year delayed from full retirement age until age 70.

*Continue to plan throughout retirement. Your financial plan is unique to you.*

**Be realistic about expenses:**

- Healthcare – Medicare premiums are based on modified adjusted gross income. Medicare Advantage Plans are typically less expensive, but coverage may not be as extensive as Medicare Supplement Plans.
- Long Term Care Costs – 15% of retirees will spend more than $250,000 (challenge is knowing who will be part of that 15%); 25% will spend less than $100,000; 48% won’t spend anything!
- Additional Increased expenses – more vacations, entertainment, condo/club fees, moving expenses, gifting/support to family or charities
- Plan ahead for big-ticket items – car, home improvement, weddings/celebrations, family vacations – maintain your budget

**Simplify:**

- Review and simplify money flow and access to financial accounts and electronic devices.
- Make sure spouse or trusted individual knows how to access funds and pay bills.
- Consider using cloud storage technology instead of hard copy or stored on local computer.
- Banking and cash management – one bank, one checking account - direct deposit all income – keep 2-3 months of cash at bank, most of the money at brokerage or savings account – emergency cushions – overdraft protection, margin capability – electronic transfer can go directly from brokerage to bank (like paycheck each month).

**Tax considerations:**

- Greater potential for tax planning prior to reaching 70½ when required minimum distribution starts.
- 2018 tax law changes – standard deduction from $6,350 to $12,000 for single, and $12,700 to $24,000 for married. If over age 65, and $1,600 for single, and $1,300 per person for married
- Personal exemptions are eliminated.
- State, local, and real estate taxes limited to $10,000
- Medical threshold expanded to 7.5% of adjusted gross income in 2018 and 10% in 2019
- Use standard deduction and itemized deductions in alternate tax years by bunching payment of expenses.
- If relocating to different state research tax differences.
- Required minimum distribution at age 70 ½ from IRAs and pre-tax retirement accounts – doesn’t apply to Roth IRAs. First year distribution is 3.6% of balance and increases yearly.
- Qualified charitable distributions may be directly transferred from IRA to charity – up to $100,000 per calendar year per person. It is excluded from taxable income and from charitable (itemized) deductions.

The exhibitors bring information and much more to our Conference.

It is nice to have our work recognized by the Alumni Association.
The City of Columbus received a 40 million-dollar grant from the U.S. Department of Transportation to focus on mobility leveraging access to our community using technology.

The charge is to develop and implement a Smart Cities plan using connective technology for the public good. Areas being developed include an autonomous shuttle system to help with such identified areas as security, health and wellness, and conservation of energy.

Other areas under consideration include:

- **Prenatal Transportation assistance** to help reduce infant mortality rates by providing for those living in areas where reliable transportation has been a problem resulting in missed medical appointments and other health care treatment for mothers and infants.

- **Connected electric autonomous vehicles** that may reduce accidents and deaths. OSU is the primary researcher on this project. The technical infrastructure must be put in place to help make this a reality.

- OSU is the major contributor to **data collection** for this effort and is committed to the project working on the Mobility, Health and Wellness, and Education components. One exciting outcome of the SMART grant is a partnership with Apple that resulted in 11,000 Apple iPads being given to all of the new freshmen this fall.

The SMART Columbus Experience Center is located at 705 Civic Center Drive, Columbus and they welcome interested visitors.

Three of the events showcasing SMART City Columbus are: **Smart Mobility Week** on October 15-19 where we can have the opportunity to test drive an electric car; The **OSU Community Engagement Conference** on January 23-24, 2019; and Hack Ohio on October 22-28, 2019 (This event allows students to build apps to solve problems, and recruiting will also take place).
Stress and Your Health: Damage and Remedies

**Speaker:** Dr. Janice Kiecolt-Glaser, Director OSU Institute for Behavioral Medicine

By Susan Evans

Dr. Glaser presented research findings about the health consequences of chronic stress experienced by caregivers of family members with Alzheimer's or another dementia illness such as a weakened response to influenza and other vaccines. Timing vaccinations during times of less stress can enhance our response to the vaccine. While aging magnifies the effects of stress on the immune response studies demonstrate that another critical period of maximal health impact from stressors include infancy. While chronic stress (such as that experienced by caregivers) alters the response to vaccines it also impacts wound healing. Research showed that caregivers took an average 24 hours longer to heal wounds from punch biopsies. This is not just age related, as studies show this delayed wound healing among students during exams versus when they were on vacation. Anxiety has a significant impact on postoperative healing as well.

There are cardiovascular diseases linked to chronic inflammation as the chronic/recurrent infections provoke pathological changes such as those seen with periodontal disease, urinary tract infections, COPD, Chlamydia pneumonia and others.

Chronic stress and depression fuel inflammatory cytokine production. Caregivers are found to have as much as 4 times IL6 production (pro-inflammatory cytokine) over controls, which leads to a higher inflammatory response. The relative risk for caregivers is a 63% increase of all-cause mortality over non-caregivers. What the research finds is that the stress experienced by caregivers often leads to poor health behaviors such as poorer sleep, less exercise, smoking, alcohol abuse and a diet that includes heavy intake of “comfort foods”.

There is GOOD NEWS! Social relationships and smoking cessation are the two most important factors in decreasing the risk of death. We can reduce stress by reaching out to others, practicing exercise in all forms including yoga and Tai Chi, regular meditation and practicing gratitude (i.e. writing a daily gratitude list). An extensive study of breast cancer survivors provides us with some of the best rationale for practicing yoga. Fatigue and pain among breast cancer survivors often limit physical activity, and practicing yoga decreased their fatigue and depressive symptoms. Poor sleep among breast cancer survivors is common and yoga is found also to improve sleep.

Employing strategies focused on caring for the caregiver are important. The research findings shared by Dr. Kiecolt-Glaser offer us an opportunity to apply current research findings to improve our day-to-day lives.

Tax Laws and Charitable Giving

**Speaker:** Elaine Pierce, Lissa Kline and Panel

By Carl V. Leier

This discussion was led by Lissa Kline, Senior Director of Gift Planning at Ohio State and Elaine Pierce, Medical Center philanthropic liaison at the Wexner Medical Center. Lissa interviewed two panelists, both OSU retirees, who have made planned gifts to support the medical center and the university as well as other nonprofits. The focus was on how the new tax law and gift planning vehicles can help retirees achieve financial goals in retirement while supporting their favorite nonprofits. They focused on Charitable Gift Annuities, Donor Advisory Funds, Endowments, and non-endowed funds for “Current Use”. The audience asked great questions that spurred discussion from the panelists on how working with OSU Gift Planning helped them achieve their financial planning goals.
What Vaccines Do We Need as We Age?

Speaker: Dr. Michael Para, Professor Emeritus, OSU School of Medicine

By Doug Torrance

Dr. Para reviewed the rationale for immunization – the impact of vaccines on preventable diseases (such as meningitis caused by Hemophilus which has all but disappeared with the vaccine -99% effective). Vaccines work by exposing the body to a small amount of a weakened germ so the body can develop a protection (immunity) against the real germ. Vaccines are an important part of optimizing health of the vaccinated person by preventing infections in others. Influenza and pertussis vaccination not only reduce infection in the person vaccinated but also prevents them from spreading these diseases to others.

Influenza disease burden varies year to year. There are millions of cases and an average of 226,000 hospitalizations annually with more than 75% among adults. There are 3,000-49,000 deaths annually with 90% among adults (most more than 65 years old). Influenza “attack rates” in nursing homes can be as high as 60% with up to 30% fatality. Invasive pneumococcal disease (IPD) struck 40,000 total cases with 4,000 deaths in 2010. 86% of these cases and nearly all IPD deaths were among adults. Pertussis (also known as whooping cough) occurred in approximately 28,000 cases per year for 2013 and 2014. Approximately 9,000 of these cases were among adults. Zoster (also known as shingles) occurs in about 1 million cases annually in the U.S.

Influenza strains causing disease vary from year to year, so vaccines include 3 or 4 strains that are best guesses for flu season. The Influenza vaccine injections are not a live virus and can’t give you the flu but can make your arm sore and make you feel a little achy. Influenza vaccination is recommended for everyone.

Get immunized ASAP, September to March! There are multiple vaccine products available and the CDC does not recommend one vaccine over another. Trivalent High Dose (HD-IIV3) (has 4x more flu antigen) and is shown to be more effective for those more than 65 years of age. Since it is more potent it also causes more injection site discomfort.

Multiple other vaccines (like pneumonia) may be given together with the flu vaccine. Influenza vaccine effectiveness varies annually based on how close the match between the virus and the vaccine strains and also age of person being vaccinated – prevents 60-70% in younger adults and about 30% in adults over 65 years of age. If you are vaccinated for the flu but still get the flu, contact your physician. There are medications that help but these must be started early. Medicare Part B covers all flu vaccines including the high dose one.

Tetanus (lockjaw) and Diphtheria (Td) are uncommon but serious infections. There are very effective vaccines, recommended every 10 years for everyone. Pertussis epidemics occur periodically. TDP, a three-dose vaccine series, is given to all infants. All adults older than 19 years need a one-time Tdap booster. Especially grandparents!

Streptococcus pneumoniae is the most common cause of serious lung infections in the US. Pneumococcal infections can range from ear and sinus infections to fatal pneumonia, meningitis and bloodstream infections. Pneumococcal infections kill 4000 in the US each year (mostly adults). Children younger than 2 years old and adults 65 years or older are among those most at risk for disease. Most of the deaths are in adults over 65. Who should get the pneumonia vaccine? Age 65 and older and those younger than 65 with chronic illnesses.

Zoster (shingles) arises from reactivation of the “latent” chickenpox virus in the nerve. More that 90% of all adults in the United States have been infected with varicella zoster virus. There are one million zoster cases a year in US. 30% of Americans will experience Zoster outbreak in their lifetime. Risk increases with age (starting at age 50). We are immune to varicella if we were:

- Born before 1966
- Confirmed infection between 1966 and 1999
- Varicella immunity proven
- Received chickenpox vaccine
- History of shingles

The Zoster virus remains in your nerves. This means you will not get chickenpox BUT you can get shingles (zoster)!

An immunization schedule was shared and attendees were encouraged to be cognizant of needed vaccines to prevent illnesses.
**November 14 (Wednesday)**

**Book Club**

_Thurberville_ by Bob Hunter. Readers of Thurberry may most often think of his off-kilter imagination, where befuddled husbands and unicorns jockey for space. Thurberry’s stories also used his eccentric family members, and his hometown of Columbus to create his stories. Bob Hunter reveals the sources of Thurberry’s work.

**Time/Place:** 1:30 p.m., Carriage Hill of Arlington Party House, Lafayette Drive.

**Note:** We are meeting one week earlier this year, due to Thanksgiving.

**Arranger:** Lee Hill (Book Club SIG)

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**November 15 (Thursday)**

**Lunch Bunch**

**REGISTRATION NOT REQUIRED**

This month we will be paying tribute to our military veterans. Our speaker, Charles Miller, served with the U.S. Army in Afghanistan and is an OSURA member. This is your opportunity to hear first-hand of military service from a veteran.

**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)

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**November 17 (Saturday)**

**Walking/Hiking Group**

**Challenge Level 2-4**

Everyone welcome. Join us on the trails at Highbanks Metro Park, 9466 Columbus Pike, Lewis Center.

**Time/Place:** 10:30 a.m., we’ll meet at the Nature Center.

**Arranger:** Hallan Noltimier (Walking/Hiking SIG)

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**November 6 (Tuesday)**

**Benefits Committee**

**Time/Place:** 9:15 a.m., Longaberger

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**November 13 (Tuesday)**

**Board Meeting**

**Time/Place:** 9 a.m., Longaberger

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**November 28 (Wednesday)**

**Membership Committee**

**Time/Place:** 10 a.m., Longaberger

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**November 8 (Thursday)**

**Photo Society**

**Program:** “The Bears of Katmai National Park, Alaska” presented by Mary Beth Wise.

**Member Theme:** Favorite Animals

Limit images to three. Send digital files in a Power Point file (alternately in .jpg 96 or 72 dot/inch format) to j huston1@columbus.rr.com or mail files on a new CD to arrive 3 days before the meeting (J. Huston, 4095 Fenwick Rd., Columbus OH 43220), or bring prints (at least 8”x10”) to the meeting. New members welcome.

**Dues:** $10; make check to: OSU Photo Society, mail to Martha Warren, Sec./Treas., 3502 Wenwood Dr, Hilliard, OH 43026; or bring to the meeting

**Time/Place:** 5:15 p.m., cocktails; 6 p.m., dinner; 7 p.m., program; OSU Faculty Club. You MUST make reservations for dinner by calling 614-292-2252 by November 5.

**Cost:** On your own; ranges from $10-15

**Program Chair:** Jack Nasar (Photographic Society SIG)

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**November 20 (Tuesday)**

**Craft Group**

Bring your own craft of choice as well as your ideas, or just join us to socialize and see the talents of other retirees.

Please RSVP to marycull4@gmail.com; you will be sent a parking pass for your dashboard and will receive other important facility information.

**Time/Place:** 3 p.m., Longaberger Alumni House (Mount Room)

**Arranger:** Mary Cull (Craft Group SIG)

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**November 27 (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)

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**November, December**

**Bridge Group**

Plan to be on deck in January when we gather again.

**Arranger:** Steve Miller (Bridge Group SIG)
Registration Instructions

1. **Registrations requiring payment:** Registrations can be made by going on-line to [osura.osu.edu](http://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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**SPECIAL EVENTS**

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

**November 28 (Wednesday)**  
La Comedia Dinner Theater—  
White Christmas  
Springboro, OH  
**REGISTRATION CLOSED**  
**Meet by:** 9 a.m. Longaberger parking lot, 2200 Olentangy River Road  
**Return:** 5:30 p.m.  
**Arrangers:** Alabelle Zghoul, Deb Zang, and Jessica Pritchard (Travel Committee)

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**December 12 (Wednesday)**  
Oglebay Christmas Lights  
Wheeling, WV  
**Challenge Level 2**  
**REGISTRATION REQUIRED**

We will have lunch on the way to Oglebay, then visit the Glass Museum, Mansion Museum, Good Zoo Winter Fantasy, and enjoy a buffet dinner at Wilson Lodge. After dinner we will board the bus to view the Festival of Lights display. [oglebay.com](http://oglebay.com)  
**Meet by:** 9:30 a.m. Longaberger parking lot, 2200 Olentangy River Road  
**Return:** 11 p.m.  
**Cost:** $85; includes admissions, lunch, buffet dinner, light show, motor coach transportation, snacks, and tips  
**Registration/Refund Deadline:** Register at [osura.alumni.osu.edu](http://osura.alumni.osu.edu) or call 614-292-2281 by December 1  
**Arrangers:** Jessica Pritchard and Norma Harper (Travel Committee)

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**SAVE THE DATE**

**Monday, December 10**  
**11:30 a.m.**  
**Holiday Buffet**  
Amilita Mirolo Barn
Fill the Room With Music

Speaker: Kristina MacMullen, OSU Women’s Glee Club

By Gerald Newsom

After the hugely popular program by the OSU Men’s Glee Club last year, having the OSU Women’s Glee Club appear this year was an obvious choice.

Expectations were high and the ladies did not disappoint. The program was much more than a concert, showing the audience how the singers prepare by exercising body and vocal chords. Director Kristina MacMullen explained how the musical selections, ranging from classical to modern, are far more than just providing entertaining singing. As befits a university setting, the selections are founded on issues that matter to the community. Past Glee Club programs were organized around the topics of human trafficking and food insufficiency in the underdeveloped world. This year there is a focus on maternal outcomes of women of color. The familiar Largo from Handel’s opera Xerxes is not just a pretty tune, but is about power and imbalance in society.

The varied academic background of the singers (more than half the members are not music majors) suggests topics and viewpoints for future programs; it is understandable why students get academic credit for their participation. The message is more than the music.

A nice touch was having two graduate students studying choral conducting lead some selections. There was time for questions towards the end (e.g., how does the audition process work, as reported by a student member). The program ended with a medley of OSU fight songs and, of course, audience participation in Carmen Ohio. An enthusiastic audience departed with an uplifted spirit, knowing that the Women’s Glee Club is performing at a high level, to the benefit of both singers and listeners.

OSU Dance: 50th Anniversary Preview

Speakers: Susan Hadley, Susan Van Pelt Petry and OSU Dance Students

By Mary McRury

Susan Hadley, Chair of the OSU Department of Dance, spoke about the evolution of OSU Dance education, beginning in 1946 as a major in the College of Education and becoming a Department in 1968, making this their 50th year as a Department.

So to celebrate, they will be presenting in November, “The Big 5-OH”, including dances, currently in rehearsals, based on the work of Rudolf Laban, whose movement analysis included four categories of movement: Space, Time, Flow and Weight. For the Anniversary program, Dance Faculty has created four pieces of choreography, based on Laban’s categories.

For the OSURA program, faculty member Susan Van Pelt Petry presented “Space”, which she choreographed, performed for us beautifully by OSU Student Dance Majors. “Space” explores spatial pathways, including horizontal and vertical body directions and shapes.

Afterward the students dialogued with the audience, always a wonderful experience. The Dance Program trains students for a wide range of professions, even beyond dance. Some are interested in Healthcare careers. They are trained to be performers, choreographers, teachers, dance filmmakers, digital innovators, scholars, writers and designers. The department is widely acclaimed as one of the leading dance programs in the U.S.
Evolving Landscapes of the OSU Campus

Speaker: Mary Maloney, Chadwick Arboretum

By Donna Lamb

The Arboretum, established in July of 1980, was named for Horticulture Professor Emeritus Lewis C. Chadwick. This area oversees the designing, landscaping, monitoring, and protecting and replacing of trees, plants and landscapes. It provides a living laboratory for faculty, students, staff and visitors to campus. The constantly evolving landscapes under the umbrella of the Chadwick Arboretum and Learning Gardens include the following:

Mirror Lake: After the fatal tragedy a few years ago when a student jumped into the lake and broke his neck, the lake was closed for a time. Among the improvements during the lake’s beautiful restoration included a new bottom surface and environmentally friendly landscaping, sloping banks and plantings that helped with the environment but also were designed to prevent anyone from jumping into the lake.

The Labyrinth: A meditative tool designed to bring logical and artistic parts of our brains into a calming place.

The Cancer Survivors Plaza: A place for comfort and reflection overlooking the James.

The Encore Solar House: Designed by architecture and engineering students for a competition at the Smithsonian and moved to its present location.

The Learning Gardens: A learning laboratory in horticulture. Programs include a horticulture therapy program for those with developmental disabilities.

Hewlett Hall green roof: Created with the help of a $21,000 grant awarded to an undergrad who also helped raise $250,000 to complete the project. The garden is open to the public.

Arboretum North: A 60-acre park, a "hidden treasure," north of the 4-H building. Research, picnicking and fishing are among the activities available there.

Pollination Station: Landscape designed to attract butterflies and certain types of insects and encourage pollination.

The Olentangy River Restoration: Included removing dams and returning the river to its natural state.

Other topics included were: the Advisory Committee which works with mapping the 18,000 trees on campus; The Arboblitz which gives students an opportunity to plant a tree on campus; The Tree Endowment Program; the Arbor Day celebration, and the Annual Plant Sale.

Some other interesting tidbits: They are working with an undergrad to create a memorial plaque to the 200-year-old bicentennial tree that finally had to be cut down due to disease; One of the white oak trees Jesse Owens received at the 1936 Olympics in Berlin in addition to his medals was planted by him near Jesse Owens field.

10 Steps to Improve Your Next Doctor’s Visit

Speaker: Dr. Annette Ticoras

By Carl V. Leier

The physician, Dr. Ticoras, skillfully reviewed major helpful considerations to augment and improve the visits to your physician’s office. A few include writing down questions as they arise and bringing them to the doctor’s office; take notes during or record your visit; make sure your allergies (drugs, food, etc.) are presented and noted in your medical records; bring in your bag of medicines at each visit; your spouse or significant other should be in attendance to provide an “extra set of ears”; keep good current records of doctors’ visits and medications on self or at home in case they’re needed (e.g., ER visits); bring in and retain hard copy of tests done elsewhere, home BPs, glucoses, etc.; and be kind and courteous to the office staff. Questions were openly addressed.
Stay Safe in Cyberspace

**Speaker:** Danielle Murphy, Ohio Attorney General’s Office

By Diane Selby

To a large audience, Danielle Murphy, from the Consumer Protection Section of the Ohio Attorney General’s Office, showed a welcome video explaining CHIPP – Cybersecurity, Help, Information and Protection Program. She said the mission of her office is to ensure a safe marketplace for consumers and protect them from harm by malware.

Cybersecurity is important to prevent identity theft and keep secure/private data and Social Security information. Security is like a lock on the front door. Privacy is like using blinds on the windows. You can protect your computer and smart phone if you:

- Do not click on suspicious links or attachments.
- Do not click on reply or send responses to pop-up messages.
- Avoid use of public Wi-Fi, especially for banking and shopping.
- Never allow remote access to strangers.

- Install and update an anti-virus/anti-spyware program (www.staysafeonline.org gives free information).
- Establish passwords with minimum of 12 characters, unique combination of letters and numbers, and a different one for each account. Change passwords often.
- Use only secure web sites that have two-step verifications and begin with https.
- Remove cookies from settings and know what your settings are on your computer, smart phone and other devices. Cookies are small data files used to track information about your online habits.
- Think before sharing with others and limit personal information online. Exercise caution with social media by asking yourself, “Who am I sharing with and what information is used, saved, and shared? When is info shared, where are you sharing the info, and why is it needed?”
- Be aware that portability of mobile devices and tablets means they may automatically connect with public Wi-Fi. “Geo-locators” may track your location in real time. You can set and use locking features to disable geolocation and “geo-tagging.”
- Only use official app stores and read online reviews. Read privacy policies and delete apps you no longer use.
- Always log out.
- Report identity theft or cyber breach to the police and file a complaint with the Ohio Attorney General’s Office.

For more information or assistance visit www.ohioattorneygeneral.gov or call 800-282-0515.

Safe Falling Techniques:

1. **Tuck:** Tuck your chin to your chest and cover your head. Relax and exhale as you go down.
2. **Sit:** Sit down as quickly and as close to your feet as possible. Aim to sit on one side of your buttocks. Keep exhaling!
3. **Roll:** Curl up your body and roll to absorb the force of the fall. Roll back from your rear to behind your shoulder area.

**The Front Slap:**

The special exception to the above techniques: In a sudden trip, you are on your knees in a flash. Keep your hands near your face and SLAP the floor with forearms and hands at the same time. Tighten your neck and look UP (Do not tuck!)

Mike reported on these useful fall prevention tips and advice as well as giving us live demonstrations of how to fall safely.

Fearless Falling

**Speaker:** Mike Grigsby

By Doug Torrance

Mike Grigsby shared information of real importance to retirees.

Mike Grigsby is a retired Biomedical Electronics Design Engineer who has been an OSU Sport Club Coach for over 30 years. He has taught safe falling techniques to over a thousand OSU students and developed the Fearless Falling program for senior citizens six years ago. He teaches classes at the Whetstone Community Center and the Worthington Griswold Center.

Mike’s stepfather was killed as the result of a fall, and a friend fell in the kitchen and broke her wrist. These two incidents motivated him to start his Fearless Falling classes. When older people fall, they get hurt more often. They need to get stronger and improve their balance. In addition to efforts at fall prevention, learning safe falling techniques can greatly reduce injuries from falls.

**Effective Steps to Prevent Falls:**

- Exercise will improve both strength and balance.
- Pay attention and be alert and aware.
- Good lighting in your home, including on the stairs.
- Keep floors clear with no clutter or loose rugs or cords.

**Safe Falling Techniques:**

1. **Tuck:** Tuck your chin to your chest and cover your head. Relax and exhale as you go down.
2. **Sit:** Sit down as quickly and as close to your feet as possible. Aim to sit on one side of your buttocks. Keep exhaling!
3. **Roll:** Curl up your body and roll to absorb the force of the fall. Roll back from your rear to behind your shoulder area.

**The Front Slap:**

The special exception to the above techniques: In a sudden trip, you are on your knees in a flash. Keep your hands near your face and SLAP the floor with forearms and hands at the same time. Tighten your neck and look UP (Do not tuck!)

Mike reported on these useful fall prevention tips and advice as well as giving us live demonstrations of how to fall safely.
OPERS Under 65 “Aging into Medicare”

Speaker: Arlene Johnson, OPERS Retirement Educator

By Shirley Fields McCoy

At age 65 members lose their Medical Mutual Benefits. OPERS has contracted with “VIA Benefits” as the connector with a licensed Benefit Advisor to help members look through the options and sign up for their Medicare Insurance Plans. Arlene Johnson described the parts of Medicare: Part A is Hospitalization, Part B is Medical, Part C is Medicare Advantage and Part D is Prescription.

The process starts six months prior to turning 65 when you will receive information on your options to start reviewing. At three-four months an enrollment guide and estimate of your monthly Health Reimbursement Account [HRA] Deposit which is a formula based on cost, your years of employment and age at retirement will come. It’s important to review the information and make a list of questions to ask. The information you receive will list resources to call with your questions about medication coverage and options for your medical plans. OPERS offers seminars and online videos you can watch on their site. Members can use their HRA monthly to pay premiums for optional insurance such as Dental and Eye coverage or other medical expenses. The HRA is similar to a “Flexible Spending Account.”

You will need to call and schedule an appointment for your “Enrollment Call,” make it at least one month before you turn 65. All enrollments are done by phone and may take from one to three hours. One suggestion was if you have difficulty hearing over the phone, put your phone in an empty glass to help amplify the sound. Once you have enrolled, you will get, by mail, confirmation of your choices.

For members under 65, “Healthcare Open Enrollment” has begun and will end December 7. You should have received a packet by mail. Those attending the session learned that premiums are increasing as well as the deductibles and copayments. It is estimated that health care insurance through OPERS for those under 65 may only have funding for the next seven years as all healthcare costs are increasing. The good news is OPERS pensions are funded at 81%, one of the most solvent pension funds in the nation.

If you attended the OPERS session and did not receive a copy of the handout “Health Reimbursement Workbook” you can pick one up at the front desk of the Longaberger Alumni House.

If you wish to have a copy of the workbook mailed to you, please call Rachael Turner at 740-881-1088 or email turner4931@live.com.

OPERS – Members 65 and Older

Speaker: Karen Cacciatore, OPERS Retirement Educator

By Michele Hobbs

Using Your One Exchange Online Account, you can file a claim, check transactions and turn automatic reimbursements on or off.

Reimbursement forms: You can access HRA forms at medicare.oneexchange.com/OPERS, or by calling OneExchange (t-844-287-9945) to have the forms sent to you. If you are using automatic reimbursement for your medical premiums through OneExchange and are not satisfied with this service, you can switch to recurring reimbursement. Following the initial set up, you will need to complete the recurring reimbursement forms (Medicare Part B and OPERS dental and vision).

Important things to remember about submitting reimbursement form:

- Sign the form before mailing it to OneExchange – Include the retiree’s name as the Account Holder – Include supporting documents – and always be certain One Exchange has your current direct deposit information.

New personalized reimbursement request forms will be coming in the mail soon. The new forms are unique to you, prefilled with your name and address and a personalized barcode. The forms increase accuracy and efficiency when processing your reimbursement requests. Security is also increased because you no longer need to supply your Social Security number. Start using the new forms as soon as you receive them.
The cost of health care in this country continues to rise, and one expects the cost of health insurance to follow. Remarkably, for participants in the STRS health insurance program, that is not happening. As explained by Greg Nickell, the vast majority of these participants will see no increase in their premiums next year for the fourth year in a row, thanks to a remarkable set of circumstances. Enrollment in the non-Medicare programs was much less than anticipated (non-Medicare insurance is much more expensive than Medicare), retirees are making fewer claims than expected, investment returns were strong, and reimbursements by the Federal government have risen. For the last 3, 5, and 7 years STRS' returns on investments were in the top 10% of STRS Ohio's Callan public fund peer group across the country. As a result, the ratio of assets to liabilities rose at the end of 2017 to a remarkable 153%. The $30 reimbursement that STRS remits to members in Medicare, scheduled to be phased out in 2019, has been retained for one more year. We're not accustomed to hearing such news. There are minor changes (e.g., the out-of-pocket limit for prescription drugs will increase next year from $5000 to $5100, less than the rate of inflation). There were other items of interest. Ever wonder why Aetna wants to send a nurse to visit you at home each year? Such a visit improves Aetna’s "Star" rating, which helps determine the reimbursement they get from the feds. In addition to the health check, the nurse can do things not possible in a doctor's office, such as checking for conditions in a home that increase the risk of falling. Last year 190 STRS retirees had reached 100 years of age and this year it's 216. Open enrollment for 2019 is from November 1 through 22; if you don't respond, your present coverage will continue. Vision and dental insurance is renewed for two years at a time and a decision made in November will cover the next two years. As we've come to expect, Greg was very well informed and explained details with transparency. Such good news won't last forever but at least 2019 looks good on our health insurance front. (But don't expect a COLA next year.)

In Memoriam

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
<th>Department/Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dianna Dillon</td>
<td>September 22</td>
<td>62</td>
</tr>
<tr>
<td>Margaret Sanders Drake</td>
<td>October 4</td>
<td>Mechanical Engineering and OSURA, 83</td>
</tr>
<tr>
<td>Frank Gibson</td>
<td>October 6</td>
<td>Fisher College of Business, 94</td>
</tr>
<tr>
<td>Wallace Giffen</td>
<td>September 4</td>
<td>Energy Program Manager and Director of Utilities, 82</td>
</tr>
<tr>
<td>Ted Gramzow</td>
<td>September 17</td>
<td>Architecture, 85</td>
</tr>
<tr>
<td>Jay Harmon</td>
<td>September 18</td>
<td>Engineering, 66</td>
</tr>
<tr>
<td>Nancy Haynes</td>
<td>September 18</td>
<td>James Cancer Center, 65</td>
</tr>
<tr>
<td>Barbara Hoffman</td>
<td>September 30</td>
<td>Academic Advisor, 90</td>
</tr>
<tr>
<td>Martin Keller</td>
<td>September 27</td>
<td>Medicine, 95</td>
</tr>
<tr>
<td>Evelyn Linder</td>
<td>September 9</td>
<td>OSU Extension, 100</td>
</tr>
<tr>
<td>Glyde Marsh</td>
<td>September 11</td>
<td>Animal Science, 99</td>
</tr>
<tr>
<td>Ralph Rosenblum</td>
<td>September 26</td>
<td>Dentistry, 97</td>
</tr>
<tr>
<td>Roberta Schaeffer</td>
<td>September 25</td>
<td>Education, 83</td>
</tr>
<tr>
<td>Edward Sullivan</td>
<td>September 7</td>
<td>Dentistry and OSURA</td>
</tr>
</tbody>
</table>
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As Community Scholars, Kendal residents attend classes, lectures, concerts, plays, sporting events and more. If you’re open to new opportunities in retirement and enjoy a strong sense of community and collaboration, join us—we’re just minutes from OSU in Newark and Columbus, so you’ll always be close to the places and people you love!