Financial Planning Seminar
Marlene Bireley

On May 1 Regis Lekan, Executive Director of Development and Gift Planning for the University, chaired a lively discussion of issues involved in estate and financial planning for WSURA. He brought with him four members of the WSU Planned Giving Advisory Council who graciously volunteered their time for the meeting. They were Lisa Wiseman and James Jacobson who specialize in estate planning and financial planners Greg Mayeux and Joe Knopp. All but Mr. Jacobson are WSU alumni as well.

The topics discussed were those that had been generated by the Board and Mr. Lekan at our April Board meeting. The bulk of the presentation and questions centered upon estate planning. Both Wiseman and Jacobson stressed the need to confer with a specialist in this area since several issues are “fluid.” Of prime importance is an up-to-date will (revisited every three to five years), and designation of financial and health POAs as well as a Living Will to spell out one’s wishes in case of a critical medical condition. All assets should have a designated beneficiary for TOD (time of death) transfer or POD (payment on death) of insurance policies, etc. There is some movement from wills to trusts. The latter may help avoid probate, but should be discussed with one’s advisor.

The Ohio estate tax was abolished on January 1, 2013 and the federal exemption is now at five million dollars so these are no longer issues for most people.

The financial planners suggested that one should contact a financial planner every three to six months to review portfolios, etc. Questions that should be asked of a financial planner might include, “Why did my portfolio not perform up to market standards?” “What fees am I paying?” and “What can go wrong?”

(Continued on Page 2)
Presidential Message
Gary Pacernick

I owe a debt of thanks to all who served with me on this year’s board. Each person has fulfilled his/her responsibilities well and has helped to make this a very successful year.

Thanks and best of luck to Vice President Abe Bassett, who will be our next president.

Thanks as well to:

Secretary Leone Low, who encouraged me to join the board and who will be leaving that position after many years of service.

Treasurer Carol Stevenson who has kept a tight rein on our finances and who will also be relinquishing that post.

Marlene Bireley, who serves as both the Communications Chair and Chair of the Sunshine Committee. She is in charge of the quarterly Extension, the Directory and communication to the families of retirees who have passed.

Past President Jim Uphoff who has given the organization many years of service.

Mary Gromosiak, Chair of Activities, who has worked tirelessly to provide a full and varied slate of activities for the members.

Judy Rose for supervising By-Laws and Elections. Each year she finds us a full and impressive slate of potential Board members and officers.

Membership Chair Gerry Petrak who helps us replenish our membership through her contacts with new retirees.

Rich Johnson, our OCHER representative, who monitors important legislative action as well as changes in PERS and STRS.

Paul Wolfe, Scholarship Chair, who heads the search for worthy recipients of our scholarship funds. Each year we are proud of the accomplishments of this elite group.

Liaisons to the Athletic Council (Mary Kenton), Friends of the Libraries (Gary Barlow, who is now serving as President of that group), and International Programs (Bob Wagley). Our interface with these organizations enhances our visibility on campus and keeps us apprised of the work of other important campus groups.

Board Members Peggy Bott, Jim Sayer, Gail Whitaker, Amy Hopkins, and Blair Rowley who have served on committees and added their wisdom to our monthly discussions.

Thanks to all our members. We hope that we have represented you well.

I conclude with two of my favorite passages of poetry.

The first is from William Blake:

To see a World in a Grain of Sand
And a Heaven in a Wild Flower
Hold Infinity in the palm of your hand
And Eternity in an hour...

And these lines from Walt Whitman:

I celebrate myself, and I sing myself,
And what I assume you shall assume,
For every atom belonging to me as good belongs to you.

Continued from page 1

The number of additional questions that followed the presentations spoke to the interest in and need for such information. Mr. Lekan is willing to plan an annual presentation if there is sufficient interest from the membership.
<table>
<thead>
<tr>
<th>Day</th>
<th>Event Description</th>
<th>Details</th>
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<tr>
<td>Saturday, June 8</td>
<td><strong>Backroads &amp; Buggies!</strong> Jan Austin, a WSU graduate and retiree, is responsible for planning and organizing this event through her <em>Bee On the Go Travel, LLC</em>. This day-trip by deluxe bus to Holmes County, OH is offered to WSU retirees and guests who would like to spend the day visiting Amish businesses for cheeses, bulk foods and bakery items and an Amish garden center. You will have free time in downtown Berlin for shopping and lunch (on your own). A traditional Amish dinner is included. <strong>Cost:</strong> Per person price is $88 <strong>For details:</strong> E-mail—BeeOnTheGoTravel.com <strong>Phone:</strong> Call (937-428-7459)</td>
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<td>Sunday, June 33</td>
<td><strong>WSURA Dining-In All American Picnic</strong> <strong>Hosted by:</strong> Bob &amp; Lorraine Wagley who will provide hot dogs, hamburgers, beer and soft drinks <strong>RSVP by:</strong> June 27 with your menu choice. Keep track of your food expenses as the total costs will be shared by those attending. <strong>Contact:</strong> By phone at 426-8325 or e-mail <a href="mailto:robertwagley@att.net">robertwagley@att.net</a></td>
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<td>Saturday, August 24</td>
<td><strong>Create your Own Fiesta!</strong> Bring a dish and join your fellow retirees as we welcome new members to WSURA. <strong>Menu:</strong> Taco bar; hot sandwich bar (shredded chicken and pork); salad, veggie and dessert bar. <strong>RSVP:</strong> <a href="mailto:WSURA@wright.edu">WSURA@wright.edu</a> or 937-775-2777 by August 18, 2013 with your menu choice <strong>Provided:</strong> Paper goods, meet, beer, pop and water <strong>To Share:</strong> Taco shells, pickles, relish, cheeses, snacks, salads, vegetables, desserts, sandwich buns <strong>Hosted by:</strong> Mary &amp; Mike Gromosiak—3204 Seton Hill Drive, Bellbrook, OH</td>
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WSU Picnic

The WSU Summer Picnic will be held on Friday, June 7 (raindate June 10) in the Garden of the Senses starting at 11 a.m. The WSURA annual meeting will be held in the first floor Atrium of Millett Hall starting at 10 a.m. We hope that you can attend both. It will be a good time to meet your new officers and renew acquaintances with former colleagues. Look for the roped off area designated for retirees at the picnic. As is our custom, we are particularly honoring those who have retired five years or multiple of five years. Their names are listed below (as supplied by Human Resources). If there are errors or omissions, please let us know.

5 Years (2008):
- Kathy Adams
- Richard Birt
- Leland Bland
- Mary Budzak
- Barbara Carr
- Rita Chislaghi
- Michael Cleary
- Robert Craighead
- Valerie Doll
- Judith Engle
- Philip Engle
- Lowell Gagle
- G. William Gayle
- Ronald Geibert
- Christy Green
- Mary Gromosiak
- Glenn Graham
- Connie Hart
- James Hughes
- David Hurwitz
- Mary Kender
- Thomas Knapke
- Peter Lauf
- Carol Levine
- Kay Lillich
- Arthur Molitierno
- Emmett Orr
- Eileen Porter
- Patricia Robinow
- Jon Rodriguez
- Lois Shroyer
- Patricia Siefert
- William Sellers
- Mark Sirkin
- Constance Steele
- Terri Thompson
- William Tindall
- Martha Tucker
- Jichuan Wang
- Celesta Warner
- Karen Weaver
- Earl Wicker

15 Years (1998):
- David Atwater
- Barbara Ann Bohn
- James Brown
- William Brown
- George Catterlin
- Sharon Coates
- Janice Collinsworth
- Edward Comer
- Kenneth Davenport
- John Dryden
- Robert Earl
- Connie Elliott
- Altie Farmer
- Frederick Ferris
- Gail Fred
- Dessine Fricioni
- Eric Friedland
- Charles Fyffe
- Leota Geigle
- William Gordon
- Susan Gayle
- Phyllis Green
- Jo Hall
- Glen Hoops
- Cheryl Jackson
- Loy Jones
- George Kantor
- Ernest Koerlin
- Maurice Kogut
- Andrew Kuntzman
- Marcia Olsen

10 Years (2003):
- Robert Earl
- Lowell Gagle
- G. William Gayle
- Ronald Geibert
- Christy Green
- Mary Gromosiak
- Glenn Graham
- Connie Hart
- James Hughes
- David Hurwitz
- Mary Kender
- Thomas Knapke
- Peter Lauf
- Carol Levine
- Kay Lillich
- Arthur Molitierno
- Emmett Orr
- Eileen Porter
- Patricia Robinow
- Jon Rodriguez
- Lois Shroyer
- Patricia Siefert
- William Sellers
- Mark Sirkin
- Constance Steele
- Terri Thompson
- William Tindall
- Martha Tucker
- Jichuan Wang
- Celesta Warner
- Karen Weaver
- Earl Wicker

If there are errors or omissions, please let us know.
Omintha Petrie
Gail Philips
Vincent Presno
Martha Raegan
Charles Ross
Vicki Reese
Billy Riggs
Richard Scibetta
Margaret Seewer
Stephen Simon
Eugene Snow
Sandra Steward
Gladys Styron
Donald Swanson
James Thomas
Carol Twiggs
John Vogel
Eugene Wade
Gloria Jean White
Gordon Welty
Beverly Zigmond

20 Years (1993):
Irene Alexander
Narcissa Baker
Gary Barlow
Charles Berry
Emilie Cannon
Alyce Earl-Jenkins
Sue Cummings
Joanne Cross
Sally Evans
Robert Finley
H. Ira Fitz
Billy Friar
Patricia Jessee
Thomas Knapke
Thomas Keller
Richard McDevitt
Loretta Metzler
Jeffery Pickett
Mary Rukowski
John Rossmiller
Alphonso Smith
Anne B. Shearer Steele

Lewis Shupe
Jean Sullivan
Lois Wamsley
Gordon Wise
Gerald Wiles

25 Years (1988):
James Agna
Abe Bassett
Marlene Bireley
Charles Blake
Barbara Hall
Lilburn Hoehn
Roger Iddings
Tom Keller
Joseph Kohler
Rita Klarquist
Emil Kmetec
Leone Low
Raymond Lewkowicz
Nicholas Piediscalzi
Jacob Paperman
Tom Roush
David Sachs
Ralph Stuckman
Thomas von der Embse
Dorothy Winklejohn

30 Years (1983):
James Larkins
Clyde Schrickel
Herman Waggener

Deaths

Guillermo Castillo-Feliu, Spanish, COLA, March 2013.

Clunie Bryan Gregor, Professor, Geology, COSM, April 2013

Norman Cary, Professor, English, COLA, April 2013

Daniel Bombick, Associate Professor, Chemistry, April 2013
Patron Fund Approved

At our May meeting the Board approved the Patron Fund guidelines. This has been under discussion for several months. The fund is intended as a contribution vehicle for lifetime members or others who wish to support the service projects of WSURA beyond their dues. Projects that we have supported in the past include the WSU food pantry, summer student leadership camp, and library books.

1. **WSURA Patron**

The Patron categories provide ways for donors who wish to give funds, as a charitable gift, to financially support the mission and goals of the WSU Retirees’ Association over and above established dues and fees. These categories are not membership categories.

2. **Patron Gifts and Designations**

For a gift, the donor is a Patron for a 12 month period. The gift may be given anytime at the donor’s discretion. A person may be a donor by contributing in one of these two Patron levels (GOLD and GREEN):

- **GOLD:** A gift of $100.00 or higher.
- **GREEN:** A gift of $25.00 - $99.00.

**HONORARY PATRON:** This special designation may be awarded to persons, organizations or groups, approved by the WSURA Board. This is for support in service, resources and/or other ways that enhance the mission and goals of WSURA and the University. Nominations may be made by a WSURA member, and by communicating this information to the WSURA president.

3. **Benefits for the Patron Donors**

Donations are considered charitable contributions. A listing of donors will be printed in the WSURA Newsletter or similar WSURA publications.

4. **Donations**

Checks are made payable to: Wright State University Foundation.

Write on the check memo line: #551327 WSURA Patron Fund.
Coupons, Discounts – what’s out there for me?
Mary Gromosiak

No matter how young you are, you’ll want to take advantage of any savings available to you. Right? So, there are a few important pointers to remember. Discounts may vary by location so always confirm the discount before placing your order or making a purchase. For example, I found conflicting information on the internet regarding the discontinuance of the “Golden Apple” card from Applebee’s. At least in the Dayton area, the Golden Apple card is still active and offers a 10% discount on meals.

There are a number of websites from which to choose. True Couponing.com lists over 100 stores offering senior discounts including: restaurants; retail; entertainment, grocery and travel and lodging. Sciddy.com/index includes: services; travel and transportation; food and drink; health services; entertainment; shopping; health, beauty and fitness; automotive; education and attractions and landmarks. By filling in the blank for business or category, city, state, zip and distance, you can locate offerings in your particular area or elsewhere. Free4Seniors.com offers assorted coupons, discounts, assistance and freebies for citizens aged 50 and older. Bradsdeal.com offers online discounts, coupons and coupon codes from such places as Macy’s; Walmart; Target; the Apple Store; and Bed, Bath and Beyond and many other offers such as cell phones. Another such website is RetiredBrains.com that includes information on cruise lines, banks and cell phones for seniors.

Since many senior discounts are not advertised to the general public, it is wise to always ask. Keep in mind that some franchise locations do not offer the same discounts as company stores. Please note that senior discounts and travel discounts do change from time to time. As a point of interest, many chain restaurants do not offer discounts. However, Abuelos offers patrons the opportunity to join their Eclub either online or at the restaurant for news, promotions and printable coupons.

Obscure Engineering Conversion Factors

1. 2000 pounds of Chinese Soup= Won Ton
2. 1 millionth of a mouthwash= 1 microscope
3. 16.5 feet in the Twilight Zone= 1 Rod Sterling
4. Half a large intestine= 1 semicolon
5. 1,000,000 aches= 1 megahertz
6. Basic unit of laryngitis= 1 horsepower
7. 2000 mockingbirds= two kilomockingbirds
8. 1 kilogram of falling figs= 1 Fig Newton
9. 1000 cc’s of wet socks= 1 literhosen
10. 8 nickels= 2 paradigms
11. The ratio of an igloo’s circumference to its diameter= Eskimo Pi
12. Time between slipping on a peel and smacking the pavement= 1 bananosecond
13. Weight an evangelist carries with God= 1 billigram
14. Time it takes to sail 220 yards at 1 nautical mile per hour= Knotfurlong