



# Newsletter

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## November 2008

### PRESIDENT'S MESSAGE

In my previous messages I mentioned concerns about our pensions, and here is more detail. First, we retirees have little to worry about. Both STRS and OPERS are well-funded and well-run. In fact, in a recent survey by CEM of Toronto of 74 leading global pension systems including 36 in the US and some in Canada, Australia, and the Netherlands, STRS was ranked No.1 in its service to its members. The investments of STRS and OPERS have accumulated quite nicely over the years.

Why my concern? I believe that our pensions system should be like the lumber giant, Weyerhaeuser, which claims that it is in business forever, that is, with new plantings and careful stewardship, it is growing new wood as fast as it harvests it so that it will never run out of wood. Similarly, although current retirees have no worries, we have an obligation to be good stewards and do our part to protect the funds for later generations. New hires may have 30 or 40 years before they enjoy our life, and a lot can happen in that time.

We all know of the miracle of compound interest by which a small amount of savings earning interest over the space of many years grows into a surprisingly large amount. It works in reverse too. If the ability of those savings to earn a good return is eroded little by little over the years, the miracle does not happen and the savings do not grow as they should. So too, if our retirement funds in STRS and OPERS are constrained from earning the best returns on their investments, even just little by little, those funds will not grow as they should for future retirees.

Here are examples of such constraints. In Florida a new law requires the Florida State Retirement System to dedicate up to 1.5 percent of its trust fund to alternative technology and growth investments such as space technology, renewable energy, and others. Being somewhat speculative, they probably are not the best choices for a retirement system. With this law Florida has nibbled away at their retirement systems' ability to produce the best returns. It may not seem like much, only 1.5 percent of their capital is constrained, but it hurts in the long run. Worse, it is a precedent, and knowing politicians, expect more attempts to use the pensions fund for political purposes.

Recently in Ohio a bill was proposed to force our state pension funds to divest from all corporations which have investments in Iran and Sudan. Whether or not that would be useful foreign policy is beside the point here. It would have seriously impinged upon the fiducial responsibility of our systems to provide the best returns for their members. Thanks to good lobbying we dodged the bullet and that law didn't pass. Instead it was replaced by a voluntary agreement which is working well.

In Washington State the Service Employees International Union recently funded an initiative to require public pension system to consider "social criteria," including several politically correct positions and, surprise, the leveraging of union power, before it could invest in private equity firms.

There are many examples around the country of political attempts to erode the independence of public pensions systems and their ability to provide the best for their members. In the long run if these attempts succeed, it will seriously affect the prospects of the future generations of retirees. I believe it is our obligation as stewards to stay well informed of these matters, and when necessary, react with letters, emails, phone calls, and whatever to ward them off. The moral is, stay informed by reading reports of these matters in the OSURA newsletter.

- Tom Willke

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# OSURA News

## Officers

### President

Thomas A. Willke

### Vice President/President Elect

Nancy S. Wardwell

### Secretary

Richard M. Hill

### Treasurer

C. Thomas Ridenour

### Communications Secretary

Carlene Hamilton

### Past President

J. Robert Warmbrod

## Executive Board Members at Large

Shirley A. Chase

Clarence J. Cunningham

Joseph A. Lipsky

Penelope F. O'Neil

Joyce A. Smith

Marie T. Taris

## Committee Chairs

### Benefits-

Louis P. DiOrio

### Budget and Finance-

Charles E. Corbato

### Bylaws-

Thomas L. Sweeney

### Communications-

Carlene Hamilton

### Endowment-

Shirley A. Chase

### Friendship-

Mary Anne Herbst

### Membership-

Donald W. Larson

### Program Coordinating-

William J. Studer

### Cultural Arts-

Odette Blum

### Social-

Penelope F. O'Neil

### Travel-

Betty A. Maynard

## Representatives

### Campus Campaign-

Richard M. Hill

### Bucks for Charity-

Penelope F. O'Neil

### Faculty Compensation and

### Benefits Committee-

Richard M. Hill

### Ohio Council of Higher Education

### Retirees-

Louis P. DiOrio and

Thomas A. Willke

### Staff Compensation and

### Benefits Committee-

Eleanor C. Conlon

## Historian

Fern E. Hunt

## Office Manager

Judith A. McMahan

## FROM THE EXECUTIVE BOARD, October 14

Seventy-two contributors have given \$3,570 to the OSURA Endowment since a mailing inviting gifts was issued with this year's dues notices. Those planning to give tax exempt account monies should check into new rules which will take effect next year.

Total membership is up by 222 over last year. The Office of Human Resources is now retaining the names of all OSU retirees in an ongoing database.

Registrations for Coping with Change XI were in the 270's; program evaluations ranged from 98 percent "good" or "excellent" to ~40 percent "fair" or "poor." The conference was within budget.

OSURA president, Tom Willke, has noted previously that President Gee envisions OSURA members as active volunteers in the University's many programs. Two initial steps would appear to be: 1) to identify where and what our participation might be; and 2) to be prepared to respond in a timely way. While this "volunteer corp" may eventually take the form of a designated SIG, an Ad Hoc committee will first be appointed and charged with studying the scope and nature of this venture. Anyone interested in serving on this exploratory group contact Tom Willke, willke.2@osu.edu. Nancy Wardwell has volunteered to be OSURA's contact person, and her counterpart within OSU's administration is being identified.

The OSURA president addressed the new retirees at their OHR dinner earlier this quarter to acquaint them with OSURA and its mission/programs.

The Annual Meeting will be held June 9, 2009, at the Faculty Club.

## NEW FACE IN OSURA OFFICE

Judi McMahan, OSURA's long-time office manager, will retire in December. Kathryn (Kathi) Hess joined the Office of Human Resources Special Events staff on October 13. As now, that position will be one-half time as OSURA office manager. Judi will continue in her role until she retires, working with Kathi to orient her to the position. We welcome Kathi and look forward to working with her.

## RECOGNITION OF JUDI

OSURA members will have an opportunity to say "thank you" and "best wishes" to Judi at the Holiday Buffet on December 10 at Antrim Park Shelter House, 5800 Olentangy River Road (see Description of Events, Page 9 in this newsletter for details of the Holiday Buffet). If you can not join the group for lunch at 11:30 a.m., come later (about 1:00 p.m.) just to greet Judi.

If you would like to send a letter to Judi to be included with others presented to her that day, please mail it to  
Mary Anne Herbst  
36 Acton Road  
Columbus, OH 43214-3302  
by December 1.

## NOTE FROM THE PRESIDENT

"Correction: In my October message the reference to an article in *Consumer Reports* should have been to *Consumer Reports Money Adviser*, a separate monthly newsletter CR publishes. One place it can be found is in the Upper Arlington Tremont Library Reference section."

Snowbirds: Be sure to let the OSURA office know if your address changes for the winter months – and when you return in the spring.

# OSURA Calendar

See "Description of Events" later in this newsletter for details.

- Nov 12 ..... Winter Festival of Lights (Oglebay, West Virginia), depart from Fawcett Center, 9:00 a.m. –  
REGISTRATION REQUIRED
- Nov 12 ..... Board Meeting, 9:00 a.m., Longaberger Alumni House
- Nov 12 ..... Bridge Group, 1:00 p.m., Friendship Village, Dublin
- Nov 13 ..... Photographic Society, 5:15 p.m., cocktails; 6:00 p.m., dinner; 7:30 p.m., program, Faculty Club
- Nov 19 ..... Objects of Wonder from The Ohio State University (Columbus Museum of Art), carpool from Fawcett  
Center, 11:30 a.m. – REGISTRATION REQUIRED
- Nov 19 ..... Book Club, 1:30 p.m., Carriage Hill Party House, Lafayette Drive
- Nov 20 ..... Lunch Bunch, 11:30 a.m., Damon's OSU, 3025 Olentangy River Road – REGISTRATION REQUIRED
- Nov 25 ..... Tertulia Breakfast, 8:00 a.m., Faculty Club
- Nov 30-Dec 6... Branson Christmas, depart 7:00 a.m. from Fawcett Center – REGISTRATION CLOSED
- Dec 10 ..... Holiday Buffet, 11:30 a.m., Antrim Park Shelter House, 5800 Olentangy River Road
- Dec 12 ..... La Comedia Dinner Theatre (Springboro, Ohio), depart from Fawcett Center, 8:45 a.m. – REGISTRATION  
CLOSED
- Dec 14..... Catelina Concerts, 2:00 p.m., Columbus Museum of Arts**
- Feb 18..... *Turandot*, Opera, Columbus Student/Senior Dress Rehearsal, carpool from Fawcett Center,  
6:00 p.m. – REGISTRATION REQUIRED**
- Apr 23-May 4... France Magnifique, departure TBA – REGISTRATION CLOSED

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## Notes:

- Bold font indicates that the event is new and listed for the first time.
- Arrive at the Fawcett Center 15 minutes earlier than the time of departure listed.
- Call the OSURA office if interested in an event for which registration is closed to see if space is available.

## RESERVATIONS:

For those events marked "Registration Required":

- Call OSURA office (614-292-2916) and leave detailed message for Judi McMahon; you will receive a return call regarding your reservation request/status.
- PAYMENT is due in the office ONE WEEK after CONFIRMATION to keep reservation.
- Make check payable to OSURA (please write event date(s) and name(s) on check).
- Mail to Suite 300, 1590 North High Street, Columbus, OH 43201-2190.



**MAKE YOUR  
RESERVATIONS AS SOON  
AS YOU KNOW YOU ARE  
INTERESTED IN AN EVENT!  
Some fill quickly and you  
may be closed out if you  
delay.**

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## CHANGES IN SCHEDULE FOR THE HOLIDAYS

- **Lunch Bunch** and **Photo Society** will not meet in December; will return in January.
- **Bridge Group** will meet on second Wednesday, December 10

The Ohio State University will be closed on Tuesday, November 11, and on Thursday and Friday, November 27 and 28, to observe holidays.

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## SO YOU CAN PLAN AHEAD

The following events are in the planning stages – preparations are not far enough along to accept reservations, but they are listed here so you can pencil them in your calendar. When all details are in place (cost, times, content, ...), they will be listed in the OSURA Calendar of the newsletter; until then, if you want information, contact the arranger.

- January 23, Annual Income Tax Seminar (Tom Sweeney, Arranger)
- April 2, Estate Planning Seminar (Fern Hunt, Arranger)
- June 9, Annual Meeting (Tom Willke, Arranger)

## Coping with Change XI

### **KEYNOTE ADDRESS: THE MAINSTREAM MEDIA AND THE PRESIDENTIAL SELECTION PROCESS**

*Herb Asher, Professor Emeritus, Department of Political Science, OSU*

We live in an unbelievable time. The economy is in danger. Some talk of panic or a lengthy recession. All choices are non-optimal. Some choices are worse than others. There are reasons for being more worried than in the past. Public debt has expanded from a tax cut and two wars. After 9/11 the message was to shop to stimulate the economy. What about real sacrifice? Today we are talking \$700 billion bailout. Failure to bail presents greater consequences. There is need to pay down the \$10 trillion national debt. Nineteen-year-olds do not have the perspective of our generation.

In this environment a Presidential election is at hand influenced by the media with a greatly expanded role. Traditional TV news is weaker, newspapers are shrinking, there is less investigative reporting compared to the days of Cronkite and Huntley and Brinkley. Ratings of the media are down precipitously. Critics of the media ask who arbitrates and judges content. Evidence behind the news is in question. Candidate surrogates confuse. It is easier to lie when no one is called out. Further confusion is added by one's liberal vs. conservative outlook. Some candidates receive little coverage. Multiple primary candidates with better education, ability, and experience are given short shrift by the media. Media intrudes in subjective ways with "horse race" political coverage, focus on the polls, and lack of substance.

Political party conventions are no longer covered gavel-to-gavel. Interesting debates about party rules and platforms go unreported. Controversial party issues to air differences before coming to a resolution are hidden for fear of showing disorder, disarray, and conflict. Media shapes perception to the exasperation of all. Each political campaign gets more despairing and depressing. Inaccuracies and lies in TV ads get no penalties. No one is speaking the truth for the American public. The purpose of the campaign to educate the citizenry and prepare us for tough choices is lost. Who the candidates might put in positions of authority is unknown.

Several scenarios to fix the lengthy February to June primary process were suggested.

*James L. Marshall, Recorder*

### **GENERAL SESSION: SENIOR CITIZEN FRAUD**

*Eric Croyle, Special Agent, FBI*

Our speaker serves as a supervisory special agent for the White Collar Crime Squad in Columbus. He shared with us information on fraud trends, methods used, and types of fraud, followed by information and advice to help us combat these frauds.

He indicated that seniors are particularly targeted for fraud for the following reasons: seniors possess significant equity in savings and assets, have been raised to be polite and trusting, are less likely to report fraud which has been perpetrated on them because they are embarrassed and ashamed, and are weak witnesses because of the effects of age.

Various types of frauds include foreign lotteries and sweepstakes, identity fraud, weight loss, health care, credit card, investments, funeral and cemetery, charity, recovery, employment, and home repair.

Within the space available in the newsletter, it was decided to limit this report to some of his major suggestions concerning warning signs and advice. The following are "red flags" that frauds may be in the offing, such as, "you must act now," "we're providing you this free gift," "you can't afford to miss this opportunity," and "send us a check in order to receive your instructional booklet." He ended this section by repeating the truism, "if it sounds too good to be true, it probably is."

Some of these major suggestions from Agent Croyle should be most helpful in avoiding fraud: Give your health insurance information to medical service providers only. Secure your credit report at least annually and check it carefully. Close all unused credit card and bank accounts. Shred records and data before discarding. Keep your PINs hidden and do not put them in your wallet or purse. Don't pay any funds in advance for any services, especially home improvements. Be sure all home improvements are done by a reputable contractor and that you have a contract for those services. Don't give out personal information by phone, mail, or internet unless you initiated the contact. Be very cautious of the "mystery shopper" fraud. Be careful when giving personal information to health labs which may be taking blood pressure or other health measurements at no charge.

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# Coping with Change XI

## UPDATE ON HEALTH CARE ISSUES

### STATE TEACHERS RETIREMENT SYSTEM OF OHIO (STRS)

Rebecca Frasher and Steven Liao,  
State Teachers Retirement System of Ohio (STRS-OH)

The main areas addressed were:

1. Measures that have been necessary, and still continue, in order to stabilize STRS-OH health care funds (e.g., changes to premium subsidies, disease management programs, promotion of generic drugs, and introduction of the Basic Plan (with preventive services covered at 100 percent). \*
2. Plan changes and cost savings [e.g., a new over-the-counter (OTC) co-payment option for proton pump inhibitor (PPI) medications]. \*
3. Voluntary tablet splitting - an Rx-writing plan arranged with your doctor for double strength tablets, which are then split for use (could save enrollees \$225,000, and the Health Care Stabilization Fund \$500,000 to meet other health care needs). \*
4. The current list of Medicare Part B eligible drugs and supplies – with \$0 co-payment (effective August 1, 2008). \*
5. The 2009 Health Care Program - All 2008 plans offered by STRS Ohio will be available again in 2009 (i.e., Aetna, Medical Mutual, AultCare, and the others), although details within your plan may be changed, and should be checked. \*
6. Non-Medicare re-employed benefit recipients must certify with STRS-OH that their employer does not offer health care coverage (as defined by STRS-OH guidelines), or lose health care coverage on December 31, 2008. \*
7. The Health Care Assistance Program (beginning January 1, 2009), which pertains to certain of the survivors now beyond 5 years of their primary benefit recipient's death (annual income and liquid asset limits to qualify can be obtained by contacting STRS-OH). \*
8. Health Care Open Enrollment for 2009 – November 1–25, 2008. STRS-OH retirees will receive their materials soon to review and to decide on any changes they may want to make for the coming year, e.g., choice of provider, and choices within the plans each offers (e.g., co-payments, co-insurance, deductibles, out-of-pocket maximums, life-time coverage limitations, and monthly premiums). \*
9. Among the Open Enrollment materials to be received shortly, will be details of both the dental and vision care plans to be offered (note that once

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### OHIO PUBLIC EMPLOYEES RETIREMENT SYSTEM (OPERS)

Jason Davis and Devon Hooper, OPERS Health Care Education Representatives

Coverage and deductibles for 2009 will have few changes from 2008. All changes for 2009 must be submitted by October 31, 2008, either by mail using the Open Enrollment Materials sent to members or, in some instances, by phone to OPERS (1-800-645-5677).

Highlighted items include:

- Lifetime maximums for health care increased from \$2.5 million to \$3 million in 2008.
- Non-formulary medication co-pays apply when a generic is available but not requested.
- Medicare reimbursement for 2009 is \$94.40.
- Dependent premiums will increase slightly in 2009.
- Incidences of repeated excessive delivery times for Express Scripts prescription orders should be reported to OPERS.

Individuals covered under Aetna Medicare Open Plan and Aetna Medicare Advantage may be eligible for free gym membership at participating fitness centers, including selected YMCAs. Check with fitness centers to determine if they participate in the program. Medical Mutual does not offer a similar program.

Aetna Open Wellness Plan offers coaching programs addressing smoking, obesity, exercise, diet, stress, high blood pressure, diabetes, and osteoporosis. Individuals successfully completing the year-long program receive \$100 on account to pay for unreimbursed medical expenses.

Other points to note:

- Health care plans include one routine physical exam/calendar year up to \$100; Aetna Medicare Open Plan pays at 100 percent of cost. Exam and tests must be billed by the physician as "routine" not "diagnosis" or "follow-up," to be covered by health plans. Tests allowed and paid for as yearly physical include PAP, PSA, EKG, colonoscopy, mammogram, bone density and blood test.
- Flu and pneumonia vaccines are covered.
- Shingles vaccine is covered by Medical Mutual, but not by Aetna Medicare Open Plan.
- Aetna Medicare Open Plan covers one yearly hearing and vision exam.

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## Coping with Change XI

### STRS-OHIO HEALTH CARE UPDATE

*(Continued from Page 5)*

enrolled in a dental and/or vision plan(s), enrollees will be required to remain enrolled through December 31, 2010, regardless of the need for services). \*

10. For current details on Wellness Preventative Services (e.g. deductible and coinsurance differences between Plus and Basic plans, pricing differences among retailers, importance of showing your Express Scripts ID card, on-line manufacturer coupons, availability and use of generic drugs...), check with STRS-OH. \*

### Notes:

- a. The Medicare Part B Reimbursement (against the Part B base premium of \$96.40), is service-years-dependent (the subsidy maximum, for a 30+ year retiree, is \$52.83 from STRS-OH). \*
- b. Non-Medicare benefit recipients may want to review closely Aetna Plus Plan vs. Medical Mutual Plus Plan premium costs, when making their 2009 health care choices. \*

*Richard M. Hill, Recorder*

\* For further details (or questions) on any of the 10 items above, contact STRS-OH at 1-888-227-7877 and/or any other of the appropriate sources/sites below.

### Useful Telephone Numbers and Web-sites for STRS-OH Retirees

STRS Ohio	1-888-227-7877	<a href="http://www.strsoh.org">www.strsoh.org</a>
Express Scripts	1-866-685-2792	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Aetna	1-800-645-5677	<a href="http://www.aetna.com">www.aetna.com</a>
Medical Mutual	1-800-854-8139	<a href="http://www.medmutual.com">www.medmutual.com</a>
Kaiser Permanente	1-800-400-1907	<a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>
AultCare		<a href="http://www.aultcare.com">www.aultcare.com</a>
Canton		
(not toll-free)	1-330-438-6360	
All other areas	1-800-344-8858	
Paramount	1-800-462-3589	<a href="http://www.paramounthealthcare.com">www.paramounthealthcare.com</a>
Delta Dental	1-866-349-1286	<a href="http://www.deltadental.com">www.deltadental.com</a>
VSP (vision)	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>

## WELCOME NEW RETIREES

*We congratulate our colleagues who retired from The Ohio State University in September 2008.*

*Established members: Look at this list carefully and contact at least one person: encourage him/her to return the OSURA membership application, and invite the newly retired person to attend an OSURA event with you.*

**Arndt**, Deborah G., Information System Services \* **Ashley**, Constanca V., Optometry \* **Beall**, Diane P., Legal Affairs \* **Beck**, Linda K., Treasurer \* **Berme**, Necip, Mechanical Engineering \* **Borger**, Michael L., Agricultural Technologies \* **Carr**, Kenneth L., RIO Operations Headquarters \* **Charley**, Petrinia G., Transportation and Parking \* **Clark**, Joann, Lima Campus \* **Dale**, Michael L., RIO Operations Headquarters \* **Donahue**, Elizabeth A., Harding Hospital \* **Fought**, Donna R., Cancer Hospital and Research Institute \* **Hall**, Shirley M., Chemistry \* **Hansen**, David O., International Programs in Agriculture \* **Hatton**, Richard E., RIO Operations Headquarters \* **Johnson**, Eric L., University Hospitals \* **Korpela**, Seppo A., Mechanical Engineering \* **Maggiore**, Ruth A., OSUE County Operations \* **Magliocca**, Larry A., Education and Human Ecology \* **McCartney**, David A., OARDC - Interdisciplinary \* **Mjelde-Mossey**, Lee A., Social Work \* **Oakley**, Berl R., Molecular Genetics \* **Page**, Roger A., Lima Campus \* **Peshia**, Kathryn L., University Hospitals \* **Powell**, Nancy G., Cancer Hospital and Research Institute \* **Puchalski**, Thomas A., University Hospitals

## Coping with Change XI

### INTEGRATIVE MEDICINE APPROACHES TO LIVING WELL AT ANY AGE

*Dr. Glen Aukerman, Medical Director, and Laura Kunze, Program Coordinator, OSU Center for Integrative Medicine (CIM)*

Dr. Aukerman described the Center's personalized "nutrigenomics" approach to health care that takes into account ancestral history, personal, family and social history, and genetics. Because people have 99.9 percent identical DNA, he can predict with 99.9 percent certainty that health conditions will improve under his program if we do what others have done to overcome the same illnesses.

Dr. Aukerman's nutritional program has six facets:

1. Since 1950, 43 of our fruits and vegetables have lost nutrients while being bred for greater crop yield. The resulting nutrient deficiency has given us weak organs that are susceptible to disease. Patients take supplements to replace the B vitamins, magnesium, calcium, phosphorus, vitamin C, and iron missing from today's crops.
2. Since 1909 when soybean oil was first extracted and incorporated into foods, American health has declined as more and more concentrated omega-6 oils have been extracted from seeds (safflower, canola, sunflower, corn oils). These omega-6 oils are harmful and should be kept, as much as possible, in a 1:1 ratio with beneficial omega-3 oils (plentiful in fatty fish such as wild-caught salmon, mackerel, sardines, and tuna). While our ancestors maintained an approximately 1:1 ratio between these kinds of oils, the current American diet contains 20 to 30 times as much omega-6 as omega-3 oils. Dr. Aukerman believes the inflammation resulting from this imbalance is responsible for the prevalence of heart disease, cancer and many other current diseases.

To avoid high omega-6 foods, we should avoid all poultry (fed a high corn diet), farm-fed fish, chips, nuts (extremely high in omega-6), flax (humans lack the enzyme to digest it), soy (can stimulate breast and prostate cancer), granola, trail mix, hummus, tortillas, seeds, and high omega-6 oils such as those listed above. To increase omega-3 intake, eat more wild-caught fish, lamb, beef, pork, broccoli, tomatoes, and cauliflower.

3. To further increase omega-3 intake, counteract disease and extend life span, Dr. Aukerman's patients take fish oil supplements. Recommended

are capsules containing at least 50 percent EPA/DHA omega-3 oils from anchovies and sardines. Salmon oil capsules are not recommended because of high omega-6 content. Dr. Aukerman stresses the need to speak with our doctors before taking any supplements. Doctors at the James Cancer Hospital are now offering fourth-stage cancer patients the option of taking fish oil supplements. A research project will monitor their progress.

4. Dr. Aukerman said "most of us are dying from carbohydrate poisoning." He advocates reducing our intake of refined carbohydrates, such as gluten, grains, and flours.
5. Cinnamon and magnesium supplements are recommended to stabilize metabolism. Because obesity results from magnesium deficiency plus the eating of gluten, he suggests taking cinnamon and magnesium supplements and avoiding gluten for weight loss as well as to address cholesterol syndromes.
6. Out-of-season fruits and vegetables are to be avoided because of their high latex content. Latex is an inflammatory substance that lies dormant in fruits and vegetables until they are ready to ripen. At that time, it converts to protein and carbohydrate, the fruit ripens and is safe to eat. When fruits and vegetables are picked green and shipped to grocery warehouses, the warehouse staff "ripen" them using ethylene gas. Such forced ripening causes an "injury protein" that can affect our immune system and cause aches and stiffness. Canned, frozen, or dried fruits and vegetables are recommended when they are not available locally vine- or tree-ripened. Bananas, kiwis, avocados, and figs are never latex-free and should be avoided.

Besides Dr. Aukerman's program described above, other approaches to alternative medicine available at the CIM include acupuncture, ayurveda, chiropractic, behavioral medicine, massage therapy, and art therapy.

*Recorder's Note: Dr. Aukerman presents an overview of the CIM and discusses nutrition most Wednesdays from 5:00 to 7:00 p.m. at the CIM, 2000 Kenny Road, Columbus, OH 43221. To register, contact Laura Kunze, 614-293-3944 or [laura.kunze@osumc.edu](mailto:laura.kunze@osumc.edu).*

*Nancy Drake, Recorder*

# Coping with Change XI

## HOME PROTECTION: STRATEGIES TO KEEP YOUR HOME SAFE

*Officer David Bucy, Columbus Division of Police*

Home burglaries are more common than most of us realize because they usually are not reported by the news media. Violent felony crimes are what make the news. Crime exists even in the "best" neighborhoods, but, as Officer Bucy explained, there are common-sense steps we can take to avoid being a victim of burglary.

- Keep all doors locked, even when home. Criminals will try a door, and if it is open, walk right in. If they encounter someone they will often make an excuse and leave promptly.
- Close garage doors. This is the biggest door to the house and can provide easy entry, especially if the door from the garage to the house is unlocked.
- Use locking systems that truly secure your entryways. Some examples are dead bolts and metal reinforcing plates that keep doors from "bowing" when kicked. Check old locks and change if necessary. Check doors to see how well they will hold up or whether they have glass windows that can be kicked in. Steel reinforced doors are best for entryways and storm doors help to slow down entry by an intruder.
- Glass block windows are best for basement windows.
- Picture windows work both ways. They allow us to look out and get a good view, but also provide a good view of who and what is inside to someone who is looking in. Take a walk around your property when it is dark and see what a potential burglar can see.
- Get to know your neighbors.
- Make preparations when going on vacation. Contact your local police and ask them to check on the house. Have someone such as a neighbor or relative also keep an eye on the house. Put lights, even a radio, on timers. Stop the mail and newspapers, and have your grass mowed.
- Make use of alarm systems. Dogs are great and burglars do not like them. Security systems are expensive, but may be worth it and they can make you feel secure.
- Trash can tell a lot about you. Do not put out boxes that advertise what you have just bought. Shred bills, statements, and other items that might provide personal information about you.

- Workers, guests, even family members who are guests in your home know what you have. Know who your guests are.

In spite of preventive measures, sometimes the worst happens, and your home does get broken into. If you should be the victim of a home burglary there are steps you can take to prevent the crime from multiplying and continuing. Some actions need to be taken in the first 24 hours to protect yourself and your family from further victimization.

- Wait before entering your home, especially if you have been gone a short time and there is a chance someone might still be inside. Call the police.
- Report all burglaries to the local law enforcement agency.
- Be your own C.S.I. Do not touch anything, but observe and tell police what has been moved or changed.
- DNA is the best thing since ink and fingerprints although police still collect and use fingerprints to catch people. DNA contains individual chemical markers. Only a small amount is needed, and it can last a long time.
- Take inventory of your possessions. Photograph items, record serial numbers, and keep the information in a firebox. A list of items is important for identification after a burglary or fire for insurance claims.
- Immediately recover and repair damage, such as broken locks, doors, and windows. Burglars often return, and it is important to not remain vulnerable.
- Guard personal information. Report any identity theft to the police and the three credit reporting agencies.
- Check your insurance for an identity theft rider.
- Your house is your castle, and you have the right to live in safety.
- Never give up. If you are the victim of a crime you should not give up. You can still feel safe living in your house.

*Beverly Sweeney, Recorder*

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**CONGRATULATIONS!** Ted L. Napier (Human and Community Resource Development) received the Hugh Hammond Bennett Award from the Soil and Water Conservation Society. This highest award offered by the Society is given for contributions made to environmental conservation studies and public policy formation affecting natural resources use and abuse.

## Coping with Change XI

### STAYING PUT OR CHOOSING A NEW RETIREMENT HOME: HOW TO EVALUATE YOUR HOME

*Susan Zatovka, Associate Professor, Department of Consumer Sciences, The Ohio State University*

"Universal Design," is a concept that the modification of homes to include various safety and convenience features might make it possible to stay in one's home much longer, or even to avoid moving to a retirement community. In order to "age in place," one must consider not only one's personal health, but also the "health" of one's home. According to a recent survey, only one-third of senior houses are in "good shape," while, in terms of safety and convenience, the majority are "dreadful." The good news is that in recent years the health of seniors reaching age 65 has greatly improved, but by age 75, 20 percent have arthritis, 54 percent hyper-tension, 38 percent heart disease, and 4 percent low vision. Many conclude (sadly) that they must now move to a retirement community. Not so fast! Various modifications to their homes, not always expensive, could allow them to stay in their homes much longer or even permanently.

It is best to have essential spaces on the first floor, including an accessible bedroom, bath, shower, kitchen, living area, and laundry. Doorways should be a minimum of 32" wide (swing-clear hinges can be installed on existing doors to widen opening), and 42" hallways. Install handrails on both sides of all stairways. Showers should be walk-in, have a hand-held adjustable shower head, grab bars, and portable bath tub seat. Adjustable height shelves should be used in closets and kitchen cabinets. Easy grip controls, such as lever handles (rather than knobs), D-shaped pulls, and rocker panel light switches, would greatly aid seniors. Work surfaces and appliances should have greater accessibility through a front-loading washer and dryer, side-by-side refrigerator, elevated dishwasher, and front controls for electric ranges. Microwave ovens should not be above the range. Safe flooring could include low or no thresholds, non-slip/non-glare surfaces, and low pile carpet and rugs. Finally, safety devices should be installed, including smoke detectors, night lights, and carbon monoxide detectors. Many, if not most, of these features would make the house more livable for persons of all ages.

Much additional information is available at the website: <http://ehe.osu/ud/>.

*Donald Cooper, Recorder*

### GENERAL SESSION: SENIOR CITIZEN FRAUD

*(Continued from Page 4)*

You may secure your free credit report at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228 . You may also wish to request the "Avoid ID Theft " brochure from the Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, H-130, Washington, DC 20580.

*Note: Agent Croyle's presentation is on the OSURA web site ([hr.osu.edu/osura](http://hr.osu.edu/osura)); click on "Presentations." Rodney Harrison, Recorder*

### OPERS HEALTH UPDATE

*(Continued from Page 5)*

- Both Aetna and Medical Mutual cover emergency treatment in other states and other countries.
- If moving and not on Medicare, check with Aetna or Medical Mutual for network physicians and hospitals in the area.

*Joyce Smith, Recorder*

### IN MEMORIAM

*We honor and thank our colleagues for their service and the many contributions that made our university a finer place.*

**BOSTON**, George, October 4, Medicine, 84  
**BROWN**, L. Carlton, September 9, Physics, 93  
**FISHER**, Judith, October 4, 60  
**GOOD**, Arthur, September 21, Dairy Technology, 80  
**IMHOFF**, Paul, October 4, 79  
**MICHEL**, Patricia J., September 8, 80  
**REYNOLDS**, Virginia, September 21, Education, 99  
**RUCKER**, Charles W., September 29,  
Police Department and OSURA, 76  
**THORNTON**, Clarence J., September 20,  
Medical Center East, 55  
**URETSKY**, Norman, September 20,  
Pharmacology and OSURA, 67  
**WARREN**, Marguerite 'Marge', September 10,  
Extension Hamilton County, 91  
**WEIDNER**, Marilyn, September 13,  
Residence and Dining Halls and OSURA, 89  
**WHITE**, Sidney E., September 6, Geology, 92

*When you know of the death of an OSU retiree or employee or spouse of an OSU retiree/employee, please contact the OSURA office – 614-292-2916.*

## Description of Events

See Pages 10 and 11 in the OSURA Directory or the OSURA web site for "Travel and Event Policies and Procedures."

- **Procedure for Reservations:** See Page 3 of this newsletter.
- **Challenge Levels:**
  - 1 – Minimal walking/standing, may include a few stairs
  - 2 – Moderate walking/standing, could include a few sets of stairs
  - 3 – Moderate walking/standing, includes climbing many stairs and/or uneven terrain
  - 4 – Lots of walking/standing, includes climbing stairs or hilly walkways and/or extended weather exposure

Note: Most trips will allow travelers to remain on the bus, if desired. Disabled persons should refer to Page 10 in the OSURA Directory for information on assistance.
- **Events Marked with \*:** Participants must sign Disclaimer on Event Roster on the day of the event.
- **Registration Closes:** This is the deadline for reservations because it is the date vendors must be paid in full for the event.
- **Refund Deadline:** Reservations must be cancelled by this date to receive a refund of payment/deposit; cancellations after this date will be reviewed by the arranger and the OSURA office for refund decisions.

### **NOVEMBER 12 (WEDNESDAY) \*** **WINTER FESTIVAL OF LIGHTS** **(OGLEBAY, WEST VIRGINIA)**

#### *Challenge Level 2*

A step-on-guide will explain the highlights and history of Oglebay as we explore the beautiful lights dancing to your favorite Christmas carols. Have a delicious buffet meal at Wilson Lodge. Enjoy the miniature train and laser light show at the winter fantasy, with time to browse in Oglebay's famous specialty shops. Note: This trip is not repeated yearly. Trip is a definite go but spaces still available. Call the OSURA office.

Depart: 9:00 a.m. from Fawcett Center

Return: approximately 11:00 p.m.

Cost: \$78 (round trip deluxe motorcoach; tour of Oglebay Institutes Mansion Museum, the Glass Museum and Artisan Center; admission to Winter Fantasy at the Good Zoo; guided tour of the Festival of Lights; dinner buffet)

Refund Deadline: **October 12**

Arrangers: Barbara Preston and Ruth Conone  
(*Travel Committee*)

### **NOVEMBER 12 (WEDNESDAY)** **BRIDGE GROUP**

You are cordially welcome to join this group for a good game of Bridge. Note change of date because of Thanksgiving.

Time and Place: 1:00 p.m., Friendship Village Dublin, North CR

Arrangers: Sherry Detillian and Marianne Naber  
(*Bridge Group SIG*)

### **NOVEMBER 13 (THURSDAY)** **PHOTOGRAPHIC SOCIETY**

Richard Hill presents Three Addresses in Vienna: The Imperial Palace, the Emperor's Gold Rooms; Herrengasse 9, the Esperanto Archives; Berggasse 19, Sigmund Freud's Consulting Rooms. Member theme is "doors," submit digital images to Ted Huston at [jhuston1@columbus.rr.com](mailto:jhuston1@columbus.rr.com) or bring images to the meeting.

Time and Place: 5:15 p.m., cocktails; 6:00 p.m., dinner; 7:30 p.m. program at the OSU Faculty Club.  
Arranger: Ted Houston (*Photographic Society*)

### **NOVEMBER 19 (WEDNESDAY) \*** **OBJECTS OF WONDER FROM THE OHIO STATE** **UNIVERSITY (COLUMBUS MUSEUM OF ART)**

#### *Challenge Level 2*

Objects of Wonder takes its cue from the age-old cabinet of curiosities, which displayed an astonishing range of objects from the scientific to the artistic. The exhibition brings to light the surprising treasures held in the University's vast collections, ranging from matchboxes to Marilyn, pigeons to paintings, cartoons to costumes. Every artifact in this show tells a unique story. Experienced together, these objects inspire unexpected connections.

Depart: 11:30 a.m., carpool from Fawcett Center

Return: 4:00 p.m.

Cost: \$27 (admission, docent fees, box lunch)

Refund Deadline: November 5

Arranger: Odette Blum (*Cultural Arts Committee*)

### **NOVEMBER 19 ( WEDNESDAY)** **BOOK CLUB**

November is suspense time We will be discussing *The Whole Truth* by David Baldacci -- a favorite of many avid readers. The book is global in scope and a real thriller. Should be a fun afternoon, especially with delicious goodies and fine company!

Time and Place: 1:30 p.m., Carriage Hill Party House, Lafayette Drive (Contact Lee Hill, 614-459-4743, for directions.)

Arranger: Marajeane Huling (*Book Club SIG*)

### **NOVEMBER 20 (THURSDAY)** **LUNCH BUNCH**

Our speaker will be Professor Herbert Weisberg, chair of the Political Science Department at OSU, who is an expert in presidential elections. He will speak about "A Postmortem of an Improbable Presidential Election."

He will summarize the 2008 election results: What do the election results mean? What are the implications of the election for American politics in the future? How will politics evolve in the next four years and beyond?

Time and Place: 11:30 a.m., Damon's OSU, 3025 Olentangy River Road

Cost: Order from the menu

Arrangers: OSURA Social Committee

### **NOVEMBER 25 (TUESDAY)**

#### **TERTULIA BREAKFAST**

A group meets on the fourth Tuesday of every month for breakfast and conversation (except December).

Why not join them?

Time and Place: 8:00 a.m., Faculty Club

Cost: Breakfast on your own

Arranger: William Riley (*Tertulia Breakfast SIG*)

### **NOVEMBER 30-DECEMBER 6 \***

#### **BRANSON CHRISTMAS**

*Challenge Level 2*

REGISTRATION CLOSED

Depart: 7:00 a.m. November 30 from Fawcett Center

Return: 6:00 p.m., December 6

Arrangers: Richard and JoAnn Rueger and Rose Yonka (*Travel Committee*)

### **DECEMBER 10 (WEDNESDAY)**

#### **HOLIDAY BUFFET**

*Challenge Level 1*

Join new and old friends for the Holiday Buffet **and say "farewell" to Judi McMahon**. Bring a favorite dish (with serving utensil) to share and your own table service. Beverages will be provided. Call the OSURA office (614-292-2916) to let the committee know you are coming.

Time and Place: 11:30 a.m., Antrim Park Shelter House, 5800 Olentangy River Road

Cost: Bring a dish to share

Arranger: Penny O'Neil (*Social Committee*)

### **DECEMBER 12 (FRIDAY) \***

#### **LA COMEDIA DINNER THEATRE**

*Challenge Level 2*

REGISTRATION CLOSED

Depart: 8:45 a.m. from Fawcett Center

Return: 5:30 p.m.

Refund Deadline: **October 17**

Arrangers: Betty Maynard and Gladys Murray (*Travel Committee*)

### **DECEMBER 14 (SUNDAY)**

#### **CANTILENA CONCERT: MUSICAL INSPIRATIONS FOR THE HOLIDAY SEASON**

*Challenge Level 1*

Celebrate the holiday with treasures from J. S. Bach's *Christmas Oratorio*, Gian-Carlo Menotti's *Amahl and the Night Visitors*, seasonal carols and pictorial art of the nativity by the great masters. Come and hear the vision of Cantilena with Columbus favorite Mark Baker, bass, along with Cynthia Mahaney, soprano, and the Girls' A Cappella group from the Columbus Children's Choir.

Time and Place: 2:00 p.m., Columbus Museum of Art (If you are interested in car pooling, contact Eileen Davis)

Cost: \$10 (ticket) **NOTE:** Tickets may be reserved by contacting Eileen Davis, 614-268-2779, with a credit card (MC and Visa only) or a check made out to Cantilena Concerts and mailed to Director, Cantilena Concerts, 2934 Indianola Ave. Columbus, OH 43202. Tickets are also available at the door from 12:00 p.m. prior to the 2:00 p.m. concert time.

Arranger: Eileen Davis (*Cultural Arts Committee*)

### **FEBRUARY 18 \***

#### **TURANDOT, OPERA COLUMBUS STUDENT/ SENIOR DRESS REHEARSAL**

*Challenge Level 1*

Puccini's last opera has great arias (Nessun Dorma), grand choruses, and spectacular sets and costumes. Many men have died at hand of icy princess, Turandot. Every suitor who cannot answer her three riddles is executed. Calaf falls in love, is urged not to proceed, but will not listen. Features debut of Othalia Graham, one of most exciting young sopranos in world, in title role.

Depart: 6:00 p.m. from Fawcett Center (carpool) – meet at Fawcett Center in right-hand lobby just beyond the front desk for tickets, name tags, and driver assignments.

Return: Opera should end at approximately 9:30; back at Fawcett Center by 10:15.

Cost: \$12 for ticket; would be appropriate for passengers to offer drivers small sum to help with parking and gasoline.

Refund Deadline: February 11

Arranger: Don Cooper (*Cultural Arts Committee*)

### **APRIL 23-MAY 4, 2009 \***

#### **FRANCE MAGNIFIQUE**

*Challenge Level 3*

REGISTRATION CLOSED

Depart: TBA April 23

Return: TBA May 4

Arrangers: Betty Maynard and Barb Preston (*Travel Committee*)



RETIREES ASSOCIATION  
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NOVEMBER 2008 NEWSLETTER

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## Coping with Change XI

### SAVING AND INVESTING LATER IN LIFE

*Dr. Bill Rives, Senior Lecturer, Department of Finance,  
Fisher College of Business, The Ohio State University*

Dr. Rives began the presentation by defining and comparing the objectives of saving and investing.

- Saving: Accumulating funds over time with negligible risk to the amounts saved (principal); savers are concerned with safety and liquidity.
- Investing: Accumulating funds over time with measured risk to the amounts invested (principal); investors bear risk in expectation of higher returns; savings can be a source of funds for investing.

Within this context, Dr. Rives discussed two major topics:

- Savings options today (bank savings accounts, bank money market accounts, bank certificate of deposits, money market mutual funds, US Savings Bonds, and US Treasury Bills)
- Investing options today (individual stocks and bonds and stock and bond mutual funds). He emphasized (1) Investing means taking risks! (2) Invest more conservatively, but do not stop investing! and (3)

Select investments with an eye toward your risk tolerance, not how much return you can earn.

He emphasized that individual securities can entail significant risk if not held in a well-diversified portfolio. Characteristics of mutual funds include cheap diversification and professional money management.

Supplemental retirement plans (in addition to STRS, OPERS, or defined contribution plans such as TIAA-CREF) discussed were (1) 403(b) and 457 plans and (2) Traditional and Roth IRA plans. Issues concerning supplemental retirement plans described were tax deferral status, required minimum distribution (RMD), and rollover and conversion opportunities.

Dr. Rives distributed a detailed outline of his presentation. He encouraged OSURA members to contact him by e-mail ([rives.4@osu.edu](mailto:rives.4@osu.edu)) with questions and concerns regarding saving and investing. He also indicated he would present a follow-up session dealing specifically with managing 403(b) and IRA accounts when arranged by OSURA.

*J. Robert Warmbrod, Recorder*