

GA-HERO
Meeting held April 1, 2016
10:00 am - 2:00 pm
The Luce Center, Emory University Emeritus College
Room 130
Emory University, Atlanta, GA 30329

Present: Ron Bohlander (Georgia Tech), John Bugge (Emory University), Missy Cody (Georgia State University), Gray Crouse (Emory University), Julianne Daffin (Emory University), Harry Dangel (Georgia State University), Dave Ewert (Georgia State University), Teryl Frey (Georgia State University), Betty Malloy (Perimeter College/Georgia State University) Dennis Marks (Valdosta State University), Wanda McGukin (University of Georgia), Al McWilliams (Georgia State University), Steve Nowicki (Emory University), Carol Pope (Kennesaw State University), Frank Pritchett (University of West Georgia), Anne Richards (University of West Georgia), Gretchen Schulz (Emory University), Ron Swofford (Perimeter College/Georgia State University) Martha Wicker (Clayton State University), Charles Williams (Emory University), Holly York (Emory University), Dorothy Zinsmeister (Kennesaw State University).

1. Welcome

John Bugge opened the meeting at 10:00 a.m. and Gray Crouse, Director of the Emory University Emeritus College, welcomed the group to the Luce Center.

2. Introductions

All those present introduced themselves to one another.

3. Introduction to the theme of the meeting - "Helping Younger Colleagues Get Their Heads Around Retirement."

Presentation by: Steve Nowicki, Candler Professor Emeritus of Psychology, Emory University.

John Bugge introduced Steve Nowicki as a retiree still active in his field. John explained that he himself went through a period of anxiety when he was about to retire, but, like others in the room, had found a comfortable plateau. He is aware that younger colleagues face some of the same psychological hurdles many of us did when our retirement began. The purpose of today's meeting, John explained, was to learn more about how to help them into retirement. He said he realized that health insurance issues are large and professional issues are significant, but he has come to understand that psychological issues were primary for many considering and moving into retirement. He noted that Steve Nowicki has developed expertise in addressing these issues and is a presenter who typically "wows" audiences when he gives a talk.

Steve said he planned to simply chat with the group about a variety of issues. When he thought about his own retirement, he thought about it prior to retirement, after retirement, and during retirement, seeking to better understand what really had happened to him. He intended to present a mixture of research and personal experience to the group, and would be asking those present to think about using what he said for themselves as well as for others they might try to help make the transition into retirement.

The big question, Nowicki said, was "Who am I now and who will I be after I retire?" This is a scary thought for many. He gave the example of Sugar Ray Leonard, the boxer, whose retina became detached in a fight after he had become well-known as a boxing professional. Following this incident, concerned that he had the potential to lose his sight altogether if he continued boxing, Leonard retired from the sport. A year later, however, he was back in the ring. When someone asked him why he did this, he said, "You know . . . I woke up one morning and asked myself: 'Who am I?' And I couldn't come up with an answer except 'I am a boxer.'"

The question for most after retirement is: "Who are you?" When people ask retirees what they do, most say: "I'm retired." Others often reply: "It must be wonderful to sit around and do nothing day and night."

I'd like you to understand, Nowicki stated, that the TRANSITION PROCESS [into retirement] is not new. It's similar to what you have gone through a number of times in your life. I'd also like you to understand the IMPORTANCE OF RELATIONSHIPS in your life and in your transition to retirement.

My research area is relationships: what makes them tick and how they affect us. There is considerable research about relationships.

Do you have good relationships with your parents? If you do, research shows it's likely you'll live 8 years longer than persons who don't.

Do you draw strength from at least one other person? If you answer no, the chances of your dying after heart surgery are 8 times greater than persons who answer yes.

If you take a photograph into surgery, your recovery rate can be 60% faster.

If you are asked to put your hand in a bucket of ice cold water, which can be painful over time, if you hold the hand of someone close to you while your other hand is in the bucket of cold water, you can tolerate 2 times as much pain as someone who puts a hand in the ice cold water, but has no one else there to hold his/her hand.

Phases of Relationships

Nowicki asked if anyone in the room had taken a course on relationships. No one indicated having done so. Most important, Steve said, was that "all relationships go through a process of Choice, Beginning, Deepening, and Ending." And the earlier in this process you have problems, the more devastating this can be on your life.

Choice: Some choose not to relate or cannot relate or connect with others. These include persons with Autism, Schizophrenia, and Severe Depression. We have to learn to communicate with and deal with people. We communicate verbally (through words) and non-verbally (through facial expressions, tone).

Beginning: How do we begin relationships? We can walk up to people and shake hands. We can smile, say "Hi, How are you? Where are you from?" We can make small talk. Nowicki works with severely disturbed adolescents who can't do this or have great difficulty doing this.

Research shows that we meet about 50,000 people in our lifetime. How did the 4-5 people you hold close to you get to be close? You typically wouldn't know. But there are thousands like them you didn't get close to.

Deepening: The leap from beginning to deepening is difficult for many. I do a lot of consulting at Montessori schools. On a cold morning, I watched kids being let out of their parents' cars. In the last car, I saw a mother open the door for her daughter, who was wearing a snow suit. This mother said "Go make friends" and drove off. How do you do that?

Ending: All of us have trouble with endings. We don't like endings. In America, we get busy and we get angry to blot out the anxiety and fear we have in ending relationships. I'm teaching in Emory's Business School currently. My course is on the Psychology of Leadership. It is assumed that everyone in a business class is going to be a leader. No one is expected to follow. All are expected to be leaders. There are 36 seniors in my class. I ask them to fill out a diary addressing the topic of how they are ending their experience at Emory and what they are doing to make it a good ending.

This kind of assignment alerts them to the fact that they have had other endings in their lives. We do endings all the time, but are often not aware of what's happening when this occurs. There are now 17 days left of this class and 36 days left before graduation. Half-way through the course students tend to get angry because I place the number of how many days remain on screens on four walls of the classroom. And I continue to ask them: "How many days are left?" They say "I don't know" as a way of keeping themselves from the recognition that an ending is going to occur. But they have to deal with it.

When I was in college and took a course in Developmental Psychology, there were a lot of pages devoted to the years of 0-2, 2-5, 5-9 and 9-12. Then there was material on teenagers. Adulthood was discussed in only 3 pages. The lesson we learned from this was that we develop at a slower rate until adulthood, when we atrophy and die. But nothing can be further from the truth. We go through a process of growth across the lifespan.

Some of you know about sabbaticals. Why do we have these? Why should a school give you a year off to go do something? Every seven years, those who have access to sabbaticals end something and start something new.

Have you noticed how Hallmark birthday cards are numbered? There are those that go from 1-10, then there's a jump to 13,16,21,30,40,50,60,80,90,100. Our lives are a constant series of changes. Adult life development goes through a set of stages. There is an era or period of relative stability in a life structure - in which we surround ourselves with objects and relationships. And there is transition - the time spent leaving one era and moving into another era. The most important part is the process of endings. It's the only time you can look back over what you did right and what wrong so you can see what you can do better. It's called growth and can lead to positive experiences in the future.

Adult Life can be divided into stages.

Early Adulthood - ages 21-30. There is a struggle for autonomy and finding your place in the world. It typically involves a marriage-like relationship, although students don't get married as much any more.

There is "The Dream" - focusing on what your life is going to be, who you will spend it with, and what life will be like at age 30.

Age 30 Transition. "The Dream" is examined for flaws. Does it still fit? Women are mindful of their biological clock and may have babies. There is a "New Dream." 40% of first babies are now born after mothers turn 30.

Ages 31-40. Settling Down. People zero in on a more specific goal. They strive to make it, get tenure, prestige, autonomy, status.

Age 40 Transition. A major examination of the dream occurs at this time. Does the stuff of one's 20s and 30s still fit? People ask: What have I done with my life? This is a period when cards people get for their birthdays mention being "Over the Hill." These are cruel cards. This is also a period of the "Nevers." I never will make a million dollars, for example. People tend to be in flux during this period. This is when crises occur and affairs are likely.

Ages 41-50. This is middle age. A new life structure is possible. This is the "Sandwich Age" when individuals may be supporting their children who are in college while also taking care of their parents. I involve parents in my classes. I ask my students (their children) to interview their parents and ask them how they feel about their kids graduating from college. I give other questions to them also. They find out that their parents are experiencing upset too as they come to terms with their children graduating from college. Parents wonder who *they* will be after their last child has graduated. This is the time of "empty nest" issues for adults.

Age 50 Transition. This is a time of awareness of mortality. Settling down, plus. It tends to be like the 30 year transition. Research says the 50s are the best decade of them all. It's a time we express the most satisfaction in our lives.

Ages 51-60. This is the end of middle age and often comes with a more realistic view of ourselves. True mentoring is possible in this stage. Changes are valued. It's a satisfying time. During this period many ask themselves why they would want to retire from "this."

Age 60 Transition. Ending and preparing for retirement characterize this part of our lives. Time speeds up. Something typically occurs that causes us to assess our physical health. At 60, for example, I was giving talks all over England, and suffered a heart attack.

Ages 61-70. Late Adulthood. New life structure. New relationships. Everyone talks about retirement and then wonders: What if you successfully retire? Do you stop going through these stages? Those in their 70s get ready to do a transition to their 80s. Then come the 90s and the 100s.

What can you expect from your relationships before, during and after retirement?

1. An ending.
2. A neutral zone or time.
3. A new beginning.

If you ask potential retirees what they did at the time of their transition to age 40 you often get different metaphors. For some the metaphor was, "It's like I'm hanging on to a pier, then letting go to swim across to a hazy and distant shore."

What can you expect? How did you handle other life transitions?

1. You will feel anxious, awkward, and a little depressed.

2. You will feel angry, and tend to get busy.

Research shows people wonder, "What will I do?" They have concerns about money, e.g., expressed as "I can't afford to retire." "I need to work another 4 years." I have colleagues who fret over whether they will have enough money, although they live on about \$10,000 a year and have far more than that in the bank. Be careful and watch for this: One of the ways to escape the psychological side of retirement is to get angry and get busy. There is a very special calculus. You're not immortal. You have only so many good years. Each year you work, it's not possible to do something else.

3. You will feel a widening separation from those who are not retiring. People who heard I was considering retirement in a few years came to check out my office to see if it might be suitable for them. I felt as though they were already treating me as if I was on my way out.

Things to Consider to Make the Transition a Good One

1. Slow down and stay in the present and past, but not the future. People are often so worried and afraid about what's going to happen. Yet the only reason you are worth anything in life is the relationships you've had up to this point. Identify and acknowledge those who have helped you get where you are today.

2. Examine your past transitions for what worked and what didn't. What did you do that made a given time work for you? Don't be afraid to ask significant others for help in identifying what worked and didn't work.

3. If anything will happen during a sabbatical or during retirement, you'll have to do it. For some who take sabbaticals, the first month is the worst. When you're employed in a regular job, people are always giving you assignments or expecting you to fulfill particular responsibilities. They push and prod you into doing things. I washed my windows the first month of my sabbatical. You have to fill the space because you are not used to initiating things on your own.

4. Keep a diary of how you are feeling. Some think this is cheesy. I think it makes you aware of things you don't think about normally. Slow it down. Ask, yourself: What did I do today to make a good ending happen? Who did I thank? Who should I thank?

5. Let go of some of what you are doing to give yourself the opportunity for other possibilities to "bubble up." If you do so many things, you may have to take a walk - without a book, cell phone, computer - so it's possible for other things to emerge.

6. **Understand that whatever relationship you wish to have with your workplace after retirement it will be different from the one you now have.** Have you gone back to your former department? Where do you go? You no longer have an office, a place that is yours. You may feel like an alien. And if you go by the offices of your former colleagues, you can tell in their eyes that they worry you will want to go on and on about something when they've got a lot of work to do.

WHAT IS IT GOING TO BE LIKE ON THE OTHER SIDE?

1. **You will not know until you get there, but research says it will be good.**
2. **You will move from a time when you were always reacting to a time when you have to provide the impetus for your actions.**
3. **You will often be surprised who will and who will not join you in new post-retirement relationships.** Be ready for that. It's not that people are mean, but as soon as you leave, the system you were formerly a part of closes. Rather than being at risk for loneliness and dissatisfaction with their social lives, however, older adults report better quality ties with their children, more positive marriages, closer friendships. Why is this? A good guess is that:
 - a. Older adults engage in strategies that optimize positive social experiences and minimize negative ones by avoiding conflicts.
 - b. Social partners often reciprocate by treating older adults more positively and with greater forgiveness.

A well-known study at Harvard University on "Optimum Life" for men began in 1938 with 268 persons. The study is now in its 75th year. It was designed to identify predictors of healthy aging. It has conducted extensive physical and psychological tests on these individuals for years. It has also involved personal interviews with participants. Its principal investigator was George Vaillant and is sometimes referred to as the Vaillant Study. A major finding of this study is that the greatest positive impact in life satisfaction as well as other positive outcomes is good relationships. If you do well in this regard in your 50s and 60s, you end up retiring well.

One more thing. Recent research shows that something called **locus of control** also has a significant impact on how much you will be satisfied with both the transition to retirement and retirement itself. The key in the retirement process is whether you have control over the process. Retirement has a negative effect if you think others are forcing the process upon you. May 17th, a new book of mine will come out that addresses this issue. It's called *Choice or Chance*.

My wish for you is that all your choices are good, all your beginnings are smooth, all your deepenings are meaningful, and all your endings are a time to learn.

Question/Answer Period

Charles Williams: I agree that you have to slow down, but you must not slow down on all activities. You have to challenge yourself and succeed. Pay attention to your health. You're never too old to start. You won't jump over the moon at first, but you are often able to do what you think you can't. When people get

older, some die, some get sick. Your little circle of friends diminishes. So you must associate with younger people. I exercise, exercise, exercise. It keeps you young physically, emotionally, and intellectually. You can challenge yourself to go up a hill. Even if you start out slow you can build up to being able to achieve this. Make it your "personal wow." That's what you might have gotten from research in the past. It's the same as when you find a piece for a jigsaw puzzle or figure out a word for a crossword puzzle. It's a personal triumph when you get a puzzle solved, but it's not usually something you mention to others. When you get to be 59-60, moving is more significant. Now people are living into their 80s and 90s. There are people doing all sorts of things at all age groups. You'll observe people doing things you don't think they ought to be able to do.

John Bugge: I'd agree with everything you said, especially about keeping active physically. I'm retired now about five years. In these years I have met so many new colleagues and developed new friendships.

Charles Williams: The Georgia State University Emeritus group holds a lot of events. People coming to those are still living in the modern world. They are doing things they may never have done in their lives.

Steve Nowicki: I don't know what is the best thing for everyone. You have to choose for yourself when you retire. One person I know, who has retired, still publishes many studies a year. Another is doing volunteer work. The choices others make would not necessarily be those we would make.

Teryl Frey: I want to mention one caveat. There are many adult males who are forcibly retired. That presents whole other issues. When I retired, in Biology at GSU, retirement was a dirty word. When some faculty talked about retiring, others would say, "What would you want to do that for?" I've had a couple of chances to go back to work, in conditions that are less than optimum. I think it's important that universities force people to examine pre-retirement issues when they reach age 60. Georgia State University is not paying attention to this. I had a favorite first cousin. He was diagnosed with cancer two years after his retirement. People are not considering situations like this.

Ron Bohlander: These are important factors. There's a little bit of a barrier to mentoring people on pre-retirement issues when an organization doesn't want to lose its top people and retirees fear being ostracized by their colleagues when they begin discussing retirement. I tend to think the opportunities we have for mentoring are better done one-to-one rather than in a group. We have to recognize that there are barriers to our approaching people as a group.

Steve Nowicki: Remember the birth of your first child? Did that end your first relationship with your partner? You bet. You used to be able to go out with your partner whenever you wanted to. But after the birth of that child, you couldn't do that any longer. After I became a Candler Professor Emeritus, my wife decided she wanted to become a minister. Who knew? Who knew I'd then be driving her out to St. Jude's Hospital at midnight to be a chaplain? The relationship I had with her earlier ended. What did I learn from that? Endings are a time to learn. They are not a bad thing.

Betty Malloy: In your description of what comes along at various ages, you stopped at 61-70. Many of us here are in our 70s. Could you tell us more about what comes along with ages 70-80?

Steve Nowicki: That would be for another presentation. There is new information coming out. Suffice it to say, the 70s challenge the 50s as the best decade. For me, it's the most rewarding time of my life. One

reason is grandchildren. You get that I'm 70 and still doing things. You feel smart. The 80s transition is more difficult. Many move to retirement communities. Transformations take place.

Missy Code: I went to a training at age 30 that was conducted by a geriatric nurse. She discussed the 80s to 90s piece. She said this is a process of getting old when you lose a lot, e.g., sight, hearing, parents. Two things I recall of particular consequence: Your mind and body don't necessarily age at the same rate. You may have good physical health with dementia. Your mind may be sharp as a tack but you have physical disabilities. It's hard to reconcile these two. Also, if you have a life partner, you and your partner don't necessarily age at the same rate. And their way of aging may also affect you.

Steve Nowicki: Yet these are all endings. We tend to wait to tell people good things we think and feel about them until they die. But now, if someone says something in my class that I think is significant, I'm very generous with acknowledging their good remarks.

Gretchen Schulz: All attending this meeting today have received a copy of a brochure that the Emeritus College at Emory puts out with the Emory University Human Resources. It's entitled "Steps to Retirement for Faculty" (see Attachment A). I retired 5 years ago. Unlike some institutions, Emory encourages us to get out. Five years ago, there was so little counseling to help with the transition. HR at Emory would organize something about finances, but that was about it. I didn't know about some of the activities the Emeritus College planned at that time, but what a wonderful place it has been to go and to develop new relationships. So many turn out for our events who are between the ages of 80 and 100. We give awards for those who perform special services in a given year. The last time we did this, two of our recipients were persons who retired in 1993. Rick Ward, a gentleman/scholar, retired in 1986. What an inspiration he is.

Martha Wicker: Will you share the PowerPoint presentation you gave today with Carol so she can send it out to others?

Steve Nowicki: I'll do that - and will also send information on my *Choice and Change* book coming out.

4. University System of Georgia Retiree Council (USGRC)

Dave Ewert explained that the USGRC follows in the footsteps of the Staff Council and the Faculty Council as another advisory committee to the Chancellor's Office in the University System of Georgia. It is comprised of representatives from USG institutions, but a significant number of those institutions do not currently have retiree organizations. One of the goals of GA-HERO is to assist in the development of those organizations. He then introduced Dorothy Zinsmeister, founder of the Retiree Council.

Dorothy explained that the number of institutions in the USG has continued to get smaller as consolidations have occurred. There are now 29 institutions in the USG. Those that have consolidated are faced with some interesting challenges to bring retiree organizations together. Retiree organizations at Georgia State University and Georgia Perimeter College as well as Kennesaw State University and Southern Polytechnic State University have been struggling with how to work in conjunction with one another following consolidation. In the latter situation, Southern Polytechnic became a college in Kennesaw State University. They are having conversations about how to function together. The USGRC

is trying to bring all institutions into the fold. Some institutions have no retirement organizations but they have identified someone who is a retiree to serve on the Council. Some institutions have sent no one.

What prompted the formation of the Council was the change in the healthcare system. Retirees have been shifted to a private exchange. Active employees have stayed in the USG's self-insured plan. Because it is a self-insured plan, the USG guarantees payments from the plan for participants' healthcare. In recent years, however, it became evident that the plan would no longer be able to sustain the level of payouts made. Retirees have come out of the plan first. We get a stipend to put toward our healthcare costs. Unfortunately, however, the Council and retirees were not included in the process of setting up the new arrangements. In comparison, Emory spent two years talking to faculty and retirees about a transition before making it a reality. People in the USG only found out about the change in the year the change was to take place. And for a lot of institutions, that information did not filter down to retirees in very effective ways.

The Council became an entity with the Chancellor's blessing and with the support of the HR office in the USG. It's now been a little over a year since the Council has been in existence and the issues we have discussed have primarily been the problems and challenges faced in the transition to the new healthcare arrangement. But our bylaws talk about something much more expansive than that - including to facilitate the transition into retirement for retirees. We hope as the years go by we can expand into these areas. But the healthcare issue is not going away. Prices continue to increase and our present stipend/allotment may decrease. This year 11 million dollars was added to the USG budget to defray the costs of healthcare. But the Governor's budget had zero dollars included for this item. So the USG will have to find 11 million dollars on its own. That will come from institutional budgets. And the amount of the allotment for retirees for next year won't be determined until actuarial costs come in.

Carol Pope: How did the total budget compare with the total budget for last year?

Dorothy Zinsmeister: The USG was trying to get ahead of the game. Their costs were 11 million dollars over what was budgeted last year, because healthcare costs have not come down and are unlikely to come down.

Dave Ewert: John and I started GA-HERO to reflect the kinds of issues focused on by AROHE. AROHE does little advocating at the state level. Now we have an advocacy voice in the state with the USG Retiree Council. That's a huge development. Dennis Marks is the incoming President of the Council. Missy Cody is the President-Elect. The current secretary is Barbara Price of Georgia Southern University.

5. Dennis Marks - report on the work of a Subcommittee of the USGRC - the Communications Committee

Dennis Marks: As Dorothy said, much of the discussion in the USGRC has been consumed with retiree healthcare. But the problems in communication that affected the transition have also been a significant issue. These involve:

a. Communications between the Central USG Office and campuses and between campuses and their retirees;

b. Communications that occurred (or didn't) before the decision was made to make the transition to this healthcare change. There was also a failure to involve retirees in discussions about what their retiree benefits should look like.

As we move forward, the silver lining is the formation of the USGRC. Dorothy Zinsmeister and Dave Ewert and others have done wonderful work in persuading the Chancellor to proceed with the retiree council and have this become a part of the structure of advisory groups in the University System. Of all of the committees I have worked on as a faculty member in the USG, including discipline-related advisory groups, I must say we have had the best involvement of the USG office with the USGRC. There has been good attendance of personnel from the USG office, good give-and-take discussions. The responsiveness of the USG to the Committee has been exemplary. As Dorothy said, we've got to get past the healthcare issues, however.

Two years ago, the **USGRC appointed a Communications Committee** that focused on two major areas (see Attachment B for motion that came from this Committee and was approved by the USGRC at its meeting on 3-4-16):

1. Improve communications between the System office and retirees. In the adoption of the motion, there was good feedback from the USG office on what that office will do in support of better communications. Folded into this document are things the USG is willing to do. The USG is asking HR offices on individual campuses to put more emphasis on making contact with, and staying in touch with each and every retiree. Many have left town, some have left the state, and even the country. Of the approximately 17,000 retirees, there were people that the USG initially had no way to reach. Thankfully the number of persons the USG hasn't located is a diminishing number at this point.

Ron Bohlander: One change retirees went through was from an integrated HR relationship to a very piecemeal, *a la carte*, relationship. Different organizations take care of different pieces. We now have a new relationship with AON but have some benefits taken out of our checking account through the USG. But we no longer get any pay stub with a clear delineation of what is taken out. There have been some errors in all of this. One thing we can strive for is some other kind of monthly information about what's going on besides healthcare. The good thing is that the YSA [Your Savings Account - AON's reimbursement system for premiums and out-of-pocket healthcare costs paid by retirees] seems to be working more efficiently than some of the front things done in this process.

Dennis Marks: Shared Services handles some of these things, with the exception of UGA, Georgia State, Georgia Tech, and Augusta University. There is talk about having a more uniform approach to benefits across the system, but that will take some work. In the meantime, unfortunately, the Shared Services website is "user hostile."

One key in enhancing communication is to have a retiree listserv to communicate electronically with each retiree that can include persons with non-university emails. We recognize we don't get communication with everyone using electronic means because there is a digital divide. So this really needs to be supplemented by mail and by phone. But the USG office is backing our having a listserv. We ask that institutional messages go out to faculty, staff, and retirees. Currently they go out only to employed faculty and staff. We encourage the USG to send information to each institution and have a mechanism to have the institutions send that same information to retirees.

We're also working on what happens at the institutional level. Some institutions have really good, effective retiree organizations, such as Kennesaw, University of Georgia, Georgia State, Valdosta, and the University of West Georgia. There are plans underway to develop an organization at Georgia Southern. Some institutions have no retiree organization whatsoever.

If we are to communicate well with retirees, it is really important that each institution in the USG have an active retiree organization. That gives retirees the opportunity to have effective input and helps retirees stay plugged in to what's happening. Where I see the USGRC calling on GA-HERO to be of assistance is in helping institutions with no retiree organization or with a struggling retire organization. GA-HERO can be an important resource to help others get started and develop needed resources to grow and flourish.

The next meeting of the USGRC will be held in October and will focus on "Best Practices." How can we help institutions without retiree organizations get one and how can we help others become better and enhance the communications between retirees and their institutions? These I see as key issues in improving communications and enhancing each of the organizations on campus.

Dorothy Zinsmeister: I have been having conversations with an individual at a campus where no retiree organization exists. He was asked to be the representative to the Council because he's a retiree. But there's no way for him to communicate with his fellow retirees at the moment. There are also a number of questions to be dealt with in regard to how to go about organizing a retiree organization: Will the organization be for Faculty only? Emeriti faculty only? Faculty/Staff? Also, who do we want to support us or who can support us? HR? Alumni and Development? Another division of the institution? Can we ask for resources, such as space, funding for a secretary? Do we want to charge dues? Here's one man trying to think about how to best do this. It may take him a long while. Emory's organization has been in place since 2001. John Bugge is a cofounder. Georgia State had an organization that floundered after its initial founding, but is not floundering now. And there are challenges in creating organized retiree groups because retirees lead very active lives and many want to do other things besides get involved in developing a retiree organization.

BREAK FOR LUNCH

6. Commentary on How Existing Retirement Organizations Can and Do Help Colleagues with the Transition to Retirement.

John Bugge - Emory University.

The biggest hurdle for many considering retirement is a psychological one. We at Emory's Emeritus College were founded as a sort of a beacon for potential retirees. We provide a place where people retire *to*. Prior to this people thought of retirement as walking the plank or jumping off of a building. We organize various programs for retirees:

a. **Retirement seminars.** Julianne Daffin was instrumental in getting these organized. They are a collaborative project with HR, the Senate's Work-Life Committee, and the Faculty/Staff Assistance Program, none of which had been actively involved with retirees before. There are seminars on such topics as financial planning, estate planning, and end-of-life issues. It's alarming how few people have

actually thought about these issues. For the session held with Steve Nowicki, 84 people attended. All were very pleased to hear him. This made our organization more visible. We want to be a full-fledged unit of the university and it helps to have such visibility because of our programming.

Heather Nadler, an attorney and CPA, provided great information on how to handle one's finances. She specializes in elder law and came to us *gratis*. You can find other experts to provide programs for retirees. Many retirees are worried about money issues. Sometimes, this is a "dodge" or excuse not to retire. In other cases, it is a realistic concern that has to be addressed.

b. **Ad hoc actions to step in and help retirees** with things such as when Emory decided to opt out of medical insurance coverage for retirees. We fell into the medical issue because everyone was calling us for information when the news came out that Emory was dropping retirees from this coverage. Jim Keller, M.D., retiree from Emory University School of Medicine, sorted out all the issues and put together a memo on the subject to help others better understand important issues. What he put together I would consider a great "intellectual feat." It enabled us to act as advocates for retirees. In connection and partnership with HR, we put out a one-page brochure entitled "Steps to Retirement for Faculty" (Attachment A). You could do something like this also. It may be like high-level hand-holding but it is very important to do. Our brochure is 15 years old. Resources retirees may find useful are listed on the back.

c. **Retirement mentoring.** Five people have committed to train with two psychologists and, in conjunction with the Faculty/Staff Assistance Program, will mentor people who want to go through the process of retiring. Some may prefer to work with a male or a female mentor. What we learned from Steve Nowicki can be helpful.

Teryl Frey: Do you have a step-down program of gradual retirement, where you get less money and put in less time over a period of years (say, 5 years)?

John Bugge: Individuals can arrange that individually on the Emory campus.

Gretchen Schulz: Sometimes the university announces special deals. Some proposals are available for a year or two and many are quite appealing. Few of us signed up, however. But the options still remain for people to negotiate with the Dean's Office.

Teryl Frey: In Iowa, they have official step-down programs, where you can drop down from 80% activity to 60% and then 40% before fully retiring.

Anne Richards: Florida has a similar step-down program as well.

Dorothy Zinsmeister: At my institution one type of step-down is available. Upon retirement, you may be asked or can negotiate coming back at 49% of your prior salary. Most opportunities of this sort are for administrators rather than faculty. And what you are doing when rehired in this way depends on what they ask you to do.

Dennis Marks: Too many faculty get asked to come back at 10% of their salary for a year. It's just not worth it to them.

Gretchen Schulz: Retirement organizations could find out facts and advocate for sound options of a step-down nature.

John Bugge: Most administrations are eager for regular turnover. It costs the institution less. So a retiree organization can be helpful in this regard.

Ron Bohlander: When a lot of our colleagues came back at 49% of their salary, the state legislature accused us of "double dipping" since we were still drawing our retirement funds. As a result, administrators had to justify more substantially why a given individual was allowed to come back. In time, the political stigma may go away. There is an advantage to an institution taking advantage of the expertise of experienced faculty members and paying them less instead of bringing in young, greener faculty members to take their place.

Dorothy Zinsmeister: Keeping the cap at 49% is a good strategy.

John Bugge: This is something the USGRC could be interested in.

Dorothy Zinsmeister: The USG HR office is interested in compiling policy regulations on these kinds of issues.

Wanda McGukin: At UWG there is a form retirees can submit if they want to be considered to fill in when different departments have openings and need the expertise retirees can provide.

Ron Bohlander: The USGRC may have the opportunity to emphasize to the USG Office the strategic value of that "retired but working" force. It could offset the shortsightedness of the viewpoint previously heard in Georgia.

Dorothy Zinsmeister: Another thing we've been talking about with the USG HR Office has to do with better identifying those willing and able to work after retirement. Putting together a directory or registry of retirees is on our to-do list. I got a call from the president of another institution after I retired from KSU, asking if I would come back and work with her as her VPAA because her VPAA had left. The USG often has opportunities for individuals who are needed to do something in the System. There might even be a teaching position online, sometimes on short notice.

John Bugge: That mechanism (the Directory or Registry) would be valuable to have state-wide. It might provide added incentive for some to retire and still stay active.

Gretchen Schulz: We've organized two panels on the subject of how retirees could continue to do scholarly work in retirement.

Holly York: We've been partnering with the Center for Teaching and Faculty Excellence in putting together seminars - one for people in the sciences and one for people doing non-experimental work - about how to maintain an intellectual life in retirement. For some, the focus of their concern is how they can access a lab after retirement to continue their research. A number of individuals have changed direction entirely and are now interested in things they weren't previously. Others are still active in the

same area in which they worked for their entire professional career. Your mind doesn't die in retirement and many appreciate reassurance that there really is a life of the mind after retirement.

Ron Bohlander: I've encouraged colleagues to retire early by explaining that it is a proposal-free opportunity to do the research you want. You can get out of the way of your younger colleagues and do research without a lot of the bureaucratic hassles involved in doing it that are faced as an active employee.

Dennis Marks: There was some blow-back in the media around the idea that older faculty should get out of the way of younger colleagues. Essentially, we don't want to be pushing experienced faculty out.

Teryl Frey: I got my lab taken away when I retired. It was given to a younger faculty member. So where should I do my research if I were to want to continue pursuing it?

John Bugge: Maybe as a Biologist you could change directions and write a book instead of doing lab research. A member of our faculty, Ken Stein, is 70 years old and thinking about retirement. He works in Political Science, with a focus on modern-day Israel. He has access to the library. People in the social sciences and humanities, though, have an easier time than those in the biological sciences who need a lab for their work.

Gray Crouse has put out a statement calling for Emory Emeritus College members to become retirement mentors and meet with pre-retired mentees over the course of three encounters.

1. The first would review the stages of retirement, discuss changing perspectives and lifestyles, and also stress the issues Steve Nowicki talks about - the anxieties and the psychology of retirement.
2. The second would get the retiree to define a vision for retirement. Focus on questions of identity once your particular job title disappears. This reflects a "self-fashioning" concept that others have talked about.
3. The third and final meeting would review with the mentee coping styles and strategies, health issues, expanding relationships, and some financial planning ideas.

Each session is one hour long. We are hoping this works. It seems to be attracting some attention.

Betty Malloy: Do retirees apply for a mentor?

John Bugge: We let it be known for those 55 and older and for those who have signaled they will retire that this program is up and running. It's a pilot program. We hope it works. If it does, the Provost will be happy with us. We are always looking for ways to help repay the institution for the support it gives us.

Dave Ewert: How did you get 84 persons to attend that seminar with Steve Nowicki when people are reluctant to admit they might retire? Just attending such a public forum might be problematic for some individuals.

Gretchen Schulz: This was done in the context of the university offering extra deals to retirees if they retired in the next 1-2 years. Several attending were "eligible" for these deals, but didn't necessarily plan to take the institution up on them.

Teryl Frey: Our HR department holds pre-retirement sessions for active faculty.

Dennis Marks: All of the above indicates why it's important for retiree organizations to get involved.

Martha Wicker, Clayton State University

I had heard that the Clayton State University HR was going to start offering a Retiree Fair. It would be offered several times a year with vendors and seminars similar to what we are talking about today. These might be 2-3 hour-long seminars held during the week or possibly on weekends. I was going to discuss these here. Unfortunately, the person I spoke with about these has now retired and the idea has been tabled. Hopefully, our organization can partner with someone to revive this idea.

I want to share what we are doing currently, however. One of the best things we've done pre-retirement is work with HR on a **RETIREE HANDBOOK**. The idea originated in 2003. Our Executive Council said we needed to get in writing all the things retirees ought to know to go through the retirement process. They wrote a bare-bones document. It was revised two years ago. Recently, we helped with a complete overhaul of this handbook. It is now a 30-page document that very clearly outlines the process. (See attachment C).

It defines what a retiree is, by BOR standards. It explains how some "retirees" are not official so far as the BOR is concerned. It covers why retirees need to contact HR and gives all the nuts and bolts of insurance conversion. There is a section on both the TRS and ORP options and the steps to go through for each. It includes the policy about 49% being the cap on what one can earn if one seeks re-employment in the USG after retirement.

Dorothy Zinsmeister: You have to get the approval from TRS for such re-employment, and there are implications for Social Security as well. It helps to understand how your financial status might be affected by re-employment.

Martha Wicker: The handbook lists retiree perks, which our organization has secured for retirees. Until this past year, we didn't have anything in writing regarding Emeritus status perks. Now we have a list. Among other things, the university has agreed to print business cards for Emeritus faculty. You can participate in grants and contracts. You also have the privilege to request office space/facilities following the standards currently in existence (e.g., there is always the caveat of "if space is available" when such a request is made). A separate designation is indicated on the campus card distributed to Emeritus retirees. Those granted Emeritus status are also recognized at a function held each year.

When persons indicate when they plan to retire, they have a conference with a Benefits Specialist in HR. They will then discuss all the topics listed on page 1 of Attachment C in a one-on-one setting. Many on our campus don't notify persons in advance that they are retiring, however. Last year, one person even left after giving just one week's notice! HR then refers retirees to various resources, including the BOR website. As a direct result of the work of the USGRC, information on that website has changed over the past year. There is more information on the site, and it is more easily accessible thanks to the USGRC.

On the second page of Attachment C you can see suggestions made by someone known as "The Grumpy Retiree." He is a UGA retiree who is working with the retirement group at UGA to revamp pre-retirement information provided to retirees. He has put out a call on his Facebook page, asking about the kind of information that people think should be included in pre-retirement training or seminars. Currently, unfortunately, it's mostly about healthcare. When I went to the AROHE website, I saw that the University of California at Berkeley offers a 4-part course for persons moving into retirement. (See Attachment D.)

The Alfred P. Sloan Foundation also has a project designed to support faculty retirement transitions. It offers grants annually to 15 retirees across the nation who are doing stellar, outstanding work with pre-retirement planning. Michigan State University's Education Department is doing a national study of retiree organizations. Roger Baldwin is principal investigator. Part of one section is on pre-retirement. The American Council on Education (ACE) helps institutions evaluate their pre-retirement programs. I wish we had a policy in the USG having to do with phased-in retirement.

I often think about what more our retiree organization can do. Or what the USGRC or GA-HERO can do. Several of these topics have been addressed by excellent speakers. But you have to be retired already to get notice of the meetings.

Betty Malloy: We allow those in the year before their retirement to join our retiree organization. We invite them to join us for the activities we plan. We might be interested in starting a mentoring program such as the one John Bugge is involved in at Emory. We need to train with them and then go back to our institution. We have a new retiree brunch. We try to honor those recently retired. Ironically, at that event the topic is "surviving your first year of retirement." It's done as a talk show, One of our retirees serves as the MC. Others talk about what they did to make retirement successful for them. The panel idea is better than waiting until they retire to do something like this.

Gretchen Schulz: When you have a program, try to record it and put it on a website so it doesn't disappear. We have one on what the Emeritus College has done for me.

Martha Wicker: The Alfred P. Sloan Foundation interviewed retirees five years after retirement. These interviews were recorded and put on their website.

Julianne Daffin: Gray Course sends out a newsletter to active faculty five or more times each year. That's how participation in the program with Steven Nowicki was 84 strong.

Dave Ewert distributed a handout from the University of California at Berkeley (see Attachment D) about a pre-retirement planning course they have scheduled 4 times in Spring, 2016.

Ron Bohlander asked how many have retiree organizations that include both faculty and staff and not just faculty? [A show of hands indicated about half did it one way and half the other.] He said that at Georgia Tech efforts are carefully made to keep their retiree organization balanced in terms of leadership and perspective for both faculty and staff.

Dennis Marks: We (at Valdosta State University) alternate our chairship between faculty and staff in our retiree organization.

Dorothy Zinsmeister: At Kennesaw State University we have 4 co-chairs - 2 faculty, 2 staff.

Martha Wicker: Our bylaws don't specify things like this.

John Bugge: It looks like there is a great deal of information on the web. We just have to direct faculty to it. Retiree organizations should make this readily available to pre-retirees. Both they and the institutions where they work will be better off if we keep them in the loop.

Dorothy Zinsmeister: There's an old article in the *Chronicle of Higher Education* about the way faculty careers are divided. I don't recall the name of it or the author, but it can be found through a search using Google. The article described the way a faculty member's career was divided and the different kinds of help needed as faculty moved from Assistant to Associate to Full Professor. It was recommended in that article that there be phased-in retirement and what institutions could do to support retirees. I also recall that the Associate Professors were the "orphan" group. They tended to get less support than the others. The article suggested that preparation for retirement should take place in the last 10 years of a professor's career and include planning financially for retirement. This has special relevance for those retiring from the USG since there have been no raises in 6 years. There is a 3% raise built into this year's budget, but that might not amount to more than 1-2% for a given faculty member. Other essays, questions, archives about anything professional in higher education can be found in an e-newsletter called *Tomorrow's Professor*. Rick Reis is the founder and editor of this publication.

At AROHE, one of the sessions described a program at the University of Minnesota which offers small professional development grants to University of Minnesota retirees (of about \$5,000 at a maximum). Some retirees started a project pre-retirement and had no time to finish it. Or they had one they wanted to do in retirement. The funds can be used for travel, supplies, and relevant costs of scholarship, but not for salaries. Now the group can offer ten \$5,000 grants annually. I am writing a proposal to see if this can be done at my institution. It's a good time to propose something like this when institutions are getting more money this year than they have in the recent past.

John Bugge: Gene Bianchi, the founder of the Emory Emeritus College, made a big contribution to our endowment when he left the Directorship. The Bianchi Fund, which has been added to over the years, provides mini-grants of up to about \$2,000/year to do research.

Gretchen Schulz: Emory also has the so-called Heilbrun Emeritus Fellowships, financed from a large donation to Emory's College of Arts & Sciences in honor of Alfred B. Heilbrun, an Emeritus Professor of Psychology, from a wealthy family member. Two such research fellowships are available each year in the amount of \$10,000, administered by the Emory College (not the Emeritus College).

Dennis Marks: I'd appreciate it if Dave can talk about the mentors GA-HERO can make available.

Dave Ewert: The advantage of the GA-HERO meetings is your institution can send more than one representative to them. Big Ten schools have reported two main problems with retiree organizations: recognition and succession. Our audience in GA-HERO is the next generation of retiree organization leaders. Our aim is to draw people in who can secure the succession of our organization as the future unfolds. People here have already been president of their retiree organizations. We would do well to plan for management succession. We're a training ground for retiree organization leaders. The USGRC works

through the System. I like the idea of putting program ideas on the GA-HERO website. We can use these ideas back at our schools. We can probably do this on our campus if we find the right leaders.

Dennis Marks: You've also talked in the past about some of us being available from GA-HERO to go to campuses and help them form retiree organizations. This organization can be the incubator for retiree organizations.

Dave Ewert: Anyone in this group will take your call and try to assist. We're very well positioned. At our next meeting, think of bringing your leaders-to-be to the meeting.

Carol Pope: I'm interested in USGRC's interest in having retiree organizations on each campus. If there is no retiree organization, it's hard to identify whom to talk to.

Dennis Marks: We have a start on that in the USGRC. Except for three institutions in the USG, we have a name we can contact at each institution. Working with GA-HERO we can follow up on that process.

Gretchen Schulz: Reaching out to private institutions as well is important.

John Bugge: We did reach out to Agnes Scott and Oglethorpe a couple of years ago. But they haven't shown interest in joining us as yet.

Gretchen Schulz: Maybe we reached out to the wrong people.

Dave Ewert: I could get no response from LaGrange College either.

Dennis Marks: I talked to Bainbridge and something has taken root there.

John Bugge: It looks like the USGRC will be an extremely effective advocacy group for the idea of a phased retirement process.

Teryl Frey: What are some of the next issues or questions the USGRC will be addressing?

Dorothy Zinsmeister: One of our huge advantages is that when I retired I was reassigned from KSU to the USG office as the Assistant Vice Chancellor for Academic Affairs and later became the Associate Vice Chancellor for Academic Affairs. So when I wanted to start the process of forming a system-wide Retiree Council, the Chancellor agreed readily. Knowing the folks up there has been very helpful. I worked with four Chancellors: Portch, Meredith, Davis, and Huckaby. They were politically different from one another and what each wanted to do in the System office was different, however.

Teryl Frey: Does this mean our Retiree Council will have to adapt to each subsequent Chancellor?

Dorothy Zinsmeister: The USGRC is not in Board policy. We were told to wait to have it in Board policy.

Ron Bohlander: The Faculty Council existed first and then was put into Board Policy. Should there be a relationship between GA-HERO and the USGRC?

Dorothy Zinsmeister: I asked the Chancellor at one point why he had not attended one of the meetings of the USGRC and he said the group had never invited him. So we invited him and had our meeting in the System Office.

GA-HERO's strength is that it includes both public and private institutions in the state. The USGRC has no budget and it involves just the institutions that are part of the University System of Georgia. All other committees have no budget either. Retiree organizations get financial support - KSU sends me to meetings partly on their nickel, for example.

Dennis Marks: That is something we need to keep developing. We all have to keep working on making retirees more visible and included on the campuses where we once worked.

Dorothy Zinsmeister: One of Georgia Tech's retirees, Ian Gatlin, said he had researched how much retirees had given to GA-Tech. It was in the millions. I think if we ask our institutions how much retirees have given to them, they will be able to tell us. And we can hold up this figure and say what retirees give back to the institution in dollars, in addition to all the other things they do.

Dave Ewert: When this was researched at Georgia State, it was determined that only 19 emeriti had never contributed over their history with the university.

Frank Pritchett: We also researched retirement giving at UWG. We wanted to convince the institution of the value of supporting our retirees. I'm grateful that we have a mentality that considers employees from the time of their recruitment to the end of their lives.

Martha Wicker: Our Office of Development tracks retiree giving and invites us to events to thank us for this.

Dennis Marks: At VSU, our largest single donor came from among our retirees.

Carol Pope: We can track this and likely should.

John Bugge: We went to our Development people. It was astounding to us to learn what our retired faculty contributed. As a result, it was not hard for us to make the case to form the Emeritus College.

7. Report on GA-HERO incorporation and Website.

Carol Pope reported that we have plenty of space on the [GA-HERO website](#). She asked if others still felt the website was of value to the organization, because it hasn't been used very much. Other than the meetings of the organization, she was not getting a lot to put on the website.

Betty Malloy suggested that the information Steve Nowicki had provided should be put on the website, along with the variety of information shared at today's meeting.

John Bugge mentioned that Steve Nowicki had agreed to share his PowerPoint presentation with our group, but someone should reach out to determine if he would be willing to have it on the GA-HERO website. John agreed to do that.

Someone asked if there are links on the GA-HERO website to what other universities are doing.

Gretchen Schulz said that all of what is done at the Emory Emeritus College can be put on there.

Anne Richards asked if a link to the Clayton State University *Retiree Handbook* could be put on the GA-HERO website.

Martha Wicker explained that this handbook was just recently updated and it will be about two weeks before it can be made available. Anyone looking for it at that time [using the URL provided on Attachment C] should be sure it is dated March, 2016.

Dorothy Zinsmeister asked if we would be welcome to plagiarize parts of it.

Frank Pritchett reported that in a professional organization in which he is involved, a policy referred to as "CASE" is frequently cited, which stands for "Copy and Steal Everything."

Teryl Frey asked if the USGRC has a website.

Dennis Marks: Yes.

Carol Pope: I can put a link to that website on the GA-HERO website.

On the matter of **incorporation for GA-HERO**, Carol explained that it doesn't take much paperwork to register GA-HERO as incorporated with the state. She hasn't done this yet, however, because the original aim was for GA-HERO to become a 501(c)(3) organization, but that costs a considerable amount of money. And to qualify for this, an organization first has to register as incorporated with the state of Georgia. That cost is \$100.

John Bugge, Treasurer of GA-HERO said the organization has \$284 in the bank. So it could readily pay the \$100 cost of incorporation. We will have to wait to pursue 501(c)(3) status, however, until we secure additional funds.

Dave Ewert explained that he could hear what people in the group are saying more effectively if they stand up. He also explained that our bylaws say we are a corporation, but we initially didn't have the money to make this a reality. Pat Wilkins spoke to a former and current President at Darton State College and got a little funding for us. Becoming a 501(c)(3) organization costs about \$300-\$400. There are no dues for GA-HERO membership. We charge about \$5 more than lunch costs. Over time, this will build up and result in more funds going forward. GA-HERO is essentially an "affinity" group. The Big Ten schools have a similar group for retiree organizations for decades. Two other state-wide organizations - in Ohio and California - are different from ours. Emory University is one of the leading institutions in the country and has one of the leading retiree organizations in the country, along with being among the first

Emeritus Colleges in the country. Emory's Emeritus College provides leadership directly to GA-HERO and by example for all of us.

8. Next Meeting of GA-HERO.

For the next meeting of GA-HERO, Dave reported that putting together a panel of HR Directors had been discussed. But our next meeting will be in Fall, 2016, and this is the time HR personnel are busiest with open enrollment meetings. So spring, 2017 is a better time to involve them. Last Fall, GA-HERO met in Macon. Many of the people we wanted to reach living outside Metro Atlanta came. We will see if we can be invited back there for a meeting in Fall of 2016. Prior to this we had 10-12 meetings in 7-8 different locations. In spring, 2017, Clayton State University has agreed to host our GA-HERO meeting with HR Directors. We hope to learn what they think about retiree organizations. We're all dependent on HR, at least to get mailing lists of retirees.

Ron Bohlander: Sometimes retiree organizations can supply more accurate retiree lists than persons in HR.

Dave Ewert: Sometimes we're the first to know if someone dies.

We have not set a date yet for our fall meeting. And we like to coordinate our meetings with those of the USGRC, which has not set a date certain yet for its fall meeting.

Dorothy Zinsmeister: The fall meeting of the USGRC might take place in October.

Dave Ewert: If the USGRC meets in early October, GA-HERO might meet in November, but if the USGRC meets in late October, GA-HERO might meet in September.

Thanks were then expressed to Emory University for so graciously and so comfortably hosting us for today's meeting.

9. New Business

There being none, the meeting was adjourned at 1:58 p.m.

Respectfully submitted,

Anne C. Richards