

**GEORGIA ASSOCIATION OF HIGHER EDUCATION RETIREE ORGANIZATIONS
(GA-HERO)
ZOOM MEETING
Monday, November 16, 2020
10:00 am to 1:15 pm
NOTES**

Participants: Chuck Aust (Kennesaw State University), Beryle Baker (DeKalb-Georgia Perimeter College, Georgia State University), Dianne Becht (Emory University Emeritus College), David Boyd (Valdosta State University), Helen Brown (Clayton State University), Catherine Carter (Perimeter College of Georgia State University), Mitch Clifton (University of West Georgia), Missy Cody (Georgia State University), Meg Cooper (University of West Georgia), Gray Crouse (Emory University Emeritus College), Harry Dangel (Georgia State University), Robert DeLong (Valdosta State University), Debra Durden (Clayton State University), Maryann Errico (Perimeter College of Georgia State University), Dave Ewert (Georgia State University), Kathryn Grams (University of West Georgia), Brenda Hodges-Tiller (HTC, Albany State University), Deborah Huntley (Georgia State University, Perimeter College), Paul Jahr (Georgia College & State University), Dennis Marks (Valdosta State University), Patricia Marks (Valdosta State University), Marylynnne McKay (Emory University Emeritus College), Betty Malloy (Perimeter College of Georgia State University), Roger Ozaki (Georgia Gwinnett College), Anne Richards (University of West Georgia), Dutchie Riggsby (Columbus State University), Gretchen Schultz (Oxford College of Emory University), Jesse Spencer (Valdosta State University), Ron Swofford (Perimeter College of Georgia State University), Ted Wadley (Perimeter College of Georgia State University), Martha Wicker (Clayton State University), Howard Woodard (Georgia College & State University), Holly York (Emory University Emeritus College), Dorothy Zinsmeister (Kennesaw State University). Guest speaker: George Brown (GTB Travel) and wife Jill Brown (GTB Travel).

1. Gray Crouse **welcomed all to the meeting** at 10:03 am and reviewed the agenda for the gathering. George Brown would speak about "Armchair Travel: Steps on How to be a Successful *Armchair Traveler* When Real Travel is Impossible." Breakout sessions to discuss his presentation would follow. A break at 11:30 was planned for lunch (during which individuals might also meet in a small group). We would then hear briefly from four speakers: Martha Wicker, Harry Dangel, Dennis Marks, and Gray himself on different topics of interest to retirees.

2. Dave Ewert, President of GA-HERO mentioned that today's meeting was the only one GA-HERO was holding in 2020. Our other meeting had been cancelled as a result of the presence of the coronavirus. Dave called the group's attention to the theme for today: "Connecting With and Engaging Our Members In a Time of COVID-19." Dave then **introduced our featured speaker** for the meeting, George Brown, Past President & CEO of Friendship Force. Dave also mentioned that, in the past 8-10 weeks, George had provided over 100-300 courses regularly attended by 80 or more persons at the Senior University of Greater Atlanta (SUGA) have noted that travel is one approach to engaging retirees online, perhaps via a series on international or domestic travel. George and his wife, Jill, organize travel opportunities for those associated with

SUGA and Dave and his wife had gone on some of these trips when cruises were still available. They also took a bus tour with George around Nova Scotia

Dave explained that, as past President and CEO of the Friendship Force, George had put together travel exchanges in over 60 countries. When George was growing up, his parents and grandparents were missionaries in China and Korea. George spent time in Korea and went to high school in Japan. He later earned a Ph.D. in International Relations from the University of Virginia. George has taught the Great Decisions course at Senior University for several years.

3. George Brown

Armchair Travel: Steps on How to be a Successful *Armchair Traveler* When Real Travel is Impossible.

George expressed appreciation for the invitation to make a presentation to this group. He explained that he has been involved with international travel most of his life. Among American retirees, he noted, travel is at the top of the list of things they want to do upon retiring. "We've been privileged in this country," George stated. We have health and money and have the opportunity to go so many places. All of a sudden, however, this traveling came to a screeching halt as a result of COVID-19. George mentioned that he has organized 4-5 travels groups a year for many years. He had them planned for this year as well, but all had to be cancelled. And he had the disappointment of not knowing when to reschedule them. He is still not sure if travel will be the same eventually, but is hoping it might be possible in the second half or the Fall of next year - if a vaccine comes out.

That got him to thinking: What could take the place of that travel? He had stayed away from the notion of "armchair travel" in the past. He used to hear others go on about their vacations and found that boring or he became jealous. In general, though, others' programs just didn't excite him. For him, they also had the connotation of being for someone too old to travel. But, after COVID-19 interrupted his usual travel schedule, he began to think about how to re-imagine the notion of armchair travel and came up with a different definition of it that included three aspects: RELAX, EXPLORE, and REFLECT.

His definition of an armchair traveler is a person who uses their mind and imagination to travel the world - across geographies, cultures, even across centuries. Armchair travel in this sense is personal, based on individual experiences and interests.

RELAX

To begin with, it's important to get comfortable in an armchair. His chair swivels and was originally his dad's. It's very comfortable and is his designated chair for armchair travel. In the 1960's Pan Am flights had chairs like this in their first class section. So he can fantasize about being in first class when he travels in this manner. He can also have coffee or an alcoholic drink handy. Travel itself is typically not very relaxing. But, for armchair traveling, it's important to have a space, a place that enables someone to enjoy this type of travel.

EXPLORE

In the real world, exploration is what we do when we travel. We go out to explore someplace. We like to see the sights, learn about other places, learn about different cultures and their histories. Guidebooks can be helpful, but if you want to explore a place or time in a more leisurely or deeper way, you should stay away from guidebooks. If you go to the Tower of London, for example, there is a two-hour tour. A guide there gives you a sense of the history of the place. But if you are on a tour that includes the Tower of London, after about one hour you go on to the next place. If you're armchair traveling, however, you can dig in deeper and get more material on the Tower that interests you. We can get material that suits us, not someone else. We can learn about stories that go with a given place. We can learn about related history, architecture, music, art, cuisine, religion, culture, geology, etc.

If you Google "Armchair Travel" you will find Internet Resources such as those highlighted in Appendix A (attached).

The market for staying at an air b-n-b has dried up. Some who rented out their homes for this are now finding ways to host others via online activities. One set up tours of a sheep farm and arranged for making tea at each site. An instructor from Argentina has a dance motif on a dance site. These are entrepreneurial efforts - making it possible for people to get private lessons in cooking, or go on individual tours.

George said that he has a preference for books in which people share their experiences of being in other places. He recommends:

The Best American Travel Writing by Alexander Fuller.

In Patagonia by Bruce Chatwin.

Turn Right at Machu Picchu by Mark Adams. Adams researched the Incas and the construction of Machu Picchu and how it was "lost" to the general public for a time. He also explains how a man named Hiram Bingham looked for it in 1910, and found it. And it includes a discussion of how Mark Adams retraced Bingham's steps. If you are interested in Machu Picchu, a book like this is stimulating to read before or after you've been somewhere. You can build on the experience you've had if you've already been there.

Travels with Charley in Search of America (1961) by John Steinbeck. Steinbeck took his dog, Charley, and went off in a camper to see America.

A book can be fiction or non-fiction. Ken Follett wrote *The Pillars of the Earth*. It's about southern England and describes the construction of Salisbury Cathedral. Donna Leon's book, *Through a Glass Darkly*, is a detective mystery set in Venice, Italy. In addition to the mystery it unfolds, it tells about Venice: its food, culture, bureaucracy, problems, etc. Stephen E. Ambrose wrote *Undaunted Courage*. This is a non-fiction book about the Lewis and Clark Expedition. It is easy to read and brings to life the period from 1803-1805. He wrote another book on the building of the Intercontinental Railroad.

After you read a book, you could focus on such questions as: How would you see that site today? You can go on a virtual tour. You can take a cruise. You can combine a book and your particular interests.

Another series on travel writing involves articles published in magazines. Of the 20-30 articles in one of these magazines, usually 4-5 of them interest George because they tell the story of the writer and also the place.

George then showed a short video on *The Armchair Traveler*, featuring Roger Gale of Amicus Books. Gale has amassed a collection of antiquarian travel books and is always seeking new horizons and adventures. The ideal guidebook would take you into something more subterranean. It would get you off the beaten track and make you want to go places. George said he was old-fashioned in the sense that he combines travel with a book. George recommended that attendees take time to take in what someone writes about a given place and also go to the Internet, where there is a huge array of information.

A book George mentioned is *The World Atlas of Food*. It was written in the early 1970s. For each region it tells about its food and geography and helps one understand how food patterns spring up from where we live. Brittany in France is a region that has a particular range of cuisine. George noted that the copy of the book he has came from the Emory University Library in 1975. Someone else apparently got it from the library and never returned it - and he eventually came into possession of it.

Eiffel's Tower by Jill Johns tells the story of the building of the tower as well as contains information on France and the Industrial Revolution. George learned from it that Eiffel was also responsible for creating the structure of the Statue of Liberty. Reading that led him to the Internet, where he found the book, *Enlightening the World: The Creation of the Statue of Liberty*, by Yasmin Sabina Khan. This book goes back to the time of Lincoln's assassination and points out that the statue was created to honor the triumph of freedom over slavery. You can follow a thread like this when you have the time to relax. When you actually travel, you're limited by what is on your itinerary. But if you come across something like this at home, you can explore it further at your leisure.

REFLECT

Especially as we get to "our stage in life" (i.e., older), many have done a lot of travel. It is said "travel changes our lives" or "changes the way you see the world." How does it do that? How has it done that? Are there travel experiences you've had that were especially meaningful? What made these experiences so meaningful that they stay with you, have a lasting impact? Reflecting on such questions is more than reminiscing, George stated. It can also inform travel going forward. It can structure travel to be more meaningful in the future.

Thinking of the top ten travel experiences he has had, George invited others to consider what were the top experiences they had, and what made them so memorable. There is a book written entitled *1000 Places to See Before You Die*. This is not what he had in mind. Instead, he challenged attendees to think about what experiences were among their top 10. What made that travel so memorable and how might that inform their travel experiences going forward?

In 1969, he traveled to England with an English friend. On June 26, 1969, they were in the incredibly beautiful Wye Valley. The Wye River borders England and Wales. En route, they discovered the ruins of Tintern Abbey. It was a great abbey in the middle of the country. It was not on their itinerary. The majesty of the old church (which at this point had no roof) struck him.

The lesson he learned from this was: Be prepared for the unexpected. We do a lot of travel planning, he said, but there should also be ways to look for the unexpected.

He also encouraged attendees not to forget making a return visit to somewhere they found meaningful. Forty-seven years after 1969, he went back to Tintern Abbey. He found that it hadn't changed, but the surroundings had. Now you have to pay to get into it. There is a gift shop on site. Tour busses come bringing tourists. He encouraged others to be open to the unexpected and not just check off a list of where to go on an itinerary.

Another example of a destination he mentioned was Uluru. He had heard about it but wondered if it would meet his expectations. It is a red rock. He took a group there two years ago. It was part of a cruise trip in Australia and it was costly to get to Uluru while in the area. The question was, will it be worth it? The other thing that nagged at him was, would it meet his expectations? The Internet allows you to see it in its best light. You don't have to worry about it raining, for example, when you get there. When he got up close to it, he said he was not disappointed. He had to spend an extra \$1,000 to get there, but he thought it was worth it. You could touch a rock that was there for 40,000-50,000 years. The aboriginal people see this as an important spiritual place. He recommends it be seen at sunrise. Fifteen of us did that, he said. It's on a level area. The dawn comes. You can't help but be awestruck by thinking you are seeing something that has gone on for millions of years. It is awe-inspiring. The song "Morning Has Broken" was played and it was a moving experience. This represented one hour of a 3-week itinerary.

A similar place is Igloo Sioux Falls. He hasn't seen that yet, however.

Another one with a different dimension was encountered when he, his wife Jill, and their two children were in England in 1999 for Thanksgiving. They were in London and were driving to Devon to have dinner with friends. They stopped at Stonehenge. The Salisbury Cathedral was 9 miles from there. It was the model for the Ken Follett books. They decided to stop there for a visit. When they arrived there, a docent asked them: "Are you here for the full tour?" George said he was sorry but they had to be in Devon for dinner. "Such a pity," said the docent. At the time, George felt like he was being scolded by his grandmother. He thought he sounded like another American who was just ready to move on to the next site. When he left, feeling guilty, he thought, here is a structure that has been here nearly 800 years. He thought he had sounded like a dumb tourist, treating the church as a monument. Two years later, he went back for 4 days. He went to the Evensong service there. He has since gone back about 6 times. The previous two stories were about fleeting moments. But this experience captures how he has lived since his first visit there.

In sum, George noted, you can use books or the internet to embellish what you get out of armchair travels. You can learn about others' stories and have an opportunity for reflection. You can leave an open space for a few more.

Armchair Travel is more than just a bridge to post-COVID travel. It's free and not exhausting. It's also an exercise he will continue. It's a new hobby that will continue once we are past the virus. But he's also looking forward to real travel. What will it be like in the future? In the old World Health Organization, you had to have vaccinations before you traveled. By next

June, people will have to have certification for the COVID vaccine and others. This is a good thing. There will still be restrictions in some places. This is a good time to get your passport renewed, however.

For those who have a bucket list, George recommended they be thinking about how this might have changed because of the pandemic. There were not many limitations to traveling in the past twenty years. If we had the money and the time, the world was open to us. Part of the world may not be open to us going forward, however. Also, persons have lost a year in which they had the potential to travel. And it may cost more to travel somewhere in the future. "So think carefully about your bucket list," he added.

In the meantime, he is thinking of organizing a tour of the Hudson River Valley in New York (though GTB Travel). There is a great hotel at Rhinebeck. It is near an area where the Vanderbilts lived, near West Point. Artists of the Hudson Valley School are there. Road trips and domestic travel may increase in the coming year(s). He may set up a cruise on the Queen Mary II. It will pass the Statue of Liberty on its way to Salisbury and London, England.

Question/Answer session

Gretchen Schultz: I am so pleased you emphasized the books and travel writing, both fiction and non-fiction. I wonder whether you would recommend Armchair Travel by means of film and TV. Ken Burns did a wonderful series on the Lewis and Clark expedition, for example. As I watched it, it was vivid in my mind.

George: I should have mentioned that. One travel site has movies, e.g., movies of the Titanic such as "A Night to Remember," and "The Titanic." Any of these have items of interest and offer additional ways to get your interest going. "We have to be grateful for our time and the technology available to us," he stated. There's also the "ancestor theme." We sometimes become interested in our family heritage and want to track that down. We have to be prepared for what we might find, however.

Gretchen Schultz: I love your talking about travel in time and place. So many mystery series take you back in time and in place.

George: Books about Italy, especially, can give you very contemporary notions of this.

Dorothy Zinsmeister: We took a Viking Cruise. The group continues to correspond with us. They are doing tours through museums and with a moderator who knows what they are talking about. I've been making a list of the places we have traveled. We took 25+ international trips. I'm thinking that, at my age now, I'm not sure I could do this. So my travel thoughts have moved to less strenuous, easy walking types, because getting around has gotten harder for me.

George: The travel industry has become more prepared to handle such things. It has opened up for people who have trouble getting around. One of the ways it has done this is on cruises. You don't have to pack every day. You can select the excursions that match with your mobility level. Group travel has been designed for people in their 80s and 90s. We used to go on our own when

we were younger. The advantage of group travel is the camaraderie. We can develop friendships, expand friendships. We can pick travel that takes into account our mobility issues. More important is to take out travel insurance. Be careful when choosing a tour company - make sure it will accommodate to whatever level of mobility you have.

Dorothy Zinsmeister: I've had an experience where a travel company was unaware that some in the group were on crutches. They subsequently had difficulty in accommodating them.

George: It's important to be careful and sure that a company can provide the right accommodations for all participants.

Attendee: Some have moved into RV travel, continental travel. Friends got an Air-Stream in New Zealand. You can rent one. They were there when COVID-19 shut down New Zealand, but they had to stay in a campground.

George: I did a program on the great American road trip. Opportunities for that may be making a comeback, individually, or with friends, in a group. I do one road trip for 4-5 days to Charleston, Savannah, Asheville and Kentucky. Or combine a road trip with one airline trip.

Attendee: Another trade-off is to swap houses.

George: I've not done that. I know some who have and have enjoyed it.

Beryle Baker: I'd like to go to all the states in the US. Thus far I have not been in North or South Dakota, Minnesota, Wisconsin, Montana, or Michigan. Are there places there you would recommend?

George: You have to fly from somewhere. There is Mt. Rushmore. The Black Hills, Custer State Park, the Badlands. You can also visit some of the Native American reservations in that area. You can go to Chicago and take the Empire Builder train. It's a Classic Amtrak route from Chicago to Minneapolis and then it goes to Seattle. I recommend doing it in the winter; it goes through Glacier National Park. Group tours go from Yellowstone to Montana. You can go to national parks along the way.

Patricia Marks: Regarding the Statue of Liberty. It would be interesting to take an historical tour of it. I grew up in New York and am now in Georgia. I did research on the way in which the Statue of Liberty was depicted in comic magazines of the 1880s. I found a lot I didn't know. It would be interesting to do an historical tour of places we know well, but don't know their history.

George: Monuments meant to endure are no longer certain to do that. But why do some endure? It has changed to the point that some are really in honor of an idea not a person. Ideas evolve. Ideas about liberty can evolve. When the Statue of Liberty was built, the stimulus for it was freedom in the aftermath of slavery. The French wanted to honor that. A broken chain at the foot of the statue commemorated that. But we came to associate it with the poem that was written about it subsequently. Then there is the artistic work and engineering related to its creation.

Museums - the closing down from COVID has prompted museums to develop tours and historical presentations using Zoom. So all those resources are available. I'm partial to regional museums. They tell the story of a region. In Rapid City, South Dakota, there is a museum that focuses on the history of the native people who live there. This museum could only be created there.

Dennis Marks: Although cartoons were created in the 1880's, some are very timely. There was a controversy at the time the Statue of Liberty was given as to whether the US should accept it. "Send Her Back" was the inscription on one of the cartoons, where the statue was shown wrapped back up.

George: It was a gift. Americans are not big on humility. One of the great icons of our country was given as a gift. We recognize it as a beacon to the world. But in 1924, restrictions on immigration occurred. LBJ in 1965 signed a bill at the Statue of Liberty Island. So you have the evolution of how the statue came into being and how it was later seen.

Marilynne McKay: The Statue of Liberty was a gift for liberty. It took until the 1880's to be sent to the US. Black newspapers were furious when it arrived because they experienced no liberty at that time. Lady Liberty - what are we going to call you? She became a symbol for immigration. All of this you find out from armchair travel.

Gray Crouse then thanked George for his most interesting presentation, which he noticed had gotten all in the group to think.

BREAKOUT SESSIONS

Attendees were divided into different "rooms" where they introduced themselves to one another. Focus was to be on how attendees could incorporate what they had just heard into their own groups, in order to engage retirees more effectively in their organizations.

Participating in the breakout session I attended were Gray Crouse, David Boyd, Debra Durden, Betty Malloy, myself, Dutchie Riggsby, Jesse Spencer, and Ron Swofford. Debra talked about enjoyable virtual concerts being sponsored at Clayton State University's Spivey Hall. Betty described trips she had taken to Costa Rica, and a road trip up through the northeast US to Canada. She flew to Canada and then rented a car in Toronto. Over a three-week period with a "fabulous" tour she visited Maine, Vermont, and Niagara Falls. She also took a two-week trip out west. Dutchie mentioned road trips she has taken in an RV, mostly on the east coast. More recently, she has made arrangements to be able to stay in campgrounds in California and plans to hit the road again once the fear of getting COVID is over. She mentioned how meaningful it had been to visit Federal National Parks and explained that seniors could qualify for a card that enables them to pay one time for entrance to a park and then go free of charge at other parks.

Ron described a road trip he and his wife, Joyce, made in the early 70s. They took a tent for lodging and originally got in the car to head to a family gathering in Utah. But they decided to look at the map they took with them, and just go wherever their interests took them. They drove 7,000 miles to go essentially 2,000 miles between where they were living in Virginia and where they were headed in Utah. En route to Utah, for example, they decided to go see the Mississippi River, and after that decided to go on down to New Orleans. They had a lot of good memories from that trip, but acknowledged that persons would have to have a lot of time to do what they had done. They still have the same car they drove on that trip. Betty spoke of the importance of having a plan, but not being locked into it. A trip she described involved making a first day and a last day motel reservation, and then making other reservations for lodging 1-2 days ahead of wherever they ended up driving.

Dutchie mentioned that a road trip on Rt. 66 could be interesting. Dutchie was asked to say more about RVing. She explained that it's like having your house with you. You have your own bathroom, bedroom, and kitchen. During COVID, she parks the RV in the yard of a family member and spends the night in it. This has been very handy during the pandemic. Betty wondered if a limitation was that an RV couldn't be parked just anywhere. Dutchie said hers is 24 feet long, so it is like a studio apartment. She can park it in a Walmart parking lot. It takes a little learning to drive it, but she thinks most retirees are not beyond that. Asked about how much it costs to park in an RV campground, she said the cost is "nominal." She bought a pass for a whole series of trips; Three Flags outside of Ocala, Key West, etc. The cost was about \$75 a night for the RV park, but it's cheaper if you stay longer in one place. You get full hook-ups, a swimming pool, and all the amenities. It is right off the bus routes for Key West, making it easy to find your way around. Parking passes in campgrounds give you access to parks they own and a discount at those they don't. She said she is still learning new things about this form of travel. Asked about what kind of gas mileage she gets while driving the RV, she said 16 miles/gallon. Ron mentioned that it cost him 50 cents/gallon at the time he took his road trip in the 1970s.

Betty mentioned that her brother has a motel pass for a motel that is part of a chain. After 4 nights, you get a free night. So on a road trip they took, they had several free nights.

David mentioned that he didn't travel much. Three years ago he went to Israel and it wore him out.

Anne said she didn't enjoy traveling, and yet found George's presentation very informative as a way to learn about different places while staying home.

Jesse mentioned that the last time he traveled, it was to St. Petersburg, Russia. He met a lot of Americans there.

After about 20 minutes, **Gray Crouse reconvened the group as a whole**. He asked whether attendees had been in breakout rooms before and how things worked in the ones they attended today.

Beryle Baker said that, for her, the breakout room experience seemed to be going well and worked for her. She appreciated the diversity and the ability to meet other people.

Dennis Marks said it worked well and the groups were a good size.

Gray mentioned that he has been impressed with VSU's involvement in GA-HERO. He noted that representatives from VSU have driven a long way to participate in past GA-HERO meetings. COVID has its advantages in this regard. People can attend on ZOOM and not deal with the long drive. Gray also mentioned that he had set a timer for the first set of breakout sessions to end (which all in the session could see on their screen). He now planned to establish a set of different breakout groups. Rather than set a timer, he as host would close the rooms in time for the group to reconvene around noon as a group of the whole.

SECOND BREAKOUT SESSION/LUNCH BREAK

In this second session, a group I was a part of included the following participants: Mitch Clifton, Maryann Errico, Dave Ewert Betty Malloy, Anne Richards, Ron Swofford. Some individuals ate lunch during this time. There was little conversation. Maryann mentioned that Bob McDonough (a person familiar to many involved in the USG Retiree Council) had recently had an operation on his leg and was undergoing rehab. He had formerly taken groups down to the coast, and toured various historic sites and places in Atlanta.

Dave Ewert mentioned that he would like to see Georgia State University do something on travel.

PRESENTATIONS - following the lunch break

Martha Wicker reported that the Clayton State University retiree association has used Zoom for Executive Committee meetings and a monthly breakfast. Her main topic was related to the **HRA stipend provided by the University System of Georgia to retirees over age 65**. The Clayton State University Retiree Association (CSURA) is "increasingly concerned" about the longevity of that stipend. The Board of Regents (BOR) has hired a third party to review the HRA amount currently provided to retirees. In part, this has come about because some retirees have not used the HRA monies they were given. In light of this, the third party review has gotten retirees concerned that the amount originally provided might be reduced.

In an effort to determine how retirees have been using their HRA funds (or why they might not be using them) the CSURA developed a survey that went out to all their retirees. [See Appendix B.] The survey has been made available online and in hard copy form to all retirees from Clayton State. An effort has also been made to secure accurate and up-to- date contact information for all of their retirees. The survey should arrive in retiree mail by today. The main purpose behind this survey is to offer support for retirees and to gather information to better inform the USG so it doesn't think the monies set aside for retirees are not needed. Those in leadership positions in the CSURA believe all retirees need the money they are being given. It is unclear why some are not using it, however. They have learned that some retirees think the paperwork to claim reimbursement for medical expenses is too complicated. Also, even when paperwork is filled out and submitted, it may be denied. As a result, some retirees get frustrated with the process, consider it too much trouble, and cease submitting requests for reimbursement.

The CSURA is trying to determine what it is retirees need in order to better utilize their funding, or what is preventing them from using it. They have already created step-by-step instructions for getting reimbursement or for having monthly premium costs automatically deducted from a retiree's bank account. They believe there are still retirees who are not able to submit claims. The association is well aware that if a person dies and hasn't claimed this money, their family members have only 6 months to submit legitimate health expense charges to claim reimbursement for them. The remainder goes back to the USG.

The CSURA survey also asked people who had signed up for their HRA, and were successful in submitting reimbursement claims, to indicate how they did this. In addition, the association provided an 18-page, alphabetically categorized, detailed listing of healthcare expenses generally allowed by the IRS for reimbursement under spending account plans that include HRAs, FSAs and HSAs. This was put together by the University System of Georgia (USG). [See Appendix C] Among other things Martha pointed out, claims can be made for hearing aids. Half of the retirees at Clayton State also have a spouse on the Aon system. The CSURA was also interested in learning if the spouse was using the HRA and if there was any difference in claims between the retiree and the spouse.

The results of this survey will be sent to the USG and to Karin Elliott, Associate Vice Chancellor for Total Rewards. Several attendees asked how they might get a copy of the survey that had been constructed by the CSURA. Martha said she would send a copy to Gray Crouse and Gray promised to send them on to those attending today's meeting.

Dorothy Zinsmeister: Did you ask if the retiree had a Medigap or a Medicare Advantage plan?

Martha Wicker: Some have informed us that they don't know what they have. One very brilliant former professor said that she was helped to sign up for a plan five years ago and she had no idea at this point whatever that was. The CSURA anticipates getting the answer to this question indirectly, Martha explained. For example, if a retiree indicated eyeglasses as an expense for which reimbursement was sought, they are on a Medicare Advantage plan.

Dorothy Zinsmeister: You might also want to ask "How do you spend the money you get?" I spend all of it or almost all of it, but the amount we are given runs out around October.

Other attendees commented that adding which plan a person was in would be a good addition to the survey.

Martha explained that she already knows some retirees are not fully utilizing their HRA funds. About 51% of them have rolled over unused funds. If they were on Medicare Advantage plans, this would be expected. The average rollover is \$2,965. According to information Dorothy Zinsmeister received from Karin Elliott, 634 retirees have never filed for any reimbursement. Martha also reported that in December and January, the CSURA has set up 4 online workshops to help retirees with the process of claiming reimbursement.

Maryann Errico: Since the arrival of COVID-10, Tylenol and Advil are now covered medications. What about others?

Martha Wicker: As mentioned above, the USG has provided a very detailed listing that includes over-the-counter medications [See Appendix C]. Retirees are frustrated. They submit claims, but the claims get rejected, and this leads to their frustration.

Dennis Marks: It is important for us to get together and to determine how to replicate this survey on all campuses, so we have data to present to the USG. Dorothy Zinsmeister caught a good additional question.

Gray Crouse: Thank you very much. This kind of presentation is an indication of how all of our retiree organizations can better serve our members.

Harry Dangel - report on the USG Retiree Council (USGRC).

Harry mentioned that, during the last six months, as chair of the USGRC he's found it an interesting time, especially in regard to meeting planning. This fall semester, the scheduled meeting of the USGRC took place virtually and didn't involve meeting in person. That has raised questions about how to make their meetings more efficient and accessible. One of the first things he read about this was written by Larry Spence at Penn State. Spence recommended thinking about college faculty in the perspective of other professions and considering how much the world has changed over time. We went from Galileo to NASA, for example. Galileo would be overwhelmed by what is happening at NASA these days. Similarly, a physician from the Middle Ages would be astounded to see the changes in a modern operating room where microsurgery is going on. On the other hand, a lecturer from Middle Ages might have felt right at home at present-day Cal Berkeley - until the pandemic hit. Disruptive change is what we have been forced to contend with as a result of the pandemic. Out of the disruption, however, we're learning to do things more effectively and efficiently.

Harry mentioned that he now has access to SKYPE, Microsoft Teams, WebEx, and Zoom. And, depending on the session, he is interacting with different tools. If we go virtual with meetings, we now have to decide which platform to use and how to determine this. Microsoft Teams is used by the USG. But accessing this, especially with Apple products, has caused problems. So the leadership of the USGRC decided that access was the most important thing and that meant Zoom was what they opted for. Ron Bohlander, a past president of the USGRC, did a yeomen's job. His wife had a Zoom account, which enabled a user to do some things that couldn't be done with a free Zoom platform. Judging from the attendance today, it looks like this first GA-HERO meeting is successfully attracting attendance. The USGRC had better attendance at its Fall meeting than has occurred in the past when people had to travel to Macon to get to the meeting. Being able to get there with your slippers on is a step in the right direction.

The second thing is the content addressed at such meetings and how to streamline that. Normally people attending USGRC meetings are sitting and listening from about 10 am to 2 pm, with a break for lunch. In order to make things more efficient and effective, technology was used to offer better access to the content of committee reports in advance of the meeting. When these committee reports were made in the past, some present in the room didn't see or hear as well what was being conveyed in these reports. They were better able to see and hear things online. Harry said he didn't anticipate this as an advantage, but accessibility was clearly better in this

regard. The USGRC also opted to have committee reports made available ahead of time to attendees. So the focus in the meeting was less on the content of the reports and more on highlighting important ideas or giving participants time to ask questions. It was like a correspondence course in this regard.

Another thing focused on was: How could we personalize the access? In a traditional meeting, members would sign in on paper when they arrived at the meeting. In a Zoom meeting, each person could introduce themselves. And it was possible to see everyone during the roll call and put a name with a face. This is not possible in a traditional meeting. The chat feature also helped. Efforts were made to get questions in advance of the meeting from retirees. These were submitted to Karin Elliott and she passed them on to Aon. That enabled retirees to get a personalized response. The meeting came off fairly well. What is needed now is to connect some of the dots. Questions were submitted - did they get a response? Was the response helpful? We'll also go back through the chat to see if other issues should be addressed. What can we do better? We need to know, because the meeting in spring is likely to be held virtually also. Those are the major points that came out of what we did. Having a recorded transcript via Zoom was also helpful in seeing things we might have missed during the meeting.

Dorothy Zinsmeister: I glanced over the minutes from the fall meeting you referred to. We had six representatives from Aon at this meeting. That has never happened before. And it happened because we were on Zoom. And there were three persons in attendance from the USG. That was also very nice. If the meetings go back to face-to-face, you won't see all of those.

Harry Dangel: I wonder if we can hang on to what makes things more accessible. We already know some retirees who can't drive there. But a blended meeting might enable us to take advantage of some of what works well face-to-face but tie this in with what Zoom offers as well.

Dorothy Zinsmeister: When we had the first meeting of the USG Retiree Council, if you couldn't be there in person the only possibility was for you to be there on the telephone. Some people couldn't hear well in that mode, however. The connection was not always good for others. This is turning out to be much better.

Harry Dangel: Out of the chaos we found ways to address more issues. And what Martha just presented is a great opportunity to reach out to other institutions.

Dennis Marks - some organizational history, some VSU activities

Dennis noted that, during this meeting, there has been mention of USGRC, GA-HERO, etc., and he realized such acronyms can get confusing. Our national organization is AROHE, which stands for the Association of Retiree Organizations in Higher Education. Our statewide organization, which includes public and private institutions is Georgia Association of Higher Education Retiree Organizations (GA-HERO). He saluted John Bugge and Dave Ewert for founding GA-HERO on January 5, 2012.

Dave Ewert and Dorothy Zinsmeister were responsible for encouraging the founding of the University System of Georgia Retiree Council (USGRC). This was an invention of GA-HERO

and Dorothy took the idea forward. An email went out October 16, 2014 to Academic Vice Presidents in the USG. The retiree council has been extremely active since - especially when healthcare changes were thrust upon retirees of the USG. The USGRC has had strong leadership. This continues with Harry Dangel and the current Vice Chair is Mitch Clifton. The secretary is Nancy McDuff.

In addition to healthcare, one of the projects the USGRC has been working on for a couple of years is library access to enable retirees to work from home and continue their research. Most don't have on-campus offices any more. Dennis said he was pleased to report that a subcommittee of the USGRC, chaired by Kathy Tomajko (Library Access and Services for Retirees or LASR) worked out an agreement between the USGRC and The Regents Academic Committee on Libraries (RACL) that provides for emeritus faculty to have the same access to library resources as actively-employed faculty. Some access has also been provided for those who are not emeriti. In the process, it was discovered that procedures for approving persons for emeritus faculty status were not consistent or were even non-existent. So now Ron Bohlander is working with Marti Venn at the USG, and a committee of Vice Presidents, to take a look at these matters.

At VSU, what the retiree organization there is doing includes the following. First of all, we are simply getting word out to retirees. The retiree listserv is maintained by retirees with all dates and links. At VSU, there is no central list that indicates who all the emeritus faculty are. Last week we were calling various VSU folks in an effort to identify those who have this status so we can create a list of them. That, in turn, will enable the IT Department at VSU to provide credentials to these individuals so they can access library resources and continue using Microsoft Office. We got a notice that, unless given faculty buy this by November 29th, their connection to Microsoft office will end. We heard from quite a few faculty regarding our communications about emeriti. Should we be more consistent?

Once a month a Zoom session is hosted by a past chair of our retiree organization. Mary Helen Watson set this up on her Zoom account. She just decided to do this. The meeting starts at 10 am but it's opened up at 9:30 in gallery mode so retirees can log on and talk with one another. It now includes retirees from all across the country. There is always a Q & A session related to a program given from 10 am - 11 am. And then there is a half hour of time after the meeting for people to talk with one another. We got a great response to this; more people attend these sessions than had done before in person. Our first program was on COVID-19. A biological expert and a VSU administrator working on the campus' COVID response were speakers. The second presentation was by VSU HR personnel about the 2020 open enrollment period. A third one was on the benefit of exercise for retirees. We address what retirees want to hear about. We got a great response from retirees. It's a good opportunity for us to stay active and in touch with our retirees. We have tried to stay in touch and meet the needs of retirees and it has gone well.

I'll end by talking about my own thoughts and reflections on engagement - and share some of what we've done to engaging our members in a virtual world. Our group has access to AROHE resources, webinars, Zoom technology. These are recorded and available on our website. AROHE BRIEFS provide information about what various retiree organizations are doing. AROHE has recently expanded the number of members who can access their website. Additional members can be added to gain access. We will not stop Zooming when the pandemic is over. A

vaccine is on the horizon. We hope it will be a good one. But we don't see an end to making use of Zoom.

Gray Crouse - On the Value of Zoom to the Emory University Emeritus College (EUEC)

Gray explained that, at Emory's Emeritus College, they have been doing live webcasts of their programs for many years and using Zoom for over a year. Few took advantage of these initially, but COVID has changed everything. He acknowledged that there is a digital divide. Some retirees lack WIFI. Some lack access to appropriate devices. Some lack technical know-how. Zoom can work well on tablets (I-Pad) and smart phones (iPhone or Android). Providing individual help to retirees in using these devices can be important.

To have an effective program, at least one member gets a paid Zoom account, ideally provided by the individual's College or University. Joining a meeting is free and doesn't even require a free Zoom account. The Emory University Emeritus College (EUEC) held an annual awards presentation virtually on Zoom. One of the persons who was to get an award had never used Zoom. He said he could go to his daughter's to participate, but it turned out he had an I-Phone. All he had to do was install the app to make it possible for him to use this. We worked with him the next day. Everything worked as it was supposed to for the meeting itself. He's now joined some of the other meetings the EUEC holds using Zoom. So it didn't just get him connected for the awards program, but encouraged him to become engaged in other activities.

There needs to be at least one person with a paid Zoom account. At Emory, every faculty, staff and student has a Zoom pro account. This was extended to Emeriti faculty also. It's not a problem for us, Gray noted, but it could be at other places. The EUEC now has members joining from many different states. When it can meet in person again, those people are not going to want to be shut out of the EUEC programs. Shortly before the pandemic closed Emory down, one retiree and his wife moved into a retirement community and gave up their car. They continued to attend our meetings by taking Uber over and back. Now they attend via Zoom. It's very easy. Both are in their mid-90's. They will not try to get an Uber in the future. They will want to continue via Zoom. So when we talk about access, it's not just people who live far away.

Once it's set up, Zoom is relatively easy to use. Properly hosting a Zoom meeting requires knowledge. Members tend to be tolerant of slip-ups, but good organization is important. Every organization needs at least one person, and preferably several, who know Zoom well and can teach Zoom hosting techniques and provide individual help to members in setting up and using Zoom. A host also needs to be aware of the possibility of "Zoom bombing" [unwanted disruptive intrusion, generally by Internet trolls] and what to do when this occurs to have a meeting run smoothly.

The EUEC now has a lunch colloquium every week. Their Mind Matters Committee arranges them. Generally, 60-70 persons connect with the group for them, with many out-of-state participants (at least three speakers were from out of state as well). 150 members have requested to be on the EUEC permanent registration list for these. One speaker discussed research related to the Coronavirus. There was a robust Q&A session following that presentation. Recordings of most of EUEC colloquia are on the EUEC website.

Mock Interviews. For several years, the EUEC offered undergraduates applying to medical school the opportunity to meet with one of its members for a mock medical school interview. This year, due to the presence of COVID-19 these mock interviews are being done virtually. So far 59 Zoom interviews have been conducted - including two that were out of state (i.e., in Florida and California).

Osher Lifelong Learning Institute (OLLI) and Senior University of Greater Atlanta (SUGA). George Brown is teaching in SUGA. Many are teaching in OLLI. Such institutions provide an outlet for those who wish to teach and continue to contribute to the community.

Betty Malloy: We are doing the same thing you are. We have Zoom meetings. We have a book club that meets over Zoom. We have had someone from Ecuador join us. It's been wonderful for us. This gives us a reason for never wanting to stop using Zoom. So when we get back to face-to-face, we want to focus on how we can set up hybrid situations and do this well.

Gray Crouse: I hope in GA-HERO we can take advantage of such experiences.

Dorothy Zinsmeister: We started a lunch colloquium at Kennesaw State University as well. We decided not to do it in Fall or in Spring. Presenters told us if they had to do it on Zoom, they would not do it. Has anyone ever had persons tell you that?

Gray Crouse: Some have told us they would rather wait until Zoom is not used any more. But now we do several interactive things to enhance Zoom meetings. For one thing, we spot-light the presenter or anyone else who is speaking. We request that questions are asked using audio instead of via the chat function. These things make our meetings as interactive as possible.

Dorothy Zinsmeister: Can others access your lunch colloquia?

Gray Crouse: You can see our recordings and can click on our videos. In terms of participating, that's an issue we struggle with. Participants are limited to our members. We want to have our members meet together and get to know each other. Opening these sessions up to others - that's a struggle. If we had 100-120 on the Zoom meeting, with a lot unknown to us, it creates a different environment.

Dorothy Zinsmeister: I understand. It will change the ambiance of the meeting.

Gretchen Schultz: Some of us send notes about upcoming programs to those who are interested in attending them. In terms of encouraging speakers, it helps to have recordings so they can see how it has gone with others. We encourage them to check these out, saying we think you'll be impressed and find that, in some ways, these Zoom sessions can be better than in person. Doing this has been very persuasive in some cases. Now we are doing these weekly. Holly York and I are co-chairing the Mind Matters Committee of six for Spring Semester. We need 16 speakers. We split up the list of possible speakers. There is a fair amount of work involved, but the rewards are terrific. We have a great network of those who have spoken, however. Presenters enjoy the

Q&A. They say they get the best questions from our group. You can go to the EUEC website and see how well our programs work. Look under Events and Colloquia and click on dates. We had one presentation on Confederate monuments. There are many YouTube offerings on this topic as well.

Mitch Clifton: If we had had to pay \$10 as a registration fee for this meeting, I'd say it would have been worth it. I definitely got my money's worth being a part of this meeting.

Marilynne: In Webinars I've attended, you often can't see each other. Only panelists can be seen. I understand you can get more bandwidth if you close windows.

Gray Crouse: If you have any comments about what you want to see in a next meeting, anything we should take into account, do let me or Dave know.

Dorothy Zinsmeister: I'd reiterate what Mitch said. You have been a wonderful host, Gray. You clearly have mastered a lot of what is involved in doing this well. I would attend the next meeting.

Anne Richards: I second that.

Gray: If anyone wants to learn to host a meeting over Zoom, I would be glad to have a separate session on Zoom meetings. It's an important skill and not all that difficult to learn more about.

Adjournment: The meeting ended at 1:15 pm.

Respectfully submitted,

Anne C. Richards