Especially if you have a pet that needs to go out early in the morning, you welcomed the return of Standard Time. As someone said “I turned back everything – but the dog!”

As a matter of fact, while the idea of Daylight Saving Time (DST) is embraced by some, it can be shown to be somewhat spurious. Globally, most of Europe and North America observe DST, but most of Africa and Asia do not. In the United States, Arizona and Hawaii do not. Application varies greatly.

Modern DST was first proposed in 1907 and was in widespread use by 1916 as a wartime measure to conserve on the use of coal. Proponents argue that it saves energy, promotes outdoor leisure, reduces traffic accidents, and is good for business.

Opponents argue that actually the energy consumption claims are inconclusive and that lately research has shown that DST increases some health risks such as heart attacks. They also argue that changing the clocks twice a year is economically and socially disruptive in that it disrupts travel, billing, record keeping, medical devices, and sleep patterns.

In 2017 a meta-analysis of 44 studies found energy savings vary more on the distance from the equator and may be offset by heating costs. Those who benefit most are retailers and other businesses that require more daylight like golf courses and construction. Conversely, DST can harm some farmers, especially grain producers. (You can’t reset a cow.) And try getting a summer camp full of children to sleep before 10:30 p.m.! TV ratings are also adversely affected.

To some it seems just plain silly! Look at the map that illustrates the lapse as the sun moves across the country. It has been daylight in Boston for more than an hour before the sun rises in Columbus – and we are still grilling out in Columbus when the sun has been down for an hour in Boston!

And so it goes, across all four of our time zones.

Time, in general, is a fascinating topic – from its history, evolution, and its perceived and real effects on human life. There is copious literature, but you can start with Wikipedia right at your own computer.
FROM: The President

Margaret H. Teaford

Dear OSURA members:

Warmest greetings to everyone as we prepare for holidays and the end of another year!

December reminders:

✓ Renew your OSURA membership today! We hope that you have enjoyed your membership in the past 12 months. Now it is time to renew so you don’t miss a single issue of the newsletter or any opportunity to join us for activities. We’d rather talk with you over coffee or lunch than call you to remind you to renew. Call 614-292-2281 to renew.

✓ Make a gift to our endowment fund to support the student food pantry. The Buckeye Food Alliance’s food pantry is continuing to grow. Before the end of the year, they will open a second site at St. Stephen’s Church near North High Street. We’d like to end the year with a major push to this fund. You can make a tax-deductible gift to Fund #316596 by calling (614) 292-2141.

✓ Check your Medicare plan. There have been changes for next year. You need to make any adjustments for you and your spouse before December 7.

✓ Get your flu shot now! Small children and those of us age 65+ are at the greatest risk for complications from the flu. So do this for our grandchildren, for those who can’t take the vaccine, and our older friends who are frail; we don’t want to give the flu to them.

None of us want to think about winter storms, but now is the time!

• Get your car checked now for winter.
• Check your flashlights and replace old batteries.
• Get ice melter and place it by your front and back doors.
• Keep your cell phone charged.
• Keep a three-day supply of non-perishable food and water on hand. This might be a good time to sign up for grocery delivery from our local supermarkets.
• Be sure that you have at least a three-day supply of your medications on hand.

When it does snow, check on housebound friends and neighbors; a quick phone call is a cheery reminder that someone cares.

The best holiday gift is a gift of your time! So invite a friend, family member, or a neighbor to join you for cookie making, to attend a holiday seasonal concert, to share a supper, (add your own ideas here). My mother used to say “Don’t wait for someone else to call you; reach out now.” And let “peace on earth” we all wish for begin with you!

Margaret H. Teaford
President of OSURA

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Trivia!

Tamar Chute and Rai Goerler wrote a wonderful little book: *The Ohio State University Trivia Book*. They have given us permission to use selected gems from time to time!

1. When did the Michigan game become the last football game of the year?
2. Who was the longest serving OSU Athletic Director?
3. What was the first women’s varsity sport?
4. What did the original entrance exams cover in the 1870s?
5. When was “Carmen Ohio” first sung?
Welcome New Retirees

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<tr>
<th>Name</th>
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<tr>
<td>Julia Karen Carpenter-Hubin</td>
<td>Academic Affairs Admin</td>
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<td>Josephine A. Cole</td>
<td>Cancer Hosp &amp; Research Inst</td>
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<td>Steven Wesley Cotter</td>
<td>Shared Services</td>
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<td>Marthe Rose Grohman</td>
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<td>Tamara Kay Jones</td>
<td>Student Health Services</td>
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<td>Michael Thomas Kennell</td>
<td>Wooster Campus Facilities</td>
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<td>Eleonora Kucharska</td>
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<td>Ilene Rose Lattimer</td>
<td>Comprehensive Cancer Center RU</td>
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<td>Joyce Sue Lau</td>
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<td>Sara Beth Peters</td>
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**MEMBER SPOTLIGHT:**

**Mary Ann Anderson**

OSU and OSURA play a big role in Mary Ann Anderson’s social life. You may have seen her – as a red coat at an OSU football game or you may have discussed a good book with her through OSU’s alumni book club. She is also active in OSURA’s craft and cultural arts groups.

Mary Ann says, “I love OSURA! It has taken me so many places and given me a variety of experiences. My favorite trip was to Canada for the Stratford Festival where we saw six plays; I’ve also visited Woody Hayes’ hometown. I loved the yearly conference where I learned so much, for example, how to fall safely, and got a free hearing test. OSURA helps keep me busy and introduces me to special people and activities.”

Active in her church, Mary Ann belongs to its book club, which discusses religious works. Her third book club reads a variety of genres. Will Haygood is her favorite author, and his *Tigerland* is her favorite book. She says, “I like non-fiction books best, because I learn about our country’s past—the good and the bad stuff.”

Looking back, Mary Ann recalls, “I could take only two classes a semester, so it took me eight years. My advisor is the reason I graduated at all. She helped me achieve my and my mother’s dream of graduating from college. It was hard but the end result was worth it. I graduated in 2011 at the age of 65!”

She also recalls, “I loved how when I would walk into a class on the first day, students assumed I was the teacher and would ask me for the syllabus. I would tell them that I’m just a student too. Teachers liked to point me out and say ‘If you’re missing any class notes, just ask her; she never misses class.’”

Outside of the births of her four beautiful children, Mary Ann says, “The greatest moment in my 73 years is always going to be walking into the ‘Shoe and holding hands with my fellow classmates, singing *Carmen Ohio*. I still get goosebumps and tear up every time I hear that song. I’ll never forget that day as long as I live.”

Mary Ann worked in Medical Records, Stoneridge Medical Center, and the Ross Heart Hospital. After 15 years she retired at the age of 70.

Now Mary Ann typically works two days a week as a substitute special needs teacher in the Pickerington school district. She also takes yoga and exercises at a community center.

Mary Ann says this about her life: “I retired from the OSU Medical Center, I graduated from The Ohio State University, I work as a red coat, and belong to OSURA. I guess you could say that I bleed scarlet and gray! OH-IO. GO BUCKS!”
**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.

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**CALENDAR OF EVENTS**

**COMMITTEE MEETINGS**

**December 3 (Tuesday)**
Benefits Committee
Time/Place: 9:30 a.m., Longaberger

**December 10 (Tuesday)**
Board Meeting
Time/Place: 9:30 a.m., Longaberger

**December 18 (Wednesday)**
Membership Committee
Time/Place: 10 a.m., Longaberger

**MONTHLY ACTIVITIES**

**December 12 (Thursday)**
Photo Society
Program: HDR: High Dynamic Range Photography — Presented by Jon Talk. Jon will look at why HDR is used, how it works under the hood, and the drawbacks and limitations of the technique
Member Theme: Photos you have taken, without HDR, that have challenging lighting conditions. Limit images to three.
Send digital files in a Power Point file to jhuston1@columbus.rr.com or mail files on a new CD (J. Huston, 4095 Fenwick Rd., Columbus OH 43220), or bring prints (at least 8”x10”) to the meeting.
New members welcome.
Dues: $10 is due at this time.
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 614-292-2262 by December 9.
Cost: on your own; ranges from $10-15
Arranger: Nancy Verber
(Photographic Society SIG)

**December 17 (Tuesday)**
Craft Group
Bring your own craft of choice or just join us to eat, socialize and see the creativity of other retirees. Some may be finishing work on their holiday crafts. Please email marycul.4@gmail.com if you plan to attend.
Time/Place: 2-4 p.m., contact Mary for location
Arranger: Mary Cull (Craft Group SIG)

**December 21 (Saturday)**
Walking/Hiking Group
Challenge Level 2-4
Everyone welcome. Join us as we explore and walk the trails at Inniswood Metro Gardens.
Time/Place: 11 a.m., Inniswood Metro Gardens, 940 South Hempstead Road, Westerville.
Arranger: Hallan Noltimier (Walking/Hiking SIG)

**December Book Club**
We are taking a break for the holidays. On our return, January 15th, we will discuss: An Elderly Lady Is Up to No Good by Helen Thursten. Enjoy 4 short funny stories featuring Maud, age 88. Hiding behind age and seeming infirmity, she kills anyone who threatens her way of life of travel, surfing the Internet, and a free apartment. She’s actually an unsuspected serial killer!
Arranger: Lee Hill (Book Club SIG)

**December Dinner Series**
No program in December, see you January 23rd when Steve Buser, former Chair of Finance Department and Associate Dean of The Fisher College of Business, will present The Economy: Where We Are and Where We Going.
Arranger: Carol Newcomb (Dinner Series SIG)

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**SPECIAL EVENTS**

**December 5 (Thursday)**
Castle Noel & Stan Hywet Tour
Medina and Akron
REGISTRATION CLOSED
Meet by: 10 a.m., Tremont Center (Tremont Road, opposite Upper Arlington Library)
Return: approximately 9:30 p.m.
Arrangers: Alabelle Zghoul and Betty Hriesik (Travel Committee)

**December 7 (Wednesday)**
Tertulia Breakfast
No gathering in December.
Arranger: Jerry Dare (Tertulia Breakfast SIG)

**December 10 (Tuesday)**
Bridge Group
Plan to be on deck in January when we gather again.
Time/Place: 1 p.m., Friendship Village of Dublin, North CR
Arranger: Steve Miller (Bridge Group SIG)

**Holiday Buffet**
Thursday, December 12
Amelita Mirolo Barn
REGISTRATION NOT REQUIRED
Delicious food! Good fellowship! Awesome entertainment! Fun gifts! Beautiful prizes! The perfect way to begin the holiday season! Bring a favorite dish (with serving utensil) to share. Meat, beverages, and tableware will be provided. Please bring a non-perishable food item for The Buckeye Food Alliance.
Time/Place: 11:15 a.m., The Amelita Mirolo “Barn,” 4395 Carriage Hill Lane, Upper Arlington.
Contact Person: Elenore R. Zeller (Social 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 OSURA
Longaberger Alumni House
2200 Olentangy River Road
Columbus, OH 43210

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.

December 15 (Sunday)
Gallery Players-Jewish Center
REGISTRATION CLOSED

Meet by: 2:15 p.m. Jewish Center, 1125 College Ave
Return: 4:30 p.m.
Arranger: Anca Galron (Cultural Committee)

December 18 (Wednesday)
La Comedia Dinner Theater—Elf, The Musical
Springboro, OH
REGISTRATION CLOSED

Meet by: 8:45 a.m. Tremont Center (Tremont Road, opposite Upper Arlington Library)
Return: 5:30 p.m.
Arrangers: Alabelle Zghoul and Betty Hriesik (Travel Committee)

January 22 (Wednesday)
Columbus Uncovered
Longaberger Alumni House
REGISTRATION REQUIRED

Join the Franklin County Alumni Club for dinner. Gail Stoy, local historian, will speak about the little-known and fascinating history of Columbus. A Sesquicentennial Event

Meet by: 6 p.m.
Return: 8:30 p.m.
Cost: $20; cost includes dinner
Registration/Refund Deadline: Register at osura.osu.edu or call 614-292-2281 by January 17
Arranger: Leyla Hawkins (Franklin County Alumni Club)

January 24 (Friday)
2019 Income Tax Seminar
Ginger Ittenbach and her team from Truepoint Wealth Counsel of Cincinnati will discuss Federal and State income tax issues for 2019. Pre-registration is not necessary.

Time/Place: 1 – 3 p.m., Sanders Lounge, Longaberger Alumni House, 2200 Olentangy River Road
Cost: No charge
Arranger: Hallan Noltimier (Benefits Committee)

January 30 (Thursday)
Universal Design Living Lab: A Tour
UDLL
6141 Clark State Rd., Columbus
REGISTRATION REQUIRED

By incorporating universal design features into a home, your life, and the lives of others who live with you, will be improved. This home style incorporates unobtrusive universal design, resource and energy-efficient “green building” methods, advanced automation technology, a healthy home construction approach, and the design principles of feng shui.

www.udll.com

Meet by: 10:30 a.m., at UDLL (carpooling is suggested)
Return by: 12 p.m.
Cost: $15; cost includes tour (paid at location)
Registration Deadline: Register at OSURA. CulturalArts.Travel@gmail.com by January 20.
Arranger: Julian Larson (Cultural Arts Committee)

February 1 (Saturday)
Health & Wellness: Lecture Series
REGISTRATION NOT REQUIRED

Come and listen to two engaging presentations – Sleeping Well In The Older Age-Patterns Of Sleep In Mature And Senior Adults by Dr. Helena Rempala from the OSU Department of Psychiatry and Behavioral Health, and The Normal Aging Brain Versus Dementias by Dr. Chris Nguyen, OSU Department of Neurology.

Time/Place: Check-in and coffee at 8:30 a.m.; lectures 9 a.m., Martha Morehouse Auditorium, 2050 Kenny Road
Cost: Free
Arrangers: Rod Tomczak and Sandy Cornett (Health & Wellness SIG)

February 22 (Wednesday)
Health & Wellness: Lecture Series
REGISTRATION REQUIRED

Come and listen to three engaging presentations – sleeping well, focusing on the energy of the home by Ruth McRae of the Center for Healthy Living, The Normal Aging Brain Versus Dementias by Dr. Chris Nguyen, OSU Department of Neurology, and Vision—Presbyopia, Defining the Age of Defining the Age of 65 by Jeff Mace.

Time/Place: 10:30 a.m., at Fawcett Center (carpooling is suggested)
Cost: $15; cost includes tour (paid at location)
Registration Deadline: Register at OSURA. CulturalArts.Travel@gmail.com by February 19.
Arranger: Julian Larson (Cultural Arts Committee)

March 1 (Saturday)
Health & Wellness: Lecture Series
REGISTRATION REQUIRED

Come and listen to two engaging presentations – AVERT: Understanding and Overcoming Adult Vision Impairment by Dr. John Gipson, OSU College of Optometry, and The Simplest Diet You’ll Never Forget by Dr. Jane Appel, OSU College of Public Health.

Time/Place: 10:30 a.m., at Fawcett Center (carpooling is suggested)
Cost: $15; cost includes tour (paid at location)
Registration Deadline: Register at OSURA. CulturalArts.Travel@gmail.com by March 1.
Arranger: Julian Larson (Cultural Arts Committee)
Volunteerism through the Senior Corps RSVP Program

Retired Senior Volunteer Program, a product of Senior Corps, is one of the largest volunteer networks in the nation for people 55 and over. The RSVP volunteers use the skills and talents learned over the years and develop new ones while serving in a variety of volunteer activities within our communities. RSVP volunteers also receive supplemental accident and liability insurance, mileage reimbursement, and holiday/quarterly volunteer recognition events. Family and Community Services, Inc. currently runs RSVP in 19 counties in Ohio including Franklin County.

Want to get involved? Learn more about RSVP and other volunteer opportunities across Ohio. Contact Brian Cornwell, RSVP Coordinator of Franklin and Delaware Counties either by email, bcornwell@fcsohio.org or call his office at: (614) 472-8204.

Current RSVP Volunteer Opportunities within Franklin County

Transportation:
• LifeCare Alliance Meals-On-Wheels

Food Pantry Support:
• GRIN (Gahanna Residents In Need)
• Mid-Ohio Food Bank
• Heart Food Pantry

Companionship for the Developmentally Disabled
• ADD- a Hattie Larlham Agency

Mentoring
• Gahanna City Schools- specifically Chapelfield Elementary School
• Big Brothers/ Big Sisters of Central Ohio- Community-Based and School-Based mentoring

Health Care Information
• UHCAN Ohio (Universal Health Care Action Network)

Other Community Priorities
• Make Gahanna Yours

World Kindness Day
November 13

Gemma McLuckie, Meg Teaford, David Crawford, and 10 other OSURA members joined 600 volunteers from Athletics, the Alumni Association, the Columbus Foundation and others to pack over 200,000 meals. Half of the meals were donated locally and the rest went to those affected by hurricanes.

Trivia Answers...
FROM: The Benefits Committee

STRS Report
By Jerry Newsom

Ohio’s five public pension funds (OPERS, STRS, School Employees Retirement System, State Highway Patrol Retirement System, and Ohio Police and Fire Pension Fund) are required by the legislature to maintain an expectation that the ratio of assets to liabilities (the Funded Ratio) will reach 100% (the Funding Period) within 30 years. Failing to meet this criterion means the pension fund must come up with a credible plan to address the problem. (Currently, the OP&F Fund is likely to be in that situation.) In FY 2007, STRS had a healthy Funded Ratio of 90.2% but a Funding Period of a disturbing 26.1 years. By FY 2019, these figures were 77.6% (a big drop) and 16.1 years (a big improvement). Why is the current Funding Period much improved when the Funded Ratio has dropped so much?

The current Funded Period is aided by a significant increase in future contributions to the pension system (28% of teacher salaries vs. 23% in 2007) and a significant decrease in projected pension expenses (due to changes in the formula for initial pensions and the suspension of cost of living adjustments). But the Funded Period is much less sensitive to these two factors. Strong returns from investments will be needed to raise the Funded Ratio enough to allow some form of COLAs to resume.

As announced at the STRS Annual Conference, the health care fund is in a strong position, so most retirees with health insurance obtained through STRS will see no increase in their premiums in 2020. Also, the STRS Board voted to continue the Medicare Part B reimbursement of $29.90/month, which had been scheduled to expire at the end of 2019.

Using your IRA to Make a Gift to OSURA Endowment to Combat Student Food Insecurity

A direct gift from your IRA is a great way to make an immediate impact on the OSURA endowed fund to combat student food insecurity, or any area of your choice at Ohio State. The IRA charitable rollover allows you to transfer funds directly from your IRA to The Ohio State University Foundation, while offering tax benefits in return. With an IRA charitable rollover, you are not required to pay income tax on the gift. If you have not yet taken your required minimum distribution for the year, your IRA charitable rollover can satisfy all or part of that requirement.

In order to be eligible, you must be age 70 ½ or older on the date of the gift, and must transfer the funds directly from an IRA to The Ohio State University Foundation. You may transfer up to $100,000 tax-free.

To make an IRA charitable rollover gift, contact your IRA administrator and ask how to initiate the transfer. Instruct the plan administrator to make the check payable to The Ohio State University Foundation. Include your name and fund designation (#316596) in the memo section. The Administrator will mail the check to: The Ohio State University Foundation, 1480 West Lane Avenue, Columbus, OH 43221, Attn: Office of Estate and Gift Planning.

Contact Jennifer Kirby or kirby.57@osu.edu for additional information on giving an IRA gift.

You will be seeing this thermometer from time to time, indicating progress on the important OSURA project which has established an endowed fund to combat student food insecurity. Using the correct fund number is essential and that number (#316596) will always appear in the “gray strip” on page 2 of the Newsletter.
Between November 1 and January 15 there are some 29 holidays observed by seven of the world's major religions of the world. It is a time to celebrate the Winter Solstice and look forward days of light and hope.

Happy Holidays
from your
OSURA Board and Committees
We wish you and yours, health, hope, and the joy of the season.

The Ohio State University Retirees Assn.
Customer Service
Longaberger Alumni House
2200 Olentangy River Road
Columbus, Ohio 43210