High-tech Retirees Conference to be Held at SUNY College of Nanoscale Science and Engineering
by Pierre F. Radimak, Editor, SUNY Retirees Newsletter

Cur tis L. Lloyd, Vice Chancellor of Human Resources, and Julie Petti, Director of University-wide Human Resources, have announced that the third biennial conference on SUNY retirees will take place on Wednesday, November 20, 2013. Connecting SUNY Retirees in the Digital Age will be held at the SUNY College of Nanoscale Science and Engineering (CNSE) in Albany. CNSE and the University at Albany Emeritus Center are joining the SUNY Retirees Service Corps (RSC) as event co-sponsors.

“We are thrilled to be holding this year’s conference at CNSE,” Petti said, “an exciting venue which supports our theme perfectly -- exploring RSC and campus efforts to reach SUNY retirees online.”

A variety of notable speakers will address diverse topics, including: a demonstration of the SUNY Retirees Network, a new component of the SUNY Retirees Service Corps website designed to connect SUNY retirees via a secure online directory, promote online interaction among retirees, and connect interested retirees with volunteer opportunities; Open SUNY, which may become the largest online learning environment in the world, and its potential impact on SUNY retirees; UAlbany’s Center for Excellence in Aging and Community Wellness and its innovative online and in-person health promotion programs for seniors state-wide; online resources for older New Yorkers available through the New York State Office for the Aging website; and SUNY Retirees and Vibrant Communities, which will explore the role retirees can play in the Vibrant Communities initiative of The Power of SUNY, SUNY’s current strategic plan.

Connecting SUNY Retirees in the Digital Age is open to current and future retirees of SUNY’s 64 campuses and System Administration, individuals who oversee existing campus retirement programs, and those interested in starting or expanding a retiree organization at their campus.

In addition to the various presentations, the $20 conference registration fee covers lunch, refreshments, networking opportunities, and a tour of the SUNY College of Nanoscale Science and Engineering’s Albany NanoTech Complex.

Due to anticipated interest in the conference topics and unique venue, early registration is strongly recommended. The deadline is Wednesday, November 6. Registration will be limited to 100 people.


Conference and registration-related questions may be emailed to retirees@suny.edu or call 518-320-1354.

For more, see Eight Good Reasons to Attend the Third Biennial SUNY Retirees Conference by Curtis Lloyd on page 14.
**SUNY Retiree Profile**

**The Retirement Era**

by August Mueller  
Associate Professor of Biology (Emeritus), Binghamton University

Editor’s Note: The SUNY Retirees Service Corps asked retirees to share their retirement experiences, such as planning for retirement, how they spent time after retiring, and any thoughts they would like to share with those thinking about retirement. We are pleased to feature the story of Binghamton University retiree August “Augie” Mueller, in his own words.

Many of us have come to realize that one of the major objectives in life is to live longer and well; to be productive, content, healthy, and to enjoy each day to the fullest. Thankfully, many manage to do just that. Articles in this publication give credence to this.

I retired from Binghamton University in August 1998 after 36 years of service. The transition was no difficulty at all. I had an office on campus for about five years post-retirement. I remained quite active in the Binghamton Outdoor Pursuits (BOP) program (http://www2.binghamton.edu/campus-recreation/outdoor-pursuits/), leading cross-country ski trips, bicycle trips, hikes, white water rafting trips and more. I still attend seminars/talks at BU when topics pique my interest.

The secret to having a fulfilling retirement era often is having one or more passions. One of my passions is the bicycle. I recently celebrated my 80th year with 50 of my bicycling friends riding 50-plus miles in the Southern Tier of New York with a celebratory luncheon mid-trip. We call ourselves the W2M group, for Wheels to Meals, and we manage to do something similar to this feat twice a week, on Tuesday and Thursday – weather permitting. The group consists mostly of older retirees and the average age is near 75. The numbers vary, but 20 or more participants is not uncommon with a typical bicycling distance of 20-50 miles.

Several years ago a young person asked how long I had been bicycling. My answer was “over 70 years.” Suitably impressed, his follow-up question was how far I had bicycled in those 70-plus years. This required some contemplative calculations with my answer being “at least a quarter-million miles.” And still going.

I bicycled 100 miles a few Sundays ago as I accompanied some overnight California-bound guests on a sojourn from Binghamton to Ithaca before bicycling home. I had not planned this very pleasant day. It just happened. One of the many joys of retirement is a relaxed Sunday evening without the concerns of the coming work week.

How do the retirement years differ from the working years? We seem to be as busy, but not as rushed. We have the time to do many pleasant things we put off or were forced to limit during those years of employment; activities like travel, added personal enrichment, and increased involvement and volunteering in things that really matter to us.

I currently serve as the secretary to the Binghamton University Retiree Club, which meets for luncheons and programs monthly when the University is in session. Our programs often feature current faculty members as well as some of our member retirees. This coming year we have scheduled a session called “Volunteerism: What We Do in Retirement – A Collaborative Report.” I am hopeful our members will enlighten us on how they have found purpose and meaning in retirement. Many of us will have difficulty on what to feature as we are involved in multiple activities.

I cite my own dilemma as an example. My wife Joan and I are volunteer ushers for the local Anderson Center for the Arts on the Binghamton Campus. Joan also keeps the books for the Broome County Habitat for Humanity chapter, is the treasurer of her church, serves on the board of the local Mac Users Club (http://mac-stac.org/), and more. I still interact with the Binghamton University BOP (Binghamton Outdoor Pursuits), a unit that I helped create and served as the co-director during my working years.

About seven years ago I fielded a call from a local church social worker who was running a summer program and was wondering how the participants would get to the program site. She decided bicycles might be the answer and asked if she could get 100 old bicycles donated, could I head a program to refurbish them to give away to her program participants. Anticipating she might get 10 such machines, I agreed to her plan and was surprised when, two weeks later, she had 115 donated bicycles. Seven years later, about five of us are still doing the deed and have given more than 1,100 bicycles with no end in sight.

Was this type of volunteer service something new to me? Not really, as I maintained 40-50 bicycles on the Binghamton campus which fit in well with serving as the Newing College Faculty Master for 16 years. In my last year as master, I would let students take a bicycle with the requirement that they not return it. I am told some of those bicycles can still be seen in New York City and on the boardwalk of Atlantic City, NJ.

What advice would I offer to SUNY employees who are about to retire? I would...
point out the danger of making the job your life. Some do and find themselves like a fish out of water when the job is no more. Their identity is/was the job and in its absence they only identify with who they had been – not who they are now. And that is a serious mistake. We all had days of better glory than the present. It’s easy to dwell on them rather than the present. After all, sweet memories are to be savoried. BUT they should continually be added to as well. Age might slow you down, but it should not stop you.

While many move to climes they covet, staying in the area and connected to their employing institution has many rewards. Binghamton has done a great job on making their retirees feel welcome and appreciated. We are specifically invited to many events on campus. I still have and feel a strong connection to Binghamton University. Certainly one of the reasons I chose to remain in the area.

Many of us retirees just do more of what we did while working, but have more time to do it. A joyful thing! The fun continues… ■

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. Please share your story or tell us about a colleague’s retirement story by contacting the SUNY Retirees Service Corps at retirees@suny.edu.

Campus Retiree Program Profile
The Retirees Association of Schenectady County Community College

by Peggy King, (President) and Stan Strauss, (Vice President)

Peggy: The year before I was considering retirement, the SUNY Retirees Service Corps hosted a conference in Albany called Re-imagining SUNY Retirement which I decided to attend. The focus of the conference was on encouraging SUNY institutions to consider forming organizations for retirees. While many of the four-year institutions had already done so, very few community colleges had retiree groups.

Stan: Fortunately, Suffolk Community College had done a great deal of work in creating a retiree organization and their representative at the conference, Peter Herron, provided detailed information about the steps they took, the problems they encountered, and their successes. While four-year institution retiree organizations tend to focus primarily on retired faculty, Suffolk was very inclusive and included faculty, staff, administration, and support staff.

Peggy: I returned to campus excited about the possibilities for Schenectady County Community College. I talked with a number of colleagues including Stan Strauss, our current vice president, President Emeritus Gabe Basil, and President Quinton Bullock. We formed a steering committee of current and future retirees and started to plan. With the help of Suffolk, we adapted their set of by-laws and talked about the focus of our group. We decided to keep it social and we also decided to keep dues low as a way to be more inclusive. Once we had our by-laws in place, we received the endorsement of our Board of Trustees and we voted for elected officers. The Retirees Association of Schenectady County Community College (RASCCC) was now official.

Stan: In our first two years we had a number of small, monthly meetings with speakers who focused on topics such as physical fitness, financial planning, and health insurance as well as local leaders discussing the role of Metroplex in downtown Schenectady development, the growth of Proctor’s Theatre, and the like. These meetings were attended by 10 – 25 individuals. We also decided to hold one luncheon each semester to take advantage of our wonderful culinary/hotel restaurant management programs. Those were typically attended by about 30 individuals representing all groups at the College. The luncheons are social and we

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AROHE Enhances Member Benefits for Retiree Organizations

by Sue Barnes, President

The Association of Retirement Organizations in Higher Education (AROHE) offers opportunities for retiree organizations to network, share successful practices, and brainstorm solutions to challenges. AROHE has recently launched several new member benefits and SUNY retiree organizations are encouraged to make use of these benefits. AROHE memberships have been granted at no cost to individual SUNY organizations through June 30, 2014, the result of a special three-year agreement between AROHE and SUNY (see sidebar on page 5). New member benefits include:

Member-to-Member Mentoring

This just-launched service pairs member organizations that would like one-on-one assistance with an experienced AROHE member. Are you starting a new organization, struggling with member recruitment, or trying to increase your level of campus support? These and other issues have been successfully navigated by AROHE members who are willing to share their expertise.

In one of the first mentor pairings, Ellen Jones of Kennesaw State University advised Carolyn Zelaya from Santa Clara University. Santa Clara is just starting to develop retiree programs and would like to form a retiree organization. They recently conducted a survey of their retirees and needed assistance with their next steps. Carolyn was thrilled with the help she received from Ellen, saying “I found her insight on the process tremendously helpful. She guided me toward partnering with areas on campus that would best serve the needs of our developing association. By having an AROHE mentor, it greatly increases our association’s chances for success. The AROHE mentoring program is about not having to reinvent the wheel and about developing a support network within our like-minded community.”

To request a mentor, visit the AROHE website at http://arohe.org or contact the AROHE Office at (213) 740-5037.

Online Member Discussion Forum

The new AROHE discussion forum offers members the opportunity to ask questions or seek advice from other members. No matter what problem an organization is facing, chances are that another member organization has successfully navigated that problem. AROHE members can subscribe to the discussion forum to receive daily or weekly summaries of forum comments by visiting the AROHE website and clicking on “Discussion Forum” under the “Member” tab.

Member-shared Resources

The AROHE website features a variety of member-shared resources including surveys, annual reports, brochures and more. Resources are grouped by eight topics:

1. Program and Events
2. Awards and Recognition
3. Fundraising and Scholarships
4. Volunteers and Service
5. Pre-Retirement Programs
6. Communications and Marketing
7. Organization Management
8. Surveys and Reports

The resources pages are new and items are being added on a regular basis. AROHE members can log in at http://arohe.org/MemberResources to view, download or print items of interest to them. Members are also encouraged to submit their resources for the benefit of others.

AROHE Matters e-newsletter

AROHE Matters, a new e-newsletter that was launched in January 2013, features profiles of successful programs and services, tips for improving retiree programs, and other helpful information for retiree organization leaders. The newsletter is distributed every other month (January, March, May, July, September and November). If you would like to submit a newsletter article (limit 100 words), visit http://arohe.org/newsletters or email your submission to Jeri Frederick, newsletter editor, at jerii@uci.edu.

The resources pages are new and items are being added on a regular basis. AROHE members can log in at http://arohe.org/MemberResources to view, download or print items of interest to them. Members are also encouraged to submit their resources for the benefit of others.

Online Member Directory

AROHE members can search the new online member directory using a variety of criteria, including geographic location, types of programs offered, type of organization and more. Members are encouraged to update their profile with their campus’ information so other members can find them when conducting a search. Members can also upload a photo of themselves so that other members will have a face to connect with a name.

AROHE Blog

The AROHE blog features twice-monthly posts of timely topics for retiree organization leaders. To read the posts or subscribe to the blog, visit http://arohe.org. Recent posts include:

- Effective Boards are Built, Not Born
  How can you as a retiree organization leader ensure that your board is working in an effective manner?
- Reflection on Retirement
  “Retiring” can be difficult. Just ask Dr.
Ram Chugh, a SUNY Potsdam retiree who helped create and directed the SUNY Retirees Service Corps from 2008 until his second retirement in September 2012.

• **Retiree Contributions: Toot Your Own Horn!**
Retired faculty and staff make valuable contributions. Is your campus aware of those contributions?

Susanne Thomas, director of Emery University’s Emeritus College, recalled that she was inspired after reading the AROHE blog post on the importance of tooting your own horn. “I followed the advice in the blog and surveyed our emeriti. Sorting the data was a tremendous task, but quite worth the effort. I managed to get this information into an article on Bankrate.com by way of an interview.” This type of self-promotion can be a very effective means of garnering additional campus support.

AROHE board member Trudy Fernandez, director of human resources relations at Florida International University, coordinates the blog posts. Guest posts (400 words or less) by AROHE members are welcome. Topics should be of general interest to retiree organization leaders. Please send blog submissions to Trudy.Fernandez@fiu.edu.

**Increased Number of Organizational Representatives**
Each member organization can now designate up to eight members to receive AROHE communications and access members-only resources. SUNY organizations may wish to add their officers, committee chairs, or others who wish to network with AROHE colleagues. The organization’s primary representative can add additional members by logging into the AROHE website and clicking on “View my profile” or by contacting AROHE.

**About AROHE**
AROHE is a nonprofit association that develops, enhances and advances campus-based retiree organizations and programs. By sharing research, innovative ideas and successful practices, AROHE emphasizes service to retired faculty and staff as they continue to make valuable contributions to their academic institutions. Contact AROHE at info@arohe.org or (213) 740-5037.

**About the Author**
Sue Barnes is the director of the Retiree Center at the University of California, Davis. She previously worked in several other management positions on the campus and served as the first recreation director for the University Retirement Community in Davis, where she discovered her passion for engaging older adults. She has developed and overseen extensive volunteer programs. She holds a B.S. degree in visual communication from Western Washington University.

**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 and retirement organizations 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.

Peggy: Grayce Burian, founder and longtime director of SCCC’s highly successful theatre program, spoke at our October 16th luncheon about her new memoir (*From Jerry to Jarka: A Breezy Memoir of a Long, Peripatetic Marriage*) and did a book signing afterwards.

Stan: Last year we arranged our first trip with a Yankee Trails West Point tour (see photo on page 3). Twenty retirees participated and had a wonderful time. We recently did another Yankee Trails trip, this time to Vermont.

Peggy: The RASCCC encourages retirees to participate in College events. We provided tours of the new student housing and music wing addition. In addition, several of us have served as “greeters” for the first few days of classes each semester.

Stan: While the Retirees Association of Schenectady County Community College has been well received, keeping up momentum is a continuing challenge. Some retirees want to be involved while others move on to other things. Our goals continue to be to further grow the association and find ways to contribute to the College.

Peggy: We look forward to an exciting year and appreciate the ongoing support of President Bullock, the Board of Trustees, and current faculty and staff.

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

What is Aging?

by L. Thomas Wolff, M.D., Distinguished Teaching Professor Emeritus
Upstate Medical University

Editor's Note: Dr. Wolff is chair of the SUNY Retirees Service Corps Advisory Council.

In his book, Aging, But Never Old (1), Juergen Bludau, MD, Director of Geriatric Clinical Services at Boston’s Women’s and Children’s Hospital, discusses the realities and myths of aging, the anti-aging movement, and a host of issues pertaining to maintaining successful aging. Over the next several issues of the SUNY Retirees Newsletter, I will explore some of the concepts in Dr. Bludau’s book.

Old age itself is not a disease. It is a gift, a wonder of the beauty of life, and is unique to each person. It is a collection of life experiences that may bring wisdom and happiness, and changes a person’s perspective on life. What was important in youth may not be so in old age. Older adults do not have to prove themselves, they can enjoy life’s moments more richly. Although good health is important in aging, being older can mean being more vulnerable to certain states of ill health.

What is aging, really? Is it a time period? Is it a process of maturing? Is it just growing old? Aging is relative, activity-specific, and cultural. A mosquito is old in a day, a human in 90 years, and a tortoise in 250 years. Forty years old is old for baseball, but young for politics. When most of the population was younger than 30, anyone older than 30 was “old.”

Now we speak of the “young old” as 65-74, “middle old” as 75-84 and “old-old” as 85+.

One definition of aging is a “gradual deterioration of physiological function (normal functions of the body) resulting in a “loss of viability and increased vulnerability” (2). Another is summarized by Bludau:

- Aging is not a disease or a collection of diseases.
- The aging process varies considerably in individuals.
- Aging makes our bodies more susceptible to various diseases.

There are several theories on the fundamental cause of aging, but no definitive answers, and most are controversial.

“Wear-and-Tear Theory” portrays aging as a slow but steady wearing out of different parts of the body. The “Autoimmune Theory” suggests the body’s immune system tends to malfunction with age and starts to attack itself. The “Aging Clock Theory” contends the body just winds down as hormones decrease or, more recently, as the end tips of chromosomes called telomeres shorten each time a cell divides. The “Cellular Theory” is based on the idea that cells can replicate only so many times until they run out of steam. Finally, there are two theories based on the accumulation of waste products that build up and destroy our tissues, the “Cross-Linkage Theory” and “Free Radical Theory.” (3)

Dr. Bludau likes to compare aging of the human body to the aging of a house. When new, everything is in pristine condition, but over the years parts of the house wear out and weather, and repairs are necessary. So, we maintain our house by painting it regularly, repairing the roof, fixing damage, cleaning the gutters, etc. The same holds true for our bodies. We should maintain them by not smoking, drinking alcohol in moderation, exercising, and watching our diet. Although we cannot change our genetics (unless we pick different parents!), we can screen for certain diseases so we can catch them early enough to treat them more successfully.

So, skipping the theories, what actually happens with aging? Sit down and put on some soothing music before reading further – you’ll need it!

Fortunately, aging is a painless and amazingly slow process you don’t recognize on a daily basis. As we get older we tend to get shorter and add weight. Men gain mostly around the middle (waist) and women gain in the hips. Our skin gets thinner and more wrinkled, our hair gray and thinner, mucous membranes drier, and we have fewer sweat glands, so we cannot regulate temperature as well and tend to feel colder. Our hearing steadily declines, men more than women. The lenses in our eyes become less transparent (cataracts), the pressure in our eyes can increase (glaucoma), and the central visual part of the eye can degenerate (macular degeneration). Our sense of smell deteriorates and the number of taste buds on our tongue decreases, altering our ability to taste.

Our joints tend to start to creak, ache and get stiff from constant wear and tear, so we can predict the weather better than most meteorologists! Our lungs get stiffer, arteries and heart valves get less elastic and harder the older we get, and our kidney function is usually reduced by half by our ninetieth birthday. That last fact is why we must be so careful with medications as we age, since we can’t get rid of (excrete) them as easily. Our digestive system continues to work very well, albeit slower. We come to a greater appreciation for the ads for constipation!

As we age, our levels of sex hormones diminish – testosterone in men and estrogen and progesterone in women. This
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causes a shrinking uterus and weakened pelvic floor muscles in women and enlarging of the prostate in men. Both of these events can cause problems with urination and interrupted sleep. Finally, the brain and nervous system degenerate as well, which is why we often have changes in gait and balance as we age.

Fortunately, advances in geriatric medicine and gerontology have allowed us to manage chronic disease better, and engage supportive care. We now can take medications to help decrease coronary heart disease to minimize heart attacks, control hypertension to reduce strokes, and manage diabetes to name a few conditions. Invasive techniques through arteries and veins can stop heart attacks and strokes in their tracks and we can replace worn-out joints.

A recent article entitled “Replaceable You” in the September 2013 issue of Smithsonian Magazine (4) shows all the remarkable parts of the body that can now be replaced artificially – even if not all are relevant to our aging body.

Over the next several columns I will discuss some of ways we can keep ourselves well while aging and manage some of the aging disabilities we may face.

This poem opens Dr. Bludau’s book and I think sets a wonderful tone for aging:

I shall not mind
the whiteness of my hair,
or that slow steps
falter on the stair,
or what strange image
greets me in the glass...
if I can feel,
as roots feel in the sod,
that I am growing old to bloom
before the face of God.

Author unknown

“What is Aging?” References:

Social Security and the Chain Consumer Price Index: What It Means for You

by Peter Herron, Professor of Mathematics Emeritus
Suffolk County Community College

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

President Obama’s 2014 budget proposal includes provisions that will significantly change Social Security, Medicare and retirement accounts. Social Security benefits are adjusted for inflation each year (through the COLA, or cost of living adjustment) as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Obama’s budget proposes changing the measure of inflation to the Chain CPI (C-CPI-U) beginning in 2015. Read on for an explanation.

Three CPIs
Before we consider the impact this change will have on Social Security benefits we need to know the differences among three Consumer Price indexes published by The Bureau of Labor Statistics, the Consumer Price Index for All Urban Consumers (CPI-U), the Chain Consumer Price Index (C-CPI-U) and the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The C-CPI-U supplements the other two indexes by employing a formula that reflects the effect of substitution that consumers make across item categories in response to changes in relative prices.

CPI-U and C-CPI-U indexes are designed to measure price changes faced by urban consumers, while the CPI-W is designed to measure the price changes faced by urban wage earners and clerical workers. Population coverage is the only difference between the CPI-U and CPI-W. The C-CPI-U is further distinguished from

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The Impact of the Chain CPI on Social Security Cost-of-Living Adjustment (COLA)

Currently, Social Security benefits are calculated using CPI-W or the Consumer Price Index for Urban Wage Earners and Clerical Workers. Using the C-CPI-U instead of CPI-W means the rate at which those benefits increase would be lower, because the former reflects substitutions consumers would make in response to rising prices of certain items. That is why C-CPI-U is called the Chained CPI. From December 1999 to December 2011 the CPI-W grew at an average annual rate of 2.5% compared to 2.2% for C-CPI-U. This change would save the federal government between $130 and $230 billion over the next decade.

Using the chained CPI would decrease the annual Social Security cost-of-living adjustment by an average of about 0.3 percentage points. A retiree receiving a $1,000 monthly benefit in 2014 would see a $27 increase instead of the $30 increase retirees would get using the current measure. By 2033, the loss of $3 per month would become $30 per month because of compounding. C-CPI-U would not impact initial benefits but it would reduce future COLA. If a worker who claimed retirement benefits at age 62 would, on average, receive 2.5% less than current law and at 93, this person would receive an average of 7.2% less in Social Security in her/his lifetime.

Calculation Problems with C-CPI-U

Currently, Social Security COLA is calculated by comparing the third-quarter average CPI-W to the previous year’s C-CPI-W and the COLA based on the percent increase (if there is one) becomes payable in January. The C-CPI-U takes considerably longer to calculate, and the values are revised over a period of years. To obtain a January COLA an estimate of the C-CPI-U would have to be used. This estimate could contain errors. The C-CPI-U will underestimate the inflation senior citizens experience because health care prices are a greater part of older people’s spending than it is for younger people.
everything in their power to weaken its benefits. President Obama’s proposal appears to be an attempt to appease congressional legislators who oppose Social Security so he can get some of his agenda through Congress. The C-CPI-U proposal is, by many accounts, the latest effort to reduce Social Security Benefits.

What Can Retirees Do About It?

If you believe that Social Security benefits should not be reduced, tell your senators and representative that switching from the CPI-W to the C-CPI-U in calculating Social Security COLA is a bad idea because it would reduce Social Security benefits, which will hurt the elderly and the vulnerable. Touching Social Security is a political third rail.


The End of the Defence of Marriage Act (DOMA): A Victory for Retirees

by Patricia “Patty” Bentley, Librarian Emerita
SUNY Plattsburgh

Editor’s Note: Patty Bentley is a member of the SUNY Retiree Service Corps Advisory Council.

The Supreme Court of the United States this year declared the 1996 Defense of Marriage Act (P.L. 104-199) unconstitutional. Politics aside, the end of DOMA was a victory for retirees, championed by a petite, “grandmotherly” New Yorker, Edie Windsor, who after 42 years of a loving, committed partnership and marriage to Thea Spyer, was billed $363,000 in estate taxes by the IRS and another $275,000 by New York State. The couple shared love, life and assets until Spyer’s death in 2009, but because of DOMA, the estate was treated as inherited property and excluded from the marriage estate exemption all heterosexual marriages are granted at the death of a spouse.

Edie sued, the ACLU took the case on the merits of fairness, and many LGBT organizations filed briefs and offered support. The case was argued before the Supreme Court on March 27 and the historic decision, anxiously awaited until the last day of the Court Session, was rendered on June 26, 2013.

Same-sex married couples in ANY state recognizing such marriages were now treated equally for pension, inheritance and estate taxes, health benefits (including, it appears, “cafeteria” or health benefit plans). For those of us who are retired, straight or gay, the Supreme Court’s decision to overturn DOMA shone a light on the protection of joint estates, protecting spouses for life after the death of a spouse. It pointed out the significant effect of estate planning, taxation, pensions, and health care for older Americans. Since New York State passed its Marriage Equality Act July 24, 2011, many of our colleagues were directly affected.

As the federal government works through the implications of DOMA being declared unconstitutional this year, it is very important for retirees to pay attention and ask questions of your accountant or tax software when filing tax returns for 2013. The tax on imputed income* for spousal and family health coverage (averaging $1,300 for same-sex couples) is refundable for at least tax years 2011 and 2012.

For those who lost a spouse and paid taxes on the estate, those taxes are likely refundable (Federal and State). ALL married, same-sex couples should seek the advice of a tax professional and perhaps an attorney to be sure they are made “whole” by the Supreme Court DOMA ruling.

For those who are still working, other benefits, such as Health Benefit Plans, Family Medical Leave Act, insurance coverage, custody and care of a disabled or incapacitated spouse are also affected. Many same-sex couples have gone to considerable legal expense to protect themselves and their spouse for coverage and survivorship, not to mention powers for decision-making in the event of catastrophic illness, accident or death. Surviving spouses will also be eligible for Social Security and/or Veteran’s benefits, which had previously been denied to same-sex partners.

New York has had Domestic Partner benefits for state employees since January 1994. But the benefit for the partner AND any children covered by a family

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The End of DOMA
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health plan was “imputed” as income beyond a single party coverage – so these couples and families paid additional tax on the “benefit.” It is unclear whether entities which have offered Domestic Partnerships plans will abandon these in the wake of the DOMA ruling but we know there are MANY same-sex and heterosexual couples who, for myriad reasons, elect for Domestic Partnerships rather than marriage. WE, collectively, should be mindful of that and caution against a blanket dissolution of Domestic Partnerships as it could have a serious and negative impact on many retirees.

The end of the Defense of Marriage Act has also affected an obscure discrimination against our academic colleagues in that, because of DOMA, spousal benefits and accommodations for Fulbright Scholars were extended only to heterosexual couples. Visas, work permits and travel and housing stipends administered through the State Department were thus denied to partners of LGBT scholars. No more.

For the many bi-national couples who have had to expatriate in order to live together because a same-sex partner was not recognized for visa purposes – you can now come home. In SUNY, with so many of us traveling and working abroad, love knows no border.

Our veterans and those in active service who are married and live in states recognizing marriage equality are also affected by the end of DOMA in many ways: in addition to Veteran’s survivor’s benefits, including access to base facilities and services, not to mention, that with the end of “Don’t Ask, Don’t Tell,” partners and spouses can now be present in every way at deployments and return of troops. Imagine not being able to wave goodbye, or rush to welcome the person you love from a deployment.

While marriage equality is still far from universal and remains controversial, even among our members, I encourage EACH and ALL of you to consider the ramifications for you, your friends, family and colleagues in terms of quality of life, preservation of assets and dignity in later life. Talk about this, think about it and remind those you may know who could be affected by this sweeping change – they probably have money coming back, plans to make, and things to talk about.

We can thank an 83-year-old widow, tiny of stature but mighty of heart, who challenged Goliath and won a mighty victory for Fairness, Equality and Humanity. In addition, Edie Windsor received a refund of $638,000 from both the federal and NYS tax departments. Her lawyers and accountants are suing for interest which could be as much as $70,000. The Supreme Court’s decision in Edie’s favor is a symbolic tribute to her and Thea Spyer for their productive and loving lives together.

*Imputed income is the value of the health insurance premiums paid by the state for any policy over the individual limit, meaning that the “value” of the benefit is calculated as what the state spends for family coverage, less the “value” of an individual plan. These values vary by the benefits of the plan but are typically reported as around $6,000, with taxes withheld accordingly.

Shifting Gears

by Sharon Cramer, SUNY Distinguished Service Professor Emerita
Buffalo State College

Editor’s Note: Sharon Cramer, who loved her job as a SUNY Distinguished Service Professor of Exceptional Education at Buffalo State, has been exploring post-work life in Western New York and other locations for the past two years. She is pictured above the Musée d’Orsay in Paris

L eaves turning, thermometer dropping, school buses transform easy summer routes into stop and go. It is “Back to School” for many throughout western New York – but not for everyone. For some, packing up the classroom last spring was for keeps; the decision to do something different with the autumn meant that the school year would start up without us. While others in August dream of the first day of school, we pondered what we would like to do with the month of September.

A word like “retirement” implies that there are only backward looks, a separation from the world as it was. Instead of a dynamic week, broken up only by each weekend’s treasures, many conjure the week of the retired as a lake’s calm surface, with no need to stuff all errands into two days. How we spend our time may depend in part on who we were, but for those of us lucky enough to make the switch while healthy, our time is also determined by what we choose to do.

It is time to invent a new word, a new way to think about what happens after a lifetime of work. I offer this new image, “shifting gears” in life, along with the image of two gears working together, with thanks to www.robogames.net for the basics of gears. The big gear, “pre-retirement life,” works with any small gear, the things introduced into our lives during the new era of life, retirement.

If you turn the small gear, the big gear goes slower. New small gears are the parts of our lives that we insert, opportunities we had limited time for, during our working lives. We gradually change the way we live, as the big gear (who we were) is no longer driving us. Many people bring their grandchildren into their lives, and they get new ways to participate in “Grandparents Days” at school, or helping their children with routine after-school care. Some of us take up new hobbies – photography, in my case – and find that
Shifting Gears
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"who we were" lessens, while "who we are" evolves.

There are other small gears that can control us – health crises, home repair necessities, financial concerns leading to a return to new kind of work. Each of these move us, to bring who we were into focus in a new way, as we draw upon our old lives to help us with the new.

If you turn the big gear, the small gear goes faster. Shifting gears emerges from our lifetime of interests, curiosities, and requirements. One good, new experience leads to others. I recently participated in amazing bus and walking tours of Buffalo; along with visitors, local people were exploring their roots. For some, the tours involved a return to the neighborhoods where they once had lived. For others, the tour visited parts of the city where once they had worked. But the "pre-retirement" self was guiding an awareness of the history, culture and art available here in Western New York. Each tour was led by an articulate, well-informed docent – someone whose gears were bringing together past, present and future.

The slow one has more torque (it can push harder) and The fast one has less torque, but more speed. New times in life require choices. We must decide how to prioritize, to generate options, to spend time with people who really matter. What is more important? We can either have strength or speed, not both. Ideally, we choose, and with each choice we make, we are distancing ourselves from who we were, and deliberately, consciously, moving toward who we will become.

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!

ENDANGERED SOUNDS

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

Nostalgia is rampant and it is a condition we seem to welcome. Our email box continuously fills with memories. The Subject line “Remember this?” clues us in to what awaits us should we open the email. Discipline instilled in us from our professional lives advises us to press the Delete key and get on with the more important mail of the day. There surely will be myriad emails that are more urgent: the cell phone company thanking us for a just posted electronic payment; American Express cheerfully greeting us with our monthly bill; the library advising us that our reserved copy of Caro’s “Johnson: The Passage of Power” is now ready for pick-up; and an unexpected note from the Peace Corps letting us know that they have revised their age limitations and we are welcome to again apply for service in Kenya.

All this awaits us—but we choose to open “Remember this?” And what do we find? We see pictures of a two-tone Dodge car with huge side fins looking as though it were ready for takeoff from LaGuardia airport; slick, aerodynamic design was not yet in vogue. We see a segmented tin carrier holding glass bottles of milk whose cream is visible on the top of each bottle; homogenization had not yet become popular. We see kids, wearing brown and white saddle shoes, tossing a ball; decades ago, only serious athletes wore sneakers.

We see a domestic scene where the family (the mother always in a frilly half apron) is watching a small-screen TV with the rabbit ears protruding almost to the ceiling; flush wall-mounts were a half-century away. We see office settings with secretaries using carbon paper; Xerox® machines were not in use before the Sixties. At a children’s picnic, we see mom trying to include all the silly-hatted youngsters in her KODAK box camera viewfinder; the ubiquitous cameras hidden in mobile phones were way beyond the horizon.

Of course, there were no plastic baggies, no remote control TVs, and no cell-phones. So much of what comprises our daily life today was not yet invented a half-century ago and thus is absent from the “Remember This?” download. Even without such downloads of images, we are able to bring to our mind’s eye recollections of times past by thumbing through
Endangered Sounds
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our photo album: we spot pictures of our high school graduation and our first pregnancy. We file these pictures away, but at a whim (or a family reunion) we can retrieve them and enjoy the reminiscences that spring forth.

Sounds, however, being more transient, have been more difficult to retrieve. Now this has been remedied. Creative sponsors of the Museum of Endangered Sounds have begun archiving aural sensations of our past. These are now on tap to swell our memory banks with yet another form of sensory stimulation.

While we are all aware that 10-inch bulky TV sets have been replaced by flat, wall-mounted screens, we may not be aware that so many sounds of our childhood have all but disappeared. How fortunate we are that some creative computer tech has recently corralled these endangered sounds, and has archived them as aural memories. We can visit them at will on the Internet. By clicking on the link to the Museum of Endangered Sounds (http://savethesounds.info/), we can recreate events of our childhood in our mind’s eye.

I can still hear the pre-dawn slap of horses’ hooves pulling the truck delivering milk in Brooklyn. And the whir of cassette tapes when they spin back on rewind to the tape’s beginning. And the high-pitched whistle of the pressure cooker in the kitchen. This unpleasant squeal (which literally commanded you to shut the stove’s pilot light) signaled to my mother that her 15-minute dinner preparation was now ready; it had replaced the traditional three hour cooking time.

When coal was delivered to my Borough Park apartment house, the kids would line up to watch the huge truck manipulate its long metal chute into a small basement window. Then a release shaft was raised by the driver, and the shiny black pieces would slide into the basement. Accompanying its decent was a continuous and soothing sound, unlike anything we could replicate today. In our present living quarters, heat responds to pressing an on/off button in our apartments: the special sound of sliding coal was, until now, forever lost. Sounds such as these, once intimate, have become strangers. Their role has metamorphosed from being our daily accompaniment to becoming residents in our personal aural archive.

We can now herald a new wrinkle to the collective nostalgia obsession: that of Endangered Sounds. We must applaud the designers of this museum for harking back to Marcel Proust, and viewing Memories as one of Life’s special treats. They are one of the few pleasures open to seniors whose physical prowess has been lessened by age, but whose capacity for reliving the milestones of their personal decades is very much intact.

Useful Links and Resources for Current and Future Retirees

RETIREMENT PLANNING
http://www.suny.edu/benefits/ - Scroll down to “Planning for Retirement” in left-hand column, click “+” sign to right of that category to see links to a variety of policies, forms, organizations, and tools that can be of assistance when considering retirement from SUNY.

SUNY RETIREE BENEFITS/DISCOUNTS
Benefits for SUNY Retirees
http://www.suny.edu/BENEFITS/index.cfm - Scroll down to “SUNY Retirees” in left-hand column, click “+” sign to right of that category to see links to a variety of retiree-oriented forms, policies, and websites, including www.myretirement.org

SUNY Retiree Discount Programs
http://www.suny.edu/benefits/discounts/retirees.cfm - Open to all SUNY retirees, including retirees of state-operated and community college campuses, Research Foundation and Construction Fund retirees, etc.

GOVERNMENT AGENCIES
Medicare Information:
http://www.medicare.gov/
Social Security Administration
http://www.ssa.gov/
The New York State Commission on National and Community Service/New Yorkers Volunteer
www.newyorkersvolunteer.ny.gov
New York State Office for the Aging
http://www.aging.ny.gov/

LEARNING AND LEISURE ACTIVITIES
National Institutes of Health
http://www.nih.gov/
U.S. Department of Health and Human Services
http://www.dhhs.gov/
New York Capital Region OASIS
http://www.oasisnet.org/Cities/East/AlbanyNY.aspx
Osher Lifelong Learning Institute at Stony Brook University
http://www.stonybrook.edu/spd/oll/index.html
Road Scholar Adventures in Lifelong Learning (formerly Elderhostel, Inc.)
http://www.roadscholar.org/

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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
Hastings@nycap.rr.com
(518) 439-6917

Binghamton University
Corinna Kruman
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
donnellal@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
dunefska@newpaltz.edu
(845) 257-3986 (O), (845) 338-2680 (H)

College at Oneonta
Richard Burr, President, Retired Faculty, Administrators & Professionals
Association at SUNY Oneonta
rburr4@gmail.com
(607) 432-0517

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

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

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

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 name and contact person so that we may include your information in the next SUNY Retirees Newsletter.
Eight Good Reasons to Attend the Third Biennial SUNY Retirees Conference

by Curtis L. Lloyd, Vice Chancellor for Human Resources
SUNY System Administration

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

SUNY retirees and campus administrators who read the cover story on the Connecting SUNY Retirees in the Digital Age conference might be asking themselves, “What’s so special about this event?” or “Why should I attend?”

To help answer those questions, I have compiled the following list of eight good reasons to attend the November 20th conference:

1. Location, Location, Location: The third biennial conference on SUNY retirees is being held at the SUNY College of Nanoscale Science and Engineering (CNSE) in Albany. CNSE is the world’s first college dedicated to nanoscience, nanoengineering, nanobioscience, and nanoeconomics. It offers students a unique academic experience and provides over 300 corporate partners with access to the most advanced $17 billion nanotechnology R&D ecosystem anywhere in the world. So what does that have to do with retirees? This amazing venue ties in beautifully with the theme of the conference. See Good Reason #2.

2. Topicality: Retirees today, especially retirees of academic institutions, are more technically savvy than ever, commonly using email, websites, and even blogs. Connecting SUNY Retirees in the Digital Age stems from a 2010 SUNY Retirees Service Corps (RSC) survey in which the majority of SUNY retirees questioned indicated that they wanted mechanisms that would allow them to stay connected with their former campus and colleagues. This conference will explore RSC and campus efforts to reach and serve SUNY retirees online, where many of them feel at home.

3. Dual Appeal: Connecting SUNY Retirees in the Digital Age is designed to appeal not only to current and future retirees, but also to organizers of campus retiree programs and campus-based retiree organizations.

4. Exciting Innovation: Conference attendees will have the opportunity to learn about cutting-edge efforts that will impact how SUNY retirees connect with each other, their communities, and the world. Among them: the SUNY Retirees Network, an exciting new component of the SUNY Retirees Service Corps website which will link registered retirees via a secure online directory and interactive blog, and eventually connect interested retirees with volunteer opportunities on campus and in the community. Such a combination of website features and services may be unique in academia. Another conference highlight: insider insights on Open SUNY, which, according to Chancellor Nancy Zimpher, will be the largest online learning environment in the world. The presentation will also look at Open SUNY’s potential impact on SUNY retirees. For a description of the other fascinating Connecting SUNY Retirees in the Digital Age sessions, go to www.suny.edu/retirees/index.cfm and select “Click here to see the conference program and related details.”

5. Networking Opportunities: Where else will you have the chance to network with retirees and retiree program and retiree organization coordinators from all across SUNY? The November 20th conference includes a session that will give atten-

“...This conference will explore [SUNY Retirees Service Corps] and campus efforts to reach and serve SUNY retirees online, where many of them feel at home.”

6. Question and Answer Session with Dr. Alain Kaloyeros: Conference attendees will have the unique opportunity to interact with Dr. Kaloyeros, Senior Vice President and Chief Executive Officer of the College of...
Eight Good Reasons
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Senior Vice President and Chief Executive Officer of the College of Nanoscale Science and Engineering (CNSE). Dr. Kaloyeros was a key player in the creation of CNSE and has been actively involved in the development and implementation of New York’s high-tech strategy to become a global leader in the nanotechnology-driven economy of the 21st Century. Bring your questions!

7. Tours of the College of Nanoscale Science and Engineering’s Albany NanoTech Complex: Interested attendees will be able to go on guided tours of the world-class and world-famous facility. The longer version of the tour includes a look at the new NanoFab Extension Building, from which President Obama delivered a speech on the economy during his May 2012 tour of the Albany NanoTech Complex.

8. Affordable Lodging for Out-of-Town Attendees: A block of rooms was booked at the brand new Residence Inn Albany, 124 Washington Avenue Extension (12203) at the special rate of $95/night for a studio or one-bedroom suite or $135 for a two-bedroom suite for the nights of November 19 and 20, 2013 and includes on-site parking. The hotel is adjacent to Best Buy at Crossgates Mall (an opportunity to start your holiday shopping early!) and is approximately one mile from the SUNY College of Nanoscale Science & Engineering. The special rate expired on October 31. The hotel, however, may be willing to honor the rate if they have space available. Attendees should ask Brianna the sales manager for the “SUNY Retirees Conference rate” and specify the night(s) you want to stay and the type of room you want. Contact information is included in the online conference registration form (see link below).

If any of my eight reasons above have convinced you that the Connecting SUNY Retirees in the Digital Age conference is worth attending, you can register online at http://fs9.formsite.com/zetadonut/form49/index.html. Be sure to register by the Wednesday, November 6 deadline. You won’t regret it.

Connecting SUNY Retirees in the Digital Age is in keeping with the fine tradition of former Retirees Service Corps Executive Director Ram Chugh, who organized the first two biennial SUNY retiree conferences – Reimagining SUNY Retirement and The Power of SUNY Retirees. Both of these events brought SUNY retirees and administrators together to learn about the potential of SUNY retirees and actions they could take to connect them. This year’s conference promises to expand on those opportunities and connections.

I would like to close by commending the co-sponsors of Connecting SUNY Retirees in the Digital Age – the SUNY Retirees Service Corps, the University at Albany Emeritus Center Board, and the SUNY College of Nanoscale Science and Engineering – for coming together to host such a thought-provoking and timely event.

I hope to see you there! ■

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 Retiree 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.
Click here to see the conference program and related details.

About 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.