

# HANDBOOK FOR RETIREES

## After Retirement Information and Resources for Bowling Green State University Retirees

Sponsored by: Bowling Green State University Office of  
Development and Office of Human Resources

Bowling Green State University Retirees  
Association (BGSURA)



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Note: All of the descriptions of benefits in this Handbook for Retirees are for informational purposes only. Nothing in this Handbook should be perceived as a legal contract between the retiree and Bowling Green State University (BGSU), the Bowling Green State University Retirees Association (BGSURA) or the author(s) of the Handbook or any other agency or person named in the Handbook.

# **HANDBOOK FOR RETIREES**

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With generous assistance from current and retired BGSU faculty and staff

## **Overview**

The purpose of this handbook is to highlight the benefits provided to retirees of Bowling Green State University and to promote beneficial relationships among retirees and the University as a whole.

It is hoped that this handbook will encourage all retirees to take advantage of the many opportunities and activities available for personal enjoyment and for volunteer service to the University.

The Bowling Green State University Retirees Association (BGSURA) is the organization designed to promote the general welfare and quality of life of eligible BGSU retirees, to maintain mutually beneficial connections with the University, and to help the University carry out its mission and pursue its vision.

## **BGSU Retirees Association**

The development of a retirees association at BGSU began in 1993 with a meeting at The Ohio State University of a group of retirees representing most of the state supported universities and medical colleges in Ohio. Quarterly meetings followed, and in 1994, the Ohio Council of Higher Education Retirees (OCHER) was formed with two basic purposes: (a) to be an advocacy group for all of the Ohio higher education retirees who are members of STRS or OPERS, and (b) to assist in developing a retirees organization in each of the fifteen institutions of higher education in Ohio. Bowling Green became a member of OCHER in 1995. OCHER continues to meet quarterly and is fully established in carrying out its purposes.

The Bowling Green State University Retirees Association (BGSURA) is an organization of retired university faculty and contract and classified staff who are, or have been, members of the State Teachers Retirement System (STRS) including Alternative Retirement Plan (ARP) participants, or the Ohio Public Employees Retirement System (OPERS). The purpose of the association is to:

- (1) assist in continuing and deepening the friendships and associations of retired faculty and staff through satisfying social, recreational and service activities,
- (2) continue to foster a close liaison with Bowling Green State University for any mutual benefits to each,
- (3) facilitate the carrying on of voluntary and service activities for the University and University community through the use of its members' professional and vocational talents and expertise,
- (4) protect, safeguard and enhance the economic and health benefits of retirees attained through the Ohio pension plans and other University-granted privileges,

- (5) convey care and assistance to its members in circumstances of financial adversity, illness, or other misfortunes or calamities,
- (6) affiliate with and participate fully in the Ohio Council of Higher Education Retirees, a network of public-supported universities in Ohio, for the benefit of higher education retirees, and
- (7) engage in such other activities as may serve the general welfare and add to the quality of life of retirees of Bowling Green State University.

As indicated above, BGSURA supports post retirement activities. To this end it has available to its members the use of limited office space for university related research or other activities. Members may apply for the use of the office space by writing a brief description of their project and the time frame needed to complete it.

BGSURA is governed by a twelve member Board of Directors and four officers (President, Vice President, Secretary and Treasurer) elected by the full membership. An Executive Committee of the Board includes the four elected officers. Other officers appointed by the President with the approval of the Executive Committee are the Newsletter Editor and one or more BGSURA Representatives to OCHER. In addition to the Executive Committee, the standing committees of the Board of Directors are the Nominating Committee, Program Committee, Activities Committee, Professional Committee, Bylaws Committee, Membership Committee, Benevolence Committee, and Administrative Committee.

Membership is open to all BGSU retirees who were full or part-time contract faculty, administrative or classified staff and who have five or more years of teaching, administrative or classified staff experience with the University and are, or have been, participants in STRS, ARP or OPERS. Spouses of BGSU retirees or spouses of deceased retirees, who were eligible for full membership, may become associate members. Spouses may continue to hold associate membership after the death of their partner. However, only full members may vote or hold office in the organization.

First year retirees receive a one year free membership in BGSURA. For the following years nominal dues are required for membership. Currently, the annual dues are \$12.00 a year for full members and \$6.00 for associate members (spouse or widow/er of a retiree). A retiree can become a Life Member in the organization for \$150.00. An Associate Member may become a Life Member for \$75. All eligible BGSU retirees and their spouses are invited to join the Retirees Association and maintain their membership.

Further information about BGSURA membership and activities can be obtained by exploring the website at [www.bgsu.edu/faculty\\_staff/offices/BGSURA](http://www.bgsu.edu/faculty_staff/offices/BGSURA), or contacting the BGSURA Office at 15 College Park Office Building on the BGSU main campus. The telephone number is (419) 372-9696, and the e-mail address for BGSURA is [retirees@bgnet.bgsu.edu](mailto:retirees@bgnet.bgsu.edu).

STRS and OPERS retirees also may elect to consider membership in two statewide retiree associations that serve to protect and enhance retiree interests and monitor legislation of special interest to retirees. The Ohio Retired Teachers Association (ORTA) is located at

8050 N. High Street, Columbus, OH 43235-6488 (telephone 614-437-7002. The ORTA website is [www.orta.org](http://www.orta.org) . Membership is \$20 annually or \$300 for life. OPERS beneficiaries are eligible for membership in Public Employee Retirees, Inc. (PERI), which is located at 659-F Park Meadow Rd., Westerville, OH 43081 (telephone 800-247-PERI). The website is [www.operi.org](http://www.operi.org). Membership is \$10.00 annually or \$100 for life.

## **BGSU Benefits for Faculty and Administrative Staff Retirees**

The following University benefits are provided for retired faculty and administrative staff who have been full-time employees or continuing part-time employees:

- (1) A permanent ID card which designates the individual as retired faculty or staff.
- (2) The same library and computer privileges as current faculty and staff.
- (3) The opportunity for the retiree to audit or take a course for credit without payment of the instructional or general fees, on a space available basis, provided that the faculty or staff member has completed at least ten years of full-time or continuous part-time service at BGSU prior to retirement.
- (4) The opportunity for the cohabitant spouse and/or child or children of a retired faculty or staff member to enroll as a full-time or a part-time student at the University without payment of the instructional fees, provided that the retiree has completed at least ten years of full-time or part-time service at BGSU and was a full-time employee at the time of his/her retirement. The general fee and other course fees or charges shall be paid by the student. This fee waiver benefit does not apply to the cohabitant spouse or child who is not eligible to be considered a dependent under the relevant provisions of the U. S. Internal Revenue Code.
- (5) The same discounts and charging privileges granted to currently employed faculty and staff at BGSU.
- (6) Appropriate office space, whenever possible, and the requisite support services when the retired faculty or staff member is engaged in part-time instruction or other paid services.
- (7) An individual mailbox upon request in the same location as those of other department or school faculty or staff.
- (8) The provision of internet computer services, similar to employed faculty or staff, with an e-mail address and mailbox that is a part of the BGSU system.
- (9) A faculty/administrative staff parking permit upon request and at no charge to the retiree.
- (10) Placement on the mailing list for BGSU publications such as *At Bowling Green* and the *Monitor*. Note that some BGSU publications may be converted to an online format thereby requiring the retiree to provide an e-mail address in order to continue receiving the publication.
- (11) When requested by the retiree, the same ticket arrangements and prices for intercollegiate sports events and music and drama productions that currently employed faculty and staff are granted.
- (12) When requested by the retiree, continued access to the recreational facilities of

BGSU for the same cost to the retiree and on the same basis as currently employed faculty and staff members are granted.

## **Benefits for BGSU Emeritus Faculty**

Designation as an emeritus member of the University is made under the authority of the Board of Trustees acting with the advice of the President and the Vice President for Academic Affairs. Under normal circumstances, the retiree must have served at least ten years at BGSU and have retired under STRS regulations. Faculty members who retire early due to disability are eligible to receive the emeritus title.

The title emeritus may attach to any position that the retiree has occupied in the University and for which preference is indicated, provided that there is appropriate administrative concurrence in the choice.

All of the privileges accorded to members of the regular faculty shall be accorded to emeritus faculty wherever appropriate and feasible.

The University shall commemorate a faculty member's retirement in an event that accords the person individual and dignified recognition. The Deans of the colleges are charged with a special responsibility for fostering a positive attitude toward retirees which views them as valued resources.

## **Benefits for BGSU Classified Staff Retirees**

When full-time classified staff members retire from BGSU into the Ohio Public Employees Retirement System, they are eligible for the following benefits from the University:

- (1) A permanent ID card designating the individual as retired staff.
- (2) The same library and computer privileges as current staff.
- (3) The opportunity for the retiree to audit or take a course for credit without payment of the instructional or general fees, on a space available basis, provided that the retired staff member has completed at least ten years of full-time service at BGSU prior to retirement.
- (4) The opportunity for the cohabitant spouse and/or child or children of a retired staff member to enroll as a full-time or a part-time student at the University without payment of the instructional fees, provided that the retiree has completed at least ten years of full-time service at BGSU and was a full-time employee at the time of his/her retirement. The general fee and other course fees or charges shall be paid by the student.. This fee waiver benefit does not apply to the cohabitant spouse or child who is not eligible to be considered a dependent under the relevant provisions of the U. S. Internal Revenue Code.
- (5) The same discounts and charging privileges granted to current staff.
- (6) Appropriate office space and support services when possible if the retired staff member is engaged in part-time instruction or other paid services.

- (7) Placement on the mailing list for BGSU publications such as *At Bowling Green* and the *Monitor*. Note that some BGSU publications may be converted to an online format thereby requiring the retiree to provide an e-mail address in order to continue receiving the publication
- (8) When requested by the retiree, the same ticket arrangements and prices for intercollegiate sports events and music and drama productions that currently employed classified staff are granted.
- (9) When requested by the retiree, continuing access to the recreational facilities of BGSU for the same cost to the retiree and on the same basis as currently employed classified staff members are granted.
- (10) The provision of internet computer services, similar to currently employed classified staff, with an e-mail address and mailbox that is a part of the BGSU system.
- (11) When requested by the classified staff retiree, a temporary parking permit for the BGSU campus will be issued from the Office of Continuing Education at no charge to the retiree.

### **Personal Computer Assistance Benefit**

Personal computer assistance is available for all retired faculty, administrative staff and classified staff of Bowling Green State University under the auspices of the Office of the Executive Vice President, 225 McFall Center on the BGSU main campus, (419) 372-9233. Currently, Dr. Charles H. Applebaum, Professor of Mathematics, Emeritus, is providing this service to BGSU retirees. His telephone number is (419) 352-0777, and his e-mail address is [applebau@bgnet.bgsu.edu](mailto:applebau@bgnet.bgsu.edu).

### **Employment for Pay after Retirement**

As many retirees know, retirement from BGSU does not necessarily mean the end of your working career. You may continue your career with another employer or as a self-employed person, or undertake a different line of work. As long as you are able and want to work, you should feel free to do so.

The sources of information about opportunities for post-retirement reemployment at BGSU are the offices of the Executive Vice President, Provost, Deans of the Colleges, School Directors, Department Chairs, and Assistant Vice President of Human Resources. Reemployment, of course, depends upon University needs and availability of funds. All retirees, and especially Classified Staff retirees, should maintain their connection with the Office of Human Resources, 100 College Park Building on the BGSU main campus, (419) 372-8421, for information about opportunities for reemployment. Frequently, the University has a need to hire a temporary replacement to fill in for a full-time employee who is on leave, and retirees are often “good fits” with the necessary skills. If you go back to work for BGSU or any other Ohio public service employer, you need to be aware of certain reemployment guidelines. If you are receiving a pension benefit from either the State Teachers Retirement System of Ohio (STRS) or the Ohio Public Employees Retirement System (OPERS), their rules require you to be retired at least two

months before you can be reemployed by BGSU or any another public employer in Ohio. Also, remember that reemployment by BGSU is subject to University policy, departmental needs and availability of funds.

All reemployed retirees receiving STRS or OPERS pensions must contribute a percentage of their earnings from BGSU or any other Ohio public service employer to an annuity account in their respective retirement system. Under STRS and OPERS reemployment rules, this second annuity can be paid upon termination of employment (if at least 62 years of age) with loss of employer contributions or upon reaching age 65 (with employer contributions).

If you retired from BGSU under an Alternative Retirement Plan (ARP) offered by a private vendor, you need to contact your vendor to determine if there are any special requirements if and when you are reemployed.

Your retirement under STRS or OPERS does not jeopardize in any way your ability to continue full employment with a private organization. It is possible to work and accumulate additional retirement benefits in another career while receiving your retirement benefits from STRS or OPERS.

Continuing and Extended Education (CEE) at BGSU, 40 College Park Office Building, main campus, (419) 372-8181, encourages retirees to propose non-credit courses, workshops, or talks on topics that might be of interest to BGSU and its external communities. Retirees might also suggest travel programs where they accompany alumni and friends of BGSU to provide insight into the history, culture, art, architecture, politics or other characteristics of the area or country visited. Retirees are encouraged to contact CEE with their ideas about possible non-credit courses or other educational offerings. Materials for proposing non-credit courses or programs can be obtained by calling (419) 372-8181.

## **Medicare Benefits**

If you are age 65 or disabled, you may be eligible for one or both parts of the Medicare hospital and medical insurance plan. Medicare consists of two parts.

Medicare Part A is the hospitalization insurance portion of the plan. It will reimburse you or the hospital for the covered expenses you might incur while confined in a hospital. Note that you are only eligible for Medicare Part A without cost if you qualify for Social Security or Railroad Retirement benefits or satisfy certain other conditions. If you are ineligible for Medicare, the STRS and OPERS plans provide similar coverage for eligible members.

Medicare Part B is the comprehensive major medical portion of the plan. Generally, it will pay 80 percent of the approved charges after you pay the annual deductible. This portion of Medicare will provide benefits for covered non-hospital expenses. Everyone is eligible to participate in Part B at age 65. You do not need to be eligible for Social Security in order

to receive Medicare Part B. The STRS and OPERS plans will reimburse retirees for premiums required to be paid to Social Security for Medicare Part B. However, there is no reimbursement by STRS or OPERS for the spouse or the dependents of a retiree.

If you retired before age 65, you should remember to apply for Medicare Part B approximately three months prior to your 65<sup>th</sup> birthday. If you wait until after age 65 to apply, your coverage will be delayed, your benefits may be reduced, or your premiums may be increased.

Medicare will become your primary insurance plan unless you are reemployed and covered under your employer's plan. All other insurance plans will determine their benefits to you based on Medicare's coverage of your medical expenses. It is strongly recommended that you enroll in Medicare Part B at the appropriate time.

## **Enjoy Being a Volunteer for BGSU**

Being a volunteer for BGSU can provide rewards for you as well as your University. You have spent many years of your life in faithful service to Bowling Green State University, and like many of us, you may wish to continue a connection to BGSU by volunteering to help the University. There are a large number of volunteering opportunities at BGSU, and more are being developed. The following are some of these opportunities, but by no means all of them.

**Colleges, Schools and Departments.** There are many volunteering opportunities at the College, School and Department levels in the University. Contacts should be made directly to the offices of the Deans, School Directors or Department Chairs. A number of volunteer organizations already exist at these levels. Here are a few examples: the Falcon Club connected to the Athletic Department, the Medici Circle connected to the School of Art, Pro Musica connected to the College of Musical Arts, and the Friends of the University Libraries. Also, College, School and Department events like Homecoming are wonderful opportunities for retirees to volunteer to help plan and conduct such events and to reconnect with former students and colleagues.

**Office of Admissions.** The Office of Admissions located at 110 McFall Center, main campus, seeks volunteers to help accomplish their mission of contacting and encouraging prospective students to enroll at BGSU. The Office has three areas of need for volunteers: (a) Preview Days-- provide assistance meeting, greeting and interacting with prospective students and their families in the Alumni Hospitality area on the first floor of the Bowen-Thompson Student Union during two Saturday recruitment programs each year which attract about 1,500 visitors; (b) Presidents' Day-- provide general assistance with directions, information, and people-moving throughout the BGSU campus during this annual recruitment activity that attracts upwards of 6,000 visitors to campus; and (c) Out-of-state Recruiting Assistance-- make telephone or other direct contacts with prospective students and parents in selected out-of-state recruitment areas usually not covered by BGSU staff. For more information about these volunteer opportunities, contact the Director of Admissions at (419) 372-7799.

**Athletic Games.** Any BGSU retiree may volunteer to sell 50/50 Raffle Tickets at Falcon home games. They are sold at all home football, hockey, and men's and women's basketball games. The money collected is split in half with half going to the winner of the ticket drawing and the other half going to the BGSU Athletic Scholarship Fund. By volunteering, the person/retiree receives free admission to the game. In addition, the Athletic Department usually recruits in the summer of each year Ticket Takers/Sellers for Falcon home games, and occasionally throughout the year, the Department welcomes volunteer help for mass mailings.

**Combined Charitable Campaign.** Each year, BGSU conducts a Combined Charitable Campaign which includes the United Way and Community Shares of Northwest Ohio. Volunteers are always needed to contact campus offices and departments, help with events and raffles, and generally, promote the success of the Campaign. For more information, contact the Office of the Executive Vice President, 225 McFall Center, main campus, telephone (419) 372-9233.

**Commencement Ceremonies.** Faculty retirees are invited to participate in BGSU graduation ceremonies during the year. For more information on participating in commencement ceremonies, retirees should contact the Chair of their former Department or the Office of Student Affairs, 305 Saddlemire Student Services Building, main campus, telephone (419) 372-2147.

**Development and Alumni Affairs.** The Office of Development and Alumni Affairs, Mileti Alumni Center, main campus, is the source of a number of opportunities for retiree volunteering. Here are some of them.

- Family Campaign. The annual Family Campaign fund raising effort focuses on all current employees and retirees of Bowling Green State University. It provides meaningful opportunities for volunteer effort as well as financial contribution. The BGSU Retirees Association is a leader in the Family Campaign. For more information about volunteering or contributing, contact the office of BGSURA (419) 372-9696 or the BGSU Development Office (419) 372-2424.
- Retirees Spring and Winter Receptions. A 3-5 person committee is needed to oversee the retirees' events held in the Mileti Center in the Spring and the Winter of each year. The committee will work in conjunction with the Office of Development in planning and conducting the events. Duties include printing and mailing the invitations and planning for catering and program activities. For more information, contact the Office of Development at (419) 372-2424.
- Mailings. Provide assistance for various mailings of the Office of Development and Alumni Affairs. Duties include labeling and stuffing envelopes with the work to be done at the Mileti Alumni Center. Volunteers will be contacted as needed to work on such projects. For further information, contact the Director of Annual Giving at (419) 372-2424.

- Annual Giving Campaign. Assist in making brief thank-you calls to alumni and others as directed by the Development staff. Contact sheets will be provided with no more than ten names for calling on a single sheet. Calls are to be made from the volunteer's home. For more information on making thank-you calls, contact the Director of Annual Giving at (419) 372-2424.
- Homecoming. Assist the Office of Alumni Affairs in staffing the Mileti Alumni Center during the Saturday of Homecoming. Volunteers will meet and greet guests in the building throughout the day. Also, volunteers are welcomed for leading or participating in other Homecoming week activities such as small group discussions based on a common reading experience of the book selected for entering freshmen at BGSU. Volunteers may be needed to help organize and participate in card game or other types of tournaments during Homecoming week to involve the University community and alumni. For more information, about volunteering to help with Homecoming activities, contact the Office of Alumni Affairs at (419) 372-2701.
- Receptionist at the Mileti Alumni Center. Volunteer to serve as a receptionist and assist in answering phones at the Mileti Alumni Center during lunch hours and in special circumstances when secretarial staff is not available. For more information about this opportunity for volunteering, contact Joy Kantner at (419) 372-7706.

**International Friendship Program.** Families, couples or single individuals can volunteer to adopt international students as occasional guests for meals, outings, shopping trips, visits to museums, or other social events. Volunteers may do as little or as much as their schedule and mutual interests allow. The Center for International Programs and the International Friendship Program Committee match interested international students with the volunteer family, couple or individual. Once a volunteer and a student have been matched, they usually continue the association throughout the student's stay at BGSU. Often, they remain friends for life, even after the student has completed his/her university education and left the area. For more information about the International Friendship Program and volunteering for other international group functions, contact the Director or Assistant Director of BGSU International Programs, 1106 Offenhauer West, main campus, telephone (419) 372-2247, (419) 372-8895 or (419) 372-9948, or visit the website [www.bgsu.edu](http://www.bgsu.edu) and click on the Quick Link labeled International Programs.

**Provost's Office: Academic Programs.** Volunteer opportunities may be created with regard to the orientation of new faculty, the use of electronic portfolios to assess students' achievement, or other academic pursuits. The contact is the Provost or the Vice Provost for Academic Programs, 230 McFall Center on the main campus. The telephone number is (419) 372-2915.

**Registration and Records.** Volunteer opportunities on scheduled days in June and July are available to assist Orientation and Registration program participants in working through the BGSU web registration system. Volunteers will need to answer general

questions concerning BGSU and the student orientation program. Basic qualifications include strong communication skills, ease in using the World Wide Web, a strong understanding of MyBGSU, the Web Registration computer software, general knowledge of the University and services offered, good trouble shooting skills, a positive customer service attitude, and the ability to work under stress and maintain a cordial demeanor. For more information, contact the Director of Registration and Scheduling, Office of Registration and Records, 110 Administration Building, main campus, telephone (419) 372-7974 or the Registrar at (419) 372-7962.

**Springboard Program.** Springboard is a one-credit-hour course for first-year students designed to ease their transition into college. Each freshman is paired with a personal coach (an upperclassman, a retiree, a faculty member or a community member) and guided through a series of hands-on, individual and small group activities, some recorded on videotape, to assess their strengths and development needs and create a personal development plan. The activities include interviews, group discussions, analysis and problem solving exercises, extemporaneous speaking, reflection and self-assessment. Feedback from one's coach is a part of every activity. The commitment for a volunteer Springboard Coach is once a week for about two hours for the duration of the semester or a total of fifteen weeks. There are over thirty sections from which to choose in the Fall Semester and ten in the Spring Semester. For more information about the Springboard program, visit the website at [www.bgsu.edu/offices/springboard/index.html](http://www.bgsu.edu/offices/springboard/index.html). Any retiree interested in volunteering to be a Springboard Coach should contact the Springboard Office, 219 University Hall, main campus, telephone (419) 372-9504 or send an e-mail to [spring@bgnet.bgsu.edu](mailto:spring@bgnet.bgsu.edu).

**Student Life: First Year Success Series.** During the Fall Semester, BGSU Orientation & First-Year Programs offers a series of educational workshops to first-year students. Volunteer opportunities are available to present 45-60 minute workshops on college success topics such as study skills, time management or getting to know your faculty, or on topics that may be of special interest to the presenter such as hobbies, travel experiences or research. For more information, contact the Director of Orientation & First Year Programs, 301 Bowen-Thompson Student Union, main campus, telephone (419) 372-9646, (419) 372-9348 or (419) 372-2843.

## **Opportunities for Volunteer Service in the Community and Beyond**

There are many individuals and organizations in the Bowling Green area, Northwest Ohio and beyond that can benefit from your time and talent. Churches, synagogues and other faith-based institutions, along with numerous secular organizations, offer wonderful opportunities for volunteering. For most of us, the difficulty is in transforming a long list of well-deserving charities and organizations into a shorter one that comes closest to our interests and priorities. Here are just a few examples of the many sources of opportunities for volunteering in the Bowling Green community, the region and the nation.

**Wood County Hospital.** There are many volunteer opportunities at the Wood County Hospital, most of which involve working with the public in some way. Volunteers in the

Gift Shop, the Reception Desk, the Surgical Waiting Room and the Messenger Service all provide essential services to hospital visitors and patients. If you are interested in giving a few hours a week to this important community institution, you can call the Hospital Volunteer Office (419-354-8942) for more information.

**Wood County Historical Center & Museum.** The museum welcomes volunteers throughout the year for activities such as Tour Guide, Greeter, Curatorial Assistant, Maintenance of the Herb Garden, and for special events. The museum is located at 13660 County Home Road, Bowling Green. The telephone number is 419-352-0967.

**Wood County Committee on Aging (WCCOA).** The Wood County Senior Centers are publicly supported and operated by the WCCOA. The main office is located at 305 North Main Street in Bowling Green with branch centers in Rossford, Walbridge, North Baltimore and Perrysburg. The telephone number for the Volunteer Coordinator in the main office is (419) 353-5661 or 1-(800) 367-4935. The website for the WCCOA is [www.woodcountyohioseniors.org](http://www.woodcountyohioseniors.org). Volunteer opportunities include noon meal delivery for seniors, meal serving, food preparation, receptionist, special events, rummage sales, activities of all kinds, computer instructor, newsletter preparation and clerical support.

**Bowling Green Parks and Recreation.** The offices of the Parks and Recreation Division of the City of Bowling Green are located in the Simpson Building, 1291 Conneaut Avenue in Bowling Green. The phone number is (419) 354-6223, and their website address is [www.bgohio.com](http://www.bgohio.com). BG Parks and Recreation have numerous volunteer opportunities such as volunteer coaches for children's sports, special events volunteers, teaching classes, and land steward, nature center and gardening programs. Also, like many other organizations, Parks and Recreation has volunteer opportunities for organizations and groups as well as individuals.

**United Way.** The Volunteer Center of the United Way of Greater Toledo is located at One Stranahan Square, Suite 160, Toledo, Ohio 43604. The telephone number is (419) 244-3063, and the website address is [www.uwgtol.org](http://www.uwgtol.org). United Way's Volunteer Center recruits and assists individuals who wish to volunteer their time and talent for community needs in Lucas, Wood and Ottawa counties. The Center publishes three volunteer directories: holiday volunteer opportunities, youth volunteer opportunities and general volunteer opportunities.

**Network for Good.** The Network for Good, [www.networkforgood.org](http://www.networkforgood.org), is believed by supporters to be the Internet's leading charitable resource. It is an e-philanthropy site where individuals can make monetary donations, volunteer their time and talent, and get involved with the issues and organizations they care about. Network for Good is an independent non-profit organization headquartered in San Francisco. It was founded in 2001 by the AOL Time Warner Foundation and AOL, Inc., Cisco Foundation and Cisco Systems, Inc., and Yahoo! Inc. Network for Good is an impressive resource for finding opportunities for volunteer service in our community, our state, our nation and beyond. Their "10 Tips on Volunteering Wisely" make good sense and are summarized here:

1. Research the causes or issues important to you.

2. Consider the skills you have to offer.
3. Consider volunteering to learn something new—a new skill or a new situation.
4. Look for volunteer opportunities that help achieve your other goals in life.
5. Do not over-commit; make sure your volunteering fits the schedule of your life.
6. The organization may need to check your qualifications for the job.
7. Consider volunteering as a couple, a family or a group.
8. Consider “virtual volunteering” by doing volunteer work using your computer.
9. Develop an awareness of the variety of organizations that use volunteers like day-care centers, neighborhood watch, public schools, halfway houses, community theaters, drug rehabilitation centers, fraternal organizations, civic clubs, soup kitchens, food pantries, museums, art galleries, monuments, community choirs, bands and orchestras, prisons and jails, after-school programs, shelters for battered women and children, historical restorations, battlefields, and state and national parks.
10. Bring your heart, an enthusiastic spirit, and a sense of humor to your volunteer work. What you receive in return will be immeasurable.

**VolunteerMatch.** Like Network for Good, VolunteerMatch uses the power of the Internet to match volunteers with local nonprofit and public sector organizations. VolunteerMatch claims to be the Internet’s largest database of volunteer opportunities. To make use of VolunteerMatch, simply visit [www.volunteermatch.org](http://www.volunteermatch.org), enter your ZIP code and click on search. From 1998 to 2003, VolunteerMatch made more than one million connections between volunteers and nearly 25,000 community service organizations across the country. VolunteerMatch is basically a network of nonprofit organizations. They welcome all tax-exempt organizations including civic, social, educational, governmental, religious and political organizations to register on their website. All of the information found on the website comes from the participating tax-exempt organizations. Each organization maintains its own account and posts information about their organization, mission statement and volunteer opportunities. VolunteerMatch is affiliated with national organizations such as USA Freedom Corps, Corporation for National Service, Red Cross, Salvation Army, United Way and Goodwill Industries. It works with nonprofit partners like AARP, American Society of Directors of Volunteer Services, America’s Second Harvest, American Humane Association, Camp Fire USA, Hostelling International, Keep America Beautiful, National 4-H Council, National CASA, and Rolling Readers.

**American Association of Retired Persons.** The AARP has a customized website, powered by VolunteerMatch, to assist AARP members and other potential volunteers in finding service opportunities in their communities. The website, [www.aarp.org/volunteer](http://www.aarp.org/volunteer), features AARP volunteer opportunities along with a variety of other community-based opportunities of interest to seniors. Visitors to the website may enter their zip codes, interests and time availability to search a national database of community-based volunteer opportunities. In response, the person receives a personalized list of local up-to-date volunteer possibilities. With his/her permission, the person’s expression of interest is sent directly to the listed organization. The organization, in turn, contacts the potential volunteer to provide more detail about each of the positions and the steps to follow to complete the matching process.

## **BGSU Post-Retirement Resources**

Listed below are the offices at Bowling Green State University that are available to handle requests for assistance from retired faculty and staff members and their families:

- Office of Human Resources. 100 College Park Office Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-8421. Internet address [www.bgsu.edu/offices/ohr](http://www.bgsu.edu/offices/ohr). Contact for benefit information and services.
  
- BGSU Retirees Association. 15 College Park Office Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-9696. Using internet address [www.bgsu.edu](http://www.bgsu.edu), click on Faculty & Staff, followed by BGSURA Home. The e-mail address is [retirees@bgnnet.bgsu.edu](mailto:retirees@bgnnet.bgsu.edu). Be encouraged to use the internet address, the e-mail address or the telephone for news and information about BGSURA.
  
- Parking & Traffic. Department of Public Safety, 104 Commons Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-2776. Using internet address [www.bgsu.edu](http://www.bgsu.edu), click on the following in this order: Faculty & Staff, Administrative Offices, Public Safety, and Parking & Traffic. Contact for parking permits for emeritus faculty and retired administrative staff.
  
- Athletic Tickets. BGSU Athletic Ticket Office, Memorial Hall, Bowling Green, Ohio 43403. Telephone (419) 372-2762 or (419) 372-0000 or 1-(800) 247-8842. Using internet address <http://bgsufalcons.collegesports.com>, click on Tickets. Contact for athletic events information and tickets at discounted prices for retired faculty and staff.
  
- Music Tickets. Kobacker Box Office, College of Musical Arts, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-8171 or 1- (800) 589-2224. Using internet address [www.bgsu.edu](http://www.bgsu.edu), click on the following in the order presented here: Faculty & Staff, Colleges and Schools, College of Musical Arts, and Events. Contact for music events and discounted ticket prices for retired faculty and staff.
  
- Theater Tickets. Theater Box Office, University Hall, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-2719. Using internet address [www.bgsu.edu](http://www.bgsu.edu), click on the following in this order: Faculty & Staff, Colleges and Schools, College of Arts and Sciences, Departments and Programs, and Theater. Contact for theater productions/events and discounted ticket prices for retired faculty and staff.
  
- Photo ID. For a BGSU retired faculty/staff Photo ID card, go to Room 118D in the Bowen Thompson Student Union. Telephone (419) 372-6081.

- Recreation Center and Perry Field House. For a variety of recreational activities at discounted prices/costs comparable to currently employed faculty and staff, contact the Student Recreation Center at (419) 372-2711, or the Perry Field House Information Desk at (419) 372-9900 or the Main Office at (419) 372-7512 on the Bowling Green Campus.

## **Other Post-Retirement Resources**

There are a number of national, state and local resources available for senior citizens and retired people. Use your local telephone book or internet search engines like [www.google.com](http://www.google.com), or for telephone numbers, use [www.yellowpages.com](http://www.yellowpages.com). Begin with headings like Retirement, Senior Citizens, (your) County Offices, or government pages like [www.state.oh.us](http://www.state.oh.us) or [www.wood.oh.us](http://www.wood.oh.us) for finding senior services. Here are a few non-BGSU resources for senior citizens and retired people:

- OPERS. Ohio Public Employees Retirement System, 277 East Town Street, Columbus, Ohio 43215. Telephone 1-(800) 222-7377. The internet address [www.opers.org](http://www.opers.org). This is an excellent source of information for staff retirees. The website includes topics such as retirement benefits, health care, frequently asked questions, forms and publications, seminars for retirees and news for retirees. Also, the website provides confidential personal account information for OPERS retirees.
- STRS. State Teachers Retirement System of Ohio, 275 East Broad Street, Columbus, Ohio 43215. Telephone (614) 227-4090 or 1-(888-227-7877. This is an excellent source of information for faculty retirees. The internet address is [www.strsoh.org](http://www.strsoh.org). The Website includes useful information for retirees on topics such as reemployment, benefit payments, additional benefits, beneficiaries and changing the plan of benefit payment. The STRS services offered retirees include one-on-one counseling, information resources, meetings and seminars, newsletters and confidential personal account information.
- TIAA-CREF. The Teachers Insurance and Annuity Association-College Retirement Equities Fund provides retirement plans, life insurance, common stock investments and variable annuities for professors and employees of colleges, universities and nonprofit research organizations. TIAA-CREF offers mutual funds, before-tax and after-tax annuities, IRAs, Keogh Plans, term and universal life insurance, trust services, and college savings programs. The headquarters of TIAA-CREF is located at 730 Third Avenue, New York, NY 10017-3206. The telephone is (800) 842-2776, and the internet address is [www.tiaa-cref.org](http://www.tiaa-cref.org). This website is an excellent source of information about retirement plans, individual investing, and insurance planning. It includes a number of interactive calculators for help in financial planning.
- Wood County Committee on Aging. The main Senior Center for Wood County is located at 305 North Main Street in Bowling Green. The telephone numbers are

(419) 353-5661 or 1-(800) 367-4935. The website is [www.woodcountyseniors.org](http://www.woodcountyseniors.org). Branch centers are located in Rossford, Walbridge, North Baltimore, and Perrysburg. The WCCOA/Senior Center is a tremendous resource for seniors. In addition to volunteering opportunities, the Senior Center provides a wide range of services and activities for the 60+ population of Wood County. These include, for example, meals, entertainment, speakers, seminars, social gatherings, newsletters, loans of medical equipment, income tax assistance, referrals for home care options and home repair assistance, blood pressure, blood sugar and cholesterol screens, health consultation, support groups and homebound senior services.

- Wood County Job & Family Services. The office is located at 1928 East Gypsy Lane Road in Bowling Green. The telephone is (419) 352-7566. This agency provides services such as respite care, temporary care and chore services.
- AARP. American Association of Retired Persons, 601 E. Street NW, Washington, DC 20049. Telephone 1-(888) 687-2277. The internet address is [www.arp.org](http://www.arp.org).

AARP offers a wide variety of lifestyle information for seniors. Membership often provides senior citizen discounts for the purchase of certain goods and services such as travel and lodging.

## **Financial and Legal Issues**

It is important to get your legal and financial documentation in order. If you have not done so already, pull together a file that includes information such as wills, living wills, powers of attorney, insurance policies, and the location of your bank account, safe deposit box, deeds to real estate, titles to motor vehicles, stocks, bonds and other valuable financial or legal documents. Make sure that someone you trust knows where your important information is kept.

Review your finances in the light of your needs and desires for the future. It may be useful to seek the help of a trusted and knowledgeable friend or family member and a reliable professional financial planner to help you reconcile your financial situation with your current and future needs and desires.

Seek reliable opinions when faced with financial planning issues like the purchase of Long-Term Care (LTC) insurance. Use professionals who will objectively compare a wide range of available plans in the light of your goals and objectives. A good place to start your evaluation of LTC insurance is to review your situation with a professional from STRS, OPERS, TIAA-CREF, or a reliable insurance specialist.

A good source of information about financial planning is the Certified Financial Planner Board of Standards, Inc., 1670 Broadway, Suite 600, Denver, Colorado 80202-4809, telephone (888) 237-6275, e-mail address [mail@cfp-board.org](mailto:mail@cfp-board.org). Their website, [www.cfp.net](http://www.cfp.net), provides a variety of information about financial planning, links to helpful non-profit institutions and government agencies and a database for locating Certified Financial Planners in your geographic area. A Certified Financial Planner must have

completed significant educational requirements, passed a 10-hour certification exam, met an experience requirement, passed a background check and agreed to follow the code of ethics and professional responsibility rules of the organization.

An important element in your overall financial planning is estate planning. An estate plan is one of the best ways to help assure that, after your death, your assets will be handled as you intended. The estate planning process typically involves working with your financial and legal advisors and may lead to: (a) creating a will and one or more trusts and other related legal instruments, (b) developing a plan for paying the taxes on your estate with a minimum burden on your survivors, and (c) developing a strategy for making lifetime gifts to family members or friends and the charities of your choice.

Your goal should be to develop a comprehensive estate plan that is customized to fit your individual needs and desires. Developing and coordinating the elements of your estate plan—wills, life insurance and trusts—is a challenging job. You need to select a reliable professional financial advisor who is skilled in wealth management to help you. Here are a few questions relating to the development of an estate plan that you may want to consider:

1. What will happen to your assets upon your death? How and when do you want your heirs to inherit your assets?
2. Whom will you want to manage your estate? Who will be the executor of your will and your trustee, if you find it desirable to establish a trust?
3. What is your anticipated estate tax liability and how do you want that liability to be funded? What are your estate's financial liquidity needs at the time of your death?
4. What is your family situation? What is your spouse's ability to manage money? Do you need to provide for your children, your parents, your grandchildren? Do you want to help fund the educational needs of your children or grandchildren?
5. How have you managed your retirement accounts? How have you set up the beneficiary designations on your retirement accounts?
6. Are you interested in giving a part of your estate to BGSU or some other tax-deductible charity? What is the best way to pursue your charitable objectives?

You should have an understanding of the legal concept of Probate Property and the legal process of Probate for sound estate planning. Probate Property is all property that is not covered by any contract, trust or deed providing for a succession upon the death of the owner. When a person dies owning Probate Property, a legal proceeding called Probate is provided by law to determine the deceased's assets, their value and the method of distribution to heirs. Probate takes place in the Probate Court of the county in which the deceased Probate Property owner resided. If the decedent also owned Probate Property in another state, additional proceedings may be necessary in that state. Probate of the decedent's Probate Property is required whether the person dies with or without a Will.

If you have not already done so, it is a good idea to consider developing some or all of the following legal instruments to help you carry out your plans for the future:

1. Durable Power of Attorney. Establishing a Durable Power of Attorney (POA) involves identifying a trusted individual to act on your behalf legally for a certain period of time. It is useful if you are incapacitated and unable to make decisions

- or you are unable to act for yourself.
2. Durable POA for Health Care. Developing a Durable Power of Attorney for Health Care involves naming an individual you trust to make the necessary decisions involving your health care if you are incapacitated and incapable of making those decisions yourself.
  3. Living Will. Creating a Living Will involves your determination of whether or not you wish to be given extraordinary life support in the event of your terminal illness and inability to make your own health care decisions.
  4. Will. A Will is a legally binding document that provides for the way a person's probate property will be distributed upon death. A properly drawn Will assures you that, upon your death, your property will be distributed as you intended. A Will is also the mechanism for choosing the executor or the person you want to manage the administration of your estate, and it commonly provides for the nomination of a guardian where there are minor children or other dependents. If you do not make a Will, the probate court must appoint someone called an administrator whom you may or may not know, to handle your estate. The executor or administrator may be an individual, a bank or a trust company. When someone dies without leaving a Will to spell out how his or her money and property, called an "estate," is to be distributed to survivors, that is called dying "intestate" by the probate court. Wills must be filed in the probate court upon the person's death. The law provides penalties for the withholding or the destruction of a Will.
  5. Living Trust. A Living Trust is a trust agreement funded with assets which can be amended and revoked by the person creating the Trust. The person creating the Living Trust, often called the "settlor" or "grantor," typically retains all the benefits to the property placed in the Trust. The grantor can also be the trustee in Ohio, although the grantor's spouse or a trust company also often serve as trustee. The terms of a Living Trust are established in a written agreement signed by the grantor and trustee. A Living Trust can be funded with bank accounts, stocks, bonds, real estate and other assets. The terms of the Living Trust should provide for the disposition of the property in the Trust both during the life of the grantor and following the grantor's death. A common purpose of a Living Trust is to avoid probate. If properly drafted, the assets in a Living Trust are not subject to the jurisdiction of the probate court while the grantor is living or following the grantor's death. All assets owned in the individual's name and not contractually payable upon the death of the individual are generally subject to probate.
  6. J&S, POD and TOD. Joint and Survivor (J&S) assets are owned jointly with others with rights of survivorship. J&S assets will pass upon death to the survivor by the operation of law and are not probate assets. However, care should be exercised before creating a J&S account, particularly with someone other than a spouse, because the joint tenant will have rights in the joint (J&S) property immediately upon creation. POD or Payable-On-Death accounts and any assets that are contractually payable to beneficiaries, such as life insurance or pension benefits, will also avoid Probate. TOD or Transfer-On-Death registrations for securities and motor vehicles, and TOD deeds for real estate will also avoid Probate.

If you work with a professional and reliable financial advisor, he/she can usually recommend one or more qualified attorneys specializing in wills, trusts and estate planning. Currently, a related legal specialty focusing on the needs of senior citizens is called Elder Law, and there are a number of attorneys who specialize in this field. The yellow pages of your telephone book are a good source of information for contacting a practicing attorney. Also, there are many other sources and Internet sites that can provide helpful legal information for seniors, connections to organizations designed to help seniors with legal problems, and help in finding attorneys specializing in wills, trusts, estate planning and Elder Law. You may want to start with your state bar association. In Ohio, it is the Ohio State Bar Association, 1700 Lake Shore Drive, Columbus, OH 43204. The telephone number is (800) 282-6556, the website is [www.ohiobar.org](http://www.ohiobar.org) and the e-mail contact is [osba@ohiobar.org](mailto:osba@ohiobar.org). In Northwest Ohio, the Toledo Bar Association, 311 N. Superior Street, Toledo OH 43604-1454, telephone (419) 242-9363, has a lawyer referral and information service shown on their website at [www.toledobar.org](http://www.toledobar.org).

## **Report a Change of Address**

To report a change of address, you should send a letter to the appropriate offices listed below:

- STRS or OPERS. See the addresses listed in the previous section labeled Other Post-Retirement Resources.
- BGSU Office of Human Resources. See the address listed in the previous section labeled BGSU Post-Retirement Resources.
- Office of Marketing and Communications, 516 Administration Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-2716.
- BGSU Retirees Association. See the address listed in the previous section labeled BGSU Post-Retirement Resources.

## **Notification of the Death of a Retiree or Spouse**

To report the death of a retiree or spouse, a survivor designated by the retiree or spouse is requested to send a letter to the appropriate offices listed below:

- STRS or OPERS. See the addresses listed in the earlier section labeled Other Post-Retirement Resources.
- BGSU Office of Human Resources. See the address listed in the earlier section labeled BGSU Post-Retirement Resources.
- BGSU Office of Marketing and Communications. See the address listed in the previous section labeled Report a Change of Address.



**IMPORTANT PHONE NUMBERS FOR RETIREES**

AARP- - - - -	888-687-2277
BGSU HUMAN RESOURCES- - - - -	419-372-8421
BGSU PARKING SERVICE- - - - -	419-372-2776
BGSU PHOTO ID SERVICE- - - - -	419-372-6081
BGSURA- - - - -	419-372-9696
OPERS- - - - -	614-466-2085 800-222-7377
ORTA- - - - -	614-437-7002
PERI- - - - -	614-891-6868 800-247-7374
STRS- - - - -	614-227-4090 800-365-3469
WOOD COUNTY COMMITTEE ON AGING - - - - -	419-353-5661 800-367-4935
WOOD COUNTY JOB AND FAMILY SERVICES - -	419-352-7566

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