

# THE NEWSLETTER

Issued by PUBLIC EMPLOYEE RETIREES, INC.

## Third Quarter 2013

### Legislative Report by John Gilchrist



We are revisiting an issue that was addressed in this column a few years ago. The issue is this: is the money in the five retirement systems public money? The issue has resurfaced with the recent legislative activity surrounding H. B. No. 162.

The bill would add extortion, perjury, and certain federal offenses to the list of offenses that currently result in the forfeiture of retirement benefits if committed by certain public employees.

PERI opposes the bill because we believe that the money in the retirement system is not public money. It is true that public employees were paid for their services with tax dollars, but once the employee earned the salary and a portion of it was deposited into the retirement system, that money became

private funds held in trust for that employee. This is no different from paying a private individual (who is not a public employee) to paint the walls of the hearing rooms in the Statehouse. Once the individual is paid with public tax dollars for his services, the compensation is no longer public money.

The Association also believes there are some parallels here with the JobsOhio issue that was in the news of late. JobsOhio is a jobs development agency and as we understand it, JobsOhio is a quasi-public entity much like the retirement systems. JobsOhio receives some \$100 million in taxpayer money in the form of liquor profits. The legislature has determined that this public money loses its characterization as public money when received by JobsOhio. In addition, the legislature has proclaimed that these moneys are not subject to

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### INSIGHT FROM THE ADMINISTRATOR

by William I. Winegarner

#### A Study of the GPO and WEP



Over the past 21 years, many members have asked me to explain why Ohio's public employees are being penalized by having their Social Security allotments reduced.

The answer is clearer once you understand the difference between the purpose of Social Security and the purpose of pensions.

Do you recall the old adage: Fools rush in, where wise men fear to tread? Well, that is kind of how I feel by offering an explanation in this article. With that said, let us begin.

The Government Pension Offset (GPO) pertains to spouses and widows or widowers, and the Windfall Elimination Provision (WEP) pertains to individual workers. These two provisions of the Social Security law impact the amount of Social Security a person or their dependents may receive, who worked in a position where they did not pay the Social Security tax on some or all of their wages.

Prior to the establishment of the Federal Government's Social Security program, many states had already established retirement programs for their employees.

As time went on, most states decided to stop their retirement plan and defer to paying Social Security taxes on their employees' income. Currently, only Ohio and 6 other states allow all of their employees to opt out of paying Social Security taxes on their government wages.

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## A Message From the Chairman



This is my last opportunity to address you as the Chairperson of PERI. I feel so privileged to have had the opportunity to help in protecting our pension system and benefits

over these past 18 years.

By the time you read this article, all of our district annual meetings will have been held. From District 1 through District 11 our chapter officers and PERI members have done a wonderful job in hosting and attending these important

events. Members gained insight and received updates from State Representatives Andy Brenner and Richard Adams, and State Senator Bill Seitz. PERI Administrator Bill Winegarner, Vice Chair Beverly Calvert, and I were also able to participate and address the members in several of the districts. As always everyone was blessed with the outstanding presentations from the OPERS educators and health care vendors.

These informative meetings help our membership gain a better understanding of our benefits, learn the background of important legislative issues, and have the opportunity to meet and gain the support of our elected state officials.

In this final letter, I also want to thank our legislative counsel, John Gilchrist, and Administrator, Bill Winegarner. Their experience and insight has guided PERI through some very treacherous legislative and political waters during these past 20 years.

Finally, I want to thank all of you for your continued support. PERI's membership numbers demonstrate your concerns to the Ohio General Assembly, showing the strength and integrity of our organization. PERI needs you as members and volunteers in its efforts to support our retirement system and its defined benefit program.

Beverly Sycks

## INSIGHT FROM THE ADMINISTRATOR

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Social Security taxes, like all other taxes are monies assessed by the government, to distribute however they see fit. If you don't understand that payments to Social Security are taxes and not contributions to a retirement plan, no explanation of the GPO or WEP will ever make sense.

The Social Security program was instituted to insure that all Americans would have some income after their working years. Social Security benefits are distributed by a formula based on replacement rates (a percentage of one's income) allotting higher rates for lower incomes and lower rates for higher incomes.

For example, the worker who has a 35 year final-average-salary (FAS) of \$14,237 would receive a replacement rate of 70% or \$825 per month at full retirement age. For a FAS of \$20,800, a replacement rate of 58% or \$1,000 per month. For a FAS of \$41,600, a replacement rate of 45% or \$1,555 per month. For a FAS of \$84,032, a replacement rate of 33% or \$2,281 per month.

As you can see, under Social Security the more one contributes the smaller benefit percentage (allotment) one receives. Under Ohio's defined benefit pension program, the more one contributes the greater benefit one receives.

When computing benefits, it is important to remember that under Social Security final average salaries are based on the highest paid 35 years, and historically under OPERS they are averaged over the highest paid 3 years. Because of this, benefits are different, because, the income required to achieve a Social Security 35 year average of \$14,237 would be equal to OPERS final 3 year average of \$22,123.

Based on identical yearly incomes, the list below shows the resulting final average salaries under each program, and the monthly benefit each would generate:

A FAS of \$14,237 under S.S. would = \$ 825 per month. A FAS of \$22,123 under OPERS would = \$1,420.  
A FAS of \$20,800 under S.S. would = \$1,000 per month. A FAS of \$32,321 under OPERS would = \$2,074.  
A FAS of \$41,600 under S.S. would = \$1,554 per month. A FAS of \$64,526 under OPERS would = \$4,140.  
A FAS of \$84,032 under S.S. would = \$2,381 per month. A FAS of \$130,000 under OPERS would = \$8,341.

At this point we need to stop and review what our retirement benefits would look like, if we had to pay the Social Security tax on our government wages. The Social Security tax is 6.2%. Most current retirees contributed 8.5% of their salaries toward retirement. If we subtract the 6.2% from the 8.5%, it leaves us with 2.3% that would be available for an additional retirement account. Employers would also have

## INSIGHT FROM THE ADMINISTRATOR

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to pay the 6.2% tax, and then would be able to pay a matching 2.3% into our retirement account. [The balance of the employer contribution pays for the disability program and the unfunded liabilities of the fund.]

The total amount of the employee and employer contribution for an individual retirement account (IRA) would equal 4.6% of salary or an average of \$655 per year. At a constant 7% rate of return, the account would mature at approximately \$98,302 on a 35 year final average salary of \$14,237.

If we break that figure down into monthly payments over the 30 years that OPERS is required to have in reserve for pensions, it would equal \$273 more dollars per month that could be added to the Social Security allotment of \$825 leaving a combine benefit of \$1,098 per month.

The chart below illustrates what a government worker's benefit would be at different income levels.

Soc Sec Final Avg. Salary	4.6% Yearly Contribution to an IRA Account	IRA Account Value in 35 Years	Monthly Distribution From IRA Account	Social Security Allotment	Total Benefit
\$14,237	\$655	\$98,302	\$273	\$825	\$1,098
\$20,800	\$957	\$143,634	\$399	\$1,000	\$1,399
\$41,525	\$1,910	\$286,668	\$796	\$1,554	\$2,350
\$84,047	\$3,866	\$580,246	\$1,612	\$2,381	\$3,993

The chart below illustrates the greater percentage value to Ohio's public workers for the same 35 years of income, because they were exempted from paying the Social Security tax on their government wages.

Social Security Final Average Salary	Soc Sec and IRA Allotment	PERS Benefit on Same 35 Years of Income	PERS Benefit is Greater By
\$14,237	\$1,098	\$1,420	24.87%
\$20,800	\$1,399	\$2,074	28.52%
\$41,525	\$2,350	\$4,140	33.88%
\$84,047	\$3,993	\$8,341	40.37%

The Government Pension Offset (Spouse Benefits): For those who pay the Social Security tax on all of their wages; spouse and widow or widower benefits are offset dollar for dollar, or 100% of the amount of their own retirement benefit. The spouse and widow or widower benefits of those who were exempted from paying Social Security taxes on all of their wages are only offset by two-thirds or 67% of the amount of their own retirement benefit.

The Windfall Elimination Provision (Worker Benefits): Ohio's public employees have been granted an exemption from paying Social Security taxes on all of their wages and placing those exempt funds into a defined benefit pension plan that yields a far greater benefit on the same income flow. In addition they are still allowed to increase their benefits by receiving an adjusted Social Security allotment based on the taxes they did pay.

We have now arrived at the point where you have to determine if you are being penalized or granted an even greater benefit by being allowed to access any allotment based on the Social Security taxes you did pay.

Please remember to inform us if you move *or if you change your email address*

You can write, call, or email us

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PERI is governed by a representative body called: The Board of Trustees. The Board of Trustees is comprised of five (5) Officers and eleven (11) District Representatives.

District Representatives are up for election in their districts every other year for terms of two years. All officers, except for the Secretary/Treasurer, are up for election every year for 1 year terms. The Secretary/Treasurer is up for election every two years for a term of two years. Officers are elected by the voting membership as described in Article IV of the PERI constitution.

Amendments to the PERI constitution maybe proposed by a 2/3 majority of the Board of Trustees. [See full Constitution on our website [www.operi.org](http://www.operi.org)] Amendments must be approved by a two-thirds (2/3) majority of the voting membership.

The Constitutional Review Committee has recommended, and the board approved, proposed changes to several Articles. The Articles and changes, along with a brief explanation for the proposals, are listed on the enclosed ballot sheet.

**Because there are a number of constitutional recommendations this year, there is a new kind of ballot. These ballots will be counted by machine, so please pay close attention to how they are to be marked.**

After you review and mark whether or not you are for or against each of the proposals, insert your ballot into the enclosed envelope, stamp, and mail.

In order for your ballot to count, it must be received at the Corporation's main office prior to 5 P.M. September 16, 2013.



Please...Use the ballot envelope to send ballots only...  
**DO NOT include your annual meeting reservation, or any other information in the ballot envelope.**

## PERI BOARD OF TRUSTEES CANDIDATES

### FOR THE OFFICE OF CHAIRPERSON



**Beverly (Bev) Calvert**

Bev Calvert is a Lifetime member of PERI. In 2002 she was elected District 8 Representative and served in that position through 2005. Bev was elected 3rd Vice-President for 2006, 2nd Vice-President for 2007; 1st Vice-Chair for 2008-2010; and Vice-Chair for 2011-2013.

Bev began her public employment, as a secretary to the ODOT Design Engineer, moved up to Administrative Assistant, and eventually became the Equal Employment Coordinator for the Ohio Department of Transportation.

In her chapter, Ms. Calvert served as the Chapter Vice-President, Membership Committee chairperson, and assisted in the chapter's financial audits. As a PERI Board member, she has served on the Legislative, Chapter-Growth and Education, Constitution, and Audit, Committees; and has also chaired the Legislative, Audit, Trustee Education, and Constitution Review Committees.

### FOR THE OFFICE OF VICE-CHAIRPERSON



**Phil Roberts**

Phil Roberts graduated from Ohio University with a degree in civil engineering. He retired with 40 years of service credit from the Meigs County Engineer's office and the Ohio Department of Transportation.

Upon his retirement, Phil joined PERI and his local chapter in Gallia County. He first was appointed to the PERI Board of Trustees in 2007 to fill an unexpired term, and was elected in 2008, 2009, and 2010 by the members of District 7 to represent them on the PERI board.

Mr. Roberts was elected 1st Vice-Chair in 2011, 2012, and 2013 and has been a member of the Chapter Growth and Education, Constitution and Bylaws, Finance, Continuing Education, and Audit committees and has been the chair of Legislative Committee for the past several years.



## FOR THE OFFICE OF 1ST VICE-CHAIR



**Dorothy (Dot) Silver**

Dot Silver, upon retiring, became a member of PERI and her local chapter in Auglaize County. She served as its Vice-President and President over a six year period.

Ms. Silver is a graduate of St. Rita's School of Nursing and holds a Certificate in Management from Wright State University.

She was elected in 2008-2010, by the members of District 2, to represent them on the PERI Board of Trustees. In 2011 and 2012 the state membership elected her to the position of 2nd Vice-Chair.

Ms. Silver has been a member of the Legislative, Audit, and Nominating committees; and has served as the Vice Chair of the Finance Committee, and the Chair of the Trustee Continuing Education Committee.

## FOR THE OFFICE OF 2ND VICE-CHAIR



**Franklin Thomas**

Franklin, a native of Geauga County, received his engineering degree from Case Western University and retired in 2003 after 32 years on the staff of the Stark County Engineer's office as a civil engineer. During his working tenure, he obtained his Professional Engineer designation from the state of Ohio, and became Life Member of the American Society of Civil Engineers.

After retiring, Franklin and his wife of 51 years, Diane, relocated to Butler County, where Franklin joined PERI and the local PERI chapter. Members of the chapter first elected him to the position of Treasurer and then to the position of President.

In March of 2008, Mr. Thomas was first appointed, and then elected for three additional terms, as the District 4 Representative. As a member of the Board, he has served on the Education, Legislative, Constitution, Finance, and Audit Committees.



**Merrill Asher**

Merrill was a member of the Sidney Ohio City Council for 28 years. He joined PERI and his local chapter shortly after retiring,

Mr. Asher has been the chapter's Legislative Officer since 2007, and was appointed to the PERI Board of Trustees in 2011. He was elected to that position in 2012 by the members of District 2. During his tenure as District Representative, Merrill has aided his chapter officers with continuing education and helped them increase membership participation, by changing meeting times and locations, and securing more meaningful speakers. As a member of the Board, he has served on the Education and Audit Committees, and is the current Vice-Chair of the Legislative committee.

Merrill is a past member of the Ohio National Guard, and has his degree in Business Administration. In addition to his public work, he owned his own wholesale and retail business, and sold and managed Real Estate.

## FOR THE OFFICE OF TREASURER



**Marlene Bond**

Marlene is a retired Township Trustee, treasurer of Londonderry UMC, and President of the Board of the Guernsey County Senior Center, where she previously served as treasurer.

Ms. Bond holds an associate degree in business management, from Belmont Technical College and also holds professional licenses as a Funeral Director, Real Estate Broker; and in Property, Casualty, Life and Health Insurance.

Marlene is a member of the Guernsey County chapter, and was elected District 9 Representative from 2005 - 2011. She was first appointed to fill an unexpired term and then elected to her first two year term as Secretary / Treasurer in 2012. Ms. Bond has been recertified by the board to seek a second two year term.

As a member of the Board, Marlene has served on the Constitution, Education, Chapter By-Laws, and Audit committees, and has been the Chair of the Finance committee for the past three years.

# Chapter Round-up



PERI District 11's annual meeting was held in Aurora, hosted by PERI Chapter 96 Portage County. The main speakers were Bill Winegarner, Administrator of PERI, and James Fisher, the new Mayor of Aurora who addressed the 150 attendees. John Haught was unanimously re-elected to service as District 11's representative.



At the check-in table (left to right): Delores DiNero, wife of President DiNero; Elaine DiCello, wife of Vice President DiCello; Secretary Jo Smalley; and Treasurer Jack Murphy.



Margie Haught and Bill Winegarner.



Mayor Jack M. Fisher



Left to right: Treasurer Jack Murphy, Secretary Josephine Smalley, Vice President Mike DiCello, President Anthony DiNero, Legislative Officer Tom Schultz, District 11 Representative John Haught, and PERI Administrator Bill Winegarner.



Pictured above are 2013 officers for PERI District 3, taken at the PERI District 3 annual meeting on May 13 with 174 members and guests in attendance. State Representative Richard Adams addressed the assembly along with OPERS educators, John Francescon and Ross Morgan. Humana, Medical Mutual and Express Scripts also answered specific questions for the attendees. District 3 Representative, Jim Douglass, was elected for another term by the members.



# Chapter Round-up



PERI Chapter 71, Highland County met May 9th with Bethany Rhoades, Director of ORSC as their speaker.

Pictured at left (left to right): Secretary Carol Sue Colville, Treasurer Ann Siddons, Bethany Rhoades, President Karin Smith, Legislative Officer Brenda Thompson.



104 PERI members and guests gathered for the District 5 annual meeting in Bucyrus on April 25. Laura Herr from OPERS addressed the crowd concerning the future health care plan changes. Also speaking were Shane Olson from Humana, Dennis Murrey from Medical Mutual and PERI Chairperson Beverly Sycks. Current District 5 Representative, Marty Deppner, will be handing over the reigns to Brad Tanner who was elected as the next District 5 Representative as of September 24.



District 2 held its annual meeting on May 16 in Lima, Ohio. 195 members and guests were in attendance to listen to OPERS Educator, Laura Herr, explain the healthcare changes.



PERI District 10 annual meeting was hosted by PERI Chapter 21, Summit County on June 4 with 140 in attendance. OPERS, represented by John Francescon, and OPERS health care providers addressed the members during the event. Pictured on left are PERI District 10 Chapter Officers.

# Chapter Round-up



PERI District 4 held their annual meeting on May 20th. Speakers included Michael Mussell, who spoke on OPERS health care, and Senator Bill Seitz, who talked about pension legislation.



Senator Seitz and PERI member



PERI Chapter 93 President, Ralph Kesling and his wife, Rhoda, proudly display their float for the community "Oregon Fest" held yearly. The Lucas County Chapter is proud of their organization and to be a part of this community event.

Speakers from OPERS and Humana updated the audience regarding health care at the District 6 annual meeting on June 6. State Representative Andy Brenner discussed issues pertinent to retirees while PERI Administrator, Bill Winegarner, greeted the audience and shared PERI's participation in representing retirees' interest in the recent OPERS health care meetings.



Pictured above are (left to right): PERI District Representative Boots Sheets, his wife Marlene, PERI Chapter 36 President John McDavid, Humana Representative Shane Olson, State Representative Andy Brenner and PERI Administrator Bill Winegarner.



Members of PERI Chapter 40, Fayette County gathered together for a picture at the District 6 meeting.

## Legislative Report

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audit by the Auditor of State.

As we see it, H. B. 162 uses the forfeiture of retirement benefits as an additional punishment for the commission of the enumerated criminal offenses. PERI believes that the retirement systems and the moneys they hold should not be used to affect social change; nor for any other purpose unrelated to retire-

ment benefits.

In 2007 PERI opposed H. B. 151 that would have required the five systems to divest certain investments in companies doing business in Iran. PERI testified in opposition contending that pension fund money is being held in trust for the members and not the taxpayers and consequently the legislature should not attempt to use these funds to influence foreign policy.

In 2004 PERI opposed another piece of legislation that contained so-called "Buy-Ohio" provisions that would have required the five retirement systems to use Ohio brokers for 70% of their equity and fixed-income trades. PERI argued that these provisions would have been very costly for the systems and that every dollar unnecessarily spent on Ohio brokers and managers would be one less dollar available for benefits. In

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addition, PERI asserted that the moneys are held in trust and to require the moneys to be used for purposes other than for the benefit of members would violate Section 145.11 which states that the OPERS board, for example, has a fiduciary duty to discharge its duties solely in the interest of participants and beneficiaries; furthermore we contended that this action could jeopardized the retirement systems' federal tax-exempt status as qualified trusts.

As a side note: PERI does believe that with all things being equal, the systems should support Ohio businesses. In addition, the Association ultimately supported the provision when it was amended to require the systems to have as a goal the use of more Ohio brokers and money managers in the investment of their assets. (S. B. No. 133–125th General Assembly)

In 2008 the legislature enacted a law which currently provides that individuals holding an office of honor, trust, or profit who are sentenced for certain felony offenses committed while serving in that office will forfeit the portion of any state retirement benefit that is based on the employer contribution. The felonies include bribery, obstructing justice, and theft in office. Those affected include elected officials, certain individuals serving on boards or commissions, key state and local policy making officials, prosecutors, peace officers, and highway patrol troopers.

Two years ago, the Ohio General Assembly enacted legislation in response to the ongoing public corruption criminal investigation in Cuyahoga County; it addresses a disability issue related to the investigation. PERI testified in support of the proposal, because it believes that an individual who commits one of the enumerated felony offenses should not be allowed to receive a disability

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*The Ohio Public Employees Retirement System is pleased to partner with PERI and provide news and updates concerning the OPERS health care plan within your PERI Newsletter. If you have questions or need further information, please contact OPERS at 1-800-222-7377.*

## Medicare 101 - Preparing for the Medicare Connector in 2016

As OPERS plans to introduce a Medicare Connector in 2016, we feel it is important to educate our current Medicare-eligible population on the basics of the Medicare program and the types of plans available on the individual market. Our goal in providing this information is to help retirees make an informed plan choice via the Medicare Connector when the time comes. As part of this initiative, we have recently published the 2013 OPERS Medicare Guide. It can be found on our website, [www.opers.org](http://www.opers.org).

We also kicked off a multi-part Medicare education series with a discussion of the parts of Medicare in the spring issue of Ohio PERS News for Retirees. Each newsletter between now and 2016 will feature a Medicare article beginning with the basics and working toward specific information that will aid retirees in choosing the ideal plan for their needs from the individual Medicare market via the Connector.

## OPERS health care plan open enrollment period scheduled for October

Open enrollment for the OPERS health care plan will be held from Oct. 1 – Oct. 31, 2013. During this time, participants in the health care plan may add or change coverage for themselves and/or their eligible dependents. Changes made during the open enrollment period will become effective Jan. 1, 2014.

This is one of the last years that open enrollment for the OPERS health care

plan will be a passive process – meaning plan participants do not need to take any action unless they want to make a change to their coverage. For many years, we've told retirees that no action was required on their part during open enrollment. With the implementation of the new health care program, that will change. OPERS will be sending plan participants many communications within the next couple of years, some of which will require a response. It is more important than ever for plan participants to get into the habit of opening and reading each piece of mail received from OPERS or from OPERS and a partner organization.

## 2013 Calendar of OPERS Education Seminars

OPERS offers in-person education seminars and webinars tailored to your specific needs as a retiree.

2013 in-person seminars are listed here. Interactive webinars for retirees are held on Tuesdays from 10 a.m. to 11 a.m. To register for a seminar, log into your online account or call 1-800-222-7377. Visit [www.opers.org](http://www.opers.org) and click on Seminar Options for the latest information.

Glouster July 17	Boardman Sept. 25	Cleveland Nov. 6
Granville July 31	Mansfield Oct. 9	Zanesville Nov. 14
Dayton Aug. 28	Rootstown Oct. 23	Fremont Nov. 20
Cambridge Sept. 11	Chillicothe Oct. 30	

## Legislative Report

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benefit if the disabling condition arose out of the commission of the offense.

Going back to H.B. 162: Other considerations include the following: (a) those who commit any of the various enumerated offenses are subject to fine, punishment, or prison under the criminal code. Perhaps the legislature could increase the criminal penalties for those who violate any of the enumerated offenses; (b) for most, the retirement funds may be the most significant asset of an individual or family. When a benefit is forfeited, innocent family members who may rely on the benefit become victims; (c) in general, except for restitution for theft in office, certain sex offenses, marital property settlements, and the forfeiture provisions that the bill attempts to expand; moneys in OPERS are not subject to execution, garnishment, attachment or the operation of bankruptcy; and, (d) as it relates to the private sector, we are not aware of any situation where commission of any of the enumerated offenses would result in the loss of social security benefits or other retirement products such as 401K.

In closing, PERI does not condone the criminal activities of those who serve in a position of honor, trust, and profit and who commit any of the enumerated offenses. They will be punished pursuant to the criminal code. However, if moneys in the pension funds are not public dollars, should commission of any of these offenses also result in the forfeiture of a retirement benefit? To be consistent in our position, PERI thinks not. However, PERI continues to support their position that a disability benefit should be denied to those who commit an offense and then attempt to collect a disability benefit for a disabling condition that arose out of the commission of the offense.

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## PERI 2013 Annual Meeting

Monday, September 23

Crowne Plaza Hotel  
6500 Doubletree Avenue  
Columbus, Ohio 43229

The PERI Annual Meeting will again be at the Crowne Plaza in North East Columbus. The Crowne Plaza offers nearness to a freeway exit, ease of parking without fees, covered drop off and entry, spaciousness, cleanliness, sufficient number of bathrooms, and quality food service.

We are limited to 550 attendees so early registration would be wise.

Before the business meeting, we will have representatives from OPERS, Medical Mutual, Humana, Express Scripts, Social Security, Deferred Comp and the Ohio Department of Insurance located at service tables to answer your questions. Lunch will be served after the business meeting. The entree choices this year are listed below.

Registration will be from 9 to

9:45 a.m. Coffee, tea, and a pastry will be available during that time.

The business meeting will start at 10 a.m. and will feature reports from the PERI Administrator, Secretary/Treasurer, Legislative Counsel, and Chairman of the Board of Trustees. The Administrator will announce the new Board of Trustee members for the remainder of 2013 through the Annual Meeting in 2014.

Our keynote speaker will be Ms. Karen Carraher, Executive Director of OPERS, who will ask various members of her board and staff to extend their greetings and bring us up to date on important issues.

Come with great expectations for a rewarding time of learning, sharing, ideas, and fellowship with OPERS retirees from around the state.

***Mediterranean Chicken*** - sauteed and topped with kalamata olives, pine nuts, artichokes and garlic sauce.

***Baked Cod with mango salsa***

Both entrees are served with a fresh garden salad, vegetables, potatoes. and dessert.

***Vegetarian*** - A Chef's Choice Vegetarian Meal is also available.



## PUBLIC EMPLOYEE RETIREES, INC.

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## 2012 - 2013 PERI Board of Trustees



**Beverly Sycks, Chairman**  
(740) 622-2076

Retired from:  
Veterans Service Commission,  
Administrative Secretary



**Franklin Thomas, District 4**  
(513) 858-3573

Retired from:  
Stark County Engineers,  
Civil Engineer



**Bev Calvert, Vice-Chair**  
(740) 373-4917

Retired from:  
ODOT,  
Equal Employment Coordinator



**Marty Deppner, District 5**  
(740) 599-6306

Retired from:  
Mt. Vernon Developmental Center,  
Mental Health Administrator



**Phil Roberts, 1st Vice-Chair**  
(740) 379-2200

Retired from:  
ODOT & Meigs County Engineer's  
Office, Civil Engineer



**Merlin "Boots" Sheets, District 6**  
(740) 524-4684

Retired from:  
Delaware County, Commissioner;  
Brown Township, Trustee



**Dot Silver, 2nd Vice-Chair**  
(419) 394-4527

Retired from:  
JTMD Hospital ICU/CCU, Tele,  
Unit Manager



**Carolyn Waddle, District 7**  
(740) 533-9376

Retired from:  
River Valley Health System,  
Department Supervisor



**Marlene Bond, Treasurer**  
(740) 658-3673

Retired from:  
Guernsey County,  
Londonderry Township Trustee



**Joyce Ramey, District 8**  
(740) 342-2625

Retired from:  
Ohio Department of Transportation,  
Utility Relocation Technician



**Jack Wymer, District 1**  
(419) 893-6142

Retired from:  
Toledo Mental Health Center,  
Director of Admissions



**John DeBonis, District 9**  
(740) 695-4320

Retired from:  
Belmont County Engineer's Office,  
Administrative Assistant



**Merrill Asher, District 2**  
(937) 492-4484

Retired from:  
Sidney, Ohio, City Council & Vice  
Mayor; Shelby County Board of Election



**Thomas George District 10**  
(440) 734-8177

Retired from:  
Lakewood, Ohio,  
City Councilman & Mayor



**Jim Douglass, District 3**  
(937) 533-0843

Retired from:  
Preble County General Health  
District, Administrator



**John Haught, District 11**  
(440) 352-7134

Retired from:  
Lake County Metroparks,  
Administrative Sergeant

## PERI Staff / Advisors

**William Winegarner**  
Administrator

**Laurie Frithiof**  
Administrative Secretary

**Nancy Heath**  
Bookkeeper / Newsletter Layout

**John Gilchrist**  
Legislative Counsel

### District 1 Counties:

Defiance, Fulton, Henry, Lucas,  
Ottawa, Sandusky, Williams, Wood

### District 2 Counties:

Allen, Auglaize, Hardin, Mercer,  
Paulding, Putnam, Shelby, Van Wert

### District 3 Counties:

Champaign, Clark, Darke, Greene,  
Logan, Miami, Montgomery, Preble

### District 4 Counties:

Adams, Brown, Butler, Clermont,  
Clinton, Hamilton, Highland, Warren

### District 5 Counties:

Crawford, Hancock, Knox, Marion,  
Morrow, Richland, Seneca, Wyandot

### District 6 Counties:

Delaware, Fairfield, Fayette, Franklin,  
Licking, Madison, Pickaway, Union

### District 7 Counties:

Gallia, Jackson, Lawrence, Meigs,  
Pike, Ross, Scioto, Vinton

### District 8 Counties:

Athens, Hocking, Monroe, Morgan,  
Muskingum, Noble, Perry, Washington

### District 9 Counties:

Belmont, Carroll, Coshocton, Guernsey,  
Harrison, Holmes, Jefferson, Tuscarawas

### District 10 Counties:

Ashland, Cuyahoga, Erie, Huron,  
Lorain, Medina, Summit, Wayne

### District 11 Counties:

Ashtabula, Columbiana, Geauga, Lake,  
Mahoning, Portage, Stark, Trumbull