

HANDBOOK FOR RETIREES

Information and Resources for Bowling Green State University Retirees

Compiled by: Bowling Green State University Office of Alumni &
Development

Office of Human Resources and

Bowling Green State University Retirees
Association (BGSURA)



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Note: All of the descriptions 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 any other agency/person named in the Handbook.

HANDBOOK FOR RETIREES

Overview

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. 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.

BGSU Retirees Association

The development of a retiree's association at BGSU began in 1993, following 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 retiree's 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, administrative staff 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 BGSURA 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 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;
- (5) 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
- (6) 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.

BGSURA is governed by a twelve member Board of Directors with four officers (President, Vice President, Secretary and Treasurer) elected by the full membership. The Executive Committee of the Board includes the four elected officers. Other appointees named by the President (with the approval of the Executive Committee) are the Newsletter Editor and one or more BGSURA Representatives to OCHER, Classified Staff Council, Administrative Staff Council and Faculty Senate. In addition to the Executive Committee, the standing committees of the Board of Directors are: Nominating Committee; Program Committee; Activities Committee; Bylaws Committee; Membership Committee; and Benevolence 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 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.

During the first year of retirement, retirees receive a one-year free membership in BGSURA. For the following years, dues are required for membership. Currently, the annual dues are \$16.00 a year for full members and \$8.00 for associate members (spouse or widow/er of a retiree). A retiree can become a Life Member in the organization for \$200.00. An Associate Member may become a Life Member for \$100.00. 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/retirement, or contacting the BGSURA Office at 37 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@bgsu.edu.

STRS and OPERS retirees 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. Membership is \$30.00 annually or \$500.00 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. Membership is \$10.00 annually or \$100.00 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/ BG1 card that designates the individual as retired faculty or staff;
- (2) The same library and computer privileges as current faculty and staff;
- (3) Free University coursework for the retiree 60 years and older under the SAGE (Senior Adult Grants for Education) program;
- (4) The opportunity for the cohabitant spouse and/or child or children of a retired faculty or staff member to enroll in University classes is governed by the current policy that can be found at the following link, policy at:
<http://www.bgsu.edu/general-counsel/university-policies.html>
- (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) 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;
- (8) A retired staff-parking permit upon request and at no charge to the retiree;
- (9) Placement on the mailing list for BGSU publications such as *At Bowling Green*. 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;
- (10) The same ticket arrangements and prices for intercollegiate sports events and music and drama productions that currently employed faculty and staff are granted; and
- (11) 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

The title of “Emeritus status” for university faculty is designated to faculty 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 that 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 BG1 Card designating the individual as retired staff;
- (2) The same library and computer privileges as current staff;
- (3) Free university course work for retirees 60 years and older, under the SAGE program; 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 under the current BGSU policy at:
<http://www.bgsu.edu/general-counsel/university-policies.html>
- (4) The same discounts and charging privileges granted to current staff;
- (5) Appropriate office space and support services when possible if the retired staff member is engaged in part-time instruction or other paid services;
- (6) Placement on the mailing list for BGSU publications such as *At Bowling Green*. (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);
- (7) The same ticket arrangements and prices for intercollegiate sports events and music and drama productions that currently employed classified staff are granted;
- (8) 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;
- (9) 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; and
- (10) When requested by the classified staff retiree, a Retiree parking permit for the BGSU campus will be issued by Parking Services at no charge to the retiree. (Those who need handicapped access on campus must have a retiree permit and take their handicapped permit to Parking Services).

Computer Assistance

Computer assistance is a benefit available for all retired faculty, administrative staff and classified staff of Bowling Green State University. Contact the Technology Support Center in person at 110 Hayes Hall, by phone at 419-372-0999 or by email at tsc@bgsu.edu.

Employment for Pay after Retirement

Retirement from BGSU does not necessarily mean the end of a working career. Retirees may continue careers with another employer or as a self-employed person, or undertake a different line of work. The sources of information about opportunities for post-retirement reemployment at BGSU are the offices of the Provost, Deans of the Colleges, School Directors, Department Chairs, and Human Resources Officer. 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, 1851 N. Research Drive 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 a retiree goes back to work for BGSU or any other Ohio public service employer, they need to be aware of certain reemployment guidelines. If they 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 or upon reaching age 65, whichever is later. If a person is retired from BGSU under an Alternative Retirement Plan (ARP) offered by a private vendor, they should contact the vendor to determine if there are any special requirements if and when they are reemployed.

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

Medicare Benefits

If the retiree is age 65 or disabled, they 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 the individual or the hospital for the covered expenses that might be incurred while confined in a hospital. Note that a person is only eligible for Medicare Part A without cost if they qualify for Social Security or Railroad Retirement benefits or satisfy certain other conditions. If the retiree is 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 the annual deductible has been paid. This portion of Medicare will provide benefits for covered non-hospital expenses. Everyone is eligible to participate in Part B at age 65. Individuals do not need to be eligible for Social Security in order to receive Medicare Part B.

If retired before age 65, an individual should remember to apply for Medicare Part B approximately three months prior to their 65th birthday. If they wait until after age 65 to apply, coverage may be delayed, benefits may be reduced, or premiums may be increased.

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

Volunteer Opportunities at BGSU

Being a volunteer for BGSU can provide rewards for retirees as well as for the University. Employees may have spent many years of their life in faithful service to Bowling Green State University and 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 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.

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 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., 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 promote the success of the Campaign. For more information, contact the Office of Alumni and Development.

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 Marketing & Communications (main campus).

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

- Campus Campaign. The annual Campus 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. For more information about volunteering or contributing, contact the office of BGSURA or the BGSU Alumni and Development Office.

- Mailings. Provide assistance for various mailings from the Office of Alumni and Development. 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.
- 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.
- Homecoming. Assist the Office of Alumni and Development 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 and Development.

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 of BGSU International Programs or visit the website <http://www.bgsu.edu/international>.

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.

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 or the Registrar.

Volunteer Opportunities in the Community

There are many individuals and organizations in the Bowling Green area, Northwest Ohio and beyond that can benefit from volunteer 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 retirees are interested in giving a few hours a week to this important community institution, they 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.wcco.net. Volunteer opportunities include noon meal delivery for seniors, meal serving, food preparation, receptionist, special events, rummage sales, and activities of all kinds, computer instructor, newsletter preparation and clerical support.

Wood County Park District. The address of the Wood County Park District is 18729 N. Mercer Rd. Bowling Green, Ohio. The phone number is 419-353-1897 and the website address is www.wcparks.org.

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. 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) 2443063, and the website address is 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, 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. The AOL Time Warner Foundation and AOL, INC., Cisco Foundation and Cisco Systems, Inc., and Yahoo founded it in 2001! Inc. Network for Good is an impressive resource for finding opportunities for volunteer service in our community, our state, and our nation.

Volunteer Match. Like Network for Good, Volunteer Match uses the power of the Internet to match volunteers with local nonprofit and public sector organizations. Volunteer Match claims to be the Internet's largest database of volunteer opportunities. To make use of Volunteer Match, simply visit www.volunteermatch.org, enter your ZIP code and click on search. From 1998 to 2003, Volunteer Match made more than one million connections between volunteers and nearly 25,000 community service organizations across the country. Volunteer Match 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. Volunteer Match 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 Volunteer Match, to assist AARP members and other potential volunteers in finding service opportunities in their communities. The website, <http://www.aarp.org/giving-back/volunteering/>, 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.

Service Club Opportunities

Following is information about service clubs in the Bowling Green area. Retirees who live elsewhere or who plan to move away can find similar groups elsewhere. Service clubs offer the opportunity to socialize and perform community service. New members are always welcome.

Kiwanis Club

Kiwanis Club was chartered in 1920. The Kiwanis club puts on a Pancake Day fundraiser twice a year and also sponsors the Youth Art Area for the Black Swamp Arts Festival and works much of the holiday season as bell ringers for the Salvation Army. A newer activity is the BUGs program in BG elementaries, designed to provide recognition to students who raise their grades. They offer an Inspirational Educator Award, to honor outstanding educators. Meetings are weekly for lunch and there are many opportunities for involvement and community service. For more information, see www.kiwanisbg.org.

Rotary Club

Founded in 1938, Rotary Club also meets weekly for lunch. Dues are quarterly and include the cost of meals. Community service projects include placing seven defibrillators downtown as part of its Heart of BG project, donating to the Rotary Chalk Walk at the Black Swamp Arts Festival, plus there is the Rotary Nature Center at Wintergarden/St. Johns Nature Reserve. For more information, see www.facebook.com/rotarybg.

Portage Lions Club

The Lions Club sponsors the village's Fourth of July parade, the recycling trailer, and the monthly Nitty Gritty newsletter. It also has provided vision screening at Elmwood Schools for three years, and hopes to expand into Bowling Green with the loss of that club. (The Bowling Green Lions Club is disbanding in 2016 after offering free eyeglasses and vision screening, especially to preschool youngsters.) The club was founded in 1976. Meetings are twice a month.

General Federation of Women's Clubs (GFWC)

The chapter started in 1921 and is comprised of women who are interested in volunteering. The club sponsors the Holiday Boutique at Stone Ridge as its main fundraiser, plus baked goods and raffles during Winter Fest. It also supports the Cocoon Shelter and the library, and gives scholarships to high school seniors and a music scholarship to BGSU students. There are annual dues and meetings are held monthly. For more information see www.womensclubbg.org.

Exchange Club

The Bowling Green Exchange Club was founded in 1946 and meets weekly for lunch. Each fall the club holds a reverse raffle to fund community projects and in the spring a pancake breakfast. Each year the club: awards scholarships to students from Bowling Green; recognizes nearly 100 middle school students in its Positive Start program; honors a BGHS and Penta Student of the Month; and hosts Lunch in the Park with Time-Out Teddy (a Teddy Bear who reminds parents that it's okay for them to take a time out when they need it). For more information, see www.bgexchangeclub.org.

BGSU 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. 1851 N. Research Drive, Bowling Green State University, Bowling Green, Ohio 4340. Telephone (419) 372-8421. Internet address www.bgsu.edu/human-resources/ . Contact for benefit information and services.

--BGSU Retirees Association. 37 College Park Office Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-9696. Internet address www.bgsu.edu/retirement.

The e-mail address is retirees@bgsu.edu. Be encouraged to use the Internet address, the e-mail address or the telephone for news and information about BGSURA.

--Parking Services . Department of Public Safety, 001 College Park Building, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-2776.

Using Internet address www.bgsu.edu, click on the following in this order: Faculty & Staff, Administrative Offices, Public Safety, and Parking Services. Contact for parking permits for emeritus faculty and retired administrative and classified staff.

--Athletic Tickets. BGSU Athletic Ticket Office, Stroh Center, Bowling Green, Ohio 43403. Telephone (419) 372-2762 or (419) 372-0000 or 1-(800) 247-8842. Using Internet address www.bgsufalcons.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) 5892224. Using Internet address 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, Wolff Center, Bowling Green State University, Bowling Green, Ohio 43403. Telephone (419) 372-2719. Using Internet address 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/BG1 Card. For a BGSU retired faculty/staff Photo ID/BG1 card, go to BG 1 Card Services, First Floor in the Bowen Thompson Student Union. Telephone (419) 372-4127.

--Student 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 BGSU Student Recreation Center Welcome Desk at (419) 3722000, the Perry Field House Welcome Desk at (419) 372-9900, or visit the Department of Recreation and Wellness website at <http://www.bgsu.edu/recwell.html>.

Other 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, or for telephone numbers, use www.yellowpages.com. Begin with headings like Retirement, Senior Citizens, (your) County Offices, or government pages like www.state.oh.us or 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 (614) 466-2085 or 1-(800) 222-7377. The Internet address is 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 PERS retirees.

--STRS. State Teachers Retirement System of Ohio, 275 East Broad Street, Columbus, Ohio 43215. Telephone (614) 227-4090 or 1-(800) 365-3469. This is an excellent source of information for faculty retirees. The Internet address is 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.

- 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.wccoa.net. 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.aarp.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/Legal Issues and Resources

It is important for retirees to get their legal and financial documentation in order. 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 knows where this important information is kept.

Review finances in the light of 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 reconcile financial situations with 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 goals and objectives. A good place to start an evaluation of LTC insurance is to review one's situation with a professional from STRS, OPERS, 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. Their website, 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 overall financial planning is estate planning. An estate plan is one of the best ways to help assure that upon one's death, assets will be handled as intended by the deceased. The estate planning process typically involves working with 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 one's estate with a minimum burden on survivors, and (c) developing a strategy for making lifetime gifts to family members or friends and the charities of one's choice.

Retirees 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, law to determine the deceased's assets, their value and the method of distribution to heirs provides a legal proceeding called Probate. 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.

It is a good idea to consider developing some or all of the following legal instruments to help carry out 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 HealthCare 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 that 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 serves 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.

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 a 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. Retirees may want to start with their 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 and the e-mail contact is 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.

Reporting a Change of Address for Retirees

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

- STRS or OPERS
- BGSU Office of Human Resources.
- BGSU Office of Marketing and Communications
- BGSU Retirees Association.

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
- BGSU Office of Human Resources.
- BGSU Office of Marketing and Communications.
- BGSU Retirees Association..
- BGSU Office of Alumni Affairs/Records
- BGSU Faculty Senate Office

IMPORTANT PHONE NUMBERS FOR RETIREES

American Association of Retired Persons (AARP).....	888-687-2277
BGSU Human Resources.....	419-372-8421
BGSU Parking Services	419-372-2776
BG 1 Card Services.....	419-372-4127
BGSU Retiree Association (BGSURA).....	419-372-9696
Ohio Public Employees Retirement System (OPERS)....	614-466-2085 800-222-7377
Ohio Retired Teacher Association (ORTA).....	614-437-7002
Public Employees Retirees, Incorporated (PERI).....	614-891-6868 800-247-7374
State Teacher Retirement System (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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