Toraigh (pronounced “Tory”) is a Gaelic word that means “seek” or “search.” Toraigh represents the search for great times by bringing people together with lively, toe-tapping, and heart-warming traditional music and dancing of Ireland and Scotland.

The band consists of Mary Dennis and Bob Midden from Bowling Green, Ohio along with other musicians who are available at any given time including Kathy Moss from Bowling Green, Cole Latimer and Chuck Boyer from Toledo, Ohio, Brian Strong from Oregon, Ohio, Martin Koop from Tiffin, Ohio, Dan MacDonald from Cape Breton, Nova Scotia, Rick Nelson from Westerville, Ohio, Dave Reddick from Jenera, Ohio, Bill Reeder from Fort Wayne, Indiana, Dave Hawkins from Cincinnati, Ohio, Peg O’Callan from Columbus, Ohio Mick Gilliam from Boise, Idaho, Reina Calderon and Ed Marks from Bowling Green, Jack McMahon from Indianapolis, Indiana, Tom DelGreco from North Carolina, and others.

Toraigh’s repertoire draws on much of the dance music, airs and ballads of the 16th, 17th, 18th, 19th and 20th century traditions of Ireland and Scotland and other Gaelic lands. Dancers often perform with this group and those in the audience who can’t resist the call are invited to dance, clap and sing along. Many of the tunes played by Toraigh are those often heard in traditional Irish music seisíuns (pronounced sessions). Seisíuns are informal gatherings of musicians in a pub, a home or a coffee house. These events are primarily for the enjoyment of the musicians but listeners and dancers are also welcome. To those unfamiliar with the tradition, a seisíun may sound and look like a jam session but the musicians are not actually improvising but instead playing tunes that they know in common from the set of over 10,000 tunes that have come down through the ages including jigs, reels, hornpipes, polkas, slip jigs, slides, airs and others.

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Luncheon reservation form is on page 4.
Update on Administrative Staff Council (ASC)
by Judy Donald, Observer for BGSU Retirees Association

September 16, 2018 meeting
Margo Kammeyer, Chair of ASC, called the meeting to order.

Chair Report  From the HR Meeting:  It was requested that staff receive external job posting notifications as well as the internal ones, Viva McCarver agreed and will be working on providing that. HR would like to do another JAQ review initiative, last one was done 2011, but need to find appropriate funding before proceeding.

Committee Reports
- Amendments & Policies-No report.
- Awards & Recognitions-No report.
- Outreach & Activities- No report.
- Personnel Welfare & Compensation-No report.
- Professional Development-No report.
- Student Scholarship-No report.

ASC Historian  ScholarWorks has all the past ASC information from past years:  https://scholarworks.bgsu.edu/asc.

University Committee Reports  Openings available in a few of the university committees (CIO Advisory, Professional Affairs and Equal Opportunity Compliance).

Old Business  Leave Bank Policy will be presented in a public hearing on September 19th, 11-12 at the Huntington Building, Room 104. After the public hearing, any input will be considered and sent to Cabinet for approval.

New Business  None. First meeting of new academic year.

MARK YOUR CALENDARS FOR THIS YEAR’S LUNCHEON MEETINGS

November 12, 2018  Toragh: an Irish-style musical group led by Bob Midden

March 11, 2019  Julie Broadwell & Alex Solis speaking about Not In Our Town

May 13, 2019  Montana Miller speaking about the influence of social media on society
Roger Anderson, Karel King and David Hyslop attended the OCHER Council meeting in Columbus at STRS Headquarters, September 25, 2018. President Steven Howe opened the meeting. Approval of the minutes of the May 22, 2018 meeting was postponed until the November meeting because of suggested revisions. The treasurer's report showed a balance of $6,006.67 in the OCHER account as of September 25, 2018. Revenues so far are $1,000 with expenditures of $500 for dues to the Health Care Pensions Advocates Board.

Michele Hobbs presented the OPERS Report. Information was largely as reported at the May OCHER meeting.

Gerald Newsom, OCHER Representative to STRS and HPA, gave his report. The STRS Board has been urged by retiree groups and individuals to state what conditions would be needed to reinstate COLAs. An important issue is generational equity. Before 2003 employee payments to STRS were only 9.3% of salary, but since 2016 they have been 14%. It could be argued that if STRS investments continue to increase, that active teachers might push to reduce employment payments to STRS.

Newsom provided tables summarizing rules for retirement eligibility, benefit formulas, and contribution rates for employers and employees over time. Investment returns for STRS continue to be good. For the fiscal year ending June 30, 2018 they were 9.57%. For the last ten years they have averaged 7.04% which is below the 7.45% assumed rate of return established by the STRS Board. The new actuary for STRS, Cheiron, will give a report to the STRS Board at the October meeting. If Cheiron was to recommend lowering the assumed rate of return, then pension adjustments might have to be made.

President Howe and Shara Bailey, Coordinator of Higher Education Retirement Plans and Member Benefits, presented some relevant data to the Council. Table I included OPERS enrollment over time from 2000-2017, broken down by active, inactive, and retired members. In 2017 higher education active members represented one of six OPERS members. 40,140 are at Ohio State University. Table II included STRS enrollment over time from 2000-2017, broken down by active, inactive and retired members. Table III was a list of the percentage of current eligible active members by university who had selected the STRS plan and those who had selected the Alternative Retirement Plan and opt-out of STRS.

Of the 500 employees eligible at BGSU for the current year, 333 or 67% opted out of STRS and selected an ARP plan. This was the highest among all of the state public university employees in Ohio. University of Cincinnati employees were next at 54% who selected the ARP option. Only 20% of the University of Akron employees eligible selected the ARP option. The average percentage among all of the eligible state STRS employees was between 38 and 39%.

After lunch the OCHER Board heard from Greg Nickell, Director of Health Care Services. He presented the proposed Health Care Decision timeline for 2018: In October, hear presentation of pension and Health Care Fund actuarial valuation reports by actuarial consultants. In November, have the annual education and planning meeting. In December, finalize decisions about health care funding management policy and discuss de-risking of Health Care Fund investment assets.

Nickell said the STRS Board has recommended that in order to satisfy next year's standard Medicare Prescription Plan, the out-of-pocket limit will increase from $5,000 to $5,100. There is no increase for 2019 in Aetna Medicare Advantage and Medical Mutual Basic Plans. There will be a $9 monthly increase for Medicare enrollees in AultCare and Paramount. For Non-Medicare enrollees there is no increase for Basic Plan enrollees with at least 30 years of service. There is a $1 to $10 increase per month for 12% of the non-Medicare enrollees. Enrollment packages will be mailed out by November 1st with selections due by the Tuesday before Thanksgiving. Vision and dental care plans will have to be renewed.

Marla Bump, Director of Government Relations, STRS gave her report. Congressman Nunes (R. California), reintroduced the Public Employee Pension Protection Act (PEPTA) in June with four co-sponsors. The proposed legislation would require all public pensions to use the federal borrowing rate (treasury notes) as the assumed rate of return for public pensions. This would make all public pensions unsustainable. The bill has almost no chance of passing. In September the U.S. House Ways and Means Committee introduced a series of bills as part of Tax Reform 2.0. The unrelated business income tax as applied to public pensions UBIT and PEPTA were not in the tax reform package.

The Ohio state legislature is recessed until after the November election. Governor Kasich recently appointed Ms. Angel Mumma of New Albany to the Ohio Retirement Study Council. She is Finance Director for Dublin, Ohio. Two new Republican members were sworn into the House, Shane Wilkin, a realtor and former Highland County Commissioner, and J. Todd Smith, a pastor from Germantown. STRS staff has met with both of them.

Campus and Association reports were given by University of Akron, Cleveland State, and BGSU OCHER Council members. Suggestions were made about possible speakers for the next meeting. The next meeting will be November 27th. The meeting was adjourned.
**President’s Message**

I finally bit the bullet, or rather my checkbook did, and I called the tree trimmer. I planted four locust trees 22 years ago to replace four very large, old and dangerous maples around my hundred twenty year old farm house. These new trees are now taller than the two-story house, branches droop over the roof and rub the shingles. The fellow who mows the yard has to fight through the face-slapper hanging branches. There are dead branches that need to be removed.

Now comes the trust part when you go into town and return to a yard that now looks like a park. The dead stuff is gone, drooping branches disappeared and side-growing limbs had been removed.

So the biggest fall chore is almost finished. Come spring when everything renews and we rise up out of our recliners and smell the spring mud I’ll know I’ve done my part to promote global healing with trees that are ready to clean the air. They had better, because after the bill for the trimming I can’t afford one of those portable oxygen machines.

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**Reminder about Lunch Reservations**

As discussed at the last board meeting, our policy is that persons making a lunch reservation but unable to attend are responsible for paying for their reservation since we have to pay the Country Club for the number of reservations made. We would appreciate your cooperation. Thank you.

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**Reservation -- BGSU Retirees Association Luncheon at Bowling Green Country Club**


Reservation deadline Wednesday November 7.

11:30-noon: check in, socializing. Noon: buffet luncheon including dessert

Name(s) _______________________________________________

Number of reservations @ $15 _______

1. Reservation by mail:
   Send reservation form and check payable to BGSU Retirees Association to:
   Barbara Moses
   734 McKinley Dr, Bowling Green OH 43402

2. Reservation by email:
   Send message to bmoses@bgsu.edu. Pay by cash or check at the door.

If you make a reservation but are unable to attend, you are responsible for paying for your reservation. Please send a check as in #1 above. Thank you.

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**Luncheon Menu**

- Roast turkey
- Vegetarian lasagna
- Green bean casserole
- Stuffing
- Garden salad
- Rolls & butter
- DESSERT
- Beverages

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Chris Sexton

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Toraigh performs at festivals and celebrations, pubs and coffee houses, art museums, weddings and indeed, anywhere traditional Irish and Scottish music is appreciated. The aim of the group now is to become ever more original while holding tightly to the tradition, to find the best ways to connect traditional Irish music and dance to individuals, communities, and culture, and to continue to promote music as a powerful force for uniting all people.

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To reach Chris Sexton: csexton@wcnet.org or call 419-354-2834.