

December 2023

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A Great Miracle Happened Here

By Nancy Wardwell

An otherwise beloved former colleague of Jewish descent would begin crabbing in November about all the red and green colors – and all the rest of the sparkling lights and decorations. His laments lasted through December!

It's not that light is exactly what Hanukkah is all about. It is a cherished honor to have been invited to several beautiful, family celebrations that commemorate, for eight evenings, the "great miracle that happened" some 2000 years ago.

Hanukkah commemorates the Maccabean victory over the cruel and pagan King Antiochus and the rededication of the Second Temple of Jerusalem. (Check out the fascinating history online!) The Jews reclaimed the temple and as they cleansed the building for rededication, they discovered there was only one jug of oil – enough for only one night. To their amazement that oil burned for eight nights – until more sacred oil arrived. Surely, a miracle.

That explains the eight lights on the familiar Menorah. It also explains the wonderful, oily foods of Hanukkah – especially potato latkes and jelly donuts! After dinner, families gather to light the Menorah candles, recite blessings, and sing songs. Afterward, there are gifts for children – and games including dreidels.

The dreidel is a top with four sides. The players each

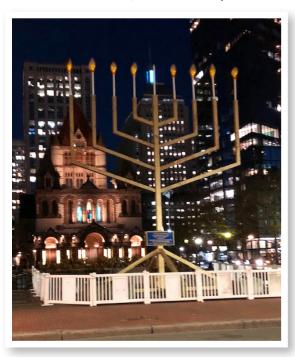
ante into the pot, often candies and precious chocolate, Hanukkah Gelt. The players spin the top in turn and the symbols on the sides of the dreidel translate to "A great miracle happened here" and give instructions for the

game. Nun = Do nothing, Gimmel = Take the whole pot, Hey = Take half of the pot, Shin = Put one in the pot.

There are two very interesting details about Hannukah. One is that while it is not mentioned in Hebrew holy literature, Hanukkah is mentioned in the Bible! In John 8:12 Jesus went to the same Temple of Jerusalem where the miracle had occurred - for the observance of Hannukah! The second piece is that Hanukkah is a minor Jewish festival, little celebrated in the world, but in America, after WWII, the celebration added significance to Jewish survival and became the loved and recognized event we now know.



Above: Dreidels Below: Menorah, Boston Public Square.



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FROM: The President



December is the time to celebrate....and what are we celebrating? How about starting with each other? December is a month that brings together family and friends to celebrate the holidays of Christmas, Kwanza, and Hanukkah. It is a month for giving. What do you give?

I want you to give this some thought! We can give more than things. Instead, how about giving a call to someone you haven't spoken to for a while?....will texting do, you ask?....come on, you know it's not the same. If that doesn't work for you, what about trying something you haven't done before (you know that saying – "get out of your comfort zone")....that could be volunteering at a homeless shelter, reading books

at a school, taking the trash down for your neighbor, smiling at the person who hands you your morning coffee at your favorite drive thru, pay for the person in line behind you at that same drive thru, or contribute to a favorite charity. I could go on but I won't...you get the idea.

For me, in honor of OSURA's 40 years of existence, I have decided to contribute \$40 for 40 weeks to the OSURA Endowment. Whatever you decide to give this season, I hope it comes from your heart. Celebrate with your whole heart!

Sally Dellinger

President of OSURA

Paul Buerger

Sally Dellinger

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Mary Jo Fresch

Brenda Hammond

Margaret Hickle-Grimm

Michele Hobbs

Gold Level

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Welcome New Retirees

Franie R. Ahmad University Hospital

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Karen Irene Creek
The James

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FROM BENEFITS

Retirement Timing

By Meg Teaford

A recent discussion on retirement, while driving to Tipp City,
Ohio, raised the question "Did COVID change retirement timing?" Not
surprisingly, the U.S. Census was asking the same question. A report from 2022
answers that question for the early part of the pandemic; the answer is "not very much."
COVID had a very modest impact on retirement and retirement plans for those workers age
55-70 years.

- 2.9% of those workers said that they had retired early or planned to do so due to the pandemic; on the other hand, 2.3% had delayed retirement or planned to delay it.
- Among the older workers, those 62-65 showed the greatest change in plans: 4.6% retired early or now planned to while 2.9% delayed retirement or now planned to delay it.

Respondents were asked to rate their health on a five point scale. Those who rated their health as "poor" (the lowest rating) were much more likely to retire early or plan to retire (5.6%) while only .6 % of those in poor health kept working or delayed retirement. Very few respondents who rated their health as "good" or "excellent" had retired early.

The report also looked at retirement by industry, and of special interest to us are the plans of those in education. More than four percent (4.3%) of those working in education had retired early or now planned to retire due to the pandemic. We hear also how difficult it was to work in health care during the pandemic. It seems, however, that at least early in the pandemic the percentages of those retiring or delaying retirement were almost the same. Of healthcare workers, 2.7% retired early or planned to and 2.3% delayed their retirement or planned to.

Finally, those who earned the least were more likely to say that they retired early or planned to (3.4%) compared to only 1.8% who remained in the labor market. Generally, the more money one earned, the more likely you were to remain employed or were delaying retirement. Those may be ones who also could work from home while many service workers had to be on the job with the public.

It would be interesting to survey those workers again to see how their plans might have changed as the pandemic continued.

Bucks for Charity Campaign

There is still time to participate in the campaign that supports our greater community!

Join our always generous retirees in this important project.



Calendar of Events

COMMITTEE MEETINGS

December 5 (Tuesday) Benefits Committee

Time/Place: 9:15 a.m., Longaberger Alumni House

December 6 (Wednesday) Membership Committee

Time/Place: 9:30 a.m., Longaberger Alumni House

December 12 (Tuesday) Board Meeting

Time/Place: 9:30 a.m., Longaberger Alumni House

MONTHLY ACTIVITIES

December 13 (Wednesday) Lunch Bunch – OSURA Holiday Party

Come join in the fun, games, and festivities. Come join in the smiles, laughter...and begin your holiday celebration with other OSURA members and friends.

Time/Place: 11:15 a.m., MCL Cafeteria, Kingsdale

Cost: On your own, order through cafeteria line starting at 11:15 a.m., activities begin at noon

Arranger: Elenore Zeller and Steven D'Ambrosio (Steven.dambros@gmail.com – Social Committee)

December 30 (Saturday) Walking/Hiking Group – Gallant Woods Park

Challenge Level 2-4

Join us for a pet-friendly 3-mile easy hike. We will meet at the last parking lot by the bathrooms and playground. There will be time for some extra socializing and refueling afterwards at a nearby restaurant. Questions? Contact Sandy Bell...info below.

Time/Place: 1 p.m., 2151 Buttermilk Hill Rd, Delaware

Arranger: Sandy Bell (sib9716@outlook. com /cell 740-833-6374 – Walking/Hiking SIG)

Photo Society

No meeting this month **Arranger:** Nancy Verber (nwverber@ qmail.com – Photographic Society SIG)

Book Club

We are taking a break for the holidays. Upon our return, in January, our You Are There play will be *The Reading List* by Sara Nisha Adams. It features a chance encounter over books that forges a connection that changes lives.

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 CLOSED

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. Arrangers: Jessica Pritchard and Alabelle Zghoul (alabelle.zghoul@gmail.com – Travel Committee)

December 9 (Saturday) BalletMet – *The Nutcracker*

Challenge Level 2

REGISTRATION CLOSED

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.

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.
 Your registration is not complete
 until payment is made, so have your
 credit card ready. Checks are no
 longer being accepted.
- 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.

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. Reminder: Tickets will be held at Will Call. Arranger: Brenda Hosey (Bhosey1@ columbus.rr.com – Cultural Arts Committee)

Upcoming Events

January 26 (Friday)



2023 Income Tax Seminar

Representatives of Truepoint Wealth Counsel of Cincinnati will discuss Federal and State income tax issues for 2023.

Time: 1 – 2 p.m.

Location: To be determined – stay tuned **Arranger:** Hallan Noltimier (noltimier.2@ osu.edu – Benefits Committee)



OSURA News

March 20-23 (Wed. - Sat.)

Washington, D.C. **Cherry Blossoms**

Challenge Level 3

REGISTRATION REQUIRED

Discover the beauty of our nation's capital in early spring when the cherry trees are in full bloom. Stay overnight in Old Town Alexandria and explore the iconic sites in and around Washington D.C. Take a trip to Mount Vernon.

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)

April 13 (Saturday)

Franklin Park Conservatory & Columbus Cherry Blossom **Festival**

Challenge Level 3

REGISTRATION REQUIRED

Celebrate Nature Clothe in Kaleidoscope Spring Splendor inside & outside FPC. Experience colorful Chihuly Glass Art Exhibit and demo. Cherry trees are in full bloom! Spectacular Greater Columbus Cherry Blossom Festival-enjoy the music, exhibits, and more.

NEW

Meet by: 8:30 a.m., at Franklin Park Conservatory front entrance

Return: 6 p.m.

Cost: \$40 Non-Members of FPC, \$24 FPC Members; cost includes admission fee,

lunch, and docent fee.

Registration: Register at osura.osu.edu or call 614-292-2281 by March 22.... and choose your lunch. (1-Signature Club Sandwich, 2-Smoked Turkey Sandwich, 3-Greek Hummus Wrap (Vegetarian), or 4-Seasonal Salad with Grilled Chicken)

Refund Deadline: March 22

Arrangers: Nancy Hughey, Darian Torrance, Marlinda lyer (Marlindaiyer@yahoo.com -Travel/Cultural Arts Committee)

You're invited to an **OSURA Fun Time!**



Join us for fun and games.



Wednesday, December 13, 2023

Meal: On your own starting at 11:15

Activities: Begin at 12 Noon – FREE









* In Memoriam *

John Allen

October 18 | Economics, 69

Dayle Alton

October 29 | The James, 65

John Cochran

October 22 | OSU Extension-Knox County, 68

Norma Flesher

October 16 | OSUMC, 88

Phyllis Foreman

October 31 | OSU Extension, 95

Harold Goldman

October 9 | Medical School, 96

Joseph Henry Goodman

October 29 | OSUMC, 79

Johnnie Ruth Lee October 9 | 79

Nancy Lou Lippy

October 6 | OSUMC, 87

Martha Marcy Loats

September 18 | OSU Newark, 82

Philip M. McCutcheon September 21 | OSU IT, 73

Bennett Miller October 20 | 85

Alma Rose Morgan October 5 | OSUMC, 83

Sean Lawrence O'Sullivan

October 17 | English, 58 **Arlene Victoria Palenshus**

October 2 | Athletics, 78

Jo Ellen Rae

October 8 | Special Events, 67

Harrison Ray

October 24 | Landscaping, 71

Nancy Sue Slack

October 1 | OSUMC and OSURA,

Luther Tweeten

October 25 | Public Policy, 91

John Wasko

November 1 | Security-Wexner Center for Art, 72

Kathryn Wills

October 10 | OSU Extension, 75



Meet Margaret (Peg) Steele!

Having recently looked at the calendar reminded me that it has been 10 years since retiring from OSU. The years have gone very fast with such rewarding fun times. "I am not sure when I ever had time to work" is a frequent comment from my retired friends.

Life's journeys had prepared me for retirement in such a variety of activities. My life at OSU began in 1986 when I joined the advising staff at OSU Mansfield. Having just completed my MA in Higher Education from Bowling Green State University, while also working at Lorain County Community College, seemed like a good step to take in my career. My first position in higher education was as Assistant Registrar at Florida Institute of Technology in Melbourne, FL. My credentials were minimal with a BA in French from Westminster College in Pennsylvania. It did not take long for me to realize that to build a career in high education that I would need an advanced degree, which took me to Bowling Green.

After two years at Mansfield, the next step was a position in Fisher College of Business (FCOB) on main campus. It was then that I knew that academic advising was the correct path for me as my activities included working closely with students at all levels, and redirecting students as appropriate. My professional life developed in an on-campus association, ACADAOS, (Academic Advising Association of Ohio State). Also, at the national level I took on leadership roles in NACADA (National Academic Advising Association) where interactions with professionals from around the world were important. My accomplishments have been recognized, but the contributions to the profession are my focus.

After 10 years at FCOB, I sought a position at the next level of my career, which took me to the Department of Computer Science and Engineering. My professional life continued to grow in the capacity of Coordinator of Academic Advising. Eventually I presented at national and international conferences, did research, wrote and published journal articles, and served on the Board of Directors. Along the way several mentors have been



a big part of my career and I, in turn, mentored young professionals. To them all I am so grateful for being a part of my life. And my direct supervisors/directors/chairs encouraged my personal and professional development. Wow, what a ride!

But when time came that I could retire, I jumped for it. My two daughters had taken advantage of the tuition waiver and graduated from OSU. They were well into building their careers, and my husband, George, also in higher education, was

looking at other opportunities. So, I considered this a chance to start a new chapter in my life.

During retirement, my husband and I have traveled extensively, even more than while working. Our travels have taken us to Europe, UK, Australia, New Zealand, and most of the US states. Since the pandemic, our travels have been limited, and we are anxious to get the passports stamped again. We are looking to return to the UK, Paris, and Australia. Travel with my two sisters and cousins also took us to a family reunion at the Muncaster Castle in England.

In retirement, I have spent precious time with two grandsons in New Hampshire, and two grandsons in Columbus. One never understands the energy level of grandsons until you spend time with them. They and their parents are such a delight.

I have learned how to play mah-jongg, started doing yoga upon retirement and am a lifelong bridge player. And my husband and I both enjoy our individual genealogy inquiries, including many trips to cemeteries. Some of our friends look at us in a strange way when we discuss our cemetery crawls. In addition, my church community is a big part of my life, along with my interest in music and cultural events in central Ohio.

I am very fortunate to have stayed in contact with OSU friends over the years. Whether we meet at OSURA events, or just on our own at lunch, dinner, or high tea is meaningful.

Engaging with a diverse group of students, staff and faculty is a void in my retirement. However, that void has been filled with other friends and activities here and around the globe.

Family and friends will always be a constant in my life. The skills I learned in my career have carried over into retirement where a fulfilling life is the next chapter to write.

FROM: The Benefits Committee

OPERS Report

By Darian Torrance

The OPERS Board met on October 17, 2023 to discuss and approve the following:

- The 2024 Operational, Administrative, and Capital Budgets were approved with an overall increase of 5.5% over the 2023 budgets. Budgets will be sent to the Ohio Retirement Study Council (ORSC), and will be presented at the November ORSC meeting.
- The Corporate Governance plan for the 2024 proxy season was approved, and a new proxy advisory firm, Institutional Shareholder Services, was selected.
- The Board authorized OPERS staff to propose to the Ohio Legislature an increase in the statutory employer contribution rate for state and local members from 14% to 18%. OPERS will also seek an increase in the Law Enforcement statutory contribution (19.5%) to make it the same rate as the Ohio Police & Fire Pension Fund (24%). This would be the first increase in the employer rate requested since 1976. The Member Directed Plan rate will be determined at a later time.
- Current contribution rates are as follows:

Division	Employer	Member	Total
State	14%	10%	24%
Local Govt.	14%	10%	24%
Law Enforcement	18.10%	13.0%	31.10%
Public Safety	18.10%	12.0%	30.10%

- Included in the Board Meeting packet was a slide showing 2022 Employer Contribution Rates. The graph showed that the "Ohio PERS' employer contribution rate is relatively low compared to other non-Social Security statewide plans" (OPERS rate is 14.2%. The median rate is 26.90%).
- Ohio State University is the largest employer for both OPERS and STRS:
 - OPERS: 31,954 active members with average salary of \$50,279.
 - STRS: 5,744 active members with an estimated average salary of \$69,000.
- OPERS is expanding health care education to active and retired members who are going from pre-Medicare to Medicare. They are offering both in-person and recorded seminars. See this link to register: https://www.opers.org/ retirees/education/index.shtml#seminars.
- Tonya Brown, OPERS Director of Member Operations, reported on the OPERS Open Enrollment which goes from October 15 December 7 for Medicare Eligible members. Pre-Medicare members' Open Enrollment period is from November 1, 2023 through January 15, 2024. However, members must enroll by 12/15/23 for an effective date of 1/1/2024. Open Enrollment education is available both in-person and through online webinars.

STRS Report

By Jerry Newsom

At STRS Board meetings, members of the audience can offer their three minutes of comments (professorial instincts impel me to offer my own thoughts at each meeting). The loss of cost-of-living adjustments (COLAs) has dominated the comments in recent years, with speaker after speaker describing the hardships they endure as a result. That's sort of a waste of time; the Board (a majority of whom are active or retired teachers) are very well aware of the

loss of purchasing power. What are they supposed to do? An external actuary tells the Board each spring how much (if anything) they can put toward "benefit enhancements," and if the money isn't there, the law says the Board can't reinstate a permanent COLA. In hindsight, we can see where things went off the rails. STRS was flush in 2000,

STRS Fact

At the end of March 2023, public pension assets in the U.S. were \$5.32 trillion.

leading the Board to make the pension of new retirees more generous, just as a weak stock market set in, culminating in the devasting Great Recession in 2008-9. While the financial strength of the system has been improving since then, it hasn't fully recovered. Both OPERS and STRS are asking the legislature to increase employer contributions from 14% of salary to 18%, which would shorten the time until we get our annual COLAs back, but of course someone (school boards? legislature?) would have to come up with the extra money.

For participants in the STRS healthcare program, note that most prescriptions with refills remaining with Express Scripts will have the prescriptions automatically transferred to CVS in 2024, but controlled medications will require that new prescriptions be sent to CVS. Credit card information will not be transferred.



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



Your 2023-2024 OSURA Board Sends our Best Holiday Wishes your Way!