A sustainable culture of wellness is a must for health and well-being. Even before the Pandemic, research showed 1 out of 5 children, teens, and adults have mental health issues. Only 50% get any help. Depression and stress are predictors of heart disease and poor health. Behaviors are the #1 killer of Americans – dependency, chronic stress, anxiety, any symptoms interfering with ability to function. Many people fearful – of catching Covid-19, loneliness, are Zoom fatigued.

Tips for Coping with COVID
Control things we can and not focus on things we can’t
Open up and share your feelings
Practice daily stress reduction tactics (physical activity or journaling)
Engage in mindfulness – worry will not help
Count your blessings daily
Overturn negative thoughts
Volunteer to help others
Identify helpful supports and resources
Do your part to prevent spreading the virus.

The College of Nursing has launched recorded lecture series on Wednesdays to help one to stay calm and well. Sign up is available on OSURA website. Dr. Melnyk recommended the book *The Present* by Spencer Johnson. There are also several mindfulness/stress management apps available, e.g., Headspace, Sanvello, Calm, Cleveland Clinic Free Now.

Most of us spend more time sitting (9.3 hours) than sleeping. For every hour of sitting, we shorten our lives by 22 minutes. Every day we make behavioral choices that influence our health and wellness outcomes. Three keys for happiness are purpose, passion and pride. Look for ways to add fun and joy to your daily routines, e.g., socialize. Dr. Melnyk suggested reading for five minutes every morning in a positive-thinking book; keep a gratitude journal and write 2-3 things you are thankful for every day; limit exposure to negative media; move more, sit less; use deep breathing (5-7-8 method, breathe in for 5 seconds, hold for 7 seconds and exhale 8 seconds.) Prioritize your own self-care—you are never too old to pursue your dreams and passions. People do not typically regret what they did in life; they regret what they did not do. Set your goals today and Just Do It!

Full presentation is available on the OSURA website.

Sponsor: The Wexner Medical Center at The Ohio State University
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Thank You for Joining Us for the Virtual 2020 Annual Fall Conference
Mark your calendars for next year's OSURA Annual Fall Conference
September 22, 2021

FALL CONFERENCE COMMITTEE
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Franklin County – Office of Aging
COAAA
OSU – Program 60

Thank You Alumni Association for your immeasurable assistance for the 2020 Annual Fall Conference especially
Iman Khan and Jacky Bennett and their team

Correction
In the September Page 1 article on the background of OSURA and our Fall Conference we erred by saying that Fern Hunt had been an editor of the Newsletter. She wants us to know that she was NEVER the Editor and in fact it was done for years by Judi McMahon and Carlene Hamilton. That was about the only OSURA role that Fern did not do!
Welcome New Retirees

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<thead>
<tr>
<th>Name</th>
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<td>James Edward Bauer</td>
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Research and Education at Stone Laboratory

**Speaker:** Dr. Chris Winslow, Director of Stone Lab and the Ohio Sea Grant College Program

**Sponsor:** Ohio Living/Westminster Thurber, Program 60, and Warther Tours

By Donna Lamb

OSU owns the Island of Gibraltar in Lake Erie, housing the facilities of Stone Lab, consisting of laboratories, classrooms, housing for students and faculty, and a lighthouse. It is one of 34 colleges that are supported by the Ohio Sea Grant College Program. Dr. Winslow showed videos of the Lab and provided us with examples of educational opportunities made possible by the Sea Grant and other grants and scholarships. Over the past four years, more than 21,000 professionals, 263 graduate students, 375 undergrads, many K through 12 teachers and their students have used the facility, including for formal classes and field trips. The economic impact of Stone Lab accomplishments has exceeded $83,165,000.

Stone Lab is reached by ferry from Port Clinton to Bass Island followed by water taxi. Creative funding and grants help students afford to live on the island while taking classes and doing research projects. Entry level, upper level, and graduate courses are given and have the fun distinction of primarily being held outside, with students gaining hands-on experience in boats, wading in the water and on the shore.

Through the studies of aquatic environments, algae bloom problems, agricultural practices, recreation and other health issues, Stone Lab and The Ohio Sea Grant contribute much to improve Lake Erie, the region, Ohio and beyond.

The Research Experience for Undergraduates Scholarship Program, Ohio Sea Grant College Program, and over 14 million dollars in grant money provide support. Looking to the future, through the Clean Lake 2020 Plan, the Ohio Sea Grant and Stone Lab received $2.65 million to build a new innovative lab being constructed in the Spring of 2021 as well as providing monitoring equipment which will be placed in the Maumee River.
The Heart of the Matter

Sponsor: Friendship Village of Dublin

By Diane Selby

“The Heart of the Matter” featured three outstanding vocal music groups where students performed, and directors discussed the concepts of each piece. Jordan Saul introduced the Women’s Glee Club, founded in 1903, composed today of highly skilled women committed to make music together. The concert showcased a German composition derived from the story of a migrant reaching the border only to be detained. With emotion and intellectual intensity, their wide range of voices showed compassion, joy, anger, and even rage.

Robert Bode presented the Ohio State Chorale of men and women students offering a concert entitled, “Rejoice in the Lamb.” The lyrics were written as a poem while the author was imprisoned for having prayed loudly in a park! (The text could be followed in the chat box feature.) Stressing the theme that “each of us worships God as we were created to do,” the music portrayed creativity, difficulty, remarkable stillness, and ended with praise and optimism. The singers used their voices as amazing instruments blended with a range of emotions and dynamics.

Robert Ward directed the Men’s Glee Club to bring the simplicity, honesty, and sincerity of old-style gospel tunes through a concert entitled, “Little Church in the Wildwood.” Familiar melodies employed pleasing harmonizing and various tempos leading to toe-tapping, spirit-raising enjoyment. He explained that because Weigel Hall (home of the School of Music) is under construction until December 2021, several churches served as venues for concerts. All three groups exemplified perfection to excellence using music to share a story with glory, praise, and gratitude.

Questions and answers revealed the challenges and heartbreaking reality of our Pandemic situation. Music seems to have been silenced just when it is most needed. All music classes are virtual with no in-person meetings this fall; however, student morale remains high as they love to sing and still have Zoom connections. Each group learns the breadth of music styles, time periods, and composers. All students receive academic credit and are not necessarily music majors. Concluding this session “Carmen Ohio” (with all its verses) was performed virtually. We will always have to deal with time and change, but we can cope using resiliency and gratitude for the joy of music which brings us together. What fun to learn the meaningful lyrics and see so many current students and terrific directors.

Gardening as We Age

Speakers: Laura Akgerman and Meg Teaford

Sponsor: Kendal at Home

By Meg Teaford

This session addressed the use of Universal Design in planning our gardens to make them easier to use and to make them accessible to visitors of all ages and abilities. The speakers stressed the need for barrier-free entrances and to be mindful of the needs of those with visual impairments. Therefore, good lighting is important as well as providing shaded areas for rest and relaxation.

In addition to garden planning, it is important that gardeners take good care of themselves. Set reasonable goals—you don’t need to do everything in one day or even one week. Remember to take breaks, to drink plenty of water, to wear sunscreen. The presentation went over proper lifting techniques and tools that can reduce stress on joints, especially in the hands. The audience was reminded to “respect the pain” and stop doing tasks that are painful, and rest.

The presenters stressed the benefits of gardening, especially in this time of pandemic. Gardening can also be helpful for those with memory loss as a way to reconnect with past memories. Finally, the use of container gardens and raised flower/vegetable beds were reviewed as well as best tools to use.
Dr. William “Chip” Eveland, Ohio State University professor in the School of Communication, with a courtesy appointment in the Department of Political Science, shared with us the importance of listening and understanding when communicating with those who may hold different opinions. In today’s polarized environment, we tend to interact and meet with those who share our opinions. Part of the reason why we are divided may be due to the location of the neighborhood where we live. People living in urban areas tend to be more politically Democratic, and those living in rural areas tend to lean more toward the Republican Party. There is also a link between race and political party: whites are divided almost evenly between the Republican and Democratic parties; ethnic races lean toward the Democratic Party.

He described two words that may determine how and with whom we normally interact. These are: propinquity – the supply of what is available to us in our environment; and homophily – the choice of actively seeking out the same. Physical proximity can increase the likelihood of interaction with others who have similar viewpoints. With homophily, we are more likely to contact those who hold similar opinions. We “prune” our social networks to interact with those like us. This has led to “affective polarization,” the tendency of Democrats and Republicans to dislike each other and to attribute negative opinions to the other. As a result, half of the people in this country find it stressful to talk with others who have different political opinions.

Dr. Eveland described why it is important to talk with each other and with those who differ from us. When we interact with people who have different life experiences and don’t share our political ideology, it increases our awareness of alternate viewpoints. As a result, we may understand the other person’s perspectives and why they hold those opinions. This understanding may help to increase the legitimacy of outcomes when they don’t benefit the self. As a result of communicating and listening, we may increase our tolerance for the opposition. Our democratic system rests on the legitimacy of the process of political decision-making. Democracy is about getting rid of differences through communication and collective decision-making, not violence.

Conversation is a combination of expression and listening. We have forgotten about listening, which is an important part of communication. We should have conversations across lines of difference, with people who do not share the same political parties, race/ethnicity, sex, gender, religious viewpoints, socio economic status, wealth and geography. Political philosophers have placed an importance on listening, which is especially important when there is extreme political difference. Refusal to listen is one of the worst things we can do.

Dr. Eveland gave us the following tips for informational listening:

- Respect the other person’s point of view if it is different than yours.
- Separate the message from the speaker – don’t dislike the person because of their perspective.
- Don’t argue or judge prematurely – set aside judgement for later.
- Look for key ideas.
- Ask sincere questions to clarify meanings and generate understanding.
- Check understanding by paraphrasing what the person is saying to you.
- Try to understand the other person’s underlying values and be supportive rather than confrontational.

A lack of talking and listening to each other is a big roadblock to understanding each other. If we listen with reciprocity, others may be more likely to listen to us as well.
Senior Scams

Speakers: Danielle Murphy, Consumer Protection Division of the Ohio Attorney General’s Office
By Marie Taris

Danielle Murphy outlined how the Consumer Protection Division of the Office of the Attorney General tries to ensure a safe marketplace for consumers in Ohio. They offer information resources, take complaints and help local law enforcement prosecute violators. To help protect us from becoming a victim of consumer crime she identified a number of the most common scams and offered tips on how to avoid falling prey to those who are just interested in getting your money.

Some of the more common scams and strategies to handle them include:

**Grandparent Scam:** Caller pretends to be a grandchild in trouble and requests gift cards or wire transfer. The caller might ask you to keep the call a secret and not call his/her parents. *To determine if the call is legitimate, you might ask the person a question that only a family member would be able to answer; or place a call to the grandchild’s phone number to verify the story.*

**IRS Scam:** The caller informs you that your Social Security Number has expired or been placed on hold due to suspicious activity. *Just hang up! Your SSN can never expire. They just want you to reveal your SSN.*

**Prizes and Sweepstakes Scams:** Caller informs you that you are a winner! But you’ll need to pay an advance fee to claim the prize. *Just hang up! Real sweepstakes don’t require fees.*

**Computer Repair Scam:** A pop-up on your computer screen or an unsolicited caller informs you of a virus on your computer. *Delete email or pop-up or hang up. They are trying to gain access to information on your computer or plant a virus that will require ransom to remove. The unknown caller/emailer cannot know whether your computer has a virus.*

**RoboCalls:** Illegal “roboCallers” have become a plague. If you don’t recognize the caller on the caller ID, just don’t answer. Danielle suggests you should report these calls by texting the number to robo888111.

Danielle suggested Some Ways to Stay Safe in Cyberspace, including installing and updating anti-virus/anti-spyware programs, delete suspicious emails, beware of attachments, downloads or links from unknown persons: clicking can invite viruses, and don’t provide personal information on a public Wi-Fi network.

**Perhaps the most serious crime is Identify Theft,** whereby someone uses your personal information, without your permission, to commit fraud. Be watchful of unauthorized charges on your credit card statement or errors on your credit report. You should check your credit report frequently. Up until next April, due to Covid, you can run your credit report weekly, at no charge, from all three national consumer credit reporting agencies. Go to: www.annualcreditreport.com. She identified precautions to reduce your risk of Identity Theft.

The Office of the Ohio Attorney General has many resources to assist if you should fall victim to a consumer crime. Contact them at 800-282-0515 or on the web: www.OhioAttorneyGeneral.gov.
Global Climate Change

Speaker: Ellen Mosley-Thompson, Lonnie Thompson
Sponsor: Friendship Village of Dublin
By Diane Selby

The dynamic duo of Lonnie Thompson (Earth Sciences) and Ellen Mosley-Thompson (Atmospheric Science) provided a fast-paced, clearly communicated, fact-filled report on the “Here and Now of Global Climate Change.” With the Byrd Polar and Climate Research Center of OSU, they studied the history of climate through ice cores to create models predicting future climate. Historic records from the 1880s indicate temperatures world-wide and since 1950 warming have been steadily increasing with 2016 the warmest year at an increase of 1.08 centigrade. Where does all this heat go? Seventy percent of the earth is ocean and 93.4% of heat goes to the ocean. Sea levels are rising – increase of 3.1 milliliters since 1993 – coming from natural mechanisms of melting ice sheets and rapidly and recently melting glaciers globally. Heat waves, droughts, solar output, volcanic aerosols, hurricanes, and floods cause change. Human mechanisms also influence climate systems with greenhouse gases, burning of fossil fuels, rain forest deforestation, and Black Swans (rare events that impact the world, i.e. plagues, decline of empires, or mega El Nino.) The challenge is attribution – identifying responsible factors – natural or human mechanisms through observation of trends; thus, the study of ice cores through essential global cooperation which captures 800,000 years composition of earth’s atmosphere. In 1980 they developed the first ice core drill and collected sample cores, preserved at OSU Byrd Research Center, from glaciers - some no longer in existence. (Fascinating to see how Sherpas and Yaks are used to move ice cores so transport to OSU can happen.) Research results showed that CO2 stays in the atmosphere – even after 1000 years 19% remains airborne. There is a link between CO2 and rising temperatures. Because of rising temperatures and drought, wildfires increase; changes in environment cause tropical disease; and 2020 is the worst hurricane season on record – a result of climate changes. Winds of change indicate we can celebrate the future with technology such as solar energy. We can communicate in positive framework the economic opportunities. We can learn to get along with each other, and to get along with our planet! Young people are our future. World population of 2.3 million people will benefit from knowing compelling evidence of climate change with more change in the future.

Aging Creatively

Speaker: Kate Quickel
Sponsor: First Community Village
By Sally Dellinger

Kate Quickel, as host for WOSUs Broad & High, is no stranger to creative individuals, ideas, or opportunities as they are featured on her program weekly (Thursdays at 8 p.m.) She began her session by sharing a clip of the program which showed how diverse, varied, and full of creativity it is. Broad & High is a perfect synonym for what we should expect of ourselves as we age. Kate acknowledged that aging creatively would be different for everyone. She featured Bill Cohen as an example of someone who, as a retiree, has expanded upon his passion for music. Bill was interested in music since his days at Northwestern, and it has continued non-stop. Along with his wife Randi, Bill has continuously created opportunities to share his music with others....going to retirement centers, assisted living facilities, etc. With the Covid 19 pandemic they have shared their music to neighbors, from their front lawn, calling them curbside concerts. They even figured how to amplify the performances by setting up the speakers across the street. (Talk about creativity). They also have gotten into live streaming which is a first. Kate asked them both what advice they would give. It was unanimous...whatever gave you joy prior to retirement....do it! You now have the time. If that doesn’t fit you, then try something new, connect with others, volunteer, contribute. Bill summed it up by saying “if not now, ...when?”
Calendar of Events

COMMITTEE MEETINGS

November 3 – VIRTUAL
Benefits Committee
Time: 9:30 a.m.

November 10 – VIRTUAL
Board Meeting
Time: 9:30 a.m.

MONTHLY ACTIVITIES

November 12 (Thursday)
Photo Society – VIRTUAL
Program: Visual Exploring presented by Larry Hamill
Members’ Theme: Exploration of Imagination
Time/Place: 7 p.m. via ZOOM
Arranger: Nancy Verber (Photographic Society SIG)

November 21 (Saturday)
Walking/Hiking Group
Challenge Level 2-4
We’ll welcome November at Sharon Woods Metro Park. Wear a mask and join us.
Time/Place: 11 a.m., Sharon Woods, 6911 Cleveland Ave., Westerville
Arranger: Hallan Noltimier (Walking/Hiking SIG)

Book Club
Once read by the OSURA Book Club in 2009 – 2010, The Zookeeper’s Wife, by Diane Ackerman, has emerged from someone’s bookshelf to be chosen as our homage to the 75th anniversary of WWII. Using the empty Warsaw Zoo cages following German bombing, Polish zookeepers, Jan and Antonina Zabinski used the cages to daringly rescue over 300 Jews using the clever ploy of giving them animal names and hiding them in the cages. Due to the COVID-19 restrictions, we will again use email and a You Are There Play method to virtually gather and discuss the book.
Arranger: Lee Hill (Book Club SIG)

SPECIAL EVENTS

November 21 (Saturday)
Health & Wellness:
Lecture Series – VIRTUAL
REGISTRATION REQUIRED
Title: The Power of Pets presented by Dean Rustin Moore from the OSU College of Veterinary Medicine
Time: TBA
Registration: Register at osura.osu.edu in time to receive link.
Arrangers: Rod Tomczak and Meg Teaford

Stay Involved
Want to receive notices and reminders of OSURA LIVE or VIRTUAL programs being offered by the lunch bunch and the dinner series, or events being offered by the travel and cultural committee? Then subscribe to OSURA Listservs by sending an e-mail message to Rai Goerler (goerler.1@osu.edu).

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.

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

   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.

The intrepid OSURA Hikers were at Innis Woods Metro Park in October.
Aphasia Research Study

Participants needed for a virtual NIH study involving a therapy for adults with language impairments after stroke.

- **Minimal in-person contact** at your home or in our lab with COVID-19 precautions (mask, face shield, disinfectant, symptom checks).
- Most sessions will be over **video**.
- **We will provide** a laptop computer and, if needed, internet access.
- Therapy **may help** with some of the difficulties experienced with aphasia.
- Compensation will be provided.

Contact the Ohio State University Aphasia Lab for more information.

**Phone:** 614-247-1982  
**Email:** osuaphasialab@osu.edu  
[u.osu.edu/aphasialab/information-on-aphasia/](u.osu.edu/aphasialab/information-on-aphasia/)

Open your smart phone camera and point it at the figure for our website.
OSU. He divides people into three groups: Normal, Mild Cognitive Impairment (less efficient), and Dementia (someone else has to perform tasks for them). Some of the risk factors for cognitive impairment are age, family history, female gender, head trauma, hypertension, and cardiovascular disease. Individuals with cognitive impairment are often identified too late and need to start the conversation earlier with their primary care physician.

Dr. Scharre developed the SAGE (Self-Administered Gerocognitive Exam), which is a brief, free, reliable, validated self-administered cognitive assessment tool which reduces the typical delay in identifying cognitive impairment in individuals. There is a free download for individual use at sagetest.osu.edu.

He reported on some promising treatments for dementia using cholinesterase inhibitors such as Aricept, Exelon, and Razadyne. They all work and 80% of patients show no decline after 6 months of treatment and 50% no decline after 1 year. He also reviewed diagnostic and treatment innovation using neuroimaging and sleep studies, neuropacemaker insertion in frontal lobes, and low intensity focused ultrasound. There are various current clinical trials being conducted in Alzheimer’s Dementia as well as future treatment strategies being evaluated.

He provided a summary of OSU research currently being conducted in this area. They need research volunteers, and anyone interested can call 614-366-8642.
Preventing and Curing Cancer

Speaker: Kevin Weller, Associate Director, Immune Monitoring and Discovery Platform

Sponsor: Danbury Senior Living

By Elizabeth McPherson

“Building the Future of Immuno-Oncology (with a COVID-19 detour)” was presented by Kevin Weller who is co-director of flow cytometry shared resource and associate director of immune monitoring and discovery platform for the Pelotonia Institute for Immuno-Oncology (PIIO) at The Ohio State University.

Our own immune system is the first line of defense against cancer. Reports throughout history cite the spontaneous disappearance of tumors, and this most likely is due to the body’s own immune response. The science of immuno-oncology strives to optimize the body’s own immune system and/or immune components to fight cancer. Specifically, it tries to release the brakes cancer cells have placed on the immune system’s ability to fight tumor growth. Also, mechanisms to decrease toxicity of treatment are studied.

T-cells, B-cells, and natural killer (NK) cells are all naturally occurring components of the immune system which the PIIO is modifying to maximize their ability to destroy tumor cells. B-cells are sensitized to kill specific cancer cells and become customized antibodies for the unique cancer cells of a specific patient. T-cells are nonspecific, but methods to engineer them to be better killers of tumor cells are being developed. NK cells do just what their name implies and are being studied for possibly being grown in large numbers in the lab to provide an “off the shelf” immune boost for cancer patients. The PIIO also is developing strategies to identify, map, measure, sort, tag, and visualize tumors on the molecular as well as cellular level.

Soon after the COVID-19 pandemic began, the PIIO began working with the company Oncoimmune to develop and validate protocols to evaluate blood samples from infected patients. The collaboration resulted in development of the drug CD24Fc, which when combined with dexamethasone and remdesivir treatment, resulted in a positive response in 146 of 203 COVID subjects. CD24Fc reduced the inflammatory reaction (cytokine release) common in acutely ill patients.

A $100,000,000 grant from Pelotonia allowed for the rapid establishment of the institute, recruitment of the best minds, and immediate purchase of state-of-the-art equipment to address the urgency of finding a cure for cancer.

Prepare to Care

Speaker: Deborah Hall, Facilitator for AARP Fraud Watch Network and Prepared To Care programs

Sponsor: AARP Ohio

By Meg Teaford

Caregiving is one of the most important roles that an individual can assume in his/her lifetime. The purpose of this session is to provide a framework for caregiving that can help provide resources and support to the caregiver and to the care recipient. Today’s caregiver may juggle many tasks: transportation to medical appointments, communicating with health care professionals, buy food and cooking meals, running errands, and/or providing emotional and social support. No matter which tasks one is providing, the first step is to put together a plan before there is a crisis.

Putting together a plan starts with talking with your loved one to determine his or her wishes. This may not be an easy step and may take some time, but it is important to involve him or her right away. A key part of this discussion is finances; what resources are available to care for him or her? You need to have a clear idea of the whole financial picture in your planning. Secondly, remember that caregiving may be too big a task for just one person; you may need a team of family, friends, and neighbors to help you. Contact those you know can help you and if possible call a meeting to discuss and assign responsibilities. Remember that the plan and those involved probably will change over time, but it is important to get started.

Finally, take care of the caregiver. If you try to do too much or don’t take breaks, you can easily burn out. Don’t overlook the impact of caregiving on you. Pay attention to your health and well-being. Be sure to exercise and eat right.

AARP has two booklets that can help with caregiver planning: The “Prepared to Care Resource Guide” available at aarp.org/learnat50plus and the second booklet is “The Home Fit Guide” available at aarp.org/home fit.
STRS Health Care

**Speaker:** Greg Nickell  
By Gerald Newsom

This was not a very exciting talk. But that’s what you want when it’s a talk about our health insurance; there was nothing to get upset about. With so much turmoil and uncertainty in the world, we heard that STRS Health Care will continue in 2021 pretty much as it has in the past for most enrollees. Deaths among benefit recipients from COVID-19 have been fewer than 100 so far, considerably less than they might have been. The reimbursement of $29.90 each month for Medicare enrollees, which was scheduled to expire at the end of this year, has been extended indefinitely, thanks to the strong financial position of the health-care fund. The popular Aetna Medicare Plan will, once again, be unchanged next year except for monthly premium increases ranging from $1 for retirees with 30 or more years of service to $3 for spousal coverage. This continues a record of many years without a significant premium increase. Medicare enrollees in the Medical Mutual Basic Plan will see premium increases between $6 for retirees with 30+ years of service and $21 for spouses. Those in the Medical Mutual Basic Plan will have access to a Transitional Care Program to help in the transition from hospital to home, and a new Palliative Care Program will be added at no additional cost. Enrollees without Medicare will see 2021 premium increases between $12 for those with 30+ years of service and $85 for spouses. Small changes in the Express Scripts drug plan will increase the maximum out-of-pocket cost from $6,350 to $6,550 (as required by Medicare), but this affects very few retirees. The annual brand prescription deductible will go from $250 to $275.

Premiums for dental and vision insurance will actually decline slightly next year, to $30.08 for dental and $13.36 for vision. Enrollment in these two plans is for two years, beginning 1 January 2021.

Open enrollment packets will be sent out in the third week of October and, if you wish to make any changes, must be returned by 24 November.

The Future of Health Care at OPERS for OSU Pre-Medicare Retirees

**Speaker:** Karen Cacciatore, OPERS  
By Shirley Fields McCoy

New changes effective 1.1.2022

OPERS, at its core, is a pension fund and protecting pensions is their priority as required by law. However, they believe retirement security should include access to health care coverage and adopted changes that will allow them to continue offering access to health care coverage to current and future retirees. Currently, as a pre-Medicare retiree, you receive an allowance from OPERS to offset your monthly premium for coverage in the OPERS Retiree Health Plan administered by Medical Mutual. Effective Dec. 31, 2021, OPERS will no longer offer a pre-Medicare group plan. Instead, effective Jan. 1, 2022, eligible pre-Medicare retirees will begin receiving a monthly Health Reimbursement Arrangement (HRA) allowance from which to pay your health care premium and other qualified medical expenses. This means you’ll no longer pay a medical premium through OPERS, and your monthly benefit amount will increase by the amount currently deducted for that premium.

OPERS will provide a “Connector,” 3rd party, which will help you select your health care plan and they will administer the HRA program.

OPERS will continue to offer optional group dental and vision plans. All retirees can choose to enroll in these plans even if they’re not eligible for other parts of the health care program. Eligible dependents can also be enrolled. Participants will pay the full premium for these plans, just like they do now.

Change is never easy, but OPERS has information on their website and will also be sending out important mailings regarding the timeline for actions that members will need to take. Please use the following link to OPERS for more information and FAQs: https://www.opers.org/healthcare/health-care-2022/index.shtml.
Ms. Cacciatore began with a brief overview of the objectives of the OPERS Healthcare program, reminding the audience that OPERS is required to fund the pension fund first and that healthcare funding is discretionary and based upon the availability of funds after the pension funding has been met. At this point, only investment funds are going into the healthcare trust fund with all member and employer funds supporting the pensions.

She then reviewed the approved changes to the healthcare fund which include eligibility, allowances, and access to coverage. The changes will take place on January 1, 2022 and will apply to those who retired before age 65. They will be "grandfathered" into the program based upon their age at retirement and the years of service. For those who retired with 20 years of service and are eligible for Medicare, there are no changes.

There will also be changes in the OPERS healthcare allowances. In 2022, the base amount will drop from $500 a month to $350 a month. Again, each individual's allowance will be based on the years of service and age at retirement. There will also be some changes to the reimbursements for Medicare Part B, vision, and dental plans. Members are urged to go online with Via Benefits and review their management of their Health Reimbursement Accounts. Finally, open enrollment started on October 15 and will end on December 7, 2020. Members are urged to review their current plans and benefits to be sure they are up to date.

**The Listservs of OSURA:** Virtual Exhibits and more

OSURA has listservs, one for cultural arts, and one for dining and learning. These listservs send notices and reminders of programs, such as lunch bunch and the dinner series, travel, and cultural events. Together, they complement events announced in the newsletter or mention cultural and educational programs of potential interest to OSU retirees.

The following are some of the virtual exhibits that the Cultural Arts Committee will bring to the attention of OSURA members who wish to receive them by subscribing to the listserv.

**VIVO studio – LIVE open rehearsal – YouTube**
https://www.youtube.com/watch?v=HdkGBsN3MQQ&feature=youtu.be

https://vivofestival.us10.list-manage.com/track/click?u=6ca6e819fee050aa8a8f60f6&id=6f9aa73302&e=a58886f220

**In Conversation: Artists Consider Dorothea Lange – See our Virtual Program**

Hear from Bay Area artist, Hung Liu, one of the most prominent Chinese painters working in the United States today, and photographer and videographer, Paul Kitagaki Jr., whose grandparents were photographed by Lange in 1942, in a discussion moderated by OMCA’s Curator of Photography and Visual Culture, Drew Johnson. Learn about how they contextualize their practice in the current climate, and how artists today use their medium to support activism and social movements.

https://www.youtube.com/watch?v=8izRwVF5bp0&utm_source=Membership+and+MarComm+eNews&utm_campaign=39a13d8b11-EMAIL_CAMPAIGN_2019_05_10_08_46_COPY_01&utm_medium=email&utm_term=0_7de9a3e1b9-39a13d8b11-54725369&mc_cid=39a13d8b11&mc_eid=41a340d1e2

**Honoring Charles Kleibacker**

Class Act is an introduction to the work of Charles Kleibacker, best known as the "Master of the Bias Cut" and one of the few American designers to have made a name for himself creating intricate garments in the couture tradition. The ninth annual Charles Kleibacker Film Festival is celebrating excellence in fashion and design.

https://www.youtube.com/playlist?list=PLF750FBD28275355A

If you are an OSURA member and not already receiving messages from these listservs but would like to receive messages from these listservs, send an e-mail and your name to goerler.1@osu.edu and indicate the lists you would like to join. There is no charge. All addresses are accepted, including gmail, aol, att.net, etc.
Retirees from OPERS with Medicare thru Via Benefits

By Deb Zang

Important news for Retirees: We get check-ups from our doctor at least once a year. So, we need to do the same thing with our medical coverage? Do we have what we need?

From October 15, 2020 through December 7, 2020

▼ Time to check with Via Benefits for your check-up

Things to consider:
1. Did your health change?
2. Did your prescriptions change?
3. Did you move?
4. Are you unhappy with your secondary coverages or prescription coverage?
5. Do you need to automate the cost of the health coverage to get reimbursed?

Starting October 15, 2020, Via Benefits will have the medical plans online to check if there is a better plan. It’s easy to check on your Via Benefits online account. Or if it is easier to call, the phone is 844-287-9945.

This is a benefit of OPERS. We need to stay on top of your health care. You can get the benefits you want.

▼ Thing to consider on your annual check-up:
1. Do you want an advantage policy? This is generally a network of doctors and hospitals that are local.
2. Do you travel and won’t be available to have certain doctors and hospitals?
3. Is your current policy having premium changes for 2021?
4. Check that all your prescriptions are covered by your prescription coverage.
5. Is the deductible for the prescriptions going to change?
6. Are your deductibles for office visits, specialists, and medical procedures acceptable to you?

Make a list of questions and call Via Benefits.
MEMBER SPOTLIGHT:
Shirley Elaine Keckley

My involvement with OSURA began with a “hiccup.” When I retired in 1999, I attended a few day trips but soon I started another job. Then I went back to school for another credential. Years later, after quitting my job at Columbus State and getting thru some family issues, I reconnected with OSURA. While attending the monthly lunches at MCL, I ran into folks I already knew, learned more about travel opportunities and other activities. I am looking forward to the day trips resuming and the monthly metro hikes also. All have been enjoyable in the last several years and I had a wonderful time on the UK trip last fall. I eagerly registered for the Greece trip this fall (now next) and am really looking forward to it.

I was born in Brownsville, PA, and attended school in the area till mid-second grade. Having a dad in the Air Force meant we moved around. Dad was then stationed at Travis in California, so 2nd, 3rd, and 4th grades were in Vacaville, CA, where we lived. Puerto Rico was next, on Ramey AFB, until mid-7th grade. I finished that academic year in the Whitehall Yearling schools and then moved into the Columbus system, graduating from Marion Franklin High School.

From there, it was on to OSU. In those days, the nursing program was 15 straight quarters, no time off but quarterly breaks. We finished with the BSN when only 15% of the nurses in this country were so prepared. Miss Mildred Newton (Newton Hall) was one of the first in the country to have a doctorate in nursing.

My career at OSU started about a month after graduating from the now-College of Nursing in June of 1968. I was hired into Labor and Delivery but spent several months in the nursery as well. Until the birth of my first daughter in 1971 I worked full time, then part time until both girls were older, and I could again work full time.

Along with clinical nursing, I also participated in the Quality Assurance Program, chaired my unit’s documentation committee, and created a new labor form for nurses’ use, and was on the committee to implement computer documentation. We were the first nursing unit in the hospital to use computerized nursing documentation. I retired in January of 1999.

I was re-employed in 2000 part time as adjunct clinical faculty at Columbus State CC., teaching OB clinicals. After working 9 temporary, full time quarters, I realized I wanted to know and do more. So, in 2003 I enrolled in Capital U. program, graduating with an MSN in Nursing Education. Two months after graduation, I tested for and obtained Certification in Nursing Ed from the National League for Nursing. I worked full time for three or four years, then part-time, finally quitting totally, several years ago.

In retirement, my life is still busy but in different ways. I take piano lessons for my pleasure only, not public performance. Staying fit is important. I am a member of the New Albany Walking Club as well as OSU’s Phil Hite Health and Fitness Center in New Albany. (The well-educated trainers, physical therapists and sports med docs are great!) Twice weekly I swim and walk with friends in the metro parks. I thoroughly enjoy travel. Since retirement, I have been to Israel, Jordan, Cyprus, Turkey, Greece, Italy (spent 6 weeks there on a FIPSE grant for grad school), to France twice, and then did the OSURA trip last fall to the UK.

My domestic travel has mostly been to NLN Conferences around the country and to see my family, though I did hike down into and back out of the Grand Canyon 6 years ago. One daughter and her family are in Syracuse, NY. The other daughter and family live in Jackson, WY, where I have done two Sierra Club service trips building trail in the Bridger Teton National Forest. Such tough places to visit!

In OSURA, I have found a community of fascinating people who share a history of working and experiencing OSU. Already I enjoy the new acquaintances within the lunch and travel groups. Best way to put it – I see the OSURA group as new and potential friends as we share the background of our connections with OSU.

In my family, those ties to OSU are strong. When my older daughter was married, all 4 of the parents were Ohio State employees, all four are now retired and all four are members of OSURA. That daughter and her husband are both OSU alums (although he attended UC for his MD/PhD). I choke up when we sing “Carmen Ohio” at football games. (I’ve had season football tickets since my freshman fall season – 1964.)

During the pandemic, my OSU sophomore grandson lived with me thru the remainder of the spring semester, after OSU converted to remote learning, and stayed until the end of May. It was a period of focus on safety; getting groceries was one of the challenges. Still, the first several months were a respite for me. Losing my sister in November culminated an awful time of losing my other sister and dad in 15 months. Forced lockdown gave me therapeutic time to restore and reflect on my life. Sometimes we overdo, get too busy, and miss that much needed time to just think.

One unexpected pleasure in the pandemic has been participating in the Tertulia breakfast group via Zoom. I don’t have to look for parking!!!
As of early September, 2020 OSU Human Resources has rolled out a major vendor restructuring of the OSU 403b, 457b, and ARP Plans. In this very important restructuring of these OSU plans, OSU/HR has:

- Reduced the overall number of participating vendors to five;
- Has added a Fiduciary Responsibility component to these plans;
- Has negotiated much more favorable fee structures for these plans;
- Has provided much better transparency for these plans.

These restructured 403b, 457b, and ARP plans become active on January 4, 2021. Plan participants must make important decisions before that time.

**Please Note:** These OSU/HR SRA vendor reforms do NOT affect the main OPERS and STRS pension plans.

If you are an OSURA member, or other OSU retiree, who participates in any of these plans, be sure to review the HR information on these newly reformed plans. Plan participants should have received an information booklet in the mail by now. Information on these SRA and ARP vendor reforms can also be found on the OSU/HR website at:

https://hr.osu.edu/benefits/retirement/2021enhancements/

There are some items for OSU retirees that should be expanded and stated more clearly to better understand these plan enhancements. Your OSURA SRA Working Group is already at work to evaluate this material, and will make recommendations back to OSU/HR to help clarify these web statements that apply to OSU retirees.