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NPEA Charleston

Writing Across All Media

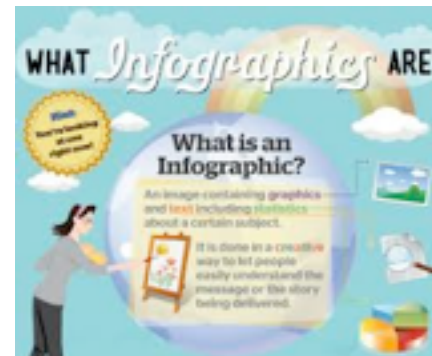
Steve Crescenzo • @crescenzo



The age of storytelling



- Video
- Podcasting
- Photo journalism
- User-generated content
- Social Media
- Infographics



The CFO wants to podcast!!

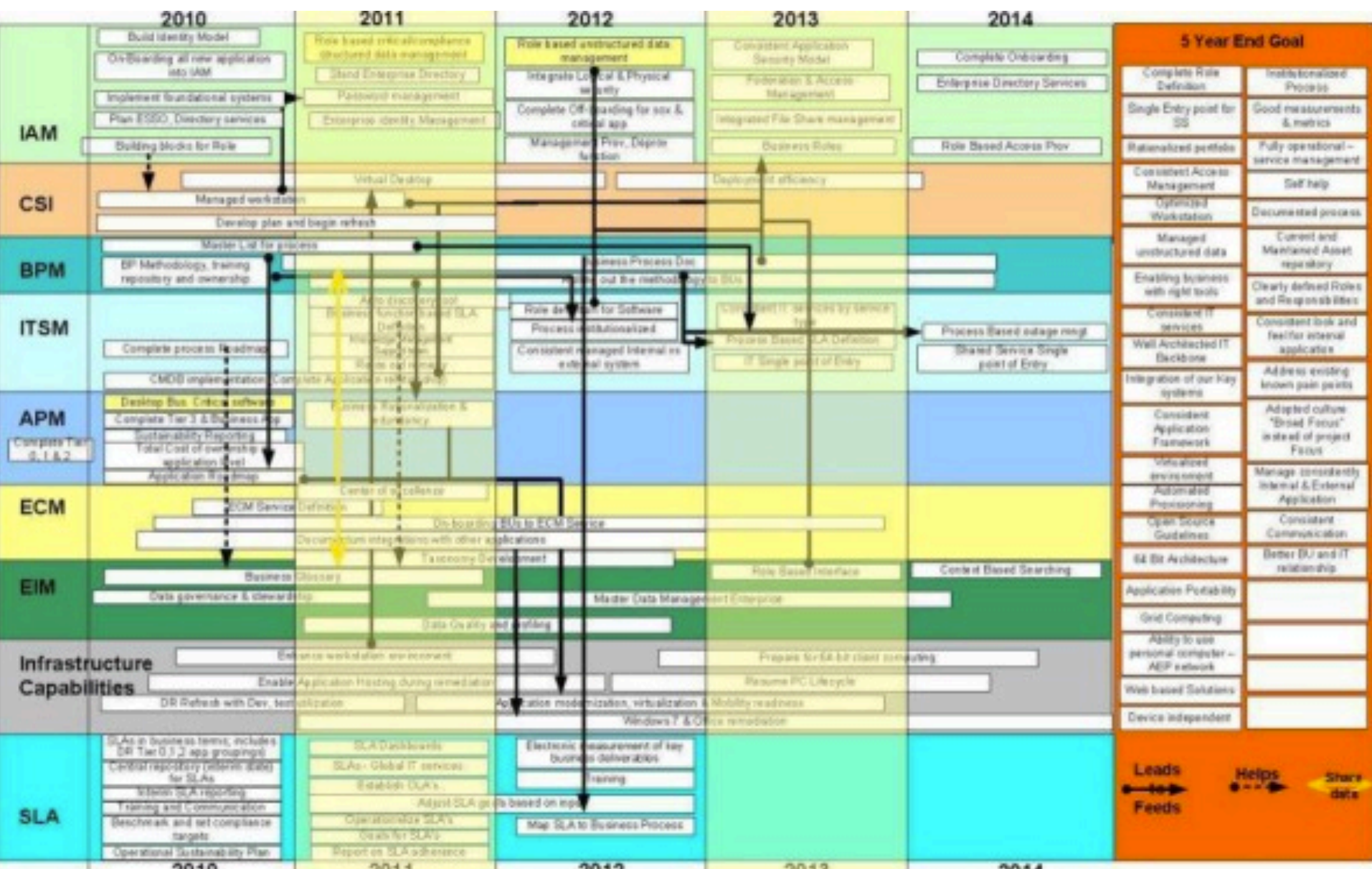


Cautionary note on forward-looking statements

This presentation includes forward-looking statements. These statements are based on currently available information and consistent accounting policies as applied at 31 December 2003. They reflect Lloyd's current expectations, projections and forecasts about future events and financial performance. All forward-looking statements address matters that involve risks, uncertainties and assumptions. Based on a number of factors, actual results could vary materially from those anticipated by the forward-looking statements. These factors include, but are not limited to, the following:

- Rates and terms and conditions of policies may vary from those anticipated.
- Actual claims paid and the timing of such payments may vary from estimated claims and estimated timings of payments, taking into account the preliminary nature of such estimates.
- Claims and loss activity may be greater or more severe than anticipated, including as a result of natural or man-made catastrophic events.
- Competition on the basis of pricing, capacity, coverage terms or other factors may be greater than anticipated.
- Reinsurance placed with third parties may not be fully recoverable, or may not be paid on a timely basis, or such reinsurance from creditworthy reinsurers may not be available or may not be available on commercially attractive terms.
- Developments in the financial and capital markets may adversely affect investments of capital and premiums, or the availability of equity capital or debt.
- Changes in legal, regulatory, tax or accounting environments in relevant countries may adversely affect (i) Lloyd's ability to offer its products or attract capital, (ii) claims experience, (iii) financial return, or (iv) competitiveness.
- Economic contraction or other changes in general economic conditions could adversely affect (i) the market for insurance generally or for certain products offered by Lloyd's, or (ii) other factors relevant to Lloyd's performance.

The foregoing list of factors is not comprehensive, and should be read in conjunction with other cautionary statements that are included herein or elsewhere. Lloyd's undertakes no obligation to update or revise any forward-looking statement, whether as a result of new information, future developments or otherwise.



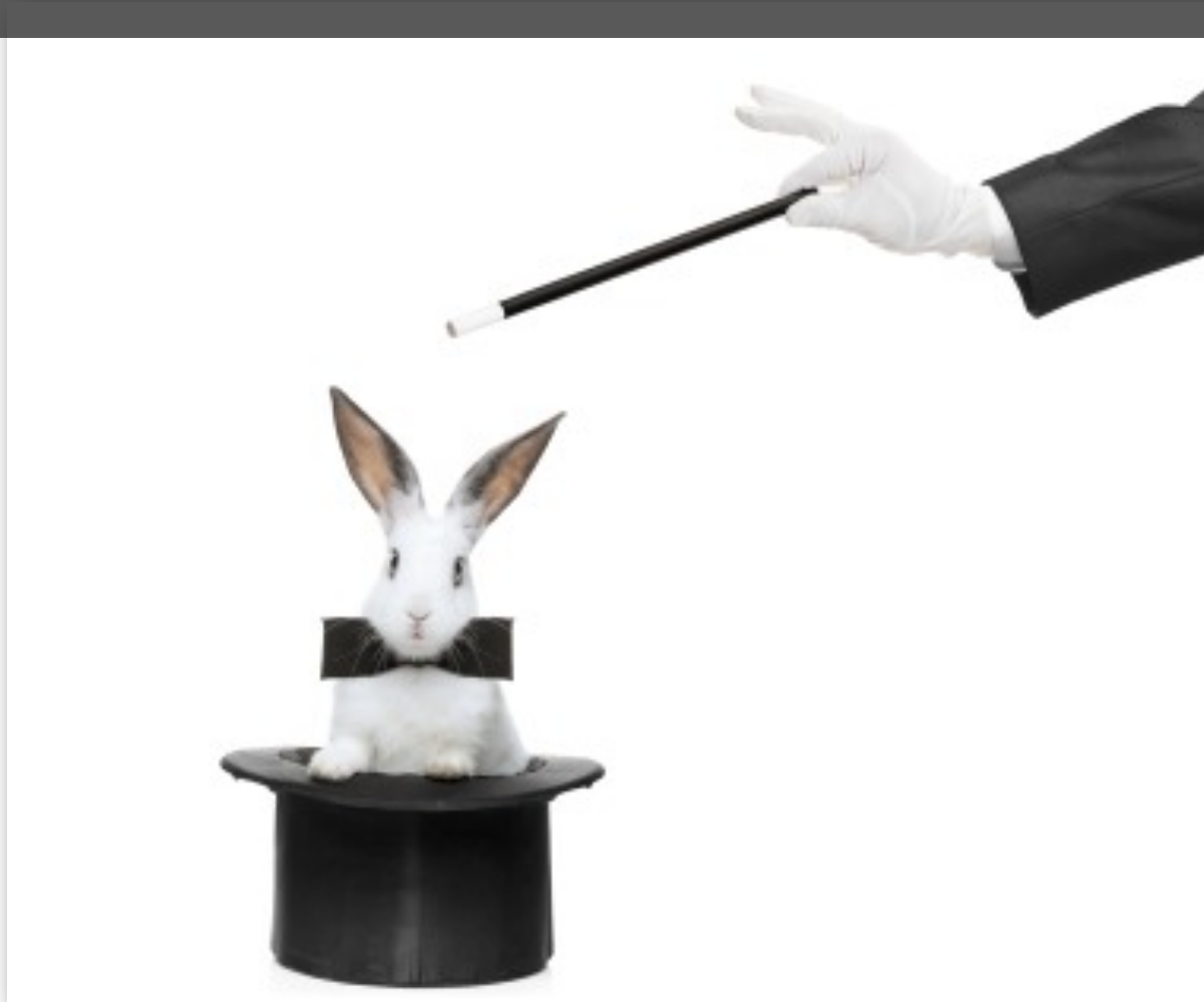
What does he want the podcast to be about?



“I want to read the
Quarterly Earnings
Report.”



Our job: Make the important interesting





The Three-Bucket System

All content goes into one of these three buckets:



Stuff we **shouldn't** do

PASS



Stuff we **have** to do

PUBLISH



Stuff where we **spend most of our time and creative energy**

PROMOTE!



Master the “4 Cs”

- **Concise:** People aren't going to spend a lot of time on our stuff
- **Conversational:** People learn more effectively when you talk to them, not at them
- **Compelling:** Give them a reason to spend time with this piece of content
- **Creative:** Get them to pay attention in the first place





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Florida Public Pension Trustees Association

[Home](#) [About FPPTA](#) [Membership/Members](#) [Events](#) [Certification Program](#) [News & Information](#) [Sponsors/Advertising](#)

Upcoming Events

[Trustees School](#)
[February 2 - 5, 2014](#)
Hyatt Regency
Jacksonville Riverfront,
Jacksonville
Winter Trustees School

[CPPT CEU Wall Street](#)
[Program \(FULL\)](#)
[April 2 - 5, 2014](#)
InterContinental The
Barclay
CPPT NYSE Program

[Annual Conference](#)
[June 29 - July 2, 2014](#)
Hilton Bonnett Creek,
Orlando
30th Annual Conference

A Presentation of the FPPTA



Welcome to FPPTA! Mission Statement:

The **FPPTA** has been established for the purpose of providing education and information for the public pension system and protecting Defined Benefit Pension Plans.



Congratulations to the winners of our 2013 membership raffle!
Miami GE Pension Fund and Brown Advisory

2014 Membership

Membership renewal is open now.

Renew on-line before December 31st to be entered into separate drawings for Pension Boards & Associates.

[RENEW NOW](#)

All presentations taped at the last school are posted to our PPI site under the Video Library link.

2014 membership renewal is open now!
Be sure to renew early to get your name in our membership renewal raffle!

Stay tuned for information for the next school, February 2-5 at the Hyatt Regency Jacksonville Riverfront.

User Activation

Have you activated your personal user account yet?

[Click here for activation help](#)

Donations to the FPPTA Relief Fund

[Click here for more information.](#)



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Faces of Florida

Real People, Real Stories



FPPTA Blogs



Faces of Florida ... *real people, real stories*

The FPPTA is gathering testimonials that portray the real-life experiences of Florida's public employees. It is designed to reveal the real people behind the public discussion about public employee benefits.

[...Read More](#)

Carol Knapp

Ft. Lauderdale Police Department, Dispatcher,
retired
Pension Fund Administrator (23 years)



Story: *"I was working the radio.....my husband had been involved in an accident." Carol Knapp, was working dispatch the night her husband suffered a disabling accident. Their need for his disability benefits turned into a new 23-year career for Carol who now works as a third-party pension fund administrator.*

Jeffrey "Scott" Bayne

Ft. Lauderdale Fire Rescue - active duty



[Share your story with us!](#)

Faces of Florida ... real people, real stories

The FPPTA is gathering testimonials that portray the real-life experiences of Florida's public employees. It is designed to reveal the real people behind the public discussion about public employee benefits.

[...Read More](#)

Pension Fund for the past seven years. He started asking questions about his retirement fund only as he approached retirement. "I waited too long," he said of his involvement and of the need for younger employees to learn about protecting their benefits.

Carol Knapp

[Ft. Lauderdale Police Department, Dispatcher, retired](#)
[Pension Fund Administrator \(23 years\)](#)



Story: "I was working the radio.....my husband had been involved in an accident." Carol Knapp, was working dispatch the night her husband suffered a disabling accident. Their need for his disability benefits turned into a new 23-year career for Carol who now works as a third-party pension fund administrator.

David Cloud

[Fire Chief \(Interim\), Avon](#)



[Share your story with us!](#)

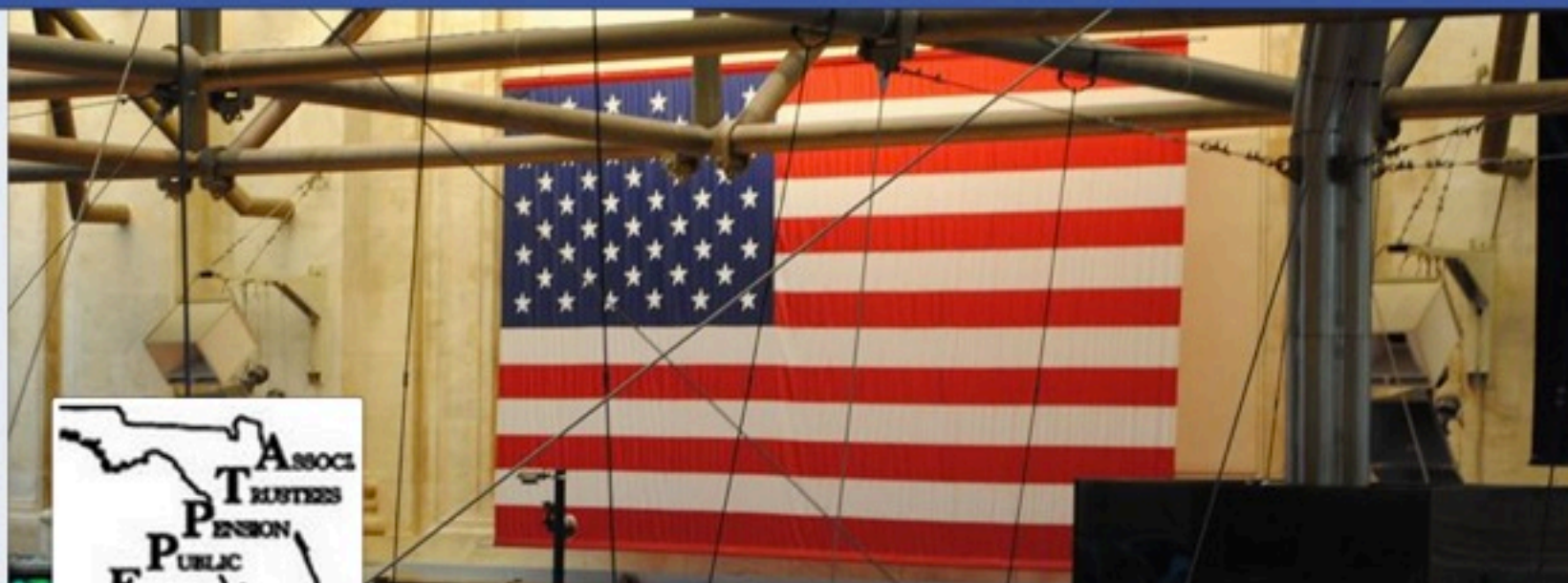
Faces of Florida



FPPTA



Home

**FPPTA**

116 likes · 3 talking about this · 38 were here

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Review

Message

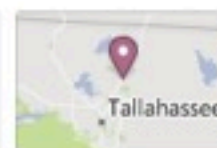


Add A Category

2013 Membership is now open online for renewal.



116



1

[About](#) - [Suggest an Edit](#)[Photos](#)[Likes](#)[Map](#)[Events](#)



FPPTA shared a link.

October 24

Here it is, folks, another layout of how a few deep pockets are trying to pick yours: <http://truth-out.org/opinion/item/19556-alec-and-tiaa-cref-join-the-assault-on-public-pensions>



ALEC and TIAA-CREF Join the Assault on Public Pensions
truth-out.org

ALEC has jumped into the conservative effort to dismantle public pension systems in a big way, making it one of its top 2014 legislative priorities.



FPPTA

Timeline ▾

Recent ▾



FPPTA shared a link.

October 11

This is a great op-ed on the myths of pension problems. <http://www.sfgate.com/opinion/openforum/article/The-myths-behind-public-employee-pension-reform-4885998.php?page=2>



The myths behind public-employee pension reform
www.sfgate.com

The myths behind public-employee pension reform Since the once-great city of Detroit filed for bankruptcy, Americans everywhere are in a panic. In the new fable, state and municipal workers are presented as the welfare queens of our age, historical



FPPTA shared a link.
September 26

Here's a brief synopsis of a story about to break today after a press call this afternoon:

http://www.philly.com/philly/blogs/big_tent/Report-blames-Pew-Enron-for-manufacturing-public-pension-crisis.html



Report blames Pew-Enron for manufacturing public-pension 'crisis'
www.philly.com

A left-leaning think tank report says that venerable Pew Trusts research

Like · Comment · Share



FPPTA Timeline Recent

Two critical articles to check out. This is the short one by Matt Taibbi
<http://www.rollingstone.com/politics/blogs/taibblog/looting-public-pensions-a-new-think-tank-study-20130926>
Rolling Stone.



Looting Public Pensions: A New Study | Matt Taibbi | Rolling Stone
www.rollingstone.com

How right-wing financiers influence the pension reform movement

Like · Comment · Share

2



FPPTA shared a link.

September 10

It's been awhile, but summer is nearly behind us and we're all back at work. Here's some good news to start the fall season:

<http://www.dailykos.com/story/2013/09/09/1237548/-Sallie-Mae-dumps-ALEC-after-pressure-from-students>



Daily Kos: Sallie Mae dumps ALEC after pressure from students

www.dailykos.com



FPPTA

Timeline

Recent

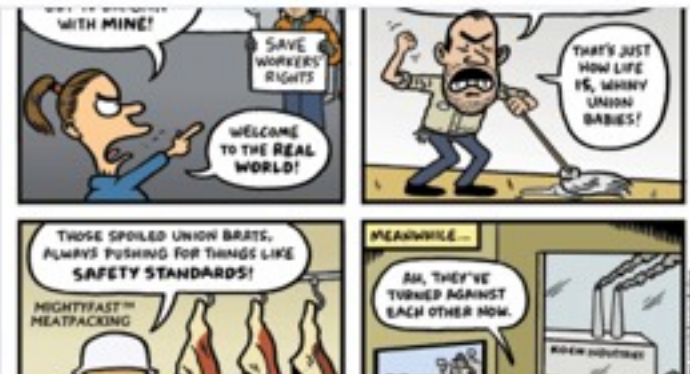


FPPTA shared a link.

June 27

Just sayin.

<http://www.slowpokecomics.com/strips/unionenvy.png>



<http://www.slowpokecomics.com/strips/unionenvy.png>

www.slowpokecomics.com

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CORPORATE SUBSIDIES DWARF PUBLIC PENSION COMMITMENTS

By Susan Marden

In a recent [press release](#), I highlighted news reports that put a spotlight on how the cost of business tax breaks and subsidies inhibits the ability of state and municipal governments to maintain healthy budgets. These costs have hurt government funding. Yet, there is a steady stream of criticism, most vociferously from business and financial services lobbyists, about how public pension benefits are the cause of our pain.

I've never been much of a conspiracy theorist, but I confess to more than a sneaking suspicion that America's business lobbyists are colluding to paint a very negative picture of public employees and their pension plans – not because they are deserving of the smear, but because the strategy provides such an effective distraction to other very real government budget problems.

Researching government subsidies for businesses is a daunting task, made more difficult by the nearly total absence of transparency in reporting them, and no discernible metrics to measure their efficacy in terms of whether they have resulted in job creation or stronger economies. But it has given me a whole new perspective on the phrase, "unsustainable benefits". The amount of money being spent on business tax breaks and subsidies dwarfs the amount of money being spent on public employee retirement benefits.

How much money are we talking about? It depends upon who you talk to,

Tweets



Pension Institute @PPI_FPPTA

10 Jun

Why Gen X And Late Boomers Aren't On Track For Retirement -
Forbes onforb.es/152ZnYu

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Pension Institute @PPI_FPPTA

10 Jun

PEW - Retirement Security Across Generations: Are Americans
Prepared for Their Golden Years?

pewstates.org/uploadedFiles/...

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Pension Institute @PPI_FPPTA

31 May

Interview with Hank Kim, NCPERS
publicpensioninstitute.org/public/10372.c...

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31 May


Double DB Pension Model Offers New Choice for Public Plan
Sponsors -- BOCA RATON, Fla. /PRNewswire-US... prn.to/1434WXi

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Master the “4 Cs”

- **Concise:** People aren't going to spend a lot of time on our stuff
- **Conversational:** People learn more effectively when you talk to them, not at them
- **Compelling:** Give them a reason to spend time with this piece of content
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Mr Novozymes

Steen Riisgaard may be the top man at Novozymes, but is he the right man for the job? Judge for yourself after reading this interview with a man who's passionate about nature, a nerdy birdwatcher – and the first to admit that he's too impatient, always wants to win, would like to have a piece of your soul, and worries when things are going well.



About the journalist

Susanne Svendsen is one of Denmark's leading portrait journalists and has interviewed a series of business leaders for Danish newspaper Berlingske Tidende in recent years. Lately she has also made a name for herself with a series of biographical columns in news paper Metroplus.

Contacts: Jenna Reck, Target Communications, (612) 761-5829
Target Media Hotline, (612) 696-3400

Target Celebrates Earth Day with Reusable Bag Giveaway, Online Eco Boutique and Partnership with Recyclebank

Retailer honors Earth Day as part of its ongoing commitment to sustainability

MINNEAPOLIS (April 16, 2012) — [Target Corp.](#) (NYSE: TGT) announces its plans to celebrate Earth Day by distributing 1.5 million reusable bags in all of its stores on April 22. In addition to the reusable bag giveaway, Target is commemorating Earth Day throughout the month of April with an online [Eco Boutique](#) and a partnership with [Recyclebank](#).

“As part of Target’s ongoing commitment to sustainability, we are celebrating Earth Day in April and empowering our guests and team members to commit to healthy, eco-friendly lifestyles,” said Shawn Gensch, senior vice president, Marketing. “By providing the right information, tools and incentives, we make sustainable living more accessible for our guests and their families.”

Target’s Eco Boutique includes 42 featured products; tips and tricks for leading a more sustainable life, a month-long [Twitter feed](#) and links to over \$50 in coupon savings. The featured products allow guests to discover ways to refresh their routine while saving money along the

Your United Way pledges make a big impact

Every United Way event we conduct at Horace Mann makes each year's campaign unique and fun, whether we participate in the Office Olympics competition, play trivia, bake, create gift baskets, buy carnations or create scrapbook pages. We love to have fun, but there's no denying that the pledges we make during United Way week (Oct. 10-14) have the largest financial impact of any activities we plan.

Without our pledges, there's no way Horace Mann could have contributed more than \$3 million to the United Way of Central Illinois during the last decade. That is a pretty incredible total. So when you're pondering how to spend your money for United Way, keep having fun but don't forget to pledge, too.

The United Way of Central Illinois counts on Horace Mann for about 13 percent of its overall campaign contributions. So every dollar of every donation really makes an impact.

Did you know that donating 50 cents per week (or \$26 per year) helps one elderly or disabled person with one specialized transportation trip to medical treatment, such as dialysis or radiation? A \$1 weekly donation (or \$52 per year) helps one teen attend positive social and recreational activities and work on developing leadership skills. A \$2.50 weekly donation (or \$130 per year), can provide nutritious meals to 30 low-income seniors in a social setting which prevents malnutrition and isolation.

Extra incentives

Our 2011 fundraising goals are to increase employee participation to **73 percent** and to **raise our donations three percent over 2010**. With your help, we will achieve our goals this year, which not only provide those in our community with greater opportunities for assistance, but also reward our employees with an extra personal day in **2012**.

So not only can your donations help people in need, but they can help colleagues and friends who can use an extra day off, too.

Online [pledging information](#) is available on [our United Way page](#).



Earth Month Pitch – Anne D’Innocenzio, Associated Press
3-15-12

Hi Anne,

I would like to offer you an exclusive opportunity to speak with Target’s senior vice president of marketing, Shawn Gensch, about the company’s month-long Earth Day celebration.

Target’s Earth Day plans include:

- **Reusable Bag Distribution:** On Sunday, April 22, Target will distribute 1.5 million reusable bags at all of its stores.
- **Eco Boutique / Coupons:** Beginning April 1, Target’s Eco Boutique (www.target.com/earthday) will include 42 featured products, tips and tricks for leading a more sustainable life, a month-long Twitter feed and links to over \$50 in coupon savings.
- **Recyclebank Partnership:** In April, Target will partner with Recyclebank, an organization that promotes eco-friendly decisions by allowing individuals to earn rewards for their “green” actions.

In addition to Target’s Earth Day plans, Shawn can discuss the company’s ongoing commitment to sustainability, which includes specific goals the retailer hopes to reach by 2015.

Dear Family & Friends:

I'll cut to the chase: **I'm asking you for money.**

Here's why:

- My friends and I have created a team for the [American Cancer Society](#)'s Relay for Life event to raise much-needed funds for the fight against cancer.
- **Cancer has impacted all of us.**
- For the memory of both of my granddads - Wayne Groce & Richard Bridges, who both died of cancer.

Y'all probably know that Anna has worked at the American Cancer Society (ACS) for nearly three years, but you may not know exactly what the organization does. Here are a few examples:

- ACS picks up folks who can't make it to their doctor on their own. Dedicated volunteers sit with these folks during their treatment.
- The Cancer Prevention Studies performed by ACS led to landmark discoveries in cancer research, and ACS is currently performing its third study.
- Millions of dollars are awarded to the nation's leading scientists by ACS to research the disease each year. In fact, 46 scientists who received funding from ACS won the Nobel Peace Prize for their work.
- A 24-hour hotline counsels cancer patients, survivors and caregivers when they need it most.

Find the good detail . . .



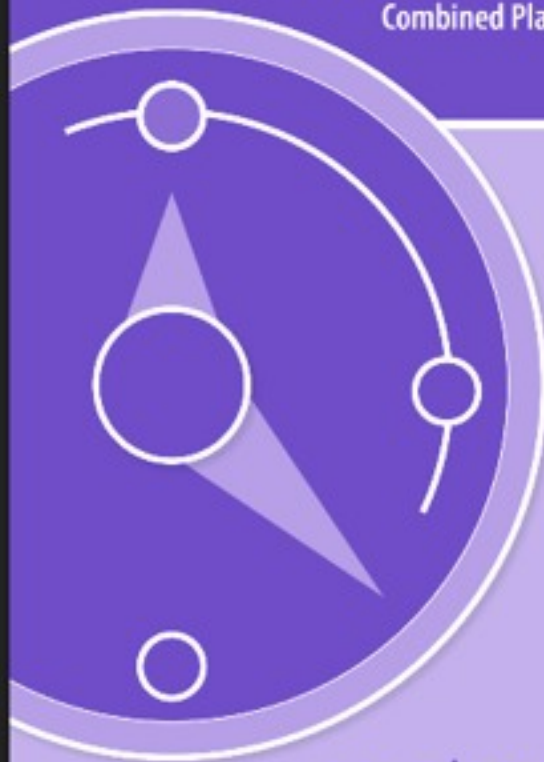
... and ditch the bad.

	Buzzword / Marketing Speak / Overused Term	Mentions in Press Releases
1	leader	161,000
2	leading	44,900
3	best	43,000
4	top	32,500
5	unique	30,400
6	great	28,600
7	solution	22,600
8	largest	21,900
9	innovative	21,800
10	innovator	21,400
11	award winning	11,800
12	exclusive	11,000
13	premier	10,700



Preparing FOR Retirement

For members enrolled in the
Defined Benefit Plan
Defined Contribution Plan
Combined Plan



2013|2014

to middle career

Attend a Benefit Information Meeting or Dollars and Sense workshop

A *Benefit Information Meeting* is a one-hour session that provides an overview of STRS Ohio benefits such as service retirement, purchasable service credit, disability protection, survivor benefits and health care coverage. *Dollars and Sense* is a four-hour workshop that provides an overview of STRS Ohio benefits, as well as information on retirement basics.

STRS Ohio benefits information included in *Dollars and Sense* workshop duplicates the content of the *Benefit Information Meeting*. In other words, if you attend a *Dollars and Sense* workshop, you do not need to also attend a *Benefit Information Meeting*. Both of these programs are sponsored by employers or teacher associations. Your in-service coordinator can schedule one of these opportunities for you or contact STRS Ohio.

Certify any purchasable service credit (Defined Benefit and Combined Plan members)

If you think you may qualify to purchase credit for past employment, we recommend that you certify this service as early as possible. Certification of service on the appropriate STRS Ohio forms by past employers can be a lengthy process. Certification does not obligate you to purchase credit, but it allows STRS Ohio to evaluate the service for eligibility. Verify the credit amount and provide your cost to purchase the credit. Cost statements are updated at any time. An STRS Ohio benefits counselor can also provide a service retirement estimate, which can help you approximate how much you can expect to receive in retirement and may help you decide if it is advantageous to purchase credit.

Effective Jan. 1, 2014, members will be required to certify the full projected liability created by the purchase of out-of-state teaching or public service, teaching, government service, military service, National Guard/reserve military service, Ohio public service, leave of absence due to military, waived Ohio public service and school service. Members who file all necessary forms and certification by Dec. 31, 2013, may purchase the credit by June 30, 2014, at the current rates.

Members who plan to purchase credit should review the *Purchasing Service Credit* brochure and talk to an STRS Ohio benefits counselor for further details on purchasing service credit, certification of credit and payment options. Information about other changes related to legislation can be found on the back cover of this brochure.

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements.

Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 1-866-332-3342. You can also establish online access to your account by going to the STRS Ohio website at www.strsoh.org.

Middle to late career

Attend a Beyond the Classroom workshop (Defined Benefit Plan members)

This three-hour workshop, offered at locations throughout the state, includes an overview of STRS Ohio benefits and information on funding your retirement years. Further information, including meeting dates and locations, is available online at www.strsoh.org. Advance registration is required. You may register online beginning six weeks before the date of the workshop at www.strsoh.org or by phone beginning four weeks before the date of the workshop by calling STRS Ohio toll-free at 1-888-227-7877. You may also request this workshop through your employer.

Attend a Retirement Planning Seminar (Defined Benefit Plan members)

This six-hour seminar, offered at locations throughout the state, addresses the issues that you will face at retirement, including health care coverage, managing your financial resources, estate planning and legal affairs. Further information, including meeting dates and locations, is available online at www.strsoh.org. Advance registration is required. You may register online beginning six weeks before the date of the seminar at www.strsoh.org or by phone beginning four weeks before the date of the seminar by calling STRS Ohio toll-free at 1-888-227-7877.

Attend a second Benefit Information Meeting

In addition to attending this meeting during the early to middle stage of your career (see Page 4), it is a good idea to attend this meeting again in the later stage of your career to keep abreast of any STRS Ohio benefit or health care coverage changes that may affect your retirement planning.

Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 1-866-332-3342. You can also establish online access to your account by going to the STRS Ohio website at www.strsoh.org.

Review your annuity payment options with STRS Ohio

To review your payment options, request the *Service Retirement and Plans of Payment* brochure for your specific retirement plan.

Certify any purchasable service credit (Defined Benefit and Combined Plan members)

If you think you may qualify to purchase credit for past employment, we recommend that you certify this service as early as possible. Certification of service on the appropriate STRS Ohio forms by past employers can be a lengthy process. Certification

does not obligate you to purchase credit, but it does allow STRS Ohio to evaluate the service for eligibility. Verify the credit amount and provide your cost to purchase the credit. Cost statements are updated at any time. An STRS Ohio benefits counselor can also provide a service retirement estimate, which can help you approximate how much you can expect to receive in retirement and may help you decide if it is advantageous to purchase credit. Please review the *Purchasing Service Credit* brochure and consult an STRS Ohio benefits counselor for further details on purchasing service credit, certification and payment options. (See Page 4 of this brochure for information about changes to purchasing credit.)

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements.

Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

Evaluate the impact of health care costs on retirement

Although access to health care coverage is not guaranteed under Ohio law, STRS Ohio understands that health care in retirement is important to you. You may not know in advance what your health care needs in retirement will be, but it is important to focus on potential health care costs and develop a strategy to deal with future changes in health care. Premiums, copayments/coinsurance, deductibles and all other charges or fees paid by you as a health care plan enrollee may change annually.

Three years before retirement

Request a service retirement estimate

This information is critical to your financial planning. Please note that estimates are approximations. An exact calculation of your benefit will be made at retirement. Your benefit will be paid in accordance with the law in effect at the time you retire.

Defined Benefit Plan members, a service retirement estimate, available through the STRS Ohio website at www.strsoh.org, can help you determine how much you may expect to receive in retirement. It will familiarize you with the various payment options. "Benefit Calculators" on the STRS Ohio website will provide estimates for a Single Life Annuity and a Joint and Survivor Annuity (which includes survivor protection), based upon assumed conditions you enter.

Defined Contribution and Combined Plan members, as well as Defined Benefit Plan members who would like STRS Ohio to calculate their estimate, can contact STRS Ohio toll-free at 1-888-227-7877 to request a service retirement estimate. You will need to provide the following information:

Your name

Social Security number or your STRS Ohio account number

Current address

Projected date of retirement

Current contract salary (plus any supplemental earnings)

Type of contract

Examples: August through June, August through July or July through June

Number of days in your contract

Projected contract salaries (if you are unsure, project conservatively)

Estimated account balance (Defined Contribution and Combined Plan members)

Partial Lump-Sum Option Plan (PLOP) payment amount you are considering, if any (Defined Benefit and Combined Plan members)

Assumed last day of teaching (or last day of paid sick leave)

Date of your beneficiary, or beneficiaries, and each beneficiary's relationship to you

Projected rate of return for investment choices (Defined Contribution and Combined Plan members)

Review your allocation of investment choices with Nationwide Retirement Solutions and change if necessary (Defined Contribution and Combined Plan members)

Take a close look at your account to be sure your allocations meet your retirement planning needs. Nationwide Retirement Solutions (NRS) retirement specialists can discuss your investment choices with you by phone. Call NRS toll-free at 1-866-332-3342. You can also establish online access to your account by going to the STRS Ohio website at www.strsoh.org.

Schedule an individual conference with an STRS Ohio benefits counselor

It is advisable to schedule an individual conference — at our office in Columbus, at a field location near your home or school, or by phone through an individual TeleConference — at least three years before you plan to retire. Call STRS Ohio toll-free at 1-888-227-7877 to schedule an appointment. Field location appointments can also be scheduled online at www.strsoh.org. Counselors can prepare a service retirement estimate for you, as well as explain your STRS Ohio benefits.

12 to 18 months from retirement

Attend a Retiring With Confidence program (Defined Benefit Plan members)

This two-hour program reviews all the essential steps of retiring. Covered topics include defining important dates, STRS Ohio retirement benefits, adjusting to retirement, completing the *Service Retirement Application*, health care issues and funding, and much more. This program is offered at locations throughout the state. Further information, including meeting dates and locations, is available online at www.strsoh.org. Advance registration is required. You may register online beginning six weeks before the date of the program at www.strsoh.org or by phone beginning four weeks before the date of the program by calling STRS Ohio toll-free at 1-888-227-7877.

Certify any purchasable service credit (Defined Benefit and Combined Plan members)

Certification of past service credit on the appropriate STRS Ohio forms can be a lengthy process. Certification does not obligate you to purchase credit, but does allow STRS Ohio to evaluate the service for eligibility, verify the credit amount and provide you with a cost to purchase the credit. Purchasable service must be certified and a cost statement issued before your retirement date. In most cases, certifying service before your retirement date will enable you to purchase credit up to three months following your effective retirement date. Defined Benefit Plan members should review the *Purchasing Service Credit* brochure that explains the types of purchasable service credit. (See Page 4 of this brochure for information about changes to purchasing credit.)

Defined Contribution Plan members are not eligible to purchase service credit. However, they may make contributions on salary not earned if their teaching career is interrupted by military service, provided they meet the eligibility requirements.

Combined Plan members may make contributions on salary not earned if their teaching career is interrupted by military service or leaves of absence, provided they meet the eligibility requirements.

Before purchasing credit, please speak with an STRS Ohio benefits counselor to determine how the purchase will affect your retirement benefit.

Six to 12 months from retirement

Schedule another individual conference with an STRS Ohio benefits counselor

This final appointment with a benefits counselor — in Columbus, at a field location or by TeleConference — will help you finalize your retirement plans. This is a good opportunity to recalculate your STRS Ohio retirement benefits and review optional health, dental and vision coverage options. Call STRS Ohio toll-free at 1-888-227-7877 to schedule an appointment. Field location appointments can also be scheduled online at www.strsoh.org.

Request a recalculation of your service retirement estimate

Members who do not meet with a benefits counselor should request an estimate no later than six months before retirement so that an updated estimate is prepared. When making the request, please provide us with the appropriate information. (See "Request a service retirement estimate" on Pages 7–8.) Upon request, a *Service Retirement Application* will be mailed to you with your recalculated estimate. Defined Benefit Plan members may also complete the application online by logging in to their Online Personal Account.

Schedule meetings with your retirement planning advisors

A periodic evaluation of personal finances with a credible advisor can help maximize the return on your money. A financial planner can be helpful in reviewing and discussing 403(b), 401(k), IRAs and 457(b) governmental plans, as well as Social Security accounts. An insurance agent can offer assistance in determining postretirement health and life insurance needs. An attorney can offer assistance with estate planning and developing a will.

Three to 12 months from retirement

Read the *Service Retirement and Plans of Payment and Partial Lump-Sum Option Plan* brochures

Reading these brochures will help you determine whether you have chosen the correct plan of payment option for your retirement needs.

Complete and submit a *Service Retirement Application*

Defined Benefit Plan members who have an Online Personal Account can complete and submit the *Service Retirement Application* via the STRS Ohio website at www.strsoh.org. (To access the application, log in to your Online Personal Account and click on "Apply Online for Service Retirement under "Retirement.") The application should be completed at least three months, but no more than 12 months, before your retirement date.

to obtain a *Service Retirement Application* by calling STRS Ohio toll-free at 1-888-227-7877 or by email (ContactUs@strsoh.org).

If you are a Defined Benefit and Combined Plan member and want health care coverage to begin on your retirement date, you must file a *Service Retirement Application* with STRS Ohio before the actual retirement date.

How to purchase service credit (Defined Benefit and Combined Plan members)

You may now request final cost statements for any service credit to be purchased and decide on the payment method for the purchasable credit. The credit must be certified and a cost statement issued by your retirement date. You have three months after your retirement date to purchase credit. Please see the *Purchasing Service Credit* brochure for more information. (See Page 4 of this brochure for information about changes to purchasing credit.)

How to complete deposits on military service (Defined Contribution Plan members)

If you intend to make contributions on salary not earned when your teaching career was interrupted by military service, you must certify the military service and have a cost statement issued before your retirement date. If you roll over pretax funds or use a funds (such as writing a personal check) to complete deposits on your military service, you have three months following the effective date of retirement to forward the money to STRS Ohio.

How STRS Ohio reemployment guidelines

If you are reemployed in a public position in Ohio after retirement, your employment is restricted during the first two months following your retirement date. Further guidelines on reemployment can be found in the *Reemployment* brochure.

How to notify your employer of your intent to retire

At the time to complete any requirements due to your employer. After you submit your *Service Retirement Application* to STRS Ohio, we will contact your employer two months before the effective retirement date to obtain information to finalize your retirement benefit.

After STRS Ohio receives the retirement application

Accepting service retirement

Service retirement is official

For Defined Benefit Plan members and Combined Plan members receiving the defined benefit portion of their plan, any changes to your effective date of retirement and plan of payment must be submitted in writing and received by STRS Ohio no later than the 15th of the month following receipt of your first regular monthly benefit payment. You will be notified of the exact date.

For Defined Contribution Plan members and Combined Plan members receiving the defined contribution portion of their plan, your benefit is final on your effective date of retirement. At this time, your account is closed and you cannot change your decision to retire. You may change your plan of payment if the request is submitted in writing and received by STRS Ohio no later than the 15th of the month following receipt of your first regular monthly benefit payment. You will be notified of the exact date.

Other changes in your selected options for tax withholding or a change in the bank information for your direct deposit may be made at any time, regardless of the retirement plan you are enrolled in.

STRS Ohio acknowledges your retirement

When we receive your retirement application, it is reviewed for accuracy and completion of the appropriate sections. At the same time, we conduct a final audit of your account records including earnings and service credit. If any adjustments or corrections are necessary, we will notify you. Any changes made at this point may cause a delay in processing your benefits.

Within 10 business days after we receive your retirement application, you will receive an acknowledgment letter verifying your effective date of retirement and the plan of payment you selected.

If you hold one or more positions covered by another public retirement system and you plan to continue employment in the lower paying

position(s) at retirement, you will receive a second acknowledgment letter.

STRS Ohio will request OPERS and SERS retirement information (Defined Benefit Plan members)

If you are also a member of Ohio Public Employees Retirement System (OPERS) or School Employees Retirement System (SERS), or both, STRS Ohio will request information from the appropriate system to finalize your benefit calculation. The information from the other systems is needed before we can finalize your retirement.

Select a health care plan (Defined Benefit and Combined Plan members)

If you indicated on your application that you wish to participate in the STRS Ohio Health Care Program* and you meet eligibility requirements, you will receive information regarding the health care plans available in your area. Currently, members must have at least 15 years of service credit, or 20 years of service credit beginning Aug. 1, 2023, to have access to the STRS Ohio Health Care Program (medical, dental and vision).

After receiving the information, your health care plan selection must be made within 30 days of the effective date of health care coverage. If no selection is made, you and any covered dependents will be enrolled in the Medical Mutual Basic Plan. Health care plans in the STRS Ohio Health Care Program require you to pay a portion of the total cost. Premiums are currently based on your years of service credit, Medicare status and health care plan selected.

To make your health care plan selection, contact STRS Ohio toll-free at 1-888-227-7877. Health care and prescription drug plan identification cards and coverage information will be mailed to you after the selection is made.

*The STRS Ohio Health Care Program is not guaranteed. STRS Ohio hopes to continue the program, but reserves the right to change or discontinue all or part of the program for all or a class of eligible benefit recipients and dependents at any time.

You may also enroll your spouse, eligible child and other eligible dependents, but you pay the cost of their monthly health care premium.

If you submit your *Service Retirement Application* online, you will need to make your health care selection at that time.

Apply for dental and/or vision coverage (Defined Benefit and Combined Plan members)

STRS Ohio offers dental and vision coverage to members with at least 15 years of service credit, or 20 years of service credit beginning Aug. 1, 2023. A benefit recipient's eligible dependents may also enroll. Following receipt of your retirement application, we will send you an enrollment packet that includes coverage and premium information and enrollment instructions for the dental and vision plans offered by STRS Ohio.

Enrollment in an STRS Ohio health care plan is a requirement to enroll in the dental or vision plans. Separate monthly premiums apply to the dental and vision plans. For more information, contact STRS Ohio toll-free at 1-888-227-7877.

If you submit your *Service Retirement Application* online, you will need to indicate at that time whether you want dental and/or vision coverage.

Receiving benefits

STRS Ohio issues "partial" benefit payments

If your fully completed application is received by STRS Ohio at least 30 days before your retirement date, we may issue a benefit payment on your retirement date. If the actual benefit amount is calculated by your retirement date and you are eligible for a benefit without additional purchasable service credit, we may issue a "partial" payment based on current information available on your account. If a Partial Lump-Sum Option Plan (PLOS) payment is selected, payment will be calculated on your retirement amount after adjusting for the PLOS payment. Once exact information is available,

balance will be retroactive to your effective date of retirement and paid as a catch-up payment. The difference is the difference paid to you after receiving your retirement payments and before your regular payments. Benefits are automatically deposited to your bank account on the first banking day of each month. Most members receive three or more partial payments.

If a fully completed application is not received at least 60 days before the retirement date, your partial payments will begin the first of the second month following receipt of your retirement application.

Partial payments or regular payments will be made as follows:

STRS Ohio is waiting for clarification of a court order providing for payment of a continuing benefit to a former spouse after the member's death.

STRS Ohio is unable to determine service credit for retirement eligibility before we have received information from your employer.

If you are participating in a Retirement Incentive Plan and you do not qualify for retirement with the retirement incentive credit. Payments will be made once the retirement incentive credit is established.

You may need to purchase service credit to attain full retirement eligibility.

Payment

ROP payment, if selected, will be paid 91 days before your retirement date or the date all necessary information is received and your retirement benefit is finalized, whichever is later. Please see the *Lump-Sum Option Plan* brochure for more information.

After retirement

Enjoying retirement can be a whole new career! We offer retirees other services in addition to the monthly benefit and access to health care coverage (if eligible), including:

Publications

Benefit recipient newsletter

This publication keeps benefit recipients informed about plan changes, as well as STRS Ohio news and information. It is mailed to the benefit recipient's home address. Please keep us informed of changes in your permanent (or temporary) mailing address so that important communications reach you without delay.

Educational opportunities

STRS Ohio offers the following educational opportunities for retired members at locations throughout the state. Dates and meeting locations are provided on the STRS Ohio website (www.strsoh.org), where you can also register for the meetings.

Retiree Series

This series, with meetings throughout the year, offers helpful information related to protecting and maximizing your retirement income and savings. Meeting topics change annually. Past topics have included *Estate Planning*, *Long-Term Care*, *Social Security and Investing in Retirement*.

Health Care Program Highlights Meeting

This meeting offers a review of the upcoming calendar year's health care plan options, features and premiums. Members can gain a better understanding of health care plans provided under the STRS Ohio Health Care Program.

Understanding Your Health Care Plan

This meeting, offered early in the calendar year, offers information about how to use your health care and prescription drug coverage.

Medicare Enrollment and STRS Ohio

This program provides an overview of the "parts" of Medicare, the importance of signing up, when and how to enroll, how Medicare enrollment affects your STRS Ohio health care plan options and how to select a new STRS Ohio health care plan after Medicare enrollment. This presentation is also available as a webinar. Date and registration information is available at www.strsoh.org.

STRS Ohio on the Internet

Valuable information regarding your retirement benefits is provided on our website at www.strsoh.org. You may also request a password for an Online Personal Account that will enable you to view your:

- Beneficiaries,
- Plan of payment selected at retirement,
- Amount payable to beneficiaries should you die,
- Direct deposit information,
- Cost-of-living adjustment information (if applicable),
- Death benefit information (if applicable), and
- Benefit payment details including deductions.

Online, you may also view a federal tax withholding calculator, change your address or select a health care plan during open enrollment.

STRS Ohio email news service

Subscribers to this free service (*eUPDATE*) receive a report after every Retirement Board meeting, as well as timely updates about legislation and other events that can have an impact on the pension fund and its members. You can keep current on your retirement system by subscribing to the email news service today. Just go to the STRS Ohio website (www.strsoh.org) to register.

Reminders

Medicare

Employed teachers eligible for Medicare may have Medicare Parts A or B while covered under an employer health plan. If you are planning to retire and have waived Medicare Parts A or B coverage, you should obtain Medicare coverage by the date coverage begins under your STRS Ohio health care plan and send STRS Ohio a copy of your Medicare card or a copy of a letter from Social Security confirming Medicare enrollment. This also applies to a spouse or any other dependents you plan to cover through an STRS Ohio health care plan. If you discontinue your employer health coverage and do not enroll in Medicare, your claims will be processed by your STRS Ohio plan as if you were enrolled in Medicare. This means higher expenses for you if you don't have Medicare coverage.

Social Security

Many STRS Ohio retirees have potential benefits as the spouse of a Social Security wage earner because of their own employment under Social Security.

Social Security may reduce or eliminate its benefits because of your eligibility for STRS Ohio benefits.

We cannot calculate your Social Security benefits or predict future legislative changes regarding Social Security. For more information, contact Social Security toll-free at 1-800-772-1213 or visit its website at www.ssa.gov.

Division of property and support orders

STRS Ohio will retain and honor a division of property order submitted on the properly completed form by the court. These orders allow for the division of a member's benefit between the member and a former spouse after retirement and before the death of the member or former spouse.

STRS Ohio will also honor a divorce decree or court order from the court that requires a member to designate a former spouse as a joint and survivor beneficiary to receive continuing benefits after the member's death.

Support orders are also honored if the member is already receiving a monthly benefit.



The value of the Plan

September 2012

Top 10 Tips

The Municipal Pension Plan provides great value to employees and employers. Here are the top 10 tips to remember about the value of the Plan.

1. Low cost

Low cost administration and investment management fees.

Employees pay less than they would if they invested individually. Employers pay less than they would if they administered their own plan.



2. Economic investment

The Plan's funds are invested in part in companies and projects that support the local economy by providing jobs.



3. Security

Contributing now will secure a pension in retirement.



4. Certainty

Pensions are calculated using a formula so employees can predict how much they will receive based on their salary and service.



5. Additional benefits

The Plan offers additional



6. Economies of scale

The size of the Plan creates economies of scale and reduces costs.

For example, the Plan is able to invest in long-term investments, such as real estate and infrastructure that individual investors cannot typically benefit from.



7. Shared contributions

Employers and employees contribute to the Plan. So an employee receives more towards their pension than if they invested alone.



8. Economic stimulant

The Plan pays out roughly \$1 billion in pension benefits each year. Much of that money flows into BC's economy.



9. Protection

The Plan provides benefits for spouses and beneficiaries if an employee dies before they retire.



10. Good governance

The Plan is structured and governed in a way that makes it



HERE ARE A FEW EXAMPLES...

With tax relief, saving into your pension doesn't cost as much as you'd think!



JIM

Jim is 25 years old. His annual salary is €30,000 or €2,500 per month before tax.

Jim decides that he can afford to save around **€100 per month** into his pension.

This works out as **4%** of his salary.

Over the year, Jim's contributions add up to €1,200 (€100 x 12).

Because Jim receives tax relief on the money he pays into his pension, his take home pay only actually drops by...

**€80 per month
rather than €100**



KATE

Kate is 50 years old. Her annual salary is €50,000, or €4,166 per month before tax.

Kate decides that she can afford to save around **€500 per month** into her pension.

This works out as **12%** of her salary.

Over the year, Kate's contributions add up to €6,000 (€500 x 12).

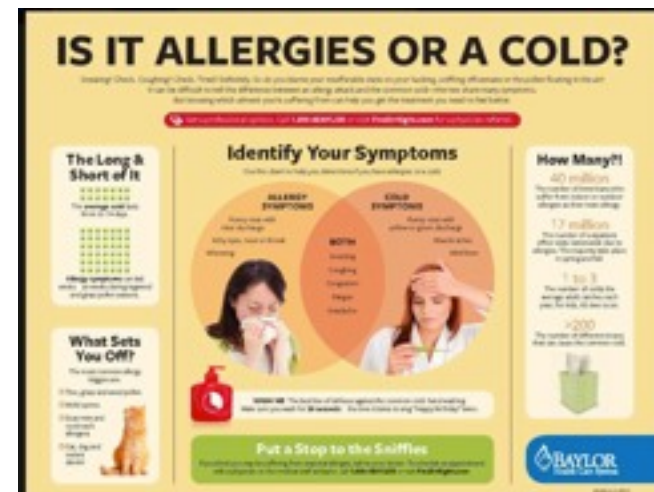
Because Kate receives tax relief on the money she pays into her pension, her take home pay only actually drops by...

**€295 per month
rather than €500**

These examples are based on current tax rules.

You Tube

-

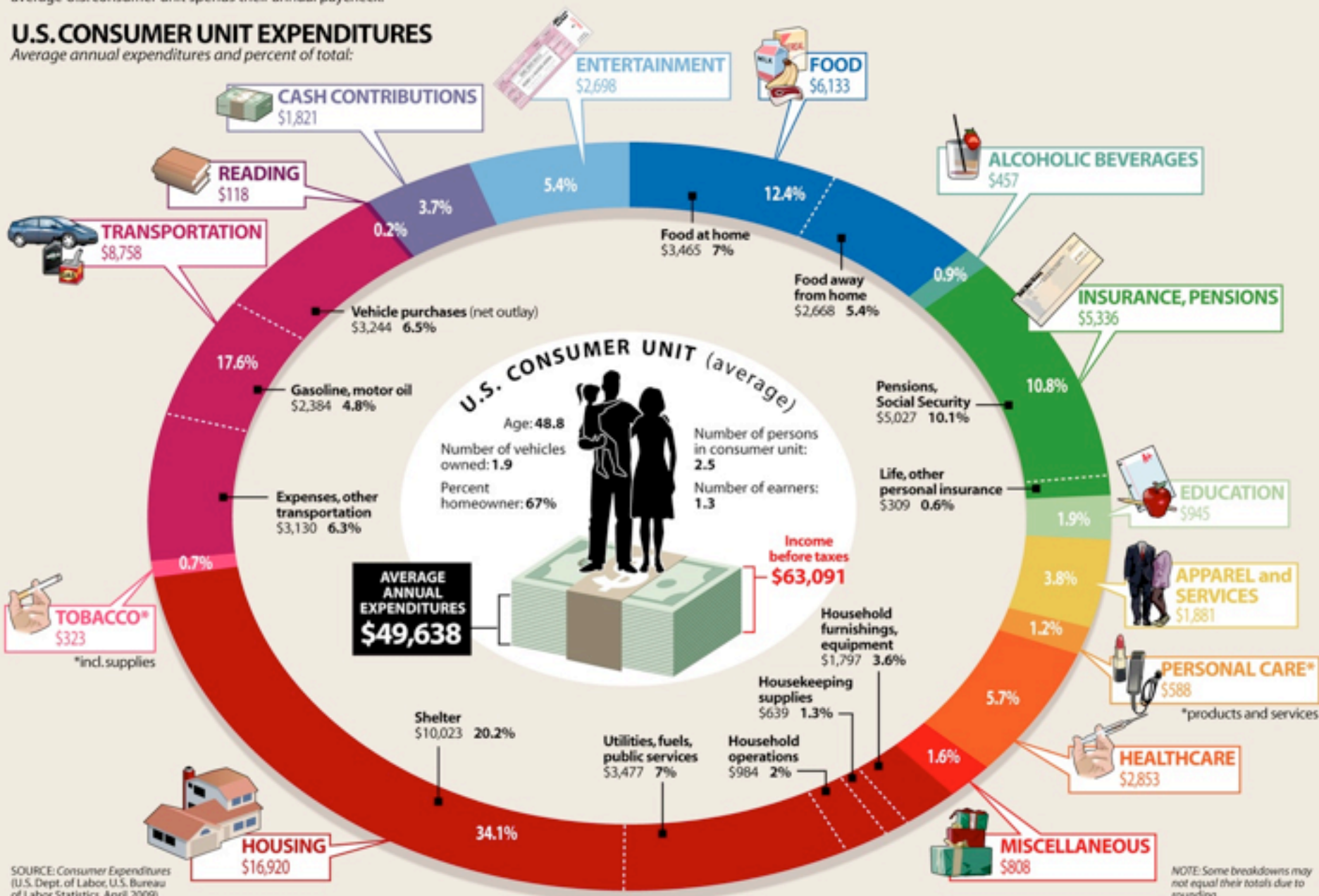


Where Does the Money Go?

The Department of Labor's latest survey provides a detailed look into how the average U.S. consumer unit spends their annual paycheck.

U.S. CONSUMER UNIT EXPENDITURES

Average annual expenditures and percent of total:



\$57

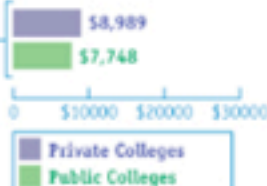
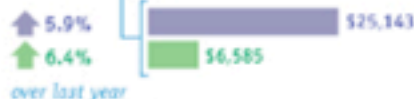
Average price of a new college textbook in the 2008-2009 school year.

1% Health Care 8% Other Expenses

7% Other

19% Tuition & Fees

Average 2008-2009 Tuition



Average 2008-2009 Room & Board

26% Room & Board

Inconsistent relationships between percentages of income spent and actual cost of tuition and room and board expenses can be explained by the financial help given by parents toward tuition, but not necessarily toward housing and food costs.

\$2000:

Average credit card debt for college students, according to Nellie Mae.

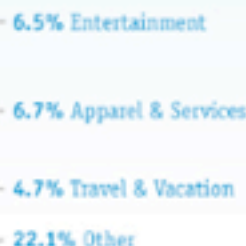
4% Books & Supplies

3% Transportation

40% Discretionary



Breakdown of Average Student Budget



Mean monthly amount received from home: \$312

Mean monthly earnings: \$453

Percentage of students who own:



66% Receive funds from home

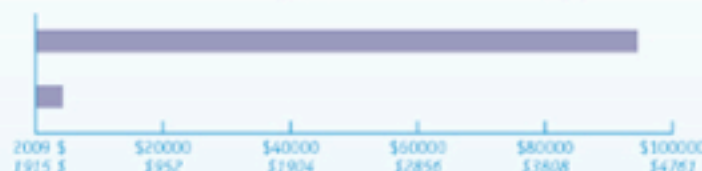
49% Work part-time

15.9: mean hours worked part-time



College students are expected to spend more than
\$10.5 billion
gearing-up for campus this year,
according to the National Retail Federation.

According to a study of student expenditures at Yale University in 1915, one college freshman spent \$4,500 in his first year (the equivalent of \$94,541.44 in today's dollars). The least amount spent by a freshman that year was \$200, or \$4,201 adjusted for inflation.



Sources: O'Donnell & Associates, LLC College Student Spending Behavior • Monthly Labor Review • Student Monitor spring 2006 survey of 1,200 students on 100 campuses nationwide

Master the “4 Cs”

- **Concise:** People aren't going to spend a lot of time on our stuff
- **Conversational:** People learn more effectively when you talk to them, not at them
- **Compelling:** Give them a reason to spend time with this piece of content
- **Creative:** Get them to pay attention in the first place



Schwan aligns for future growth



Tracy L. Burr
*Senior Executive Vice President
and Chief Financial Officer*

In addition to his current responsibilities for the company's financial and accounting services, he now will be responsible for corporate shared services that include travel and office-management support. He will report to Lenny Pippin.



John M. Beadle
*Senior Executive Vice President
and Chief Operating Officer*

He's now responsible for Schwan's Global Consumer Brands, Schwan's Global Home Service Group, Schwan's Global Food Service Group and Schwan's Global Operations Group. John reports to Lenny Pippin.



David A. Bunnell
*Senior Executive Vice President
of Strategic Development*

In addition to his current responsibilities for mergers and acquisitions, and research and development, he also will direct activities at Schwan's University, quality-assurance and corporate relations. He will report to Lenny Pippin.

President and CEO addresses future



M. Lenny Pippin
*Vice Chairman
President and Chief Executive Officer*

Vice Chairman, President and Chief Executive Officer **Lenny Pippin** on Friday, Dec. 3, announced a new company structure.

The new structure included 11 key leadership appointments and proposed new names for Schwan business units. The changes, effective Jan. 1, position the company for future growth.

"The strategic realignment that accompanies these key assignments is a vital step toward achieving even greater effectiveness in Schwan's sales, manufacturing and support operations," Lenny said. "The advancement of these 11 individuals demonstrates confidence in their leadership talents that will move the Schwan Food Company toward its

goal of becoming the world's biggest, best and strongest provider of frozen-food solutions."

Lenny met with Schwan leaders at the YMCA in Marshall, Minnesota to announce the changes.

Many of the changes reflect the company's commitment to developing leaders from within the company. Several key leadership appointments provide individuals with a broad vision of the company.

"We can take individuals and expose them to a variety of different responsibilities," Lenny said of the alignment.

Hell Yes We Value Diversity!



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That's why we're all wearing different ties!



M. Lenny Pippin
*Vice Chairman
President and Chief Executive Officer*

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Buzz WORD Bingo

An Antidote for Corporate Speak?

Are YOU TIRED of being told to "think outside the box"?

Do you groan when someone urges you to "push the envelope"?

Does it feel as if you're being lobotomized with a rusty nail when you hear words like "proactive," "leverage," "the next level," "best practice," "big picture," "fast-track," "core competencies," and "deliverables"?

If so, you're suffering from Buzzword Burnout, the mad cow disease of corporate America.

Everyone uses buzzwords. They come in handy when we haven't time to think for ourselves or we want to impress the boss. But they can easily get out of hand.

Who hasn't suffered through nightmare meetings where buzzwords spew thick and fast, smothering spontaneity like a soggy blanket?

This is not a healthy state of affairs, according to communications consultant and buzzword buster Steve Crescenzo.

"Buzzwords often go right over the heads of employees," said Crescenzo in an interview with *BusinessWeek Online*.

"Employees don't go home and say things to their spouses like: 'Hey listen, honey, you need to re-establish your "core competencies" here.

Or we need to "shift some paradigms" here in order to be a "world-class" family.' They talk in real language."

Chicago-based Crescenzo — who works with such companies as Chevron, Siemens, John Deere and Commonwealth Edison — says managers need to make a conscious effort to get rid of buzzwords.

He told *BusinessWeek Online*: "Your employees will have so much respect for you if you talk to them like a normal human being. You will cut through all that Dilbertized clutter that exists in corporate America and be a real voice. When you're saying your buzzwords, when you're parroting what everyone else is saying, they're giggling up their sleeve at you."

Indeed, managers should beware the giggle factor.

A subversive little game called "Buzzword Bingo" has been going the rounds at companies for a while.

Employees take the bingo cards to meetings and check off each buzzword as they hear them. Get five in a row (up, down, across or diagonally) and — "bingo!" — the game is yours.

■ Which buzzwords really break you out in hives? E-mail your response to Terry Pow, and we'll feature them in an upcoming *Off Center*.

proactive	prioritize	leverage	next level	best practice
big picture	core competencies	deliverables	optimize	paradigm shift
envisioning	knowledge base	client-based	all-hands meeting	functionality
gap analysis	empower	synergy	low-hanging fruit	mission-critical
ballpark	bandwidth	ramp-up	outside the box	push the envelope

Testimonials from satisfied players

“I had only been in the meeting for five minutes when I won.”

-Jack W. - Boston

“My attention span at meetings has improved dramatically.”

-David D. - Florida

“What a gas. Meetings will never be the same for me after my first win.”

-Bill R. - New York City

“The atmosphere was tense in the last process meeting as 14 of us waited for the 5th box.” -Ben G. - Denver

“The speaker was stunned as eight of us screamed ‘Bullshit’ for the third time in 2 hours.” -Kathleen L. - Atlanta

People of Groupon

After four and a half intense and wonderful years as CEO of Groupon, I've decided that I'd like to spend more time with my family. Just kidding - I was fired today. If you're wondering why... you haven't been paying attention. From controversial metrics in our S1 to our material weakness to two quarters of missing our own expectations and a stock price that's hovering around one quarter of our listing price, the events of the last year and a half speak for themselves. As CEO, I am accountable.

You are doing amazing things at Groupon, and you deserve the outside world to give you a second chance. I'm getting in the way of that. A fresh CEO earns you that chance. The board is aligned behind the strategy we've shared over the last few months, and I've never seen you working together more effectively as a global company - it's time to give Groupon a relief valve from the public noise.

For those who are concerned about me, please don't be - I love Groupon, and I'm terribly proud of what we've created. I'm OK with having failed at this part of the journey. If Groupon was Battletoads, it would be like I made it all the way to the Terra Tubes without dying on my first ever play through. I am so lucky to have had the opportunity to take the company this far with all of you. I'll now take some time to decompress (FYI I'm looking for a good fat camp to lose my Groupon 40, if anyone has a suggestion), and then maybe I'll figure out how to channel this experience into something productive.

If there's one piece of wisdom that this simple pilgrim would like to impart upon you, have the courage to start with the customer. My biggest regrets are the moments that I let a lack of data override my intuition on what's best for our customers. This leadership change gives you some breathing room to break bad habits and deliver sustainable customer happiness - don't waste the opportunity!

I will miss you terribly.

Love,



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 **FULL SAIL UNIVERSITY.** [LEARN MORE](#)

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Songs" iTunes Playlist Here



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Why Should You Care About
Employment Law?

Welcome!

We at Manpower believe this site is truly unique. For the first time in recorded history, a lawyer is doing something for free.

This blog -- or *blawg* -- is designed to provide you with up-to-the-minute employment law information without putting you to sleep. Take a look around. You'll find entertaining videos, provocative questions, practical tools, legal alerts -- even an employment law sing-a-long. We'll do everything we can to keep you up on the law and out of jail.

Thanks for visiting,

Mark

August 15th, 2011

Blawg on Vacation

The Blawg will be taking a little vacation this week.

See you next week!

Mark



Mark Toth
Chief Legal Officer
of Manpower
North America

Welcome to my blog.

Here is some more information
[about me](#) and here is my blog's
official [disclaimer](#).



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Sing-a-Long
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Worst Interview Ever
Best Work Songs Ever
Best Work Movies Ever
Best Lawyer Jokes Ever
Dumbest Questions Ever
Dumbest Posts Ever

Miscellaneous

Blawg in the News
Booking Info
Media Contact
Credits

August 12th, 2011

The Office: Weekly Analysis & Contest

In my humble opinion *The Office* is the world's #1 employment law training aid. All you have to do is (1) watch it and (2) do the exact opposite of everything you see.

To help enhance your viewing experience, each week I provide a critique of the action from an employment lawyer's perspective. We also conduct a weekly **"Are You Smarter Than a Lawyer?" Contest**. Anyone who leaves a comment below identifying a legal issue that I missed will win a valuable prize.

Last Night's Episode: *Michael's Last Dundies*.

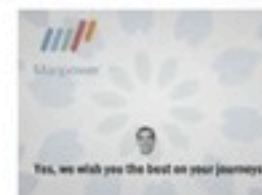
The Plot: Michael prepares for his departure and trains a new host (Deangelo Vickers, played by Will Ferrell) for The Dundie Awards.

My Analysis:

1. Issue: Trespass / Destruction of Property / Invasion of Privacy
Description: Michael and Deangelo went house-to-house at 6:00 a.m. to hand out Dundie nominations, visiting various employee homes without permission. Along the way, they egged Toby's house, woke up Jim and Pam, infuriated Stanley and caught Meredith coming home from a night of partying.
Risk: \$\$\$
2. Issue: How NOT to Do Succession Planning and/or Training
Description: As discussed last week, it's evident that the company hired Deangelo without following anything remotely resembling HR best — or even mediocre — practices. That could easily lead to lawsuits from others who may have wanted the job (e.g., Dwight). Click [here](#) for additional tips on how NOT to hire. Compounding the succession planning problems is the fact that Michael is being allowed to train Deangelo. As Will Ferrell himself aptly described it in a recent interview, "it's basically one idiot training another."
Risk: \$\$\$\$
3. Issue: Drugs and Alcohol
Description: The episode was replete with numerous drug references (crack, steroids, marijuana, etc.) and concluded with a party at a local bar where alcohol aplenty was flowing. Michael appeared to encourage employee drug use by awarding Andy a "Doobie Doobie Pothead Stoner of the Year" award. Click [here](#) for reasonable company party guidelines that will help keep you out of jail without killing the fun.
Risk: \$\$\$\$
4. Issue: Emotional Distress
Description: Several employees appeared to suffer acute emotional distress when Deangelo told a 9-11 "joke." Michael clearly caused Deangelo distress

Employment Situation	117,000 ▲
Unemployment Rate	9.1% ▼
Unemployed	13.9M ▼
Employment / Population	58.1% ▼
Labor Force Participation	63.9% ▼
Employment Outlook	+8% NC

Featured Videos



**The Employment Law
Sing-A-Long Song**
Views: 14,181



**How to Hire If You
Want to Get Fired**
Views: 7,496



Before:

SUBJECT: Managing our Travel Expenses

Hello everyone,

Growing revenue faster than expenses is one of the four financial principles we use to run the company. At the start of a new year we have an opportunity to examine how we're allocating resources to ensure we are deploying our dollars most effectively. Good, sound expense management is a critical lever for delivering bottom-line results so our spending does not outpace revenue.

In FY'12, **travel-related costs across the company increased 11 percent to almost \$39 million**. While we understand some travel is critical for business, we know this is an area we can get better at managing.

Starting today, I'm asking everyone to reduce discretionary travel spending by taking the following actions:

After:

Subject line: On the Road Again?

Hello everyone,

From the looks of things, a lot of us embrace country singer Willie Nelson's lifestyle: We just can't wait to get back on the road again.

An on-the-road lifestyle may work for Willie, but it's not well suited for Intuit. Remember, Willie travels by bus. We travel by plane. And it adds up. Big time.

Our travel-related expenses increased 11 percent last year, totaling \$39 million. That's more than enough to fly every one of our employees around the world. And no, we're not planning on doing that.

I'm sure a lot of this travel is necessary. As a global company with offices in 37 cities on three continents, we expect a certain amount of travel. But at the same time, I'm just as convinced that not all these trips are essential. As always, we need to watch our discretionary travel spending – year in and year out.

Error message: Before

Transaction Reconciled



You have changed a transaction that has already been reconciled. Recording your changes will impact your reconciliation balance.

You should not proceed unless you are in the process of correcting a reconciliation problem.

Do you want to record your changes?

Yes

No



QuickBooks lets you do this, but it's not a good idea.

Here's why: QuickBooks thinks this transaction has been reconciled. If you change this transaction now, when you reconcile your next statement your opening balance won't match your bank statement any more.

Do you want to save your changes?

- If you changed this amount by accident, click No.
- If you meant to change this amount, click Yes.
- If you're changing this transaction to fix a problem, we've got some information and solutions that can help you. ⚡ [Click here for more help.](#)

Yes

No

Share

What is “voice”?

- **Distinctive.** The one-size-fits-all “corporate” voice doesn’t work.
- **Conversational.** Write like you are talking to one person or to a small group.
- **Accessible.** A friendly tone that invites people to interact with you.
- **Sense of humor.** A little humor goes a long way, though you don’t have to be funny yourself.

Dishes be Damned and Other Tips for Working Moms

Post Date: May 10, 2012

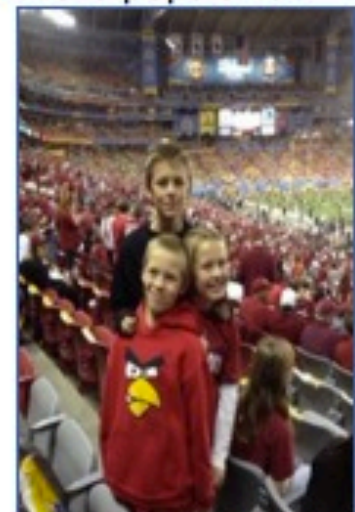
Motherhood doesn't come with a manual. There are no customer service numbers to call when your son has a nightmare and no replacement parts for your daughter's first broken heart. Motherhood does provide a lifetime guarantee of unconditional love, on the job training and advice (and lots of it).

Whether you own a business or work for one, balancing a job and a family can be demanding. So, in honor of Mother's Day, I've compiled a list of tips and tricks for and from working moms. Luckily, I didn't have to look beyond the walls of Intuit for inspiration. [It's the People](#) is one of Intuit's core values and many of Intuit's working moms were eager to contribute tips to this list. And some are based on my own experience with three boys – two young sons and a husband.

Enjoy, and please share your own working mom tips in the comments section below.

Take time to make time – That calendar tool you use at work is even more popular at home based on the moms I spoke to. One mom uses Google calendar to color code activities. Family events get one color; she then assigns individual colors for her three kids' activities. It's a quick way to see who is doing what and when.

Shop with sanity – If you're like me, you've hauled your munchkins to the supermarket, only to have them start crying just as you push the cart inside the store. Look for ways to make shopping fun. To entertain the kids, I often play "I Spy" or ask them to help me shop. My son loves to weigh fruits and vegetables and put them in the cart. He learns about counting and feels like he's



TANKER

Next year is critical for the new Air Force tanker, but 'One Boeing' teams are fueled and ready

By Kymberly Vandiac

At first glance, it seems to be an ark or some other kind of wooden boat taking shape behind the walls of an inconspicuous building a few blocks from the Everett, Wash., factory where Boeing assembles its twin-aisle commercial jetliners.

The enormity of what are soon recognized as sections of a full-sized 767 airplane is remarkable. Even more so are the materials from which this mock-up is made.

It's a paper, wood, plastic and foam airplane, with a foam cockpit, wood switches and paper monitors, and it's strong enough for a person to stand in.

As the countdown continues toward assembly of the first KC-46A tanker for the U.S. Air Force—a next-generation tanker based on the 767—the mock-ups in the Tanker Validation Center are crucial first steps toward streamlining the assembly process for when production begins next summer. The tanker, known in the factory as the 767-2C, will be built on the same line in the Everett plant as the rest of the 767 family.

"Modern computer simulations serve a purpose, but it is also important to see, feel and understand all of the

ergonomic and assembly line challenges upfront," said Allan Kremenich, 767 manufacturing engineer. "That way you can walk through changes prior to putting them on the assembly line."

Engineers on the tanker program are using the models to explore and understand everything from wiring and designs to ergonomics and safety, and how to best integrate the tanker into the 767 production floor.

"The large-scale models have played a big part in helping the team identify the best possible build for our U.S. military customer," Kremenich said.

Work being performed at the Tanker Validation Center is but one element of the "One Boeing" approach on the all-important tanker program. Utilizing the resources and people of the entire company working together toward a common goal was key to Boeing beating EADS, the parent of Airbus, to win the Air Force tanker competition in 2011. Boeing will build 179 tankers as replacements for aging KC-135 tankers operated by the Air Force, which now average about 50 years old.

Boeing must deliver the first 18 combat-ready tankers to the Air Force by the

"We have put processes in place to ensure quality and accuracy the first time—we are ready and excited to begin."

—Richard Duncan, 767 airframe team lead



PHOTOS: (Left) Full-scale models at the Tanker Validation Center are used to help streamline the planned assembly process when KC-46A tanker production begins next summer. (Right) Looking up at the aft fuselage of a 767 commercial jetliner on the Everett, Wash., assembly line.

BOB PENNINGTON/BOEING

In a small office in Albuquerque, N.M., Jeff Waitkus, a Boeing Test & Evaluation engineer, is busy planning tests—for a product that doesn't yet exist.

Over the past several years, Directed Energy Systems and the Boeing Test & Evaluation team in Albuquerque have been collaborating to test and enhance new kinds of lasers powered by solid-state materials instead of caustic chemicals. This has significantly reduced the size of a laser needed to create the same power. The chemical-powered Airborne Laser, for example, was carried on a 747. Now, the new laser concepts are intended to be flown on small jet fighters or even attached to gun mounts on ships.

And these new lasers need to be tested—efficiently, precisely and reliably.

"I may not know what's coming down the pipeline, but I know we have to be prepared to accurately test and evaluate whatever our program partners dream up," Waitkus said. "That's why it's important for us to be close with our partners. What they dream, we must test. And before we test it, we need to test the test."

Laboratory test teams with Boeing Test & Evaluation are often required to anticipate and prepare equipment and plans to test the next new thing. Devising tests early speeds the process of developing new products and validates the quality of the innovations in them.

Take the work that's being done at the Material Measurements Lab in St. Louis, which characterizes the interaction of electromagnetic signals with various materials. Because many of Boeing's products use materials that are exposed to electromagnetic signals, the lab must develop tests to understand how certain materials dampen, amplify or otherwise affect these signals.

Lydell Frasch, a Technical Fellow in electromagnetics at the lab, said one of the latest test innovations from the team there involves a new approach to measuring changes to electromagnetic signals that interact with materials in high-temperature environments, such as those on the control surfaces of a wing during very high-speed flight.

The lab's challenge, he explained, was akin to making a call from a mobile phone in an airplane and measuring how the electromagnetic energy changes as it interacts with the cellphone case, the seats and many other things the electromagnetic

trying to test that at 2,000 degrees Fahrenheit (1,100 Celsius), Frasch said.

The standard fixtures used for these tests were deforming and oxidizing at the high temperatures, according to Frasch. So the team had to find new materials to re-create real-world conditions. Metallic alloys capable of withstanding high temperatures, such as stainless steel, were used to fabricate new fixtures. New measurement procedures were adopted to reduce test times, which reduced the exposure of the test fixture to higher temperatures.

For this St. Louis test team, and others with Boeing Test & Evaluation, good communication with product development teams is essential.

In Philadelphia, for example, work is under way on a new test stand for the large Boeing wind tunnel there—which will be used to test new and innovative rotorcraft blades.

"About three years ago, we started seeing a significant increase in requests for proposals and contracts for improving rotor-blade performance," said Bill Grauer, senior manager of the wind tunnel. "We knew our current test stand wouldn't be up to the job."

Grauer talked with Rich Bussom, Associate Technical Fellow and program manager for Advanced Mobility Systems in Boeing Defense, Space & Security, and together their teams started to focus on future rotorcraft blades.

Rotor-blade technology has reached the limit of what can be done with fixed shapes, Bussom said. So the team developed

"What they dream, we must test. And before we test it, we need to test the test."

— Jeff Waitkus, Boeing Test & Evaluation engineer

power rotor blades whose shape can morph and adjust to dynamic conditions.

The Boeing Test & Evaluation team now is racing to get the new rotor test stand created, built and tested before the advanced rotor team is ready to test their first product in June.

"The new test stand," Grauer said, "has more power, more data ports and adaptability so it can support the next generations of rotors that Rich's team dreams up." ■

jennifer.d.hawton@boeing.com

PHOTOS: (Left) Marty Lecloux, left, wind tunnel mechanic, and Jim Conrado, wind tunnel instrumentation engineer, perform preflight inspection of a rotor test stand. **(Below)** Lead technician Ray Rose, left, and Technical Fellow Lydell Frasch developed the X-Band waveguide test fixture, shown in the St. Louis Material Measurements Lab, to measure electromagnetic signals in high-temperature environments. **HOW BOEING DOES IT**



Master the “4 Cs”

- **Concise:** People aren't going to spend a lot of time on our stuff
- **Conversational:** People learn more effectively when you talk to them, not at them
- **Compelling:** Give them a reason to spend time with this piece of content
- **Creative:** Get them to pay attention in the first place



The art of innovation

Not content to let good ideas go to seed, OhioHealth is plowing fertile ground to cultivate concepts into inventions. The OhioHealth Research & Innovation Institute and the Center for Medical Education + Innovation™ are among the ingredients in place that are helping physicians and associates grow visions into realities.

Enrol O. Singh, MD, Riverside Methodist, teaches Cindy Feary, RN, Response Team, Riverside Methodist (left), and Sharon Herndon, RN, Emergency Department, Riverside Methodist, how to operate the PercuVision Direct Vision System using a patient simulator at the Center for Medical Education + Innovation™.

Continued on page 4

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Team OhioHealth wins by helping the community

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Stepping up for National Employee Wellness Month

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Social skills: Dublin Methodist connects with patients in a new way



The OhioHealth Research and Innovation Institute (OHRI) and the Center for Medical Education + Innovation™ (CME+I™) each played a vital role in the development of PercuVision Direct Vision System, an innovation that exemplifies OhioHealth's mission to mine advances in patient care that have resulted from the expertise and creativity of its caregivers. Patented by Riverside Methodist Hospital urologic surgeon **Errol O. Singh, MD**, PercuVision reduces the pain and risk of injury from the placement of urinary catheters.

"This is truly an innovative product that represents the type of creative energy and attitude of discovery that our institute aims to foster among clinicians that ultimately leads to better patient outcomes," says **John Niles**, director of OHRI.

In conjunction with ~~techColumbus~~ and other partners, OHRI provides complimentary research and commercialization services to qualified inventors in technical assessment, business assessment, product development and business development. It has been responsible for nine start-up companies and the development of more than a dozen technologies available for licensure.

Dr. Singh's invention combines fiber-optics and a tiny camera lens within the catheter that visualizes navigation through the urethra on a monitor, replacing the standard practice of blind insertion. "I've seen too many patients in misery from trying to pass these catheters by feel," Dr. Singh says. "The majority go in just fine, but a significant number meet resistance from anatomical characteristics. There had to be a better way."

For assistance with research and clinical testing and training, Dr. Singh turned to OHRI and its broad network of individuals and organizations focused on the commercialization of new medical technologies.

OHRI helped Dr. Singh schedule training in the use of the device at the state-of-the-art CME+I, where nurses practiced on high-tech patient simulators. The training prepared the nurses for their participation in a safety and efficacy study in the Riverside Methodist Emergency Department. "We wanted to see if the product did what it was designed to do," Dr. Singh says.

OHRI supported the investigation with clinical research services and personnel to help design the protocol, recruit patients and compile data, among

CME+I™ celebrates five outstanding y



In preparation for deployment, members of the Ohio National Guard's Wing and 121st Air Refueling Wing practice battlefield care on human simulators at the CME+I.

Practice makes perfect at the Center for Medical Education + Innovation™ (CME+I™) where medical professionals master new technologies and advanced procedures without putting patients at risk.

Since it was established five years ago in June, the story has been one of expansion, growing to become an active

Give your readers the good stuff first!

- If you've ever suffered the agony of a misplaced catheter, you know the torture it can bring. And even if you haven't, you can probably imagine.
- Dr. Errol O. Singh is fighting a battle to make sure that nobody ever has to suffer through that nightmare again. And he's winning that battle.
- Singh Quote
- Patient Quote
- THEN Background



**COLORADO
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Retiree REPORT

April 2013

In this issue:

An Honor to Serve

Gregory W. Smith PERA's New Executive Director

Legislation Affecting PERA Introduced

Your Vote Counts

PERA Names New Director of Real Estate

Annual Increase for 2013: 2 Percent

Board Re-Elects Chair/Vice-Chair

What You Need to Know About Medicare

Seven Tips for Calling PERA

Go Paperless

Our 10 Cents

What the Kids are Talking About

Safe, Fast Delivery of Your Benefit

Colorado PERA Recognized for Commitment to Accurate Financial Reporting



How Do I Tell My Children I Have Cancer?

Helping you through breaking the news

By Cancer Answer Nurses



Is Your World Spinning? Help for Dizziness

By Brain & Spine Team | 7/22/13 11:17 a.m.

Tags: dizziness, Double vision, Headaches, vision loss

Do you feel dizzy sometimes? It's a common complaint. Whether imbalance is caused by vertigo, inner ear or other medical conditions, there are many good therapies available.



[Read more](#)



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66 Days of Summer Eats



Get Skin Protection in a Cup

Soaking up the summer sun can feel great, but it also increases your risk of skin cancer. The remedy: a daily dose of sunscreen and — coffee?

▶ Get the full tip

Featured Experts



Kristin Kirkpatrick, MS, RD, LD

Kristin Kirkpatrick, MS, RD, LD, is a registered dietitian and wellness manager for the Cleveland Clinic Wellness Institute.



Cancer Answer Nurses

Jamie Kabat, BSN, MSN, CNP and Josette Snyder, RN, MSN, AOCN are

Advanced Practice Nurses for Cleveland

TV Snacks Could Hurt Kids' Hearts

By The Beating Edge Team | 7/22/13 9:30 a.m.

Tags: diabetes, healthy diet, heart disease, heart health, obesity, prevention, risk factors

New research indicates that kids who snack while watching TV increase their long-term risk for heart disease. But you can help your children's odds for a healthy life with a few simple measures.



▶ [Read more](#)



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10 Ways to Stock Your Fridge for Weight Loss

By Kristin Kirkpatrick, MS, RD, LD | 7/22/13 6:00 a.m.

Tags: diet, healthy diet, snacks, trans fat, weight loss

Your eating habits are only as good as your supply of food. Whether you want to lose weight, maintain a healthy weight or just clean up your diet, stock and arrange your refrigerator for success.



▶ [Read more](#)



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Master the “4 Cs”

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- **Conversational:** People learn more effectively when you talk to them, not at them
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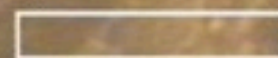




**Put them all together and
what do you get?**

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How a Glob of Fat the Size of a School Bus Got Stuck in the London Sewers

HENRY GRABAR AUG 06, 2013 5 COMMENTS

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For a vivid, smelly lesson on why we don't pour bacon grease down the drain, behold the fatberg.

Last week, officials at Thames Water [removed a 30,000-pound lump of lard](#) from a trunk line sewer beneath the London suburb of Kingston. It was the fattest fatberg ever recovered from the London sewers, and by extension, probably the largest subterranean grease clump in U.K. history.

"A fatberg," says Simon Evans, media relations manager at Thames Water, "is a vile, festering, steaming collection of fat and wet wipes." Fatberg creation is a vicious cycle, according to Evans, who coined the term. "Fat clings to wipes, wipes cling to the fat," he explains. "They are the catalysts in this horrible fatberg game."

The result, which feels like wax and smells much worse, is a major headache for metropolitan sewer authorities. Every month, Thames Water spends \$1.5 million cleaning FOG (fat, oil and grease) deposits from Greater London's 70,000 miles of sewers. In the U.S., FOG is responsible for about 40 percent of sewer blockages.



The offending fatberg. Courtesy of Thames Water

Stop fighting the wrong battles!

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Approvals



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