Dr. Shivers shared that the Office of Student Life has Culture Commitments on four pillars: Appreciation, Connection, Care and Support. She will share about them today.

Appreciation was given to OSURA Endowment Fund to Combat Student Food Insecurity that has raised $116,000 since 2019. She shared that 1,000 students have made over 5,000 visits to the Buckeye Alliance Food Pantry. This allows students to meet their essential needs which allows them to be students.

Quality Connections with others is important to our health. A post pandemic study done by OSU revealed:

In general, students in organizations have a relationship with other students. In turn, students will feel part of the OSU Community. 55% OSU students screened for loneliness and 44% OSU students do not have a strong social network. They have a stronger relationship with their phone and scrolling to take in info, but not interact with others about it.

Bobby McAlpine shared about loss and how it takes its toll on you. He had three losses, and the third was his best friend who committed suicide here at Ohio State. He thinks loneliness leads to suicide. His mission is to make sure that no other Buckeye feels lonely. USG is working to bring back traditions lost to COVID. We need to spread Buckeye Love with the connection of seeing and caring about students along with their mental health.

Dr. Shivers quoted the Mayo Clinic as saying there is an epidemic of loneliness and isolation. Social connections help your health, give you a sense of purpose and health. Ohio State has adopted Ten Dimensions of Wellness: Career, Creative, Digital, Emotional, Environmental, Financial, Intellectual, Physical, Social, and Spiritual which are shared with students.

Menaz Bettes, who is a Peer Coach supporting students, said “Loneliness is the biggest reason they come to talk. Many times, it’s because the student’s time at Ohio State is not what they expected.” She helps them build on their strengths to connect with others with the same interests in clubs and classes.
Here it is November already. The leaves have turned to their gorgeous autumnal colors (red, orange, yellow) and many have met their match with rain, wind...and so down they've come. But this is the month for giving THANKS. And I’d like to start by giving THANKS to those who gave of their time and energy to the OSURA 26th Annual Fall Conference.

From the Alumni Association – Craig Little and Heidi Glanzman; from the Fawcett Event Center – Susie Moder; and many others behind the scenes. Others deserving THANKS begins with the sponsors who seem to always be there when we need them most. They are critical to the conference’s financial success. Key to their involvement for a number of years has been Meg Teaford, who has been fearless in reaching out to new participants. THANKS to the planning committee (whose names appear later in this newsletter) who met every month to select presenters of the sessions. Each presenter was guided from start to finish with a committee member while others took on the role of being the recorders of sessions. The selection of the keynote speaker is always critical and a boost to the entire conference. This year we want to THANK Dr. Melissa Shivers, Senior Vice President for Student Life, for being the keynote and for bringing her students to share in the experience, and to committee member, Mary Jo Fresch who made the initial contact and shepherded Dr. Shivers through to the day of the presentation. A special THANK YOU goes to Paul Buerger who guided the completion of the conference program packet, and Margaret Hickle-Grimm for seeing that attendees had their conference bags. And we can’t forget Brenda Hammond for arranging for our lunches and other munchies. Speaking about lunch, we are always grateful to Joan Leitzel for “orchestrating” the music we enjoy.

And thank YOU for joining us in this endeavor!

The Sponsors and Planning Committee of the 2023 Conference will be recognized in the December Newsletter.

What can we do to help? Dr. Shivers encourages us to get engaged on Campus. There are volunteer opportunities. Mentorship opportunities can be formal, informal and observational. Connections are powerful and can develop into meaningful relationships. Please contact her to get involved.

Q: What are the effects of social media?

A: It’s a driving factor of loneliness. It should be used as a tool, not the ends. In coaching, they are told what’s posted on social media is always the truth. Students struggle to ask for help. Students who were successful in high school and feel unprepared for Ohio State, don’t feel they can ask for help. Dr. Shivers shared that at every opportunity they tell students to Ask for Help if you don’t know something. The students are a mix of extroverts and introverts who respond differently. Virtual and Live events are helpful. They try to have multiple touchpoints with students.
Welcome New Retirees

Kimberly Dawn Daniels  
The James

Gretchen Elizabeth McQuown  
Student Life

Rhonda Lee Poston  
University Hospital

Let’s Take a Ride!

After an already full day, OSURA members climbed aboard University buses for excellent tours of the new Quarry Trails Metro Park, the Timashev Family Music Building, or the Controlled Environment Agricultural Research Complex.
Learn What’s Coming Down the Road

Presenter: David Cooke

By Liz McPherson

David Cooke was certainly one of the most enthusiastic speakers at the OSURA’s annual conference. He is a senior associate director of the Center of Automotive Research at The Ohio State University. He described the center as the best place in the world, so he certainly is dedicated to his work as an electric vehicle engineer.

The center has three purposes: education, innovation, and economic development. Everyone from professors to high school students are involved in projects on propulsion, electrification, and connectivity among vehicles. Some of the highest profile projects are student driven. One example is the prototype solar vehicle which set records at the Bonneville Salt Flats in Utah.

With 1.2 billion vehicles in use in the world today and a projected 2 billion by 2035, it’s obvious transportation is the biggest polluter on the planet. Fuel efficiency and non-carbon fuels are two important areas of research. The Automotive Research Center has many partners trying to solve these problems, from local entities such as TRC Ohio (the innovative test track in East Liberty, Ohio) and those further afield such as NASA.

One interesting point made was that decreasing carbon emissions isn’t always as clear as it seems. An electric car being driven for 25 miles in West Virginia is responsible for as much carbon emission as an electric car driven 2500 miles in California. The reason is the West Virginia car is charged with electricity produced by coal burning power plants while the California car is charged with electricity produced by solar or wind energy. Less carbon would be released into the atmosphere if the West Virginia car were gasoline powered!

Small Space Gardening

Presenter: Laura Deeter, Director, Chadwick Arboretum

By Meg Teaford

The main theme of this workshop is that gardening is fun, not stressful. Many of us are gardening in smaller spaces as we age. Ms. Deeter encouraged the audience to think of any yard—large or small—as a series of small manageable gardens or a series of vignettes. Using many colorful slides, she showed examples of the use of annuals, side yards, water features, and walls.

Container gardening with its ease of care was highlighted in her presentation with the reminder to water them regularly. In terms of design, Ms. Deeter used the old axiom of “spiller, filler, and thriller” as a way of organizing plants in a container. She also reminded the audience that houseplants can easily come outside during the summer, but to be careful not to bring in bugs and insects when the plants return indoors in the autumn.
Aminah Robinson’s World

**Presenter:** Gisela Josenhans

*By Diane Selby*

“Your life is a book, and every day is a page.” While Gisela Josenhans paged through the life of her friend “Aminah” Brenda Lynn Robinson, the audience shared an intimate look at the artist and community she cherished. Growing up in Poindexter, Aminah developed a close relationship with Elijah Pierce (Columbus folk artist) who inspired her to use art to tell stories. Elijah’s Barber Shop became her “Holy Place” – a refuge and gathering place for the community.

Art was her life! Prolific, she created thousands of artworks over her lifetime (it took 5 years to record all of it). Her father taught her to work with clay and make paper. A visit while on a three-month fellowship in New York gave her ideas for print making. Her artwork featured the people and life around her – much of it centered at Long Street and Washington Avenue.

The King Center records the Underground Railroad piece by Aminah, and Columbus Museum of Art and the Main Library house her art. Some pieces show her brief life in Keyer, Senegal where she added “Aminah” to her name. Other works depict visiting Georgia Island – a Black Community. Portsmouth Museum holds her notes, papers, and works gifted to Gisela during their long journey of friendship. Aminah was selective in who could hold and sell her works – for her artworks were everything to her. She lived her favorite quote, “Truth is timeless.”

Metro Parks and Rapid 5 – A Combined Vision

**Presenter:** Tim Moloney, Executive Director of the Columbus and Franklin County Metro Parks

*By Douglas Torrance*

Tim described many enjoyable jobs which he loved, from coaching through his current job as head of the Metro Parks. He reviewed how a probate judge selects commissioners who oversee the parks, making the system nonpolitical. They procure important lands for parks before they get developed. There had been a pattern of putting parks outside the city, but now they have started establishing them closer to people, such as the Scioto Audubon Park. Google bought most of the acreage of the old Hartman Farm for a data center, but the Metro Parks acquired part of this land north of I-270 near the Great Southern Shopping Center for a new park. A trail will be developed connecting this park to Scioto Audubon Park to the north.

The Metro Parks also purchased the Hoover Y Park in southeastern Franklin County and will use it as a special event facility, first, and secondly, an everyday park. They plan to construct a giant slide like they had there many years ago. The new Quarry Trails Park had been talked about for many years and is now being built around a residential and commercial area and is actually on a landfill! It features a waterfall, a cemetery, a lake, and a 170-foot-tall rock face which can be climbed horizontally like the Via Ferrata in Italy. Tim is following the adage that “If you want people to come to your parks, have things for their dogs to do.” Thus, Quarry Trails also features a dog park within its borders.

ULI (Urban Land Institute) Columbus is assisting on a project to develop an integrated open-space network in central Ohio known as Rapid 5. We have 5 river corridors, which are mostly hidden: Big Darby Creek, Scioto River, Olentangy River, Alum Creek, and Big Walnut Creek. Very few industries put pollutants on our waterways, unlike other cities. This project will connect all our major parks and waterways and connect us to nature and each other like never before.

Tim also mentioned that they have an adaptive adventure program, have partnerships with other park systems, like Columbus and Hilliard, and have a herd of between 9 and 15 bison at Battelle Darby Park which are owned by the Wilds.
Wake Up to Better Sleep

Presenter: Kristin Daley

By Michele Hobbs

- Sleep is necessary to sustain life!
- Adaptive theory
- Energy conservation theory
- Restorative theory
- Programming-reprogramming hypothesis

Sleep Architecture
- Decreased slow wave sleep
  - Appears to be a slow drop that stabilizes beyond age 60
  - Could be associated with change in recognized pattern (EEG amplitude shift) rather than change in functional sleep
- Increased wakefulness after sleep onset
- Early morning insomnia

Circadian Rhythm
- Tendency to experience circadian advancement
- Possible weakening of circadian system (Brychta et al, 2016)
- Less exposure to full spectrum sunlight
  - Significant challenge for adults in residential settings
  - Also common in community-dwelling adults
- Irregularity in daytime schedule
  - Complicating medication schedules
  - Irregular pattern of eating
  - Appetite changes

Menopause
- Menopause is commonly associated with:
  - Insomnia
  - Night sweats
  - Increased central obesity (risk for SDB)
  - Decreased sexual desire/functioning
- Estrogen therapy has demonstrated improvement in:
  - Sleep quality
  - Sleep initiation
  - Nocturnal restlessness

Psychosocial Influences
- Less overall physical activity
- Increased daytime napping
- Excessive time in bed
- Less community contact/ social isolation
- Decreased social activity
- Bereavement

Total Sleep
- Schedules are good
- Stay on the dark side
- Create cold
- You Must Fight Your Fears

Sleep and Safety
- Feelings of safety are essential to good sleep
- Environmental: Is this my safe place?
  - Dirty laundry?
  - Treadmill staring at you?
  - Sleeping next to someone you don’t like?
- Performance: Can I trust myself?
  - Frequent clock checks
  - Body scans
  - Hyperarousal

Environmental Cues for Safety
- Sleep onset associations
  - Touch
  - Sound
  - Smell
- External cues for safety
  - Alarms (tested)
  - Bells
  - Animals

Healthy Sleep Plan
- Schedule your time in bed to closely match sleep need
  - If you are waking up a lot, decrease time in bed by 30 minutes
- Bed environment conducive to sleep
  - White noise
  - Dark
  - No clocks
- Daytime schedule that gives you the opportunity to sleep well
  - Minimize naps
  - Light exposure
  - Same start time every day

Last minute – excellent speaker – Kristin Daley!
For more than three centuries, spanning the Tsarist, Soviet and post-Communist eras, Russia has sought to dominate and subjugate Ukraine through a wide range of brutal, destructive policies and actions. In the past, Russian authorities tried to destroy Ukrainian identity, including institutions such as the Ukrainian Orthodox Church and eradicate Ukrainians who tried to preserve Ukrainian culture. Russia’s communist leader Stalin implemented agricultural policies and decrees that led to widespread famine in 1932 and 1933 and extermination of 4.5 million or more Ukrainians.

In 2022, Russia launched a full-scale invasion of Ukraine, triggering a major war and a fight for Ukraine’s democracy, sovereignty, and independence. Russia and Ukraine have been at war since 2014, when Russia seized and annexed Ukrainian territory, Crimea. Since the invasion began, Russian leaders have committed war crimes and pursued policies which have led to documented human rights abuses including widespread murders, executions and deportations of non-combatant innocents and wanton destruction of settlements and infrastructure. Over 90% of targets have been civilians and civilian infrastructure. In committing these atrocities, Russia has repeatedly violated the Geneva and Hague Conventions (international treaties and protocols that establish international legal standards for humanitarian treatment in war and the laws of war and war crimes). In this current conflict, Russia has weaponized food by preventing grain shipments in the Black Sea to countries in Africa which are desperate for Ukrainian grain.

In order to resist the Russian invasion, Ukraine needs continued international support. Most urgently Ukraine requires a steady supply of armaments, especially war planes and other advanced military technologies. Sustained support from the United States and the European Union is essential to Ukraine’s ability to win the war. Ukrainians are concerned that international support is faltering and that some countries, especially those in the global south, are not supporting Ukraine. Ukrainians feel they are making sacrifices, through staggering numbers of lives lost, massive destruction of infrastructure, that other European nations would otherwise have to bear directly. Moreover, when the war ends, international assistance (like the Marshall Plan) will be critical in rebuilding Ukraine’s shattered economy.

To promote Ukraine’s cause, boycotts and sanctions of Russia need to be expanded and this should include denying Russian participation in a wider range of international events. More could be done by the private sector to inflict negative consequences on Russia for its aggression. Companies in the G7 countries which have declared their support of Ukraine and condemned the Russian invasion have not been consistent in their economic sanctions of Russia. Major multinational companies marketing popular product brands in the U.S. are still doing business in Russia.

How will the war end?
There are three outcomes:

1. Ukraine wins - this is the only resolution that ensures long-term peace and security. Ukraine resumes its role as a major supplier of vitally needed grain. An international order based on democratic principles is reinvigorated.

2. There is a forced peace and Russia keeps captured territory. This option will allow Russia to rebuild its military for future action against Ukraine.

3. Russia wins. Other Eastern European nations are likely to be invaded by Russia, especially the Baltic states. There will be a realignment of the world order based on authoritarianism and a flagrant disregard of international laws.
COMMITTEE MEETINGS

November 7 (Tuesday)
Benefits Committee
Time/Place: 9:15 a.m., Longaberger Alumni House

November 14 (Tuesday)
Board Meeting
Time/Place: 9:30 a.m., Longaberger Alumni House

November 22 (Wednesday)
Membership Meeting
Time/Place: 9:30 a.m., Longaberger Alumni House

MONTHLY ACTIVITIES

November 14 (Tuesday)
Photo Society
Topic: Adobe Lightroom Software for Editing and Photo Management
Speaker: Ted Huston
Members' Theme: Submit 2-3 photos that you are unhappy with as to exposure, contrast, etc. (not focus) that the speaker can demonstrate how one can use Lightroom to accomplish your goal. RAW files preferred.
Time/Place: 11:30 a.m. lunch; 1 p.m. program; OSU Faculty Club.
**Note new time**
Cost: On your own
Arranger: Nancy Verber (nwverber@gmail.com – Photographic Society SIG)

November 15 (Wednesday)
Lunch Bunch – OSU Cheerleading Squad
The OSU Cheerleading squad will tell us about the cheerleaders' many activities as well as their participation in competitions with other universities around the country. Wear your buckeye clothes if you wish. Come practice your cheers for the football games!
Time/Place: 11:15 a.m., MCL Cafeteria, Kingsdale
Cost: On your own, order through cafeteria line starting at 11:15 a.m., program at noon
Arranger: Elenore Zeller and Steven D’Ambrosio (Steven.dambros@gmail.com – Social Committee)

November 27 (Monday)
Walking/Hiking Group – Deer Haven Delaware Preservation Park
Challenge Level 2-4
Join us for a 2-3-mile easy hike. Most of the park is pet friendly, but there is a 1-mile trail that does not allow pets. I will gladly stay with pets for all who want to explore this trail. And of course, there will be extra socializing somewhere afterwards. Questions? Contact Sandy Bell via email at sib9716@outlook.com or via cell/text at 740-833-6374.
Time/Place: 1 p.m., 4183 Liberty Rd, Delaware
Arranger: Sandy Bell (sib9716@outlook.com – Walking/Hiking SIG)

Book Club
Do join us for this month’s feature River of the Gods by Candice Millard. Richard Burton and John Hanning Speke (“derring-do,” egotistical explorers) with intrepid guide Sidi Mubarak Bombay, were sent by the Royal Geographical Society in 1856 to find the source of the Nile River and to explore opportunities for African colonization. Their incredible, death-defying misadventures, and their ultimate betrayal of each other, made for a highly publicized scandal, then a riveting tale for us today.
Contact: Lee Hill (hill.30@osu.edu – Book Club SIG)

SPECIAL EVENTS

December 8 (Friday)
La Comedia Dinner Theater – Miracle on 34th Street: The Musical
765 West Central – Springboro, OH
Challenge Level 2
REGISTRATION REQUIRED
The story of the real Santa Claus, Miracle on 34th Street is one of the most beloved holiday films of all time, and one of the most popular shows ever produced. This touching musical version of the classic holiday film proves that miracles do happen and is sure to fill both the young and the young at heart with the Christmas spirit (www.lacomedia.com)
Meet by: 8:30 a.m., Tremont Center (Tremont Road, opposite Upper Arlington Library)
Return: approximately 5 p.m.
Cost: $90.50; cost includes buffet lunch, the show admission, motor coach transportation, snacks, tips.
Registration/Refund Deadline: Register at osura.osu.edu or call 614-292-2281 by November 6
Arrangers: Jessica Pritchard and Alabelle Zghoul (alabelle.zghoul@gmail.com – Travel Committee)

Registration Instructions
1. Registrations requiring payment: Registrations can be made by going online to osura.osu.edu or by calling 614-292-2281 or 1-800-762-5646. Your registration is not complete until payment is made, so have your credit card ready. Checks are no longer being accepted.
2. Registrations NOT requiring payment: Registrations will be made through the Arranger’s email provided in the description of the event.

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.
December 9 (Saturday)
BalletMet – The Nutcracker
Challenge Level 2
REGISTRATION REQUIRED
Join Clara on her enchanting journey through the Land of Snow and the court of the Sugar Plum Fairy. The sounds of Tchaikovsky fill the Ohio Theater as visions of dancers make special memories in this classic holiday story.

Time/Place: Box office opens at 10 a.m. Seating is general, so plan to arrive early for best seats. Performance begins at noon. Ohio Theatre, 39 E. State St.
Cost: $25.00 (admission ticket)
Registration/Refund Deadline: Register by calling 614-292-2281 by November 29. Credit card preferred. Tickets will be held at Will Call.
Arranger: Brenda Hosey (Bhosey1@columbus.rr.com – Cultural Arts Committee)

Here is a link to our events: https://osura.alumni.osu.edu/events/

Meet by: 6:30 a.m. Wednesday, March 20, Prime Tours 565 Metro Place South, Dublin, OH
Return: approx 8 p.m. Saturday, March 23
Cost: $1398 double, $1870 single, ($1238 Triple/quad); includes motor coach transportation, 3-night lodging, 3 breakfasts, 1 dinner, Cherry Blossom walking tour, all the major memorials, Washington’s Mount Vernon, all museums, Arlington National Cemetery, United States Capitol Tour or if possible The White House, Ford’s Theater and Peterson House
Registration: Register online www.goprimetours.com, select OSU Cherry Blossom DC Tour; enter password – Buckeyes—save your spot with $100 deposit.
Payment Deadline/Refund: Jan. 5, 2024
Arranger: Constance A. Oulanoff (Travel/ Cultural Arts Committee)

In Memoriam

Nancy Bahorek
September 29 | Office Associate, 94

Robert V. Clendenen
September 16 | Dentistry, 100

Elizabeth Ann Donahue
September 6 | OSUMC, 75

Paulett Gay Evans
September 26 | James Cancer Hospital, 83

Rafeal Albun Farris
September 21 | OSUMC, 67

Emily Elizabeth Foster
September 9 | Associate VP Communications, 77

Linda Goldie Goldfarb
September 8 | Office of Minority Affairs, 66

Mohamed Alusine Kandeh
September 3 | OSUMC, 61

Geraldine Keller
September 27 | Public Health and Communications, 93

John David Latshaw
September 10 | Professor, 81

Corrine Cori Martin
September 9 | Theatre, 64

Helen Meers
August 3 | Humanities, 92

Elizabeth Poeppelman
September 16 | Environment and Natural Resources and OSURA, 72

Betty C. Potts
September 16 | OSU Extension and OSURA, 89

John Calvin Rice
September 25 | OSU Extension and OSURA, 89

Jeanne Rumburg
September 16 | OSU Extension, 90

Alma Saddam
September 25 | Human Nutrition and OSURA, 85

Marc Sulc
September 16 | Horticulture, 65

Rose Marie Tate
September 17 | OSUMC, 59

Irene Bayorek Tesfai
August 2 | Geodetic Science and OSURA, 80

Kelso Lee Wessel
September 16 | OSU Extension and OSURA, 89

Amy Wilson
October 3 | OSUMC and OSURA, 72
FROM: The Benefits Committee

OPERS Report
By Darian Torrance

The OPERS Board met on September 19-20, 2023. Highlights of approved action items included:

- **Consulting Actuary Contract Renewal** – the Board voted to renew the contract with their current Actuarial Consulting firm GRS (Gabriel Roeder, Smith & Company) through December 31, 2030.

- **Investment Consultant RFP (Request for Proposal)** – the Board voted to issue an RFP for investment consulting services on September 29, 2023. Currently, the Board retains NEPC, LLC as its General Investment Advisor. Selection will be made at the March 2024 Board Meeting.

- **Private Credit Policy** – the Board approved a new Private Credit Policy, including changes in the investment policy, asset allocations, investable instruments and restricted investments, performance objectives, risk management and monitoring and reporting.

The Board also received updates from OPERS staff as well as Consulting firms GRS and NEPC regarding the following:

- **Strategic Planning for the Period 2024-2026** – Staff gave an overview of the strategic initiatives developed during the strategic planning meeting which summarized key areas of focus for the next three years. The detailed strategic plan will be published by the end of 2023.

- **Health Care Valuation and 50-year Projection** – The Board discussed possible scenarios for future funding of the Health Care Fund. Presently, none of the employer contribution for the traditional plan is being allocated to the Health Care Fund. Based on a 6% investment return assumption, the actuarial valuation of the Health Care fund at the end of 2022 was 116.5%, a slight increase over 2021. Base allowances for the Health Reimbursement Arrangement (HRA) are expected to remain constant in 2024.

- **NEPC 2nd Quarter Performance** – Craig Svendsen, NEPC, provided a detailed report of the second quarter 2023 performance and a 3rd quarter outlook.
  - The Defined Benefit fund was up 2.4% net of fees, and has returned 7.2% over the past year.
  - The Healthcare 115 Fund returned 2.8% net of fees, and has returned 8.0% over the past year.
  - The Defined Contribution Fund assets rose to $2.41 billion during the 2nd quarter. All index funds performed as expected relative to their benchmarks.

- **Karen Carraher, OPERS Executive Director**, reported that the Education Department is working on expanding health care education for both retirees and active members who are aging into Medicare to help them better navigate this transition. Education events will begin in mid-October.

STRS Report
By Jerry Newsom

The STRS Health Care Fund continues to be a financial success story. In the last three years STRS has rebated some of the premium payments made by participants, and the good news continues. The Aetna Advantage Plan in 2024 should have a monthly premium reduced from $55 to $25, with enhanced benefits (e.g., reduction in-network deductible to $0 and elimination of copays for primary care visits). Keeping retirees healthy benefits everybody.

STRS investments provided a return of +7.55% in FY 2023 after all fees were deducted, which is a bit better than the +7% assumed for long-term planning. Financial projections thus are on track, although low returns in September will hurt. Significant annual COLAs are not likely soon, but at least the wait until that is projected to happen is getting shorter. Consultants to STRS often compare STRS to other large pension plans, and one way STRS stands out is having an unusually large negative “Cash Flow.” This is defined to be the dollars contributed (basically by employers and employees) minus the expenses (basically pensions), as a percentage of assets. Investment returns must cover the negative cash flow, with enough left over (one hopes) to steadily improve the financial strength of the system. In FY 2022, STRS paid out 4.06 times as much in benefits as it collected from member contributions. Benefits paid were 2.02 times as much as employer and employee contributions combined. The fact that STRS has an anomalously large negative cash flow implies it pays out an unusually large amount in pensions compared to what it collects from contributions. Yet the overall trend is for STRS assets to continue to grow.

STRS factoid: A note posted on a bulletin board in June 1916 asked teachers to meet to discuss forming a retirement system, which led to STRS. It was the first actuarially-based teacher retirement system in the country.
Navigating Personal Cyber Security 2023

Presenter: Kevin Arnold, Former Chief Information Security Officer at OPERS

By Douglas Torrance

Kevin Arnold

Kevin stated that the goal of a comprehensive asset-protection plan is to prevent or significantly reduce risk by insulating your business and personal assets from the claims of creditors (legitimate or fraudulent). You need to be an active participant in this security. Some defense measures mentioned were firewalls, software currency, multi-factor authentication, backups/versioning (backing up each time information changes), and basic safe computing. However, you can do everything correctly and still experience electronic asset theft!

Thieves want your identity so they can steal your money. Seventy-three percent of those who experience identity theft loss had a single loss, twenty-seven percent had multiple theft attempts. Tax/unemployment benefit identity theft is skyrocketing. Good financial and credit monitoring remains a top defense. Kevin pointed out some differences which are evolving, such as increases in non-identity theft like medical information theft to obtain medical services, criminal identity theft, and synthetic identity theft (combining real and fake information to create a brand new and different identity).

He reviewed fundamentals we should be doing today:

- Regularly updating malware software and operating system patches
- Using strong and unique passwords with a “password manager” (like LastPass or LogMeOnce)
- Enabling two-factor authentication on every critical sign-on
- Being cautious with email and online communications
- Current anti-malware software
- Firewalls
- Be careful with embedded links in email: mouse-over the link to see where it will go

He described how the dark web rides on top of the internet. It forces you to go through entry, middle, and exit relays. These relays can even be in other countries. He also reviewed the good and bad of cryptocurrency. It would probably help to eliminate financial theft but would also limit the freedoms we have today plus create new problems yet to be solved. Some forms of digital currency are WorldCoin, CBDC (Central Bank Digital Currency), FEDNOW (a federal payment gateway – similar to PayPal and Venmo), and X App. Digital Identification in the form of biometrics (not password) or embedded chip is critical and inevitable.

Kevin showed us a short video on Bitcoin (a digital decentralized currency) https://www.youtube.com/watch?v=R2zXZOsPQ1Q. For even more information, one may visit 99Bitcoins.com, which is a non-technical blog about Bitcoin and cryptocurrency.

He concluded with a slide showing a cartoon with a man pointing to a chart which said:

Essentials of Risk Management:
✓ Don’t do anything wrong today.
✓ Don’t do anything wrong tomorrow.
✓ Repeat

Organ Donation

Presenter: Brian Leonard

By Margaret Hickle-Grimm

Organ donation, what a topic. No one wants to think about their own mortality. Yet if you don’t need it then why not share? Brian Leonard is an outreach coordinator for Lifeline of Ohio. We had the honor of listening and learning from him.

He helps people make decisions about donation.

- Did you know one person can save 8 people and heal 75?
- Did you know the oldest donor was 95? It is about the health of the body not the age.
- 15 1/2-year-old can make the decision to donate.

We also heard a testimonial from a woman, Joy, who is 12 years post liver transplant. It was refreshing to hear about her personal journey and how well she is doing.
Fly Me to the Moon

Presenter: Dr. Bruce McPheron, Professor of Entomology and Dean’s Chair in International Programs

By Liz McPherson

Dr. Bruce McPheron, Professor of Entomology and Dean’s Chair in International Programs, presented “Starlab-GWCSP, Ohio, and Ohio State.” In December of 2021 three awards were made for development of commercial free-flying space stations in low Earth orbit. Starlab will be a next-generation commercial space station and The Ohio State University will be a lead university partner. As the word “commercial” indicates, this will be a privately financed, NASA anchored endeavor by business, university, government, and non-profit community members.

The complete Starlab will be deployed in a single launch and begin operation in 2028 as the International Space Station utilization will be discontinued in 2030. It will be a modular, reconfigurable laboratory of 340 cubic meters with 60 kW vehicle power. Modules may be added as the need arises. Four to six astronauts will be supporting research aboard the lab 24/7/365. Living quarters were designed in partnership with Hilton, so start accumulating those Honors Points now!

The George Washington Carver Science Park is the first space-focused research park with assets and locations in space (Starlab) and on Earth (The Ohio State University). The park will be the site for space-related research, technology, development, and innovation by the government, private sector, and university collaborators. Yes, The Ohio State University will be the anchor site for the Starlab Terrestrial Analog Facility—a research ecosystem with locations in space and globally on Earth. Located on 120 acres adjacent to the northwest corner of Don Scott Field will be an agricultural engineering building for research, planning, testing, and development for payloads, procedures, training, experience, and operations.

This will be an amazing project to follow in the years to come and maybe revisit at a future annual conference.

Government Relations: The Opportunities and Challenges

Presenters: Gordon Gatien and Marla Bump

By Jerry Newsom

On average, OPERS and STRS get most of their income from investments, money which generally comes from out of state. But the payout mostly goes to residents of Ohio, amounting to $12 B per year. So OPERS and STRS are important drivers for the economy of our state, a fact that is impressed on members of the legislature by Gordon Gatien and Marla Bump, the legislative liaisons for OPERS and STRS respectively. Gordon and Marla, who have been working with members of the legislature for many years, described the opportunities and challenges they face in their jobs. Incoming members of the legislature readily admit they know little about the pension systems, and term limits mean there are a lot of new legislators who have to be brought up to speed. Of the 132 members of the House and Senate, 87 are new in the last five years. Challenges are many and stakes are high. Political agendas in some quarters call for requiring pension plans to sell certain holdings in their investment portfolio, which could hurt investment income. Advocates of abolishing state pension systems argue for replacing them with 401k-style savings accounts (called “defined contribution” plans, which for most University employees would mean much smaller income in retirement than with traditional OPERS and STRS (“defined benefit”) plans. Our liaisons explain to legislators how damaging the loss of pensions would be to both teachers and Ohio’s economy. Gordon and Marla track each bill that potentially affects the pension systems, making sure those who may vote on the bills understand its implications beyond a 30-second sound bite. They are out there on the front lines, helping to protect the interests of retirees and current teachers in a contentious world.
Women Journalists

Presenter: Felicia Jones Ross

By Donna Lamb

Felicia began her presentation by asking us to write down the name of a famous/influential woman journalist. She discussed the challenges and barriers to women based on cultures and politics throughout history. A few of the many journalists she discussed were Nelly Bly, Elizabeth Cochran, Ethyl Paine, Hedda Hopper, and Christiane Amanpour. Their challenges and sometimes dangerous work has contributed to inspiring so many changes for women including the right to vote, etc.

OPERS – Funding Pension and Health Care

Presenter: Megan Smith, MSW

By Darian Torrance

Megan Smith, MSW, OPERS Educator, presented an overview of OPERS (Ohio Public Employee Retirement System) pension and health care funding. She described OPERS’ five overarching plan goals:

- To provide a stable pension for all OPERS retirees
- To continue to provide a meaningful retiree health care program
- To minimize plan design changes by making incremental changes
- To ensure OPERS is financially positioned to react to market volatility
- To maintain intergenerational equity

The Pension fund has an 84% funded ratio with a 16-year pension amortization. Income for the pension fund is made up of:

- Employee Contributions
- Employer Contributions
- Investment Income

OPERS currently provides health care assistance to its members through a Health Reimbursement Arrangement (HRA) for eligible retirees or a Retiree Medical Account (RMA) for anyone in the member-directed plan. Health care is considered a discretionary benefit since it is not written into law like the pension fund. Based on 2021 data, the Health Care fund is 115% funded and is expected to last 29 years (until 2050), unless changes are made to the plan.

In 2022, OPERS paid approximately $7 billion in pension payments and $590 million in health care payments. OPERS has approximately 1.2 active employees to 1.0 retirees, so it is considered a "mature" pension system. OPERS has a target investment discount rate of 6.9%. Depending on the market in a given year, investments may exceed or fail to meet this rate of return.

Other interesting facts about OPERS include:

- Average age at retirement is 58 years old.
- Average years of service at retirement is 23 years.
- Average annual benefit in the Traditional Pension Plan is just over $31,000.
- OPERS has 85 retirees over 100 years old!
- Changes to the Cost-of-Living Adjustment (COLA) must be approved by Ohio Legislature.
- OPERS is the largest pension plan in Ohio and is the 14th largest in the U.S.
- OPERS is good for Ohio – for every dollar received from employers, $3.27 is returned to the Ohio economy.
- OPERS is a long-term investor that has consistently provided pension payments to members for almost 90 years.

To learn more about OPERS, read the 2022 Annual Financial Report at: https://www.opers.org/financial/reports.shtml.
Cryptocurrency Confusion: Blockchains and Cryptocurrencies

Presenter: Amin Shams, PhD, Assistant Professor of Finance, Fisher College of Business

By Shirley McCoy

Dr. Shams shared that the Financial Crisis of 2008 was a turning point to decentralize financial services. It was based on 3 factors:

1. **Growth and Inefficiency of US Finance Sectors; leading to**
2. **The Public doesn’t trust financial institutions; resulting in**
3. **Finance Professionals seek new opportunities.**

The result is Bitcoin in 2008, which was a PhD paper written under a pseudo name. Which then became a peer-to-peer document that changed how many handle financial transactions today without a financial institution. You make a transaction with someone with your cyber currency that has an agreed upon value. Transactions have an exact date/time/internet address with a unique hash # or transaction number. These are recorded on a ledger called a Blockchain that tracks all transactions and is accessible by anyone. Since 2009, it has been public, and millions of people have access to an update ledger. There are different types of Blockchains that handle different transactions. The data set can’t be manipulated and thus should be un-hackable. It is anonymous. A person can have many addresses, as long as they remember the passwords. For example, drug deal transactions can’t be tracked.

Bitcoin in the early stages was volatile, but has increased use because of network effect. It has been adopted by more and more people because of its high value. The higher the adoption, the higher the value.

Challenges for global adoption is that there is a lot of fraud with different systems. Limiting the number of types of Bitcoins or platforms can help in this. Some are scams, copycats and we don’t need all of them. You need to check the codes entered for accuracy because if you select the wrong one, it could result in you being scammed and sending the money to the wrong person.

There are some countries that have their own cryptocurrency tracked by the government. Transactions can be taxed and controlled by limiting the use for specific things and having expiration dates for use. A result, there is no paper money or coin money to tip with or drop in a donation box. No one has cash anymore, and if you don’t have a job or are not a government program, you have no legal access. If you visit that country you need to purchase their cryptocurrency through the government.

Dr. Shams said you need to have sophistication in computer use and knowledge of the current cryptocurrency terminology to use a type of Bitcoin System. This writer doesn’t have it.

So Much Presidential Trivia = Too Much Fun

Presenter: Jeri Diehl-Cusack

By Jerry Newsom

The organizing committee for the conference strives for a wide variety of topics. At the whimsical end of the spectrum this year, we heard Jeri Diehl-Cusak quiz us on obscure facts of our national leaders.

- Who was the first president to be born in a hospital?
- Who was the youngest president?
- Besides Adams and Jefferson, which president died on July 4th?
- Who was born on July 4th?
- Who was the shortest president?
- Which presidents were awarded the Noble Peace Price?
- Who was the only president to win both a Pulitzer Prize and a purple heart?
- Ford had the longest life of any president until George H. W. Bush set a new record, which stood until Carter claimed the title. The most astounding fact to me was that Tyler, born in 1790, has a grandson still alive today!

Answers: Van Buren; James; Carter; Teddy Roosevelt, although Kennedy was the youngest to be elected president; Monroe; Coolidge; Madison (three Madison’s weighed less than one Taft); Teddy Roosevelt; Wilson, Carter and Obama; and Kennedy
Lunch Session: University Chorale

Presenter: Professor Bob Ward, Director of Chorale Studies, The Ohio State University

By Donna Lamb

Professor Bob Ward, accompanied by 55 members of the University Chorale, entertained us with music and history through song during our lunch. Conference Committee member, Dr. Joan Leitzel, in an effort to connect to the Conference theme, ‘Connection to the Future,’ set the tone for the program in her introduction: “Their performance will remind us of the splendor of classical music and help us understand the impact of multimedia on today’s interests.”

While enjoying their beautiful voices, we learned about the rising interests of the Millennials and Gen Z generations in classical music in this digital age and what effect it might have on their music tastes. We were reminded that although composers such as Bach did not have access to the internet as an influence to his music, Bach is still such a great influence today. The internet has introduced us to many cultures, customs, politics, and music. Since the fall of the Iron Curtain, people from those countries have been exposed to information that has influenced their cultures and music.

To illustrate this point, Professor Ward included an Estonian song and a Haitian Easter song for the group to perform. A nice surprise at the end of the program was when someone from the audience thanked Professor Ward for choosing a song from her country. The Chorale ended their performance with inviting us to join in singing “Carmen Ohio”.

*Pieces performed were: “Deo dicamus gratis” Homilius (1714 - 1785) Gottfried; “Consecrate the Place and Day” Pfautsch (1921-2003) Lloyd; “blagoslovi dushe moya gospoda” (b. 1936) Arvo Part; “Kanaval” (b. 1982) Sydney Guillaume.

Please Note: On Sunday, November 19, on the Weigel Stage, the Chorale and Men’s Glee Club will perform at 2:00 p.m. and the Women’s Glee Club and the University Chorus will perform at 5:00 p.m. Consider putting this date on your calendar.
Time to Renew!

Annual Members are reminded to renew membership by Dec. 1, 2023 to ensure they will be eligible for a myriad of events. The cost remains at $25, but this year we're suggesting rounding up to $40 to honor OSURA's 40th anniversary.

The 2024 calendar is full, and don't forget, membership includes the OSURA News.

To join, see your renewal letter or the OSURA.osu.edu website.

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