Editor’s Note: Curtis Lloyd is a member of the SUNY Retirees Service Corps Advisory Council.

Dr. Ram Chugh, founding executive director of the SUNY Retirees Service Corps (RSC), is retiring. He told the SUNY RSC Advisory Council that it’s never easy to leave an organization into which one has put his heart and soul. But he’s happy and proud of how far the RSC has come. He has every right to be proud. But, forever humble, Ram credits the Advisory Council and other key players for their roles in the RSC’s success to date. He is confident the organization will continue to flourish.

Retirees Service Corps Origins
Carl Wiezalis, president of the SUNY University Faculty Senate from 2005 to 2009, described how in 2007 he proposed the creation of a SUNY Retirees Service Corps (RSC) for retirees throughout the State University of New York. With the blessing of Chancellor John R. Ryan and the Faculty Senate, Carl appointed a task force to determine the feasibility of such a service organization and determine its form and function.

Seeking inspired leadership for such an important initiative, Carl asked Ram Chugh to chair the Task Force on SUNY Retirees. Fortunately, he said yes. Carl was very familiar with Ram’s long history of exceptional service to SUNY, first as a professor at Potsdam and then as an emeritus volunteer at System Administration in Albany. Carl believed that passion, coupled with energy and ability, made Ram the ideal person to advance this project. He was right.

Ram and the Task Force members drafted and presented a white paper to the Faculty Senate, which became the foundation for the Retirees Service Corps as we know it today. Because of his exceptional leadership as chair of the Task Force, Ram was subsequently appointed as executive director of the RSC to shepherd the organization from concept to reality.

Ram saw that once SUNY retirees left their campuses, there was often no follow-up contact, and no inclusion in campus activities or services. They were essentially an untapped resource with great potential. Ram was determined to promote a “retiree-campus-community” connection and viewed the RSC as a mechanism to achieve that objective through, in part, helping SUNY campuses start retiree organizations that would allow retirees to stay connected.

Ram served with distinction as the Retirees Service Corps part-time executive director from its start in 2008 until September 30, 2012, when he decided the time was right to begin the transition to his second retirement. Yes, second retirement.

Ram retired from SUNY Potsdam in 2002 after 32 years of service as a Distinguished Service Professor of Economics. He served as executive assistant to campus presidents for several years and later as special assistant for public service and as director of the Merwin Rural Services Institute in Potsdam. Upon retiring, Ram and his wife decided to move to Albany to be closer to their daughter and grandchildren in New York City.

Ram chose to share his professional expertise with SUNY System Administration in Albany by volunteering for various projects such as serving on task forces examining the economic and social impact of the State University of New York on the state’s economy and Globalizing SUNY. The University Faculty Senate honored Ram by recognizing him as “Senator Emeritus” for his service to SUNY and the Faculty Senate, including chairing the Task Force on SUNY Retirees.

Colleague Recollections
I got to know Ram as a dedicated volunteer at SUNY System Administration and while we served on the retirees task force. I have also worked closely with him over the years in my capacity as Vice Chancellor for Human Resources and as a member of the SUNY Retirees Service Corps Advisory Council. I am proud to call
A Tribute to Ram Chugh  
Continued from page 1

Ram my colleague and friend. He never ceases to amaze me with his passion for and dedication to SUNY and its retirees. I am not alone in my admiration for Ram. Here’s what a few of his RSC colleagues, many of whom have known Ram longer than me, had to say about him:

“Ram has been a delight to know and work with for over 20 years. We first met while developing the New York State Area Health Education Centers (AHEC) and he was instrumental and most helpful in establishing the North Area AHEC in the North Country, which has become a major pipeline for young people from that region to enter the health professions. The past 10 years, since the early development of the SUNY Retirees Service Corps (RSC), I have had the privilege of working and sharing time with him. His enthusiasm and tireless efforts have made the RSC a nationally recognized service for SUNY retirees. Fortunately, I have gotten to know him not just as a colleague, but truly as a friend.” ~ L. Thomas Wolff, Distinguished Teaching Professor Emeritus, Upstate Medical University; Chair, SUNY Retirees Service Corps Advisory Council

“Having known Ram for many years before his retirement from the Potsdam faculty, I knew we were fortunate to have his leadership as the founding Executive Director of the SUNY Retiree Service Corps. He formed our group, surveyed our needs and set us on an excellent path. We who are SUNY retirees are grateful and soon the people of New York will have cause for gratitude as well.” ~ Jim Kalas, Associate Provost, Academic Affairs (Ret.), SUNY System Administration; Member, SUNY Retirees Service Corps

“Ram Chugh is one of those rare individuals who has always been completely dedicated to the education of all New Yorkers. He is a gentle, humble man with vision in his mind and passion in his heart for making this world better. As a leader attractive to followers, Ram was the unique person to help guide the Retirees Service Corps to reality. He will be remembered as a prime mover in advancing the RSC to where it is today. Maximum scope and scale have yet to be achieved, but Ram will be there in the shadows measuring our progress with a stick and a carrot.” ~ Carl Wiezalis, Past President, SUNY University Faculty Senate; SUNY Distinguished Service Professor, Upstate Medical University; Member, SUNY Retirees Service Corps

A Long List of Accomplishments

Under Ram’s leadership, the SUNY Retirees Service Corp made significant progress toward several of the organization’s developmental goals:

» Administration and Governance: Ram hand-picked an Advisory Council of approximately 15 SUNY retiree members from throughout SUNY and several individuals representing various stakeholders to guide the work of the RSC.

» Creating Awareness about the Potential Value of Retirees: Ram made periodic presentations to SUNY-wide associations, campus presidents, faculty governance groups, unions, and other organizations to help make campuses aware that retirees are a rich resource that remains largely untapped. The RSC and its mission have been profiled in a variety of publications including the Faculty Senate, UUP, Association of Retiree Organizations in Higher Education (AROHE), and National Association of College and University Business Officers (NACUBO) newsletters.

» Encouraging SUNY Campuses to Create Retiree Programs: Ram worked with System Administration and several SUNY campuses to create retiree programs to strengthen connections with their retirees. Approximately 15 campuses currently have active retiree programs. Ram also made arrangements with the Association of Retirement Organizations in Higher Education (AROHE) so that individual SUNY campuses can become members until June 30, 2014 at no cost to the campuses.

» Manual for Starting Campus Retiree Programs: Ram developed a manual, the RSC Guide to Starting a Campus-Based Retirees Organization, which provides information on the mechanics of creating a campus retiree program and contains descriptions of retiree programs at selected campuses. The RSC receives frequent requests for copies of the guide from both SUNY and non-SUNY institutions.

» Retiree Conferences: In an effort to provide educational and networking opportunities, Ram and the RSC hosted two biennial conferences that brought retirees and campus officials from throughout SUNY together with experts in aging and retiree issues. The RSC will hold its next biennial retirees conference this coming November. See the “Save the Date” box at the end of this article for more information.

» Survey of Campus Retirees: In July 2010, the RSC conducted a survey to develop a baseline of information about SUNY retirees and their volunteer activity.

SUNY Retiree Volunteers: A Priceless Resource for SUNY Campuses and Local Communities, published in August 2011, details the findings of the survey. A majority of retiree respondents expressed a strong desire to stay connected with their former campuses and colleagues. The survey also showed many SUNY retirees are willing to share their time and talent through volunteer service. The report on the survey findings attracted national and international interest.

» SUNY Retirees Newsletter: Several survey respondents suggested a newsletter as a means of keeping retirees informed of happenings system-wide and learning about the experiences of their retired colleagues from other SUNY campuses. Ram felt an online newsletter fit perfectly with the RSC’s goal of promoting programs and activities to publicize and recognize the contributions made by retirees to campus and community. The first issue of the SUNY Retirees Newsletter was published in November 2011.
Retirees Service Corps Website: Soon after the RSC’s creation, Ram commissioned the development of a website (www.suny.edu/retirees) which provides SUNY retirees with a wealth of information, including RSC publications, a profile of SUNY retirees, retirement stories, links to all existing SUNY campus retiree programs and online campus retiree directories; and links to organizations, unions, and resources of interest to SUNY retirees.

None of the above would have been possible without the tireless efforts of Dr. Ram Chugh.

What’s Next?
The SUNY Retirees Service Corps team of Julie Petti (Director, University-wide Human Resources), Pierre Radimak (RSC Coordinator), Melissa Starman (Personnel Associate) and the RSC Advisory Council will build upon Ram’s accomplishments.

To help fulfill Ram’s ultimate objectives of connecting retirees with each other and community service, the RSC, with the assistance of Carrie Pause (SUNY’s Assistant Director of Security and Web Development) and Grace Valente (Lead Programmer/Analyst-SUNY Web Shared Services), will be expanding its website to include a secure online retiree directory and online message board/resource hub that will allow retirees throughout SUNY to interact with one another. The RSC website will also provide a secure volunteer matching service linking interested retirees with volunteer opportunities. These exciting new features, which will be known collectively as the SUNY Retirees Network (SRN), will be implemented over the next several months.

Ram, meanwhile, will be keeping busy and spending more time with his beloved grandkids. We will miss having him around the office, but he will always be part of the SUNY family.

Thank you, Ram, for everything you have done on behalf of the State University of New York and our retirees. You have truly made a difference.

Enjoy your second retirement, my friend!

Note: Ram authored “The Last Word” column on page 10, in which he presents his “Reflections on Retirement as a New Beginning.”

Senior Services Profile: University at Albany’s Center for Excellence in Aging & Community Wellness

by Kathleen Schoolcraft, Program Coordinator

Recognizing the importance of remaining engaged in society throughout life, the Center for Excellence in Aging & Community Wellness offers a variety of opportunities to older adults for life-long learning and well-being through its OASIS programs and Living Healthy NY Community Workshops.

OASIS Lifelong Learning is a unique educational program for mature adults who want to continue to grow, learn and be productive. Membership is free and open to anyone 50+ years of age.

In New York’s Capital Region, the OASIS program is housed at the University at Albany in the Center for Excellence in Aging & Community Wellness at the School of Social Welfare. In addition to our national mission, the New York State Capital Region OASIS brings together the vast resources and expertise at the University, an array of community partners and our OASIS members to create and deliver innovative programming and volunteer opportunities.

In two semesters annually, OASIS classes offer challenging programs in the arts, humanities, health and wellness, technology, and volunteer service. OASIS creates opportunities for people to continue their personal growth and serve their communities. OASIS programs are available in three communities in New York State: Albany, Rochester and Syracuse.

We invite you to learn more about OASIS by visiting the OASIS national website, http://oasisnet.org, or download our latest course offerings in the Center for Excellence in Aging & Community Wellness magazine, Making the Connection, spring 2013 edition, at http://ceacw.org.

Our Living Healthy NY Community Workshops program offers six-week workshops that teach practical skills while dealing with chronic conditions such as diabetes, heart disease, obesity, and arthritis. If you or someone you care for has one of these conditions, the Living Healthy Workshop can help you learn the tools for better self-management.

The way the program is taught is what makes it effective. The sessions are lively and participative: Workshop participants talk, share practice skills and learn together over the six weeks. Mutual support and success build the participants’ confidence in their ability to manage their health and maintain active and fulfilling lives.

Check out our Calendar of Events on the Center’s website, http://ceacw.org, for the next wellness program in your area. To find a workshop outside of the Capital District of New York, please e-mail the Living Healthy Program at LivingHealthyNY@albany.edu for a listing of statewide programs.

SAVE THE DATE!

The SUNY Retirees Service Corps (RSC) plans to hold its third biennial retirees conference on Thursday, November 14, 2013 at SUNY System Administration in Albany. It will feature demonstrations of the SUNY Retirees Network website and discussion of its exciting potential. Watch the SUNY RSC website (www.suny.edu/retirees) for details. Additional information on the conference will be in the fall/winter issue of the SUNY Retirees Newsletter. We hope to see you in November!
Retirement Experience: Malcolm Nelson

Now, in retirement, I echo what an English friend told me when she retired: that she was so busy she didn’t know how she’d had time for work. There are certainly no dull moments. I travel a bit more than I used to, though I’ve always been a Roads Scholar. I go to Yellowstone every summer. I am now free to head south for warmth in mid-winter, and my lady Joyce and I do that, in the lovely Florida Keys. I remain active in several groups. UUP takes up a lot of my time, and, as always, seems a superb investment of time and energy. UUP is as diverse as SUNY, and it has stretched my circle of friends and my consciousness in the best way. I still lead my own singing group and will until I can croak no more.

Always a reader, I find I now have time to catch up on all the good books I had little time for while a full-time teacher, particularly fiction. My specialty was drama and poetry, especially Renaissance English poetry and drama. I still read there, but I am also loving Jane Austen (“Mansfield Park” is a HOOT!) and Margaret Drabble and Margaret Atwood and David Mitchell and Ivan Doig and the list is endless. I also keep up with environmental books and popular science, and I continue to write and publish on such topics.

A friend dropped in today and asked how I liked retirement and said she couldn’t wait for it. I told her I wish I could have waited—I do miss teaching and the company of young people—but as another wise old colleague once told me, “Retirement holds no terrors.” If you’re healthy and more or less sane, it’s great fun. And one more thing I have discovered. When I was a little kid, my parents made me take naps. I HATED them and rarely slept and couldn’t wait to get back up and roaming, or reading. I now take a nap probably every other day. That little kid I used to be was wrong about naps; young and strong and stupid, what did he know?? They’re heavenly and I have time for them now.

More SUNY Retirement Stories are available at:
http://www.suny.edu/retirees/retiree_experiences/experiences.cfm

Comments, Content Suggestions?

We value your input and want to hear from you! Please drop us a line at retirees@suny.edu if you have anything you’d like to say about this issue of the SUNY Retirees Newsletter or if you have something you’d like to see us include in future issues. Whether it be events listings, retiree accomplishments, an In Memorium section, or other type of content, let us know and we’ll see what we can do!

About the SUNY Retirees Newsletter

The SUNY Retirees Newsletter is designed to share information about happenings at various campuses and System-wide which are of interest to retirees. The newsletter is put together by the SUNY Retirees Service Corps (RSC) with the assistance of the following people, who constitute the Editorial Committee:

Dave DeMarco
Degree Planning Project Director, SUNY System Administration

Anne Donnelly
Member, SUNY Retirees Service Corps Advisory Council; Professor of Biology (Emeritus), SUNY Cobleskill

Jim Kalas
Vice Chair, SUNY Retirees Service Corps Advisory Council; Associate Provost, Academic Affairs (Ret.), SUNY System Administration

Curtis Lloyd
Vice Chancellor for Human Resources, SUNY System Administration

Julie Petti
Director, University-wide Human Resources, SUNY System Administration

Pierre Radimak
Editor, SUNY Retirees Newsletter; Coordinator, SUNY Retirees Service Corps, SUNY System Administration

The RSC welcomes content submission from retirees and campuses for inclusion in the newsletter, which will be issued twice annually (spring/summer and fall/winter). For more information, contact Pierre Radimak at retirees@suny.edu or (518) 320-1354.
Campus Profile:
The SUNY Cobleskill Retiree Network

by Anne Donnelly, Professor of Biology (Emeritus)

Editor’s Note: Anne is Facilitator of the Cobleskill Retiree Network and a member of the SUNY Retirees Service Corps (RSC) Advisory Council.

I was a member of the Task Force on SUNY Retirees, created by the SUNY University Faculty Senate and System Administration in 2007, and chaired by Ram Chugh. The Task Force recommended the creation of a SUNY Retirees Service Corps (RSC) with the mission of creating awareness among the campuses about the potential of SUNY retirees and developing programs to utilize this rich resource for the good of our campuses and our communities. The RSC, which was created in 2008, encouraged the formation of campus retiree groups and developed guidelines to help them make a reality.

On January 30, 2012, we at SUNY Cobleskill started the above process and had an initial meeting with representatives from campus Human Resources, Administration, and the Alumni Association to create the SUNY Cobleskill Retiree Network. The Network was envisioned as an informal organization that would be open to Cobleskill retirees from all job classifications, including faculty, administrative, auxiliary services, classified support staff, etc., as well as their spouses and partners.

Human Resources offered to send a letter of invitation to all living retirees. That resulted in a modest response and by April 2012 our Retiree Distribution List grew to 36 retirees, most of whom were local.

By May we brought the Chief Information Officer into the mix, and he offered the use of a summer intern to work on the project. The Alumni Newsletter ran an article about the COBY Retiree Network and all retirees were included in that mailing, again inviting participation of those who would like to stay connected to their campus and colleagues while giving back to their campus and community. Our membership rose to 43.

We met again in November to address the stall in our progress and to plan for the large number of retirements that would soon occur. We wished to have a process in place whereby retirees would be invited to sign up and be given a packet outlining the generous resources, benefits and privileges available to Cobleskill retirees. The campus Information Technology Services (ITS) office helped me with distribution list problems and other computer issues. From that meeting, everything fell into place.

Benefits available to SUNY Cobleskill retirees:
- Electronic bulletin board access
- Campus e-mail account
- Retirees and Emeriti link on the www.CobyConnection.org web page, which lists information of particular interest to retirees, including:
  - Projects that could use retiree volunteer participation
  - News from retirees—moves, accomplishments
  - Retiree illnesses and deaths
  - Free campus parking pass
  - Campus photo ID
  - Ten percent discount at the College Store
  - Use of campus facilities including library, weight room and pool
  - Limited information technology assistance
  - Discounts for ordering computers (I became the first retiree to purchase a computer through our discount benefit plan.)

In December, I attended each of the celebrations held in honor of retirees from 2010 through 2012 and actively recruited the soon-to-be-retired.

E-mail is our principle mode of communication. Retirees must actively opt in to the Cobleskill Retiree Network and can choose to discontinue membership at any time. There are no formal meetings, officers or dues. Retirees register on www.CobyConnection.org and select the “Retirees and Emeriti” link.

As a SUNY sanctioned organization, Cobleskill Retiree Network members are covered under the SUNY umbrella for participation in SUNY events once they have signed a volunteer form in the campus HR office.

In return for hosting the Network organization, SUNY Cobleskill envisions retirees staying connected and serving the College in whatever way they choose. For instance, retirees can help out by giving tours, mentoring and recruiting students, giving guest lectures by invitation, teaching non-credit classes through the SCHOOL program, or participating in alumni events.

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Many SUNY retirees volunteer in their communities. Ray Lenarcic, Professor of History (Emeritus) at Herkimer County Community College (HCCC), is one such individual. Ray doesn’t just volunteer, he takes it a step further and creates volunteer efforts for himself and others. I am proud of my friend and colleague for what he has accomplished in the community. This is Ray’s story of volunteerism in his own words.

Joan Prymas, Professor of Math (Emeritus), HCCC, Member, SUNY Retirees Service Corps Advisory Council

During my tenure at Herkimer County Community College, in keeping with my belief that students should be involved in activities designed to benefit communities served by the college, I organized, with their input, scores of projects ranging from fund raisers (e.g., for the American Red Cross; American Cancer Society; and children suffering from cancer) to a Vietnam veterans’ advocacy organization (Save-A-Vet), to scholarships and memorials in the memories of area veterans (e.g., a memorial for combat nurses in Little Falls), to a children’s Christmas clothing program (Adopt-A-Child). Over 30 years, the students raised in excess of over a million dollars and had a significant impact on the quality of life in Mohawk Valley communities.

After retiring in 1997, I found myself climbing the walls for lack of something meaningful to do; bowling, softball and golf, while enjoyable, weren’t cutting it. Then, in October of 1998, I read an editorial in the Utica Observer-Dispatch dealing with the problem of hunger in the area, and the rest, as they say, is history.

In January of 1999 I organized the Herkimer County Hunger Coalition. Our initial objective was to help the county’s food pantries in meeting their needs for an ever-increasing clientele. To that effect we raised the money necessary for the former to provide ample, nutritious meals for the latter and initiated a PR campaign to convince the public that it could have a direct impact on alleviating the hunger problem in the county.

The result was a coordinated effort by the Coalition, people and pantries which paid the following dividend: in 1998, approximately 56,000 meals were distributed to pantry clients; since 2008, an average of 500,000 meals per year have been handed out. Additionally, the Coalition has, among other things, financed the establishment of a new rural pantry in Van Hornesville, helped modernize and expand another (Kuyahora), and developed a mobile pantry system. Every part of the county (population approximately 62,000) is covered regarding the provision of food for individuals at risk of hunger.

In addition to waging war against hunger, we decided to branch out with an emphasis on helping children and veterans. The results:

- **Children’s Programs:** The Gram Lorraine Children’s Christmas Program has provided over the decade an average of 1,000 children in need from eight county schools a minimum of four items of clothing each (e.g., winter coats, boots, etc.) and a toy, book or game of their choice. Sponsors pour an average of $100,000 per year into the area economy. We also organized the Uncle Frank Back-to-School Program providing hundreds of the same students with outfits, footwear, backpacks and supplies.

- **Fire Prevention:** In the wake of the deaths of six McLeod children as a result of a tragic house fire in Little Falls, the coalition raised money to purchase Sparky the Firedog Robot, one of the most effective and enjoyable means of teaching children about fire safety. Also, we created a Half and Half Fire Prevention Coloring Activity Book for second- and third-graders in every school in the county.

- **Children’s Involvement:** We wanted to introduce our elementary and secondary school pupils to the joys of volunteering. Among the results is the annual March All-County Elementary School Food Drive (which, over the years, has collected thousands of dollars worth of food for our seven pantries). Other Coalition initiatives involving the “little kids” included phone cards for wounded warriors, fund raisers for Operation Mend, Zion House, Kiwanis’ Operation Eliminate, the Haitian and Katrina tragedies, etc. High School students in Little Falls, Frankfort and Mohawk participate annually in Memorial Day Food Drives in the memories of men from their communities who were killed in action (KIA) in Vietnam.

- **Veterans’ Causes:** In 2009 we formed the Cpl. Michael Mayne Cookie Corps. Cpl. Mayne from Burlington Flats was KIA in Iraq. To honor his memory we interested some 50 volunteers in providing a variety of goods (e.g. cookies, drinks, toiletries) to the Cpl. Gregory Harris Hospitality Room at Syracuse’s Hancock Airport. To date, over 9,000 servicemen and women have benefited from their efforts. Also in 2009, we formed Operation Candy Cane. Its purpose initially was to collect warm clothing and stuffed animals for Afghan children and candy (over a ton) and handmade cards for troops in Kabul. Subsequent operations benefited the 10th Mountain Division at Fort Drum and local vets at several senior citizen facilities.

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Passwords
by Sivia Kaye,
Professor of English (Emeritus), Nassau Community College

In the Brooklyn of my youth, passwords were common coin amongst the 10-year-olds. They were the Open Sesame to a door which housed Mounds Bars and Goobers Milk Chocolate & Fresh-Roasted Peanuts. Guess the right password and the candies were yours.

Today, passwords are still common, but the demographic has dramatically changed. Candies are no longer the reward; instead, the door opens to computer sites that otherwise would remain tightly shut.

Understandably, password requirements would not have been needed were it not for the frequent use of the computer in dealing with personal financial matters. Thus, I can well understand why Merrill Lynch wants you to enter your password before you withdraw $10G for your planned Hawaiian vacation. Or why Umpqua Bank will insist on your password before transferring cash from their friendly ATM machine to your waiting hands.

But the ubiquitous use of passwords has spread like a virus. Facebook demands it before you can search for your high school prom date; Oregon Health & Science University (yes, I live in Oregon now) wants it before you can confirm your physical therapy appointment; Amazon.com wants it before you can order the salty but sagacious book you just heard reviewed on NPR.

These demands would seem reasonable enough if you could just enter your birthday or your poodle’s name. But strict password rules on almost all sites prohibit this.

Because of complex instructions which must be closely followed, only certified MENSA members can remember their passwords. Thus, the rest of us have to record them somewhere. We’re admonished not to keep them in our computer files because a hacker can get to them with little effort. I keep mine on 3x5 recipe cards which now fill two boxes! There’s no room for how to prepare osso buco, but as compensation I can order that salty novel, or track fellow Brooklyn College graduates, or call Apple to learn why my calendar pages didn’t move on to 2013. (Do they know something that I don’t?)

Apart from keeping physical track of your passwords, you must remember which password opens which door. Do not think that one terrific password which meets all security requirements will suffice for your needs. We are told that cyber-criminals steal passwords on websites that have low security (i.e., Zappos.com) and then use these to enter more secure environments (i.e., banking).

A recent attempt to purchase a gift teddy bear online prompted this screen message before I could begin to choose his holiday outfit: “Before ordering your teddy bear, you must create your own password, 12 digits minimum. Use non-standard upper casing, creative spelling, personal neologisms, and non-obvious numbers and symbols (using $ for $ is too obvious.) The result should have no meaningful tie to your life.”

I created several passwords but each was rejected—I assume for its simplicity. The teddy bear could not be ordered until the password was approved. I went online for help with this 21st century problem. Amazingly, I learned that there is “password checking” software used by cyber criminals which automatically checks for common letter to symbol conversions (i.e. changing “and” to “&” or “to” to “2”). I further learned that passwords should be changed often. You are advised to set automatic reminders to change your password on email, banking, and credit card websites—at least every month! There were other admonitions as well: don’t spell words backwards. Obviously the sleuths are onto this neat trick. Don’t use keys that are neighbors on your keyboard: “qwerty; 123456”. And the most obvious:

Don’t use personal data even if it may seem less accessible: i.e., your passport number. I even learned that there is a password-checker site. If you are still eager to send that teddy bear gift (despite three password rejections), you can type in your next choice and see if it passes muster.

After the checker approved my complex 20-digit password, I ordered the teddy bear online and felt part of the new cyber world.

What I learned from this experience is that despite the hassles that passwords present, I can see some advantages: It keeps your working memory active. Successful password creation might even work better than Biotin. It keeps your level of frustration high, thus discouraging you from entering sites that are not really important to your life: i.e., Facebook. This will carve out free time for finally reading Proust. It makes you more aware of your aging brain. This might allow you some guilt-free indulgences such as downing a high-calorie dessert, or sleeping in an extra hour or two.

Comments? Contact me at siviakaye_prof@me.com

Do You Have a Retirement Story to Tell?

One of the objectives of the SUNY Retirees Newsletter is to share activities of SUNY retirees. We know many of you are doing great things in retirement. Your story can inspire others. Share your and/or a colleague’s retirement story by contacting the SUNY Retirees Service Corps at retirees@suny.edu.
AROHE 2012 Conference a Success

by Janette C. Brown, Executive Director, Association of Retirement Organizations in Higher Education

At the 10th Anniversary Association of Retirement Organizations in Higher Education (AROHE) Conference in Chapel Hill, North Carolina last October, more than 140 retired faculty and staff from the U.S. and Canada, retiree organization directors, and college administrators representing alumni, development, and human resources gathered to network, share successful practices, and attend interesting and valuable lectures, workshops, and social events.

Titles of the many presentations and workshops at the three-day conference included: "What Makes for a Successful Emeritus College," "Jump Start Your Volunteer Program," "Workplace Wellness Programs for Aging Academics," "Educational Efforts of Retiree Organizations," and "AROHE’s Databank of Successful Programs."

Conference evaluations were outstanding, supporting AROHE’s claim that the entire event would be packed with useful information, innovative ideas, and enough diverse content to keep everyone engaged.

AROHE was honored that University of North Carolina System President and Mrs. Thomas W. Ross invited conference attendees to their home for the opening AROHE conference reception. Their warm and welcoming hospitality generated an atmosphere of collegiality that continued throughout the conference.

AROHE was also honored that the American Council on Education (ACE) presented at the conference, sent three representatives, and joined AROHE as an active member. The American Council on Education is the nation’s most visible and influential higher education association, excelling in its role as a convener of higher education associations and agencies.

The AROHE conference was inspirational, informative, and collegial. Three culturally different universities served as sponsors: the University of North Carolina at Chapel Hill, North Carolina Central University, and North Carolina State University. For three nights, a different campus hosted a unique dining and cultural experience. They offered gracious southern hospitality throughout.

This stellar conference was spearheaded by the AROHE past president, Bobbie Lubker, and her colleagues representing the three North Carolina Universities: Frank Abrams, Andrew Dobelstein, and Arthrell Sanders.

ABOUT AROHE

The Association of Retirement Organizations in Higher Education (AROHE) is an international network that supports retired faculty and staff as well as colleges and universities in the creation and development of campus-based retiree organizations. By sharing current research, innovative ideas and best practices, AROHE promotes campuses’ connections with their retired faculty and staff. To find out more, contact AROHE at info@arohe.org.

Free AROHE Membership for SUNY Campuses

The Association of Retirement Organizations in Higher Education (AROHE) signed an agreement with SUNY System Administration whereby individual SUNY campuses can join AROHE at no cost to the campuses.

The membership is good through June 30, 2014. We hope most SUNY campuses will take advantage of this special offer. For additional information on this agreement, contact the SUNY Retirees Service Corps at retirees@suny.edu. To learn more about AROHE, visit http://arohe.org.

Ray Lenarcic
Continued from page 6

Shelter: For several years the Coalition has helped in placing homeless families by providing funds for security deposits on apartments.

Additionally, in 2005 I had the opportunity to develop Veterans Memorial Park on the campus of HCCC. The park’s showpiece is a black granite wall bearing the names of several hundred Herkimer County veterans.

In 2009 I shared with my friends an idea for a Fallen Stars Memorial Project. With their help, on Memorial Day of that year we unveiled the Fallen Stars Memorial Mural which features the names, ranks, branches of service, hometowns and most importantly, faces, of the men and women from New York State who have died in Iraq and Afghanistan. To date the mural has traveled some 9,000 miles throughout the state.

The initiative also involves projects in memory of each of the fallen, projects designed to improve the quality of life of area communities. An example is the Cpl. Mayne Cookie Corps. Thus far over 400 projects have been completed, several developed by elementary schools. Each project sponsor receives a specialized certificate.

My spare time is divided among my daughters Carrie and Jennifer, my five grandkids, writing holiday children’s stories and essays for the three area papers, the local Lions Club, and playing golf with my wife. Since she’s retired, Kay has been actively involved with many of the aforementioned projects.

Retirement has afforded us the time and opportunity to engage in the most rewarding experiences of our lives. And if blessed with continued good health, we look forward, with great anticipation, to many more.
How I Was Able to Take an Early Retirement

by Stephen C. Solosky, Professor Emeritus, Nassau Community College

At the end of the fall 2010 semester, I took advantage of the early retirement program offered by the New York State Teachers Retirement System through Nassau Community College, where I was a professor in the Mathematics/Computer Science/Information Technology Department. I had just turned 54 years old and completed 31 years of service.

How was I able to quit at such a young age? I actually started a retirement plan over 30 years ago. Despite some setbacks and detours, I was able to stick to that retirement plan. I am enjoying the rewards of my wise financial decisions.

I have listed below the most significant financial decisions I made throughout my adult life that impacted my ability to take an early retirement.

- **Career Choice:** Upon graduating college in 1979, I had some good job offers. I did not take the highest paying one, but I chose a career of public service in education with a generous pension plan and lifetime health benefits.

- **Followed a “Pay Myself First” Philosophy:** What I mean by this is before I ever spent a penny from any paycheck, money went into a 403(b) tax-deferred supplementary pension plan. I never missed the cash and it grew into a substantial amount over the years. Also, I never felt guilty about spending the rest of my paycheck because I knew I was putting money away before I got my hands on it. In the end, it was the supplemental retirement account that put me “over the top” in terms of being able to take early retirement.

- **My Kids’ College Education:** I sent my daughter to a SUNY school. My son was fortunate enough to attend a federal military academy. What that meant to me financially was that I did not put a lot of money away for college expenses nor did I take out college loans. Take it from me: my kids did very well with public college educations without breaking the bank.

- **Pre-Nuptial Agreements:** I weathered two divorces and came out financially intact because of well thought-out pre-nuptial agreements. The pre-nups helped avoid costly attorney fees and protected my (and my ex-spouses’) personal assets.

- **Avoiding Debt:** Other than mortgages, I tried to avoid racking up any consumer debt. I wasn’t always as successful as I wish I had been. However, I think if I did avoid the credit card debt I accumulated, I could have retired four years earlier. Now, I have no debt other than a small mortgage on my home.

- **Establishing a New Career:** Let’s face it: at age 54 I wasn’t going to sit in a rocking chair all day. I still wanted to work even though I didn’t have to. I have given myself a great opportunity to explore new options. I leveraged my academic credentials, my love for travel, and my experience in writing to start a new business. I have written a best-selling travel book, “The Traveling Professor’s Guide to Paris.”

I take small groups on tours to Europe and Peru/Machu Picchu. In the two years since retirement my business has grown to a point where I have hired more tour guides, and I am speaking at meetings and travel trade shows. My profile has appeared in newspapers and magazines such as The Wall Street Journal, Healthy Aging Magazine, and Arthur Frommer’s Budget Travel Magazine. I am in demand as a speaker at travel trade shows and for various civic organizations. I am working on more travel guides and I run my website, www.travelingprofessor.com.

Another important part of my retirement life is giving back to those who are not as fortunate as me. It is rewarding to donate my time and resources to helping the poor people of Bolivia through a charitable organization called Quaker Bolivia Link (see www.qbl.org).

My advice to those planning to retire in three or 30 years is to put a financial plan in action now.

However, finances are only part of the strategy. Find something you are good at, something you like to do, then leverage your personal qualities and credentials to transition into a long, healthy, happy and productive second career in retirement.

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**The SUNY Cobleskill Retiree Network**

Continued from page 5

Retirees are now meeting regularly to sort and identify thousands of unlabeled photos in time for SUNY Cobleskill’s 100th anniversary. The photos will be included in an Alumni Association publication capturing the campus’ rich history since opening its doors in 1916.

Many current alumni ask about the people who have meant much to them while they were students at Cobleskill, and often it is staff and professionals, not only faculty, who have touched their lives.

The Cobleskill Retiree Network will give the campus Alumni office a means of contacting retirees to inform and encourage their presence at campus and alumni events. The Network also provides alumni and retirees an opportunity to reconnect, and facilitate retirees reconnecting with each other.

For more information on the Cobleskill Retiree Network, feel free to contact me at donnelal@cobleskill.edu or (518) 234-7502.
Reflections on Retirement as a New Beginning

Ram Chugh, Ph.D. Distinguished Service Professor (Emeritus)

Editor’s Note: Ram Chugh was executive director of the SUNY Retirees Service Corps from its creation in 2008 until retiring from the position in September 2012.

Retirement and reinvention are concepts with which I am personally familiar. I recently retired as part-time executive director of the SUNY Retirees Service Corps (RSC), an organization I helped create. That rewarding experience grew indirectly out of my desire to offer my professional experience to SUNY System Administration after moving to Albany following my March 2002 retirement from SUNY Potsdam after 32 years of service.

I worked on several SUNY projects at System on a voluntary basis. Among them were projects jointly sponsored by System Administration and the University Faculty Senate, including task forces on the creation of a Rational Funding Policy for SUNY, Enhancing SUNY as a Global University, and the SUNY RSC.

My retirement from the Retirees Service Corps was a difficult decision. However, I left knowing the organization was in good hands and close to realizing its ultimate objectives of connecting retirees with each other and community service through the RSC website.

I am currently working on special projects for SUNY System Administration so, in a sense, I have come full circle. Working at System Administration over the past few years has been quite rewarding. I consider SUNY System as my second professional home. Having greater flexibility in my schedule now gives me more time to pursue my other interests and invest time with my family—especially my grandchildren, the pride and joy of my life.

Additionally, and perhaps most importantly, I consider retirement a time for reflection and introspection. It is a major milestone in my life. It is like approaching the mountain top from where I can look down below to the years of my struggles and accomplishments beginning with my childhood. It is a good time to look back and at the same time look forward to new beginnings.

For example, during my full-time working life, I focused my energies on meeting the expectations imposed on me by my employers, my family, myself, and so on. During those years, I tried to meet and conform to the standards and expectations set by the world outside of me, not by my inner self. I was caught up in the desire to stand out by doing things which would help me get promotions, recognition, and approval from others, including my superiors, students, peers, and my family. In the process, I became a prisoner in the vicious cycle of ever-increasing expectations.

Retirement offered me a unique opportunity to get out of this self-created prison. Instead of meeting the standards and expectations set by the outside world, I now look inward and set my eyes on attaining inner equilibrium. I focus on making the last phase of my life richer by doing things which give me inner peace and tranquility. Achieving inner peace through reflection, meditation and service has been quite blissful for me.

As a result, I now use my retirement years to do such things as renewing friendships, visiting my ancestral places, mending relationships, meeting family and social needs, and traveling to religious and other places I always wanted to visit. One of the things I did after retirement was to organize a family reunion. Our family in India had grown from two (our parents) in 1923 to over 100 in 2004. At the reunion, I met close family relatives I had never met before. Getting to know them gave me a new sense of identity and connected me deeper to my roots. That added new meaning to my life, something that hadn’t happened before retirement.

I now take time to engage in activities that are spiritually enriching. I feel that retirement has been a turning point in my life where I now engage in a deeper reflection about the “meaning of life” than I did at any other age. I am now guided more by my inner compass than the outer one. How a person adjusts to retirement and the activities one pursues varies from one person to the other. Everyone has to find their own blend of activities to engage in to attain inner peace and equilibrium. While one cannot run away from the outside world, the key is to develop a happy balance between inner and outer needs.

Here are some pointers for a fulfilling retirement based on my own research and experience:

1. Be prepared to expect the unexpected. Go with the flow, as they say.
2. Read the book, Who Moved My Cheese by Spencer Johnson, MD. It helped me greatly.
4. Stay spiritually and physically healthy by following your doctor’s advice, meditation, exercise, and eating right.
5. Take care of your financial and estate planning ahead of time—such foresight frees your survivors from a lot of hassle when you’re gone.
6. Count your blessings.

Once all is said and done, hopefully we will be able to echo these words of wisdom from Norman Vincent Peale: “One of the greatest things you will ever be able to say in your lifetime is this: I have realized the potential that Almighty God put into me.”
Editor’s Note: There are approximately 15 SUNY campuses with a retiree organization or retiree program of some sort. Below are the contact persons for several campus programs. The SUNY Retirees Service Corps is providing this information in the event that representatives of these programs want to network with their counterparts and as a resource for campuses or retirees interested in starting their own retiree program or organization.

STATE-OPERATED CAMPUSES

University at Albany
George Hastings, President
University at Albany Emeritus Center Board
Hastings@nycap.rr.com
(518) 439-6917

Binghamton University
Corinna Krum an
Binghamton University Retiree Services Coordinator
ckruman@binghamton.edu
(607) 777-5959

University at Buffalo
Jack Baker
University at Buffalo Emeritus Center
bakerja@buffalo.edu

SUNY Cobleskill
Anne Donnelly, Facilitator
SUNY Cobleskill Retiree Network
donnelal@cobleskill.edu
(518) 234-7502

SUNY Geneseo
Donald Lackey, Coordinator
Geneseo Emeriti Association
ndlackey@localnet.com
(585) 243-0901

SUNY New Paltz
Alan Dunefsky, Chair
New Paltz Faculty Emeriti Group
dunefsky@newpaltz.edu
(845) 257-3986 (O), (845) 338-2680 (H)

College at Oneonta
Frances Bliven, President
Frances Bliven, President
Retired Faculty, Administrators & Professionals
Association at SUNY Oneonta
fbliven@stny.rr.com
(607) 432-1825

SUNY Oswego
Vernon Tryon, President
SUNY Oswego Emeriti Association
vernon@tryon.com
(315) 343-9692

SUNY Plattsburgh
Sarah Reyell, Health Benefits Administrator
reyells@plattsburgh.edu
(518) 564-5062

SUNY Potsdam
Carol Rourke, Assistant to the President
rourkecm@potsdam.edu
(315) 267-2128

Upstate Medical University
John C. Farruggio, Administrator “The Retiree Associates” Program
Benefits Manager, Upstate Medical University
farruggi@upstate.edu
(315) 464-4942

COMUNITY COLLEGES

Hudson Valley Community College
William Muller, Member
“Keepers of the Flame” Program
w.muller@hvcc.edu
(518) 449-4974

Suffolk County Community College
Peter Herron, Webmaster
Retiree Association of Suffolk Community College
cr39pete@optonline.net

Westchester Community College
Barbara Christesen
Alumni Communications Coordinator
Westchester Community College Foundation
Barbara.Christesen@sunywcc.edu
(914) 606-6559

If your campus has a retiree program that is not listed above, please reach out to the SUNY Retirees Service Corps at-retirees@suny.edu and share your program and contact person so that we may include your information in the next SUNY Retirees Newsletter.
Below is a picture of the SUNY Retirees Service Corps website home page. Come visit us at www.suny.edu/retirees!

Welcome to The SUNY Retirees Service Corps

The SUNY RSC was formed in early 2008 to serve retirees from all State University of New York (SUNY) community colleges, state-operated colleges and universities, affiliated organizations, and System Administration. The RSC seeks to promote a strong retiree-campus-community connection by linking retirees to service opportunities, information, and resources that enhance their retirement.

Some of the services this website offers are:

- Resources for retirement preparation
- Resources for adjusting to retirement
- Connections to campus-based retiree organizations
- Listing of retiree benefits by campus
- News about SUNY retirees

We will be expanding the RSC website to include the following secure, password-protected services:

- An online directory of participating SUNY retirees
- A discussion forum for retirement concerns and issues
- Volunteer opportunity search capability

We invite you to explore the SUNY Retirees Service Corps website. If you have any questions or comments, please do not hesitate to contact us at retirees@suny.edu.