Defined Benefits are Good for Retirees – And Good for Ohio

By Nancy Wardwell

Retirement and Pension issues are creeping back into the news...

“52 percent of U.S. households are at risk of running low on money during retirement. 45 percent of all households currently have nothing saved for retirement.”

(Columbus Dispatch 1/12/17)

Most retirees of The Ohio State University are either in the Ohio Public Retirees System (OPERS) or the State Teachers Retirement System (STRS). We are in a much more secure position than many retirees, but there is increasing pressure from industry and legislatures to move from our Defined Benefits plans to Defined Contribution plans. It is critical that we understand the differences.

DEFINED CONTRIBUTION plans do not promise a specific amount upon retirement. In these plans the employee chooses among private plans, the employer may make a contribution, and the only guarantee from a career of investing is whatever the employer contributed and how successful the employee was in choosing investments. It is said that those who profit most from this type of plan are brokers, bankers, and money managers.

DEFINED BENEFITS plans do promise specified monthly benefits upon retirement. We “automatically” pay part of our salaries into retirement funds, and our employer (the University) adds a portion which becomes taxable income. Ohio State retirees contribute to either OPERS or STRS. The funds have highly competent managers and when we retire we can count on the returns of our career-long investments. With a defined benefit plan you cannot outlive your pension.

It is imperative that we understand Ohio’s systems and their advantages to not only the retirees, but to the financial health of Ohio.

Ohio has five public employee pension systems. They are highway patrol (HPRS), teachers (STRS), police and firefighters (OP&F), public employees (OPERS), and school employees (SERS). All predate the Social Security Act of 1935.

The combined assets in 2015 were $181.9 billion and serve 1.3 million members, retirees, and beneficiaries. All five underwent major revisions and are continuously reviewed by the Ohio Retirement Study Council (ORSC).

90% of OPERS retirees and 86% STRS retirees STAY in OHIO. Benefits paid by state and local pension plans support a significant amount of economic activity. In 2015, 357,234 residents of Ohio received a total of $15.1 billion in pension benefits. Those benefits are generally spent in the local community, creating a rippling effect – one person’s expenditure becomes another’s income. We are also payers of local and state taxes, additionally adding to the economy. It has been pointed out that each dollar “invested” in state and local pension funds supports $5.73 in economic activity, including taxes, goods and services.

True, there are challenges to our retirement systems, so Gerald Newsome has been doing a series about the issues facing public pensions. (See page 3) We must be informed and be alert to threats while we work to keep sustainable “some of the nation’s premier public pension systems!”

Sources: OPERS, STRS, ORSC, NIRS, and BALLOTPEDIA
FROM: The President

Knock knock... 
Who’s there? 
OSURA 
OSURA who? 
OSURA would like you to be my Valentine!

Sorry, for the corny sentiment, but I LOVE Valentine’s Day! I remember decorating my shoebox to sit on my desk for the exchange of Valentine’s cards with my schoolmates when I was young. Growing older, I have always enjoyed the fun of sending Valentine’s Day cards to family and friends. They’re always fun and light-hearted to brighten one’s day during the dreary winter. Happy Valentine’s Day!

During the month of February, think about performing “Random Acts of Kindness” with the #BuckeyeLove Pay Forward Challenge. Each of us can meet this challenge in different ways, such as: Pay for the beverage or food for someone else in line; Thank a public service worker (police officer, fireman, sanitation worker, etc.); Clean your closet and donate items to a local cause; Give a donation to your favorite charity. The list can go on and on. You can print off a page of four cards to give to the recipient when you “Pay Forward” with #BuckeyeLove. One is pictured with the Buckeye Food Alliance article.

OSURA is “Paying Forward” with another Food Donation to the Buckeye Food Alliance. However, this is a “Planned Act of Kindness” supporting the Buckeye Food Alliance/BFA, the Student Food Pantry in Lincoln Tower. OSURA Members have donated non-perishable food items to the student food pantry that were brought to the December OSURA Holiday Buffet and the January Health & Wellness Program. Thank you to all who are “Paying Forward” with #BuckeyeLove! The February 23rd Dinner Series at The Faculty Club featuring Johnny Steiner, singing songs from George Gershwin, is the next OSURA event at which to bring non-perishable food items. To learn more about BFA, please read the article in this month’s newsletter.

Shirley Fields McCoy
President, OSURA Executive Board

WE NEED YOU!

If you are interested in serving on the OSURA Board of Directors or on one of our many exciting committees, please contact Carl Leier at carl.leier@osumc.edu.

If you have the skills and inclination, we need help in the design of our OSURA website! Contact Shirley McCoy at shirleyfmccoy@gmail.com
Welcome New Retirees

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<th>Department/Institute</th>
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<td>Anita J. Dawson</td>
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<td>Christina K. Edbrooke</td>
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<td>Annie M. Franklin</td>
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<td>Eugene Grubb</td>
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<td>Glenda M. Harrison</td>
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<td>Dolisa A. Hillmon</td>
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<td>Lori A. Jennings</td>
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<td>Laine D. Kathary</td>
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<td>Margaret A. Lind</td>
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<td>Marilyn J. Miller</td>
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<td>Shawn E. Miller</td>
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<td>Jennifer J. Moyseenko</td>
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FROM: The Benefits Committee

By Gerald Newsome

Tight funding for pensions for retired teachers (this includes retired faculty from OSU) means STRS is unlikely to resume the payments to the STRS health-care fund, which already faces its own challenges: loss of income from employer contributions coupled with health-care costs rising faster than inflation and lower expected return on investments. While some cut in the subsidy STRS currently contributes to retiree health insurance is a possibility, the amount of such a cut is being debated. As usually happens, STRS has asked representatives of active and retired teachers for their opinion on changes to health-care funding. OSURA is represented on the Ohio Council of Higher Education Retirees, which in turn is represented on the Healthcare & Pension Advocates for STRS (HPA), which offered its advice. A large subsidy cut, most likely for non-Medicare enrollees, would be needed if the subsidy were to last forever without change. HPA members agreed that projections about health care costs many decades in the future were so uncertain as to be essentially worthless, so they recommended a more modest cut. For now, it is up to the STRS Board to decide the matter.

Pensions and health insurance for retirees in a defined-benefit (DB) plan have been good recruiting tools for educators in Ohio, but DB plans have been facing increasing criticism in recent years. This is motivated in part by the lucrative profits that a private company can reap if teachers are moved to a defined contribution (DC) plan, where investment risk is assumed by the employee/retiree. But some people are also concerned that future taxpayers will be required to pay for the shortfall if DB plans promise more than they can deliver. It is important to remember that Ohio is one of a minority of states where the public pension funds are not backed by the state. Any shortfall in STRS or the other Ohio public pension funds is the responsibility of the pension fund, not taxpayers. This is a price we pay in order to enjoy the considerably greater returns that DB plans typically pay compared to DC plans.
February 16 (Thursday)
Lunch Bunch: *Ice Age Ohio*
REGISTRATION REQUIRED
Dale Gnidovec, Collections Manager and Curator of the Orton Geological Museum, will give us a fascinating look at the effect of glaciers on the landscape.
**Time/Place:** 1:15 p.m., MCL Cafeteria, Kingsdale
**Cost:** On your own, order through cafeteria line starting at 11:15 a.m., program at approximately 12 noon.
**Registration Deadline:** Register at OSURASocial@gmail.com or call 614-292-2281 by February 14
**Arrangements:** Phyllis Carroll and Elenore Zeller (Social Committee)

February 18 (Saturday)
Walking/Hiking Group
**Challenge Level 2-4**
Everyone welcome. Join us on the trails at Sharon Woods Metro Park, 6911 Cleveland Ave., Westerville.
**Time/Place:** 11 a.m., we’ll meet at the Ranger Station
**Arranger:** Hallan Noltimier (Walking/Hiking SIG)

February 22 (Wednesday)
Bridge Group
Please join us. We welcome new members. 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:** Steve Miller (Bridge Group SIG)

February 23 (Thursday)
Dinner Series:
**Johnny and George**
REGISTRATION REQUIRED
Enjoy a musical evening as Johnny Steiner sings the George Gershwin songbook. Johnny will entertain us with a timeless journey through the musical creativity of the legendary songwriter. All of the Gershwin favorites are included, e.g., “I’ve Got Rhythm,” “Embraceable You,” “Summertime,” and many others.
**Time/Place:** 5:15 p.m., social hour, followed by dinner at 6 p.m. and program at 7 p.m.; OSU Faculty Club
**Cost:** $23 (service charge included)
**Registration Deadline:** Register at osura.osu.edu by February 20
**Arranger:** Howard Gauthier (Dinner Series SIG)

February 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)

February 10 (Friday)
BalletMet – *Peter Pan*
(Senior Dress Rehearsal)
REGISTRATION CLOSED
**Time/Place:** Curtain rises at 11 a.m. Seating is general, so plan to arrive early for best seats. Doors open between 10 and 10:15 a.m., Ohio Theatre, 39 E. State Street.
**Arranger:** Les Benedict (Cultural Arts Committee)

March 4 (Saturday)
An Introduction to Islam and Tour of a Local Mosque:
**Repeat Performance**
Dublin, OH
**Challenge Level 1**
REGISTRATION REQUIRED
Back by popular demand, the Noor Islamic Cultural Center offers a program entitled, “Islam 101.” The presentation covers the basics of the faith, allows ample time for questions, and includes a tour of the mosque. See noorohio.org

**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.
**OSURA News**

**May 2-3 (Tuesday, Wednesday)**
Shaker Village of Pleasant Hill
Pleasant Hill, KY
Challenge Level 3
REGISTRATION REQUIRED

The Shakers: famous for their unique way of life; belief in the equality of gender, race, age; known for the excellence and simplicity of their architecture and craftsmanship - the twin spiral staircases in the Trustees House being renowned. shakervillageky.org

**Meet by:** 11 a.m., Noor Islamic Cultural Center, 5001 Wilcox Road, Dublin, OH
**Return:** 1 p.m.
**Cost:** No cost for presentation and tour

**Registration Deadline:** Register at OSURA.CulturalArts.Travel@gmail.com by March 1
**Arranger:** Susan Berntson (Cultural Arts Committee)

**NEW**

**March 17 (Friday)**
**BalletMet – Art in Motion**
(Senior Dress Rehearsal)
Challenge Level 1
REGISTRATION REQUIRED

BalletMet performs works by some of America’s best current choreographers: Christopher Wheeldon, Gustavo Ramirez Sansano, and a new work by artistic director Edward Liang. Register at osura.osu.edu or call 614-292-2281. Credit card preferred. If by check, it must arrive by March 13. Tickets will be held at Will Call.

**Time/Place:** Curtain rises at 11 a.m. Seating is general, so plan to arrive early for best seats. Doors open between 10 and 10:15 a.m., Capitol Theater, Riffe Center, 77 S. High Street
**Cost:** $18 (admission ticket)
**Registration/Refund Deadline:** March 6
**Arranger:** Les Benedict (Cultural Arts Committee)

**NEW**

**March 26 (Sunday)**
**Monty Python’s Spambalot**
(Short North Stage)
Challenge Level 1
REGISTRATION REQUIRED

Travel back to Merry Olde England and the days of King Arthur in this wacky winner of the 2005 Tony Award for Best Musical. Based on the classic film comedy Monty Python and the Holy Grail, it is a preposterous retelling of the legend of Arthur’s quest for the Holy Grail. Send email to OSURA. CulturalArts.Travel@gmail.com to get the discount code, order instructions and parking recommendations.

**Time/Place:** Doors open at 2 p.m., 2:15 p.m. for optional pre-performance talk, 3 p.m. performance, Short North Stage, 1187 N. High Street
**Cost:** $15-27 includes pre-performance talk, play and optional post-performance talk
**Registration/Refund Deadline:** March 26 or until all seats are sold
**Arranger:** Diane Driessen (Cultural Arts Committee)

**NEW**

**September 12-16 (Tues.-Sat.)**
**Stratford Festival**
Ontario, Canada
Challenge Level 2
REGISTRATION REQUIRED

**Highlights:** Tartuffe, Twelfth Night followed by a chat with actors, The Madwoman of Chaillot, The Changeling, The Virgin Trial —world premiere of new commissioned play by Kate Hennig, Guys and Dolls, Festival Theatre tour, and set changeover. Limited tickets — register ASAP. For more information go to—stratfordfestival.ca

**PASSPORT REQUIRED**

**Meet by:** 7:45 a.m., Tuesday, September 12th back parking lot at Kohl’s, 3360 Olentangy River Road
**Return:** approximately 5 p.m. Saturday, September 16
**Cost:** $1,075 double; $1,480 single at the Arden Park. Cost includes motor coach transportation, hotel, A+ tickets, 2 tours, Actor’s Chat, final evening buffet dinner, snacks, and tips

**Registration/Payment Deadline:** Register at osura.osu.edu or call 614-292-2281 with a $300 deposit due with reservation by March 10, (space is limited, so don’t wait until last minute); balance due June 23

**Cancellation/Refund Deadline:** June 23
**Arrangers:** Odette Blum and Marilyn Blackwell (Cultural Arts Committee)

**Registration Instructions**

1. **Registrations requiring payment:** Registrations can be made by going on-line 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 OSUAA
   - 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.
5 ROOMMATES AND A MISSION: Founded in April 2014, BFA was started as a passion project by five Ohio State University students. Alec Admonius and Thomas Rosenberger, roommates and friends, were shocked to learn about the growing issue of food insecurity on college campuses. One night Rosenberger came out of his room and asked “Is anyone interested in opening a food bank like Michigan State’s — a university-based food bank run by students for students?” Fortunately, the friends said “we’re in.”

Admonius, Rosenberger and the project team dug in and did some serious research, discovering that 15 percent of Ohio State students reported having “low food security,” meaning that they lacked reliable access to affordable, nutritious food from week to week. Two years later, after much research and work to establish a budding partnership with the University, they opened the doors to The Buckeye Food Alliance food pantry March 30, 2016 on OSU’s main campus in Columbus, Ohio.

Rosenberger says food-insecure students are more likely to be first-generation, minority or nontraditional students, such as those trying to work, take classes and raise a family. Even for people receiving federal student assistance, there is a several-thousand-dollar gap between financial-aid packages and total expenses. “So many of us are one crisis away from needing this,” Rosenberger says, nodding to the shelves of perishables. “I didn’t intend to start a food pantry, but there wasn’t another [resource] to support the students in need.”

The food pantry is located in Lincoln Tower, Suite 150. It is open on Tuesday, Wednesday and Sunday from 5 – 8 pm. All currently-enrolled OSU students that do not have the “Unlimited” or “Scarlet 14” meal plans are eligible for the food pantry’s services. Students need to bring their Buck ID so that eligibility can be verified.

BFA accepts non-perishable items such as canned fruit, vegetables, chicken and beans. Peanut butter and cereal are always favorites. Personal care products like toothpaste, shampoo, etc. are always needed. If you’re on campus you can take donations to the Student Wellness Center at the RPAC in Room B130 RPAC, 337 Annie and John Glenn Avenue.

Monthly OSURA will ask for items to be brought to an event that will be delivered to the BFA. Watch the OSURA Newsletter for more information!

Buckeye Food Alliance/BFA

When they are home they garden, then freeze and can the vegetables as well as share them with neighbors and others. They also help their father in his garden and with other projects, including fishing trips to Lake Erie.

Both Betty and Margie are alumnae of The Ohio State University. Betty retired from the OSU Medical Center with 30 years of service, three of which were as a student nurse. She worked as a Registered Nurse, primarily in Neurology and Neurosurgery as well as in the research arm doing clinical trials. Margie holds a Bachelor degree in home economics and is currently working, but is “in training for retirement.”

Not only do they hike, pick litter, and greet people at the fall conference, they attend the OSU football games (including the national championship and some bowl games) as well as performances of the Columbus Symphony and Broadway Series. They, along with their mother, are part of a retiree group volunteering at a local hospital, sewing for cancer and ER patients (Margie is the president of the group).

OSURA Spotlight

MEMBERS SPOTLIGHT: Betty and Margie Hriesik

OSURA keeps Betty and Margie Hriesik busy – but they have time for lots of other things. They find OSURA offers the opportunity for them to associate with “so many different people with different backgrounds.” At the Tertulia breakfasts they have conversations with retired professors and others in areas of expertise such as geology, medicine, history and travel to name a few. The Lunch Bunch events have great programs and the Dinner Series “keep one’s mind going and is a great venue for meeting new friends.”

Betty is a member of the Travel Committee so she not only takes trips with OSURA but she helps plan them. She and Margie took their first trip to Europe when they toured Italy with OSURA in 2015 and found that while they knew only a few people at the start, by the end of their journey they knew everybody. They have journeyed throughout the North American continent: from Nova Scotia to British Columbia in Canada and at least twice to all of the states in the U.S.A. except Rhode Island which they have visited only once. Their family has taken annual trips to the Outer Banks since they were toddlers. This year they and their parents enjoyed the Christmas lights over Niagara Falls.
Representative Payee Services

By Meg Teaford

When it comes time to engage a “Payee Service” there are critical questions to ask before turning your finances over to such a service.

The AADMM website suggests Questions to Ask (from AADMM website).

The type of work DMMs handle for their clients is highly personal and confidential. Whereas your personal judgment and instincts are important in determining the honesty of any professional with whom you may do business, you can take additional steps to safeguard yourself against becoming involved with a dishonest person.

First, ask for a referral from someone you know and trust, such as a friend, relative, lawyer, accountant, or doctor. If none of these people can put you in touch with a DMM and you must hire a basically “unknown” person, be ready to address the following issues before hiring a DMM:

■ What is the scope of your work? (Do you only do bookkeeping, or are there other ways that you can be of assistance?)
■ How long have you been working as a daily money manager?
■ What percentage of your clients are elderly? Busy professionals? Small businesses?
■ What are the ways in which you have assisted your clients?
■ What kinds of professional insurance do you have? Do you have Errors & Omissions insurance and, if so, how much? (If you want the DMM to act as a Power of Attorney or Executor you will also need to ask if they have Errors & Omissions insurance with additional Fiduciary coverage).

■ To what professional organizations do you belong?
■ Are there industry standards and code of ethics to which you adhere?
■ Do you have any professional certification or designation? Are you certified as a Professional Daily Money Manager (PDMM)?
■ Are you required to take continuing education courses to maintain the certification?
■ With what professionals in other fields do you collaborate regarding your clients’ issues?
■ Are you willing to involve another person in their work, such as a lawyer, accountant, or family member?
■ What are the costs of your services and what are the common billing methods? (What are your fees? Do you charge hourly or by the project? Do you charge for travel?)
■ Do you have a letter of engagement? Does it include a confidentiality clause?
■ With which local organizations are you affiliated?
■ Can you provide a reference list?

A Business Relationship

Your access to your own records, especially financial records, should not be restricted by the DMM. If you are being kept in the dark about the status of your own affairs, take this as a sign of trouble.

Happy Thoughts

On Groundhog Day we had 54 more minutes of daylight than we had in December

45 days until Daylight Savings Time

5 1/2 weeks until the buzzards come back to Hinkley

4 months until Ohio’s sweet strawberries

4 months, 2 weeks and 3 days until OSURA Fall Conference September 20, 2017

In Memoriam

Vera Jaffe “Vickie” Blaine
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Donald F. Bowers
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Katherine McClain-Lipsey
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January 5 | Ophthalmology and OSURA, 75

Patricia Ann Rockwell
January 3 | Wexner Medical Center, 86

Barbara J. Wurzel
January 4 | County Extension and OSURA, 70
Save the date for the first-ever Day of Giving — an inspiring 36-hour event for alumni, students and friends to come together and support Ohio State. On Feb. 14 and 15, Buckeyes can give back and pay forward in support of their favorite cause, college or program. Together, we’ll make history.