



# Newsletter

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## December 2008

## Season's Greetings!

### PRESIDENT'S MESSAGE

As I write this it is the season of Thanksgiving with a busy season to come. Thus this column.

Judi McMahon, OSURA's office manager for 16 years, will be retiring at the close of this year after 25 years with OSU. We won't lose her entirely because she will be joining us as an active retiree. Anyone who has attended an event has reason to thank Judi for managing the reservations, etc., but probably only the event hosts and managers appreciate what she did behind the scenes. The hosts plan the event, schedule everything from the speakers to the bus, but Judi smoothed the way with the housekeeping chores that were always done on time and correctly. So, too, she supported the officers, Board members, and others who do the nuts and bolts of this organization. In my past I have worked with some exceptional people who were very good, and they made me look good. Judi is high on that list. I owe her much for her help, advice, foresight, patience, and careful attention to detail. So for myself and others, thank you Judi.

After the Holiday Lunch at Antrim Park, December 10, we will have a short program to recognize Judi on the occasion of her retirement. The accommodations for the lunch are limited, but the program will start after the lunch is over at about 1:00. All are invited to attend that program.

Judi's replacement, Kathi Hess, begins officially in January and has already begun her training. You can meet her at the Holiday Buffet. We welcome her warmly.

Coping with Change came off smoothly with good attendance and generally excellent presenters thanks to the careful planning and many hours of work by Marie Taris and her helpers. One presenter has even responded generously to an unanimous request for an encore: Bill Rives, who gave the session on investments, will be giving a special session, perhaps twice, on the management of our 403(b)s. Look elsewhere in this newsletter for details.

There are others who spend an inordinate amount of their time and talent providing services to OSURA members. I won't mention them by name to avoid embarrassing them, as I did Marie. They, too, deserve thanks. They don't do it for praise, but rather because of the good and worth of what they do.

I invite others to join in the work of OSURA. Start slowly with a committee or special event. If you like it, continue. If that much is enough, take pleasure in having done your share. In my column last month I said that it was our obligation to see that our pension systems stay in business forever, so, too, it is with OSURA. To continue indefinitely OSURA needs a continuing inflow of fresh blood. (And ideas.)

OSURA will give its annual tax seminar on January 23. Given the historical record of the party now in power at the federal level, sooner or later we may face tax increases. Be prepared to anticipate them by attending the tax seminar. OSURA will host its first Estate Planning Seminar April 2. Again, change will come. Under current law, the federal exemptions are set to expire in 2011, and starting in 2010, there may be substantial increases in the federal tax rate for even the modestly sized estates which most of us have. The Estate Planning Seminar is there to help you.

- Tom Willke

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# OSURA News

## Officers

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### Budget and Finance-

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Richard M. Hill

### Bucks for Charity-

Penelope F. O'Neil

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### 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. McMahon

## FROM THE EXECUTIVE BOARD, November 12

Judi McMahon announced her retirement date to be December 23, 2008, and introduced Kathi Hess, her replacement.

The Directory reached 160 pages this issue, but included photos of the 25<sup>th</sup> Anniversary Celebration as well. The cover (new 4-H Building) has received many favorable comments.

Several projects and areas are being pursued by the Benefits Committee, *e.g.*, the Tax Seminar (January 23, 2009); the Estate Planning Seminar (April 2, 2009); 403(b) options and next steps with OHR; and Membership Benefits, including exploring the status of emeritus faculty as continuing faculty having the same discount eligibilities.

Nancy Wardwell will chair the Coping with Change XII Conference (September 24, 2009), setting the precedent for the VP-Elect to chair that event each year.

The Association's annual audit report (for 2008), as prepared by Liz Hart, was accepted.

OCHER (Ohio Council of Higher Education Retirees) is offering two Council seats to ORTA (Ohio Retired Teachers Association) to encourage closer ties. Lou DiOrio and Tom Sweeney, of OSURA, have been proposed for two OCHER positions within ORTA. Tom Sweeney will also head the OCHER Communications Committee.

The OSURA Annual Meeting will be held June 9, 2009, at the Faculty Club. President Willke is seeking suggestions for a main speaker and for the entertainment.

## Managing 403(b) and IRA Plans in Retirement Tuesday, December 16 9:30 to 11:00 a.m.

### 305 Gerlach Hall in the Fisher College of Business complex

a special workshop for members of  
The Ohio State University Retirees  
Association

presented by

### Bill Rives, Ph.D.

Department of Finance  
Fisher College of Business  
The Ohio State University

### Workshop Outline

Have one or more of these accounts, but not sure what to do with them? Join us for a detailed look at 403(b) and IRA plans. Topics include:

- Recalling the purpose of supplemental plans
- Basic plan mechanics – how do these things work?
- Tax considerations
- Minimum distribution requirements
- What do people do with required distributions?
- Rollovers
- To roll or not to roll?
- Conversion to a Roth IRA
- Comparing 403(b) and 401(k) plans
- Legislative and regulatory changes on the horizon

To reserve a space, call OSURA office (614-292-2916) or email [osura@hr.osu.edu](mailto:osura@hr.osu.edu). Please include your name and the number in your party.

Parking is available in the Tuttle parking garage or surface lots near St. John Arena for those with OSU parking permits.

Let the OSURA Friendship Committee know if you or another OSU retiree is in need of help – monetary or personal assistance.

# OSURA Calendar

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

- Dec 9 .....Board Meeting, 9:00 a.m., Longaberger Alumni House  
Dec 10 .....Holiday Buffet, 11:30 a.m., and Farewell to Judi, 1:00 p.m., Antrim Park Shelter House,  
5800 Olentangy River Road – REGISTRATION REQUIRED  
Dec 10 .....Bridge Group, 1:00 p.m., Friendship Village, Dublin  
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 Art, 480 East Broad Street, Columbus  
**Dec 16.....Managing 403(B) and IRA Plans in Retirement, 9:30 a.m., 305 Gerlach Hall, in the Fisher  
College of Business Complex – REGISTRATION REQUIRED**  
**Jan 23.....Income Tax Seminar, 1:30 p.m. (doors open at 1:00 p.m.), Clinton Room, Fawcett Center**  
Feb 18.....*Turandot*, Opera Columbus Student/Senior Dress Rehearsal, carpool from Fawcett Center 6:00 p.m. –  
REGISTRATION REQUIRED  
**Mar 6.....*Alice in Wonderland*, Balletmet Senior Dress Rehearsal, carpool from Fawcett Center,  
9:30 a.m. – REGISTRATION REQUIRED**  
Apr 23-May 4...France Magnifique, departure TBA – REGISTRATION CLOSED

## 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.**

## CHANGES IN SCHEDULE FOR THE HOLIDAYS

- **Lunch Bunch, Book Club, and Tertulia Breakfast** 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 Thursday and Friday, **December 25 and 26**, and Thursday, **January 1**, to observe holidays.

## 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.

- April 2, Estate Planning Seminar (Fern Hunt, Arranger)
- April 23, *The Great Gatsby*, BalletMet Rehearsal (Don Cooper, Arranger)
- June 9, Annual Meeting (Tom Willke, Arranger)
- September 24, Coping with Change XII (Nancy Wardwell, Arranger)

## THANKS, JUDI!

After 16 years as office manager for The Ohio State University Retirees Association and 25 years at Ohio State, Judi McMahon is retiring this month.

A Cleveland native, Judi worked in a variety of private sector management positions before moving to Columbus in June 1983 to marry Bob McMahon. She began her 25-year career at OSU in September and worked in several offices: NCRVE, Continuing Education/Non-Credit Programs, Conferences and Institutes, and OHR Administration.

In 1992 during a reorganization at the Office of Human Resources, the Work and Family office was created. Judi managed the daily office operations, became office manager for OSURA, and created the OSURA newsletter with input from various sources.

When the Work and Family office was closed in 1994, OSURA was joined with OHR Special Events and moved to the Northwood School Building, where Judi became daily office operations manager for both units and has continued those roles in the eventual move to Gateway.

In addition to working full-time, Judi has an active community service calendar, which includes mission work with Central College Presbyterian Church, Friendly Visitor to assisted living residents, packing monthly lunches for homeless shelter, member of group that prepares and serves monthly lunch to residents of Bryden House, and is a Sunday greeter, nursery attendant, and usher. She is a board member of her condo association and of Blue Star Buckeye Mothers Chapter 9. She was widowed in August 2000, but has three adult children, six grandchildren, and one great-grandson. Upon her retirement, she is planning to spend more time with family and friends, and travel.

Judi reports that her 16 years of serving and learning from numerous OSURA officers and members has been a real pleasure. She thanks all who have broadened her world regarding OSU history, retirement and aging challenges, the need for continued lifelong learning, travel here and abroad, and volunteer opportunities at OSU and elsewhere. She looks forward to becoming an active member and participant of the Association and its programs, and staying connected to Ohio State.

Judi will be recognized at the Holiday Buffet on December 10 at the Antrim Park Shelter House, 5800 Olentangy River Road. If you are not planning to come for the meal (at 11:30 a.m.), come just before 1:00 p.m. to greet Judi, wish her well, and welcome her as a member of The Ohio State University Retirees Association.

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## WELCOME NEW RETIREES

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

**Armstrong**, Donna J., Cancer Hospital and Research Institute \* **Bacher**, Barbara M., Biomedical Informatics \* **Cole**, Karen M., OSUE County Operations \* **D'Costa**, Ayres G., Educational Policy and Leadership \* **DeBerry**, Henry C., University Hospitals \* **Essenhigh**, Robert H., Mechanical Engineering \* **Gilliam**, Judy F., University Hospitals \* **Hainer**, Bruce A., University Health Systems \* **Haskell**, Joan S., University Registrar's Office \* **Hemming**, William C., Psychology \* **Huber**, Nancy A., Cancer Hospital and Research Institute \* **Joslin**, William W., OSUE County Operations \* **King-Smith**, Peter E., Optometry \* **Lohrer**, Jeffrey P., Harding Hospital \* **Loucks**, James F., Newark Campus \* **Neville**, Nancy J., University Registrar's Office \* **Roberts**, John B., Orthopaedics \* **Rutland**, Margaret J., University Hospitals \* **Ryan-Wenger**, Nancy A., Nursing Administration \* **Sayre**, Richard T., Biochemistry \* **Savely**, Ellen J., Research Administration \* **Shoor**, Candi, Orthopaedics \* **Sprang**, Lindsay A., Animal Sciences \* **Stearns**, Brenda J., Student Financial Aid \* **Studebaker**, Marsha J., Teaching and Learning \* **Venable**, Gertha E., OSUE County Operations \* **Wang**, Yu-Zhong, Neuroscience \* **Wickliffe**, Sue Z., Purchasing \* **Wills**, Kathryn L., OSUE Community Development \* **Wolken**, Kathleen S., Biomedical Science \* **Wright**, Lorraine C., Newark Campus \* **Zuga**, Karen F., Teaching and Learning

*Help welcome our colleagues to retirement and OSURA. Call those you know, encourage them to return their OSURA membership application, and invite them to attend an OSURA event with you.*

## Long-term Care Insurance – LTCI Some Basics and Caveats for OSURAnS

Over the next two issues of the newsletter, the Benefits Committee will review basic elements of Long-term Care Insurance (LTCI) and provide some basic caveats in purchasing such policies.

This material is drawn from:

- a. the Ohio Department of Insurance
- b. federal website ([www.longtermcare.gov](http://www.longtermcare.gov)) and
- c. consumer law website ([www.consumerlawpage.com](http://www.consumerlawpage.com))

It is not intended to be legal advice.

### A. Basic Elements

LTCI is insurance designed to protect savings by easing the costs of long-term care in nursing homes, assisted living centers, and in the home.\* By paying premiums, the insured can receive benefits to cover all or part of the expense of long-term nursing care once eligibility criteria are met.

LTCI, unlike fire insurance where claims are rare and life insurance where claims are certain, depends upon such factors as age, gender, lifestyle, health, and family history of long-term care use. Based on estimates from the U.S. Department of Health and Human Services, 58 percent of men at age 65 will require some long-term care, while 79 percent of women will require such care. Half of this group will need long-term care for one year or less and 20 percent will need more than five years of long-term care. Only five percent of those over 65 have LTCI and of these numbers, half who purchase LTCI will not maintain coverage until they are 80 because of the difficulty in making premiums.

The average costs in the United States (in 2008) are:

- \$187/day for a semi-private room in a nursing home
- \$209/day for a private room in a nursing home
- \$3,008/month for care in an assisted living facility (for a one-bedroom unit)
- \$29/hour for a home health aide
- \$18/hour for homemaker services
- \$59/day for care in an adult day health care center

It is important to remember that Medicare is of little value for long-term care, as noted below:

- Nursing Home Care – pays in full for Days 0-20 if you are in a skilled nursing facility following a recent hospital stay. If your need for skilled care continues, Medicare may pay for Days 21 through 100 after you pay a \$128/day co-payment.

- Assisted Living Facility (and similar facility options) – does not pay
- Continuing Care Retirement Community – does not pay
- Adult Day Services – not covered
- Home Health Care – limited to reasonable, necessary part-time or intermittent skilled nursing care, home health aide services, and some therapies that are ordered by your doctor and provided by a Medicare-certified home health agency. Does not pay for on-going personal care or custodial care needs only (help with activities of daily living)

Many companies offer LTCI. The prospective buyer should investigate each in terms of the issues below and their own circumstances.

#### 1. Eligibility Criteria to Receive Benefits

Eligibility generally means:

- a. The inability of the insured to perform two of the six physical activities of daily living (ADLs); namely, toileting, eating, bathing, dressing, continence, and transferring (moving from one place to another), or
- b. Loss of mental competence
- c. Certain medical conditions at the time of application (some conditions which can disqualify an applicant include a history of cancer, heart disease, Alzheimer's and Parkinson's diseases)

#### 2. Benefit Amounts

Benefits are daily payments of dollar increments, typically \$25-\$200 or more depending on the policy. These may cover some but not necessarily all costs of nursing home, assisted living, and home health care costs depending upon location and facility.

#### 3. Inflation Protection

Most policies can adjust future benefits to cover some part of the cost of inflation (with added premiums).

#### 4. Premium Waiver

Most policies will waive premiums once benefits are paid.

#### 5. Duration of Benefits

Policies can be written for two to seven years or the lifetime of the insured. Longer term benefits, of course, mean higher annual premiums.

*Continued on Page 6*

## LONG-TERM CARE INSURANCE

*(Continued from Page 5)*

### 6. Settings for Benefits

Benefits can apply to nursing homes, assisted living centers, adult care centers, hospice care, and home health care, depending upon the policy.

### 7. Home Health Care

Some policies limit home health care benefits to 50 percent of the benefits to nursing homes, but at twice the duration. The costs of professional skills are covered, namely nursing and therapeutic and social services as well as medical equipment.

### 8. Tax Qualified Plans

Some policies allow for benefits to be tax-free and premiums may be deductible as a medical expense on tax returns.

Premiums are dictated by:

1. Applicant age
2. Benefits desired (\$/day)
3. Length of elimination period (days that benefits begin after a claim is approved – 20-120 days)
4. After a loss of two or more of six activities of daily living (ADLs); namely, bathing, feeding, transport, toileting, continence, and dressing, or as specified by the policy
5. Cost-of-living provisions in the policy
6. Years of benefits covered

Calculators are available from insurance company and government web sites that give rough estimates of premiums from the factors above.

*(This article will be continued in the next issue of the OSURA newsletter with caveats for LTCL buyers.)*

\* The OSURA publication, "Guide for Evaluating Continuing Care Retirement Communities" includes a description of these levels of care. It is available on the OSURA web site ([hr.osu.edu/osura](http://hr.osu.edu/osura)), click on 'Links.'

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## BUCKS FOR CHARITY

The Bucks for Charity Drive at The Ohio State University, Columbus Campus, provides help to more than 300 not-for-profit organizations. Generous retirees in the past have made us one of the largest donor-participating groups. Materials were mailed to OSURA members several weeks ago. Mail your pledge by December 10 to OSU Bucks for Charity Drive, Office of Human Resources, 1590 North High Street, Suite 300, Columbus, OH 43201-2190. Call 614-292-0641 for more information.

## COPING WITH CHANGE XI: STAYING FIT AT ANY AGE

*Gail Wadley, Athletic Trainer, OSU Sports Medicine*

What is fitness? Getting through the day? The components of fitness are speed, power, agility, cardiovascular health, balance, flexibility, and strength. There are a number of reasons for being fit: prevent injury (falls, bone breaks), improve physical performance, look and feel better, sleep better, maintain or lose weight, increased mobility, flexibility and balance, and reduced risk of disease, illness and injury. To become fit requires exercise and the best things about exercise are that it can be painless, effective, convenient, and free.

What about the older person who says, "But I have arthritis – I can't exercise." Exercises for someone with arthritis should minimize "pounding" (impact) and focus on strength, flexibility, and balance (examples include exercise bike, water aerobics, seated exercises, yoga and pilates, and stretching).

"How do I get started? Step one is to check with your doctor.

Rules for an exercise program:

1. If something hurts, don't do it.
2. Start slowly and increase gradually.
3. Warm up and cool down.
4. Stay hydrated.
5. Keep an activity log.
6. Make it fun; for example, exercise with friends.
7. You don't have to sweat to exercise.

The remainder of the session consisted of illustrations and demonstrations of various types of exercises from the following groups: Stretching, Strength Exercises, Posture Exercises, and Balance Exercises.

(Illustrations of some of these exercises can be found at the Sports Medicine web site: [www.sportsmedicine.osu.edu](http://www.sportsmedicine.osu.edu))

Get started right now – it's never too late!

*Charlie Corbato, Recorder*

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State offices on aging provide assistance to the elderly as well as their caregivers in the form of services and information. The Ohio Department of Aging is located at 50 West Broad Street, 9<sup>th</sup> Floor, Columbus, OH 43215; 1-800-266-4346.

# University News

## From the Board Of Trustees Meeting, November 7

The Board approved the final elements of President E. Gordon Gee's compensation, as outlined in his terms of employment signed last July. Trustees also approved a salary increase and bonus based upon first-year performance.

The Board adopted an amendment to the Bylaws of the Board of Trustees regarding the election of Board officers. Board officers will now be elected at the February or April meeting and will take office at the adjournment of the April meeting, or on April 1 if there is no April Board meeting. Trustees also adopted an amendment regarding the Compensation and Talent Development Committee, charging the committee to provide oversight and counsel to the president regarding matters related to the senior leadership of the University.

Among the personnel actions approved:

- Javaune Adams-Gaston has been named vice president for student life. She currently serves as executive director of the University Career Center and equity administrator in the Division of Student Affairs at the University of Maryland, College Park.
- Alan C. Michaels has been named dean of the Moritz College of Law, effective November 1. Michaels holds the Edwin M. Cooperman Endowed Professorship in Law in the Moritz College and has been serving as interim dean.
- Bobby D. Moser has been named executive dean of the professional colleges, effective October 1, 2008, through September 30, 2011. He holds concurrent titles as vice president for agricultural administration and dean of The College of Food, Agricultural and Environmental Sciences.

## Emeriti faculty eligible for free flu shot

Emeriti faculty may receive a free flu shot at several campus locations through December 10 courtesy of the Faculty and Staff Wellness Program. Remaining dates are Monday, December 1, 2:00-4:00 pm. at the OSU Medical Center Administrative Operations, 660 Ackerman Road; and Wednesday, December 20, at the Hidden Benefits Fair in the French Field House, 460 Woody Hayes Drive, from 11:00 a.m. to 1:00 p.m. Your employee ID number is necessary to register, and a photo ID is needed at your appointment.

## Other News

A new \$1 million endowed fund at The Ohio State University will help Ohio high school graduates with financial need attend the University's Columbus campus. G. Gilbert Cloyd, of Cincinnati, chairman of Ohio State's Board of Trustees, and his wife, Susan, have pledged \$1 million to endow The Cloyd Family Scholarship Fund supporting the Office of Enrollment Services and Undergraduate Education.

For the third consecutive year, Ohio State is the nation's largest university, based on autumn quarter enrollment figures showing 53,715 undergraduate, graduate and professional students attending the Columbus campus. Enrollment at all Ohio State campuses (Columbus, Lima, Mansfield, Marion, Newark, and Wooster) set a new record this year at 61,568, up two percent over autumn 2007. The previous record was 60,589 in autumn 1991. The increase in enrollment was driven by higher student retention and more students transferring to Ohio State.

## IN MEMORIAM

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

- ARCHER**, Thomas M., October 29, Technology, age 97  
**BRITTIN**, Marie E., March 23  
**BROWN**, Lauren M., July 2  
**CARROLL**, Robert S., November 5, OSURA  
**DAVIS**, William W., November 1  
**GILBERT**, Cecile Beucier, November 2, Recreational Sports  
**HORTON**, John E., October 28, Periodontology and OSURA, age 77  
**JULE**, Mardell W., October 21, Athletic Ticket Office, age 96  
**LAYNE**, Mildred A., November 7, University Hospitals, age 68  
**LEWIS**, Helen, October 27, Student Placement, age 94  
**MARTIN**, Reba K., October 25, age 85  
**O'NEILL**, Larkin Schamus, October 4, Mathematics, age 70  
**REILLY**, Wilma Lee, November 3, University Hospitals, age 85  
**STEVENS**, Victoria L., October 7, University Hospitals, age 50  
**VILLALON**, Roberto R., November 2, Medicine  
**WARREN**, Marquerite M., September 10  
**WILLIAMS**, Thomas T., November 5, age 80

*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 12 and 13 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 12 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.

### 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. Recognition of Judi's service to OSURA will begin at 1:00 p.m.

Luncheon seating is limited so call the OSURA office (614-292-2916) to let the committee know you are coming. No time for lunch but want to say goodbye to Judi? Plan on arriving just before 1:00.

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 10 (WEDNESDAY) BRIDGE GROUP

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

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

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

### 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 Avenue, 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*)

### DECEMBER 16 (TUESDAY) MANAGING 403(B) AND IRA PLANS IN RETIREMENT

Dr. Bill Rives, Department of Finance, Fisher College of Business, will present this special workshop for members of OSURA. See Page 2 for information on content.

Time and Place: 9:30 to 11:00 a.m., 305 Gerlach Hall in the Fisher College of Business complex

Arranger: Marie Taris (*Benefits Committee*)

### JANUARY 23 (FRIDAY) INCOME TAX SEMINAR

#### *Challenge Level 1*

Warren F. Lee and David P. Miller, emeritus faculty, Department of Agricultural, Environmental, and Development Economics will discuss federal and state income tax for the 2008 tax year and answer your questions. Preregistration not necessary.

Time and Place: 1:30 p.m. (doors open at 1:00 p.m.), Clinton Room, Fawcett Center

Cost: None

Arranger: Tom Sweeney (*Benefits Committee*)

**FEBRUARY 18 (WEDNESDAY) \***  
**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 Othalie Graham, one of most exciting young sopranos in the 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 p.m.; back at Fawcett Center by 10:15 p.m.

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*)

**MARCH 6 (FRIDAY) \***  
**ALICE IN WONDERLAND, BALLETMET SENIOR  
DRESS REHEARSAL**

*Challenge Level 1*

Follow Alice down the rabbit hole where the Mad Hatter, croquet with the Queen, and square dancing with lobsters is par for the course. You'll find logic is no match for madness among the delirious denizens of Wonderland.

Time and Place: 9:30 a.m. from Fawcett Center (carpool); meet in lobby just beyond Service Desk to sign in.

Return: Approximately 1:00 p.m. departure from Riffe Center

Cost: \$11 (ticket); it would be appropriate for passengers to offer a small sum to drivers for gasoline and parking.

Refund Deadline: February 27

Arranger: Don Cooper (*Cultural Arts Committee*)

**APRIL 23-MAY 4 \***  
**FRANCE MAGNIFIQUE**

*Challenge Level 3*

REGISTRATION CLOSED

Depart: TBA April 23

Return: TBA May 4

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

**JANUARY SIG PROGRAMS**

**Book Club** will have the usual Christmas month hiatus - no meeting in December, but will convene again in January on the 21st at the usual time (1:30 p.m.) at the usual place (Carriage Hill Party House) for goodies – and good talk. The book to be discussed on that occasion will be *THE ZOOKEEPER'S WIFE*, by Diane Ackerman. Have a good holiday!

**Photographic Society** submissions for the Annual Photo Contest are due no later than the January 8 meeting. Submit up to four prints (8"x10" or 11"x14") from images photographed in 2008.

**OPERS UPDATE**

Correction

OPERS has called our attention to some errors in the November issue of the OSURA newsletter:

- The OPERS phone number was incorrect. The correct number is 1-800-222-7377.
- The 2009 monthly Medicare B reimbursement amount is \$96.40, not \$94.40.
- The newsletter referenced the Aetna Medicare Open Plan and also an "Aetna Medicare Advantage Plan." OPERS offers only the Aetna Medicare Open Plan. "Medicare Advantage Plan" is a term used to describe a broad category of health care plans.

Healthy Living Healthy Retirement Program

All OPERS non-Medicare retirees and covered spouses who are enrolled in the OPERS health care plan may participate in the Healthy Living Healthy Retirement program and earn the following reward:

- Complete a Personal Health Analysis (PHA) and enroll by phone in the Gordian or LifeMasters program (or continue participation with LifeMasters if currently enrolled) and earn a \$50 deposit into your Retiree Medical Account (RMA).
- Complete 12 months of coaching and achieve one goal established with your Health Coach to earn an additional \$50 deposit into your Retiree Medical Account (RMA).

If eligible to participate, retirees should contact Gordian (1-866-560-9355) for complete details about the Healthy Living Healthy Retirement program.

If you do not qualify for a coaching program, you will need to participate in a preventive health screening to receive your incentive from OPERS. For questions about preventive health screenings, contact OPERS, 1-800-222-7377.



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OSURA

DECEMBER 2008 NEWSLETTER

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**INCOME TAX SEMINAR**

**Friday, January 23, 2009**

Fawcett Center, Clinton Room

2400 Olentangy River Road

1:30 p.m. (doors open at 1:00 p.m.)

Warren F. Lee and David P. Miller, emeritus faculty, Department of Agricultural, Environmental, and Development Economics will discuss federal and state income tax for the 2008 tax year and answer your questions.

No pre-registration - No cost