THE POWER of SUNY RETIREES:
Lessons Learned from Over 100 Retirement Stories
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Lessons Learned from Over 100 Retirement Stories

Ram L. Chugh, Ph.D.
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April 2018
The State University of New York (SUNY)
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ISBN 978-1-64255-412-0
Dedication

This report is dedicated to all SUNY Retirees in recognition of their contributions to The State University of New York. SUNY became what it is today because of the dedication and accomplishments of its past and current employees. This report seeks to give SUNY retirees the credit they richly deserve and demonstrate the roles they can continue to play as members of the SUNY and general community.
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Foreword

Dr. Ram Chugh, who retired 16 years ago as a faculty member from State University of New York (SUNY) at Potsdam, is an author of several books and former Executive Director of the SUNY Retirees Service Corps (RSC). Dr. Chugh has been my friend for more than 10 years and is also a longtime volunteer at SUNY System Administration. He introduced the concept of developing a book covering the individual stories of over 100 retired SUNY employees. His passion, knowledge and experience made him uniquely qualified for this project. Dr. Chugh recognized that retirees have much to offer society in general, and especially to communities across New York State. It was his vision that led to creation of the SUNY RSC, and he has assisted a number of our Colleges and Universities with the creation of a campus-based retiree organization.

Since its inception in 1948, several thousand employees have retired from SUNY. Many of these former employees decided to remain in the same community or move to other areas of New York State. They represent an enormous block of smart and skilled people who continue to have an impact on communities in New York and across the nation. This book is dedicated to The State University of New York family, including all current and retired employees.

The State University of New York (SUNY) System is unique in its size, breadth, and complexity – with 64 campuses, including major research universities, health science centers, statutory colleges, comprehensive and technology colleges, and community colleges. SUNY enrolls more than 600,000 students, employs more than 90,000 employees, and has an all funds budget of more than $13 billion. SUNY is a significant force in higher education nationally with an increasing global impact, as well as a vital economic, social and cultural engine in New York State. Much of what SUNY has accomplished would not have been possible without the efforts of its dedicated former employees during their careers.

I want to thank Ram for his friendship, his volunteer service to The State University of New York, and for coordinating THE POWER OF SUNY RETIREES: Lessons Learned from Over 100 Retirement Stories. I was amazed and even moved by the scope and depth of the experiences shared by SUNY retirees along with the advice they offered to those approaching the end of their State University of New York careers. This publication should prove immensely useful to employees looking to retire as well as to campus Human Resources Department and Employees Assistance Program staff in counseling them on their retirement planning.

Curtis L. Lloyd, MBA
Former Vice Chancellor for Human Resources
The State University of New York
Acknowledgements

At the outset, I wish to express my deep gratitude to Curtis Lloyd, SUNY System Administration’s recently-retired Vice Chancellor for Human Resources, for his support and encouragement in conducting this survey of SUNY retirees relating to their retirement experiences through the SUNY Retiree Service Corps (RSC). Curtis identified with the goals of this project early on and displayed great interest in its findings. During our frequent discussions, he made several constructive suggestions and helped in shaping the study.

I also wish to express my deep appreciation to Julie Petti, Director of University-wide Human Resources, for her support and involvement in this endeavor as well. As a supervisor of the SUNY RSC, she allowed its coordinator, Pierre Radimak, to devote part of his time to assist me in this project. Julie reviewed the survey questionnaire as well as the draft report. The study benefited greatly from her excellent suggestions.

I am most grateful to Pierre for his immense help in mailing the survey questionnaire electronically to SUNY retirees via SurveyMonkey, in tabulating the survey responses, and in providing valuable editorial assistance. Despite his other responsibilities, Pierre extended a big helping hand to me in getting this project completed. He enjoyed reading the individual retirement stories and made several astute observations on the nature of retirees’ adjustment experiences. These were helpful to me while I was putting this study together. I remain beholden to him for his extraordinary level of cooperation and professionalism. In many ways, I consider Pierre an integral part of this report.

I am also thankful to SUNY retirees Sharon Cramer from Buffalo State, Anne Donnelly from SUNY Cobleskill, John Fisher from SUNY Oswego, and Jim Kalas from SUNY System Administration as well as Rasik Shah (a retiree from General Electric) for their input on the earlier draft of this study. They were generous in taking time to review the draft report. Their thoughtful comments and suggestions came from their own retirement experiences and these helped me in preparing the final report.

I am also thankful to Adeidra Irvin, Executive Assistant to Curtis Lloyd, for her administrative support during the entire process of this study. Her cheerfulness in doing things made my job much easier. Her fun-loving nature and smiles were catchy.

My heartfelt thanks to David Schillinger, Director of Design & Printing at SUNY System Administration, for designing the book cover and for his expert guidance in ensuring that the study was well formatted and looked professional. Thank you David. I remain forever grateful to you.

I would also like to thank the staff at Word-2-Kindle.com, and Nick Caya in particular, for their assistance in formatting this text and for converting it into an eBook.
Lastly, and perhaps most importantly, I am thankful to the SUNY retirees who took time to complete the survey questionnaire. This study is based on their responses. As an expression of my indebtedness to them, this book is dedicated to SUNY retirees. They are the primary actors and participants and potentially among the beneficiaries of this study.
THE POWER OF SUNY RETIREES: Lessons Learned from Over 100 Retirement Stories study focuses on SUNY retirees and looks into the process of their adjustment to retirement and the activities in which they engage. Retirement is considered a major change in one’s life.

How a retiree deals with this structural change can make retirement an enjoyable experience – a time filled with new opportunities and challenges – or it can be a painful transition that brings boredom, lack of purpose, discouragement and even a disruption to family life.

The primary goal of the study was to find out how SUNY retirees had adjusted to their retirement and the lessons we could learn from their retirement experiences. Based on those experiences, what steps could SUNY campuses and potential retirees take to improve their retirement planning?

A survey questionnaire, “The Power of SUNY Retirees: Lessons from Retirement Experiences Survey,” was sent to retirees through the SUNY Retirees Service Corps (RSC). It contained questions relating to three items: 1. Adjustment to Retirement: How have retirees adjusted to retirement and what were the activities they engaged in to stay busy? 2. Role of SUNY Campuses in Providing Retirement Assistance: What assistance did survey respondents receive from their campus in planning their retirement? What more could campuses have done that would better prepare future retirees? 3. Advice to Employees Planning to Retire: Based on their own retirement experiences, what advice would respondents give to SUNY employees looking to retire?

The survey questionnaire was sent electronically to retirees on the RSC distribution list. The responses came from retirees belonging to 30 SUNY campuses; they represented a variety of job classifications and years of service. About 67% of the responses came from retired faculty and the remaining 33% represented other job classifications.

This report is divided into five chapters. Chapter 1 provides an overview of the study and highlights the transition process most retirees generally go through in adjusting to retirement. Chapter 2 contains 102 actual retirement stories from the survey responses and the SUNY RSC website. Each story is fascinating, showing the challenges faced in transitioning to retirement. Although some retirees experienced initial difficulties, most of the respondents got involved in a variety of professional, civic, and voluntary activities to stay busy and productive. Giving back to community through volunteerism gave many much satisfaction and added meaning to their retirement. Chapter 3 contains recommendations from the retirees to employees planning to retire to help them better prepare for retirement. Chapter 4 contains suggestions from retirees regarding what campuses and Human Resources Departments, in particular, could do to assist employees planning to retire. Chapter 5 proposes several action items which SUNY campuses should consider taking to connect with their retirees and to tap this valuable resource.

SUNY campuses can take several simple cost-effective steps suggested in the action plan to strengthen connections with their retirees. For example, creation of campus retiree programs or organizations, strengthening those already in existence, and encouraging retirees’ involvement in campus and
community services will benefit everyone – campuses, communities, and retirees themselves. The study makes a strong case for promoting a “retiree-campus-community” partnership at every SUNY campus to harness the power of SUNY retirees for their own greater good and that of the campus and the community.
Chapter 1
An Overview of the Study

I. Process of Adjustment to Retirement

This study focuses on SUNY retirees. It looks into the process of their adjustment to retirement and the activities in which they engage. Retirement is considered a major structural change in one’s life. Moving from a full-time structured life to an unstructured one can be a challenging and stressful period for most retirees. How a retiree deals with this structural change can make retirement an enjoyable experience – a time filled with new opportunities and challenges – or it can be a painful transition that brings boredom, lack of purpose, discouragement and even a disruption to family life.

Transitions are not always easy. It takes time to adjust. Sound pre-retirement planning is vital to make the transition less stressful. But how one makes this transition varies from one person to another. We vary in our attitudes toward doing things – some of us are risk takers and cannot stay still, and keep doing new things. Such people get a sort of “high” while going through such changes. On the other hand, the “risk avoiders” will have the most difficult time in adjusting to retirement. They reflexively steer clear of change.

But fortunate people who live long enough can choose to, and do, retire. Every retiree finds a way to accept and adjust. Retirees differ greatly from each other. Every retiree has a unique story to describe his or her adjustment to retirement. But when we look at retirees as a group and examine the process of their transition collectively, we observe certain common traits. How retirees adjust, and the process which they go through, has become a subject of intense academic research for many reasons.

Fifty to sixty years ago, the total number of retirees was small. Now, not only have their numbers increased significantly, but a majority of them are living longer and are leading a healthier lifestyle. It is not uncommon to see retirees living into their 90s and even into their 100s. Advances in medical and health-related sciences and changes in lifestyle and attitudes among new retirees have had a great transformational impact. Many of them continue to remain productive.

Retirement has many dimensions: financial, psychological, social, emotional and physical health, and familial well-being. A large number of studies have been conducted on almost every aspect of retirement to understand the process that most retirees go through. Just type in the words “retirement planning” into an internet search engine, and hundreds of studies on this subject will pop up. These studies indicate that retirees go through various phases or stages in making this transition.

Mark Cussen, in his paper, “Journey through the 6 Stages of Retirement,” identifies the stages which most retirees go through to make the transition. He calls retirement the final frontier. “The first transition comes when we leave the security of home to begin school; later we join the workforce, and many of us get married and even start a family. Then finally comes retirement, a time when careers are over and the work is done. Retirees have the rest of their lives to themselves.” (1)
Cussen breaks down the transition to retirement into the following six main phases:

1. Pre-retirement – Planning Time
2. The Big Day – Smiles, Handshakes, Farewell
3. The Honeymoon Phase – “I am Free!”
4. The Disenchantment Phase – “So, this is it?”
5. Reorientation – Building a New Identity
6. Establishing a Routine – Moving On

“Virtually all retirees will experience some form of this process after they stop working,” Cussen said. “Life planning is an important key to successful retirement. Workers who have given serious time and thought to what they will do after they retire will generally experience a smoother transition than those who haven’t.” (2)

In her 2004 book, Retire Smart, Retire Happy: Finding your True Path in Life, counseling psychologist Nancy Schlossberg argues that “We should encourage people to think of retirement as a career change; not only are you leaving something behind, you are about to begin something new.” Based on her study of 100 retirees, she believes that retirement is not one, but many transitions, and that coping with these shifts depends on the following: “the role of work and family in the life of the individual, the timing of retirement, the degree to which their work has been satisfying, the degree to which retirement is planned for, the expectations one has about retirement, the degree to which a meaningful life is established and, of course, one’s health and sense of financial security.” In other words, there are many factors that contribute to helping people negotiate the retirement transition. As a result of her research, Schlossberg classified retirees into the following six categories: (3)

1. Continuers, who continue using existing skills and interests
2. Adventurers, who start entirely new endeavors
3. Searchers, who explore new options
4. Easy Gliders, who enjoy unscheduled items, letting each day unfold
5. Involved Spectators, who care deeply about the world but engage in a less-active way
6. Retreaters, who take time out or disengage

Thus, the process of adjusting to retirement varies greatly from one retiree to the other. The studies on this subject can guide a potential retiree regarding what to look for and what kind of retirement planning is right for them.

In my case, I retired after 40 years of working life. Retirement was tough for me. I did not wish to retire. Work provided me with tremendous satisfaction and I felt that I was on top of the world. Unfortunately, I was forced to retire because of my health. It took me three years to accept retirement as my new way of life. I ultimately chose to use my retirement for doing things I never thought I would ever do. It opened new frontiers for me – a world of new opportunities. I also started thinking about other SUNY retirees who had retired and about those planning to retire. Having been retired for 15 years now and having made what I would call a successful transition, I offer the following suggestions based on my own research and personal experience (also, see my retirement story – #22):

1. Plan well, but 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, meditating, exercising, and eating right.
5. Live within your means. Take care of your financial and estate planning ahead of time; such foresight will free 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.”

II. Objectives of the Study

“The Power of SUNY Retirees: Lessons from Retirement Experiences Survey” questionnaire was designed to find out how SUNY retirees were adjusting to retirement and the activities in which they participated. It contained questions relating to the following three items:

1. **Adjustment to Retirement:** How have retirees adjusted to retirement and what were the activities they engaged in to stay busy? Retirees were encouraged to describe their retirement experiences and whether their retirement was going as they had planned. Respondents were asked to specify the activities they were engaged in, such as hobbies, travel, writing, consulting, part-time work, and volunteerism. They were requested to be as specific as possible in their responses; for example, if they volunteer, what were the specific volunteer services they performed and where (on campus, in the community, or both)? Another related question: “Describe the level of fulfillment you feel through involvement in such activities.” To give them an idea of how to write a retirement story, respondents were advised to go to the SUNY Retirees Service Corps (RSC) website (http://www.suny.edu/retirees/retirement-stories/) and read the retirement experiences described by dozens of SUNY retirees.

2. **Pre-Retirement Planning:** How much pre-retirement planning did respondents do and what assistance did they receive from their campus? Were they doing what they had planned to do during their retirement?

3. **Advice to Employees Planning to Retire:** Based on their own retirement experiences, what advice would respondents give to SUNY employees planning to retire?

III. Survey Distribution, Response, and Respondent Demographic Profile

The survey questionnaire was sent electronically to retirees from 64 SUNY campuses on the SUNY RSC electronic distribution list. Approximately 90 completed surveys were received. The responses came from retirees belonging to nearly 30 SUNY campuses. The respondents were a broad representative sample of SUNY retirees as demonstrated by the demographic profile in Tables 1 through 5 below.

**Table 1: Job Classification of the Respondents**

- Administration/Management: 15%
- Faculty: 67%
- Professional Staff: 15%
- Support/Clerical: 3%
Table 2: Gender of Respondents
- Male: 57%
- Female: 43%

Table 3: Number of Years Retired
- 24% were retired for 17 years or more
- 45% were retired for at least 7 years but less than 17
- 31% were retired for at least two years but less than 7 years

Table 4: Number of Years Employed at SUNY
- 1-10 years: 5%
- 11-20 years: 18%
- 21-30 years: 35%
- 31-40 years: 34%
- 41-50 years: 8%

Table 5: Current Age of Respondents
- Less than 60 years: 2%
- 61-74 years: 51%
- 75-84 years: 38%
- 85-89 years: 7%
- 90 years and over: 2%

Overall, the quality of survey responses was good. We called each response a retirement story because it contained a description of how retirees had adjusted and what they were doing during retirement. Most respondents described in detail their adjustment process and the difficulties they had faced. They also described the pre-retirement planning they had done and the assistance they had received from their campuses before retirement. In their responses, they also offered advice they would like to give to SUNY employees planning to retire.

Our goal was to have a collection of 102 stories for this report. We selected 83 retirement stories from the 90 survey responses received. We then selected 19 additional retirement stories that were previously posted on the SUNY RSC website.

IV. Highlights of the 102 Retirement Stories

Specific activities: A review of the retirement stories showed a rich variety of activities in which the respondents were engaged. Each story makes for fascinating reading. Some retirees described their adjustments and what they did to stay busy in a few lines and others went into great detail listing the various activities they tried and describing how enriching these were to them. Most respondents considered retirement a period in which they could finally do something they were unable to do while working. Retirement provided them with opportunities to explore. Some did this exploration through travelling to different countries, some through exploring new hobbies (e.g., wood carving), and others explored serving the community in a variety of ways as volunteers. A few even ran for elected office in
local government. Some used retirement to complete the books or other research projects they could not accomplish while working full-time.

**Conclusions:** The retirement stories clearly indicate that these SUNY retirees did not just sit in a rocking chair and watch time fly by. They used their knowledge and experience to do what they really liked – whether it was performing research, teaching or volunteering. Most retirees felt that giving back was important and many of them did things to serve their campuses and communities. They found this to be the most rewarding aspect of their retirement.

**V. Selected Quotes from Retirement Stories**

Given below are short quotes taken from a few of the retirement stories selected for this report. These excerpts are designed to provide a preview of the depth and scope of the narratives shared by SUNY retirees. Chapter 2 contains all 102 stories.

- “My life is full and rich. I enjoy what I do and how I live, and most of all, I enjoy the fact that I continue to be of service to my community.”

- “My advice to other recent retirees is to expect the unexpected, connect with others, follow your interests, don’t sit still, and keep on learning…Change is inevitable, so embrace it.”

- “It’s important to prepare not only for the financial aspects of retirement but also the social, professional, and psychological. In other words, what are you going to do with yourself after you retire and how will it help fulfill you personally? This is an individual process, as the campus can’t tell you what you really like to do.”

- “My husband and I both decided to volunteer to help those in need and to give something back in return for all the good years we have had together, despite our tragedy with the loss of our son. We will be married 67 years in December and we have not had a day of regret for our decisions.”

- “Retirement from SUNY is a gift – no campus commitments or obligations, time to pursue special interests, and the unencumbered freedom to delegate time. Now that I am retired (since 2007), I understand the meaning of the phrase ‘can’t imagine how I ever had time to work.’”

- “It has been a busy retirement. I will not, damn it, ‘go gentle into that good night.’ My words of advice: Don’t retire totally. Perhaps work part-time or get involved in volunteering. The big thing is to stay engaged in life.”

- “The secret to having a fulfilling retirement era often is having one or more passions. 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.”

- “[While still employed by SUNY Brockport], I saved every penny allowed with the various State plans, and now have more than I need. If I did more traveling, took more tours, the money would STILL be plenty.”
• “Realizing that we are all different and that there is no one way to retire (or practically anything else), I would offer the following pieces of advice:
  › Give yourself permission not to know exactly what you're going to do every minute.
  › Feel free to try something and then say you don't like it or it's not what you expected.
  › Have many experiences – activities, classes, adventures.
  › Exercise is really important. If you don't have one, find some type of physical activity that you enjoy doing and do it consistently.
  › If it isn't bringing you joy, laughter, excitement, peace, let it go.”

• “My advice [for future retirees] would be to find out how much health insurance and dental and vision coverage cost prior to retirement. Talk about sticker shock! I knew health insurance would be a big cost, so I tried to make sure to keep as many sick days as possible to help defer the cost – and it worked! Taking a look at what [you] don't have to be concerned about right now, I think will help put some financial questions to rest before seeing the bill.”

• “Work closely with HR and start reducing spending six months to a year in advance of retirement. When you know your estimated monthly amount, try to work on your budget to be able to get your expenses and spending in line with your anticipated income.”

• “Don't delay retirement too long so you can enjoy it. Coordinate with your spouse's retirement [and]:
  › Get a knowledgeable financial advisor
  › Keep your children informed; and
  › Find a suitable retirement community. (We did so six years after retirement). Be sure you can afford it.”

VI: Lessons for SUNY Employees Contemplating Retirement

Employees considering retirement often express many concerns, such as “What will I do during retirement?”, “What about my finances?”, and “What about my social network?” They express nervousness about starting their life all over again with no definite structure once their careers have ended. They feel security and comfort in their jobs. Making a major structural change at the close of their professional life can be scary. All kinds of thoughts run through one’s mind. Some employees refuse to retire and stay on the job as long as they’re physically able. Some experience several years of indecision before taking retirement.

Employees planning to retire and going through the decision-making process would benefit a great deal from reading the retirement stories and advice included in chapters 2, 3 and 4 of this study. Most of retirees who responded to our survey went through comparable decision-making processes and entertained similar doubts. After a few years of being retired from their jobs, they adjusted and took proactive steps to take charge of their lives.

One of the goals of this project is to help SUNY employees planning to retire learn from the actual retirement experiences of their former colleagues. Each narrative is unique. But put together, these stories demonstrate tremendous resilience in moving on to the next phase in life. Additionally, retirees’ responses to a survey question asking what advice they would like to give to employees planning to retire offered a
wide variety of suggestions based on the respondents’ own experiences. Chapter 3 contains their answers.

It is hoped that the Human Resources Department (HRD) and Employees Assistance Program (EAP) at each SUNY campus will make this study available to their employees planning to retire. Reading the stories within this study should help them appreciate that retirement often opens up new opportunities and that there is “life” after a career at SUNY.

VII: Next Steps: Where Do We Go from Here?

Chapter 5 provides a framework which SUNY campuses can follow to promote “retiree-campus-community” connections. Every campus has a group of retirees who can be encouraged to get this initiative moving forward with some assistance from the campus administration. Nominal administrative support could be provided by the human resources department, institutional advancement, the Research Foundation, or the academic affairs division. Every campus has to decide for itself what is “doable” to promote connections with their retirees and to create the mechanism for their involvement in service opportunities both at the campus and in local communities.

The action plan proposed in chapter 5 may appear lofty, but it is worth exploring. We will not know until we try. SUNY, as the largest public university system in the nation, has a social and moral responsibility to create such a framework to tap our retirees as a valuable resource – one which currently goes largely underutilized.

Footnotes


The stories in this chapter are numbered and arranged alphabetically by each writer’s last name. The campus from which the author retired is also listed. An index of SUNY retirees whose stories are included here is located on page ix of this report.

The retirees were asked to share their retirement experiences by answering the following questions:

“Did your life during retirement evolve as anticipated? How do you spend your time as a retiree (e.g., hobbies, travel, writing, consulting, part-time work, volunteerism, etc.)? Please be as specific as possible.”

Individual retirement experiences are described by the retirees themselves. We did very little editing to ensure that these stories remain true to the experiences, emotions and sentiments described by the retirees.

Some stories illustrate the sad situations a few of the retiree respondents went through. Others had a hard time adjusting to the new reality of a totally unstructured life. They missed the professional and socially supportive network they enjoyed while working.

Some retirees took advantage of the new opportunities offered by retirement and explored their new realities through travelling, doing new research, completing projects they had long postponed, as well as connecting with their children, grandchildren and other relatives. Some explored new hobbies, like wood carving, writing short essays on science and other subjects for their local newspaper.

Most retiree respondents got involved in various community service activities including serving their places of worship. Some decided to serve their community by getting involved in local government and serving on various civic boards. In a nutshell, they “rewired” themselves to new challenges and opportunities. Most of them used the free time made available by retirement to write new chapters in their lives.

These stories demonstrate the authors’ tremendous ability to adjust and adapt to the new environment of life as a retiree. Most of them showed resilience by bouncing back after the initial shock of retirement.

There is a great deal to learn from these stories. We hope you – and employees at your campus who are considering retiring – will enjoy reading them as much as we did.
1. Michael Adams, SUNY Distinguished Professor (Emeritus), SUNY New Paltz

Nervous about retirement, I began by catching up on 30 years of reading. Now I have re-engaged in my mathematical research. My area of research is lattice theory and universal algebra. I am also fortunate to have colleagues here in New Paltz with whom I can collaborate, always more enjoyable than working on one’s own. Together with a colleague, I recently submitted a paper on distributive lattices for publication and am involved with several more that are in the final stages of preparation.

My time is spent working on my mathematical research, cycling, hiking, or at the gym, as well as watching too much soccer on TV.

Living close to campus allows me to attend productions and/or talks there. I am also within striking distance of NYC and go down fairly frequently. (One of the advantages of being over 65 is the off-peak fare on the express bus.)

My better half and I are both fortunate to have our health at this point, which makes all of this possible. I am also fortunate that the pension allows me to live comfortably within my means (so far).

All in all, not a bad life.
2. Roy Bartoo, Assistant Professor (Emeritus), SUNY Oneonta

My retirement has turned out to be BETTER than I expected. As I approached retirement, I worried about having enough money to live comfortably. I needn't have worried. The financial situation turned out fine. I also expected to be bored a lot of the time. That did not happen either.

I had many requests from various sources to volunteer my time and talents. I became more politically active, joined a local conservation group and became more involved in groups of which I was already a member. I took up fly fishing and fly tying and learned well enough to teach others. I had enjoyed woodworking most of my adult life and I learned to build rustic style furniture and was enlisted by a community arts and craft center to teach that process and related skills.

I got interested in wood carving and have pursued that hobby since I started in 2000. I have also become active in my local SUNY retiree organization and have taken an officer role in Trout Unlimited, a conservation group dedicated to clean water in the environment.

My life is full and rich. I enjoy what I do and how I live, and most of all, I enjoy the fact that I continue to be of service to my community.
3. Dolores E. Battle, Senior Advisor to the President for Equity in Campus Diversity (Retired) and Professor Emerita of Speech Language Pathology, Buffalo State College

I retired in 2010 after 40 years at Buffalo State. I was professor of speech language pathology and senior advisor to the president for equity and campus diversity. After brief retirement from full-time work, I returned as a part-time lecturer supervising student teachers and finally fully retired in 2015.

Since I retired I have continued my professional life. I have several professional publications in professional communication disorders journals focusing on global issues in the profession in the American Speech Language Hearing Association (ASHA), for which I was president in 2005. Since retirement I have served on the board of coordinators for Special Interests Group on Global Issues in Communication Disorders. I addressed the topics areas of global issues and multicultural issues for the annual conventions of the American Speech Language Hearing Association in 2014, 2015 and 2017. Notably, I received Honors of the ASHA in 2014, the highest honor bestowed by the 180,000-member national organization.

I serve as associate editor/reviewer for Topics in Language Disorders and Communication Disorders Quarterly and serve as a regular reviewer for Perspectives in Global Issues in Communication Disorders and the International Journal of Speech Language Pathology.

Since retirement I have travelled to Italy, Kenya, Tanzania, Cuba, South Africa, and Ireland as keynote speaker for professional conferences and/or making professional presentations. I traveled to Peru and Korea and Japan in spring 2017.

I have served as a grant reviewer for the US Department of Education Office of Special Education and Rehabilitations Services. I am subject matter expert for a test developer and a consultant and technical manual for publishers’ special education tests. I am engaged in a project for parent education manuals for a publisher on special education hearing and communication disorders.

In my spare time I sing in three community choruses and play hand bells in my church choir as well as serve on the church leadership team. I go to the Y every day for 2-3 hours to maintain my health and fitness. I do Zumba, body conditioning, aerobics, and run/walk 3-4 miles a day. And did I mention that I have competed in four triathlons since retirement and have lost about 100 pounds? And I volunteer through my church to serve the homeless at a city shelter.

Bottom line is, I don't know when I had time to work.

Useful tips for a happy and productive retirement:

1. Have a plan. Retirement is not something that one does suddenly. It is important to have a plan. I planned to retire at least five years before the actual date.
2. Stay involved in professional or academic activity. Not only is it important to keep your mind engaged in the activities that you enjoyed, but it is important. Visit the campus for events and to maintain your interests in the issues and areas that were important to you.

3. Maintain a social life. One of the more common problems that retirees have in retirement is that they lose social contacts. A song we sang in Girl Scouts was “Make new friends but keep the old.” This is so important to avoid the problem of loneliness in retirement.

4. Stay healthy. Establish a routine to focus on “self.” Have a place to go for activity and movement. Walking, dancing, or another activity at least 3 days a week will help establish a routine and give you the stamina to enjoy a long, healthy and productive retirement.
4. R. Bruce Baum, Professor Emeritus, Buffalo State College

Since retirement at age 66 I have done the following:

• Volunteer weekly at the Roswell Park Cancer Institute as the coordinator of the Roswell Park Humor Project. I push a humor cart around the hospital waiting areas, patient rooms, pediatrics, etc. and perform magic, give out clown noses, fortune-telling fish, small toys (for children), decks of cards, candy, etc. I also coordinate a group of urban line dancers (myself included) who dance in the lobby on the fourth Tuesday of each month for an hour.

• Participate in urban line dancing classes including some instruction three to five times a week at various locations, primarily on the east side of Buffalo.

• Meet weekly and once a month with magicians of Gene Gordon-Carl Norman Ring 12 of the International Brotherhood of Magicians.

• Have taught the graduate workshop "Humor and Learning" at Buffalo State College about four times since retirement... both in class and online.

• Taught a graduate workshop "Humor and Creativity" for the International Center for Studies in Creativity at Buffalo State.

• Have taught the following workshops for the Community Education program for the Williamsville, NY Central School District: Laugh Harder, Live Longer; Dealing with Difficult People; Happiness; Introduction to Magic... also scheduled to teach these in the spring of 2017.

• Travel annually to South Africa for invited presentations at two creativity conferences in October.

• Travel annually to Orillia, Ontario for presentations at Mindcamp creativity conference.

• Participate in presentations as invited. For example, I presented on Humor and Disability for the Lions Club of Lockport, New York in November 2016.

• Attend United We Dance urban line dance convention usually once a year at various sites including Cleveland, Detroit, and the 2017 convention in Chicago.

I exercise two to three times a week when my health allows me to. I also maintain a personal relationship with my girlfriend; we have been together for four years.
5. Anne Marie Behling, Professor Emerita, SUNY Cobleskill

I moved to North Carolina for warmer winters and less snow. I was my father's caregiver from his age 95-102. He passed on in November 2003. I had organized a pot luck and pinochle group for my father's socialization and after he died, the others wanted to continue. I schedule that at each other's homes two times per month. I also now schedule bridge every Tuesday afternoon for eight.

I also schedule our tennis group for two courts on Tuesdays and Thursdays in the indoor season and three courts on both Tuesdays and Thursdays in the outdoor season. (I used to be a UUP chapter President at Cobleskill and Director of our histotechnology program with 22 clinical affiliates.) Organizing is what I do.

I sing in our choir at the St. Lawrence Basilica. (It has the largest unsupported dome roof in the U.S.) I have volunteered as a tutor for the Buncombe County Literacy Council since I moved here in 1996. I do ESL and I'm helping my current student prepare for citizenship and a GED; now I think they call it HSE.

I'm busy and reasonably healthy and happy. I only have one prescription medicine, for hypothyroidism. I play tennis three times per week, even with two hip replacements. I only gave up skiing three years ago so I wouldn't risk putting a hip out of the socket. I try to do a workout with weights 2-3X/ week. I enjoy travel, gardening, hiking, theater, and reading mysteries.

In 2004 I had a house built in Fairview, just SE of Asheville, on a mountain. It has a wonderful view, and I had special features included for my cats; a bridge and tunnel through the fireplace in my living room, and an enclosed screened in cat condo out from my bedroom window.

I am sad that Hillary didn't win. It is time to get rid of the Electoral College. Voting should be scheduled so that all absentee ballots are counted before any results are announced. Then every vote would count.
6. LeGrace Benson, Professor Emerita, SUNY Empire State College

I took early retirement from SUNY-ESC faculty in 1991 in order to devote full time to research begun in 1981. Faculty and quasi-administrative duties were taking up to 75 hours a week, leaving little time for research and writing. It was a good decision as it has been possible to continue the scholarly research and to publish numerous essays for scholarly journals, chapters for books, and my own book (2015).

I have been able also to participate fully in the Haitian Studies Association as member, as Associate Editor of the peer-reviewed Journal of Haitian Studies, as a board member and currently President of the organization. I have also been able to participate in the Caribbean Studies Association, The College Art Association, the Association of Caribbean Historians, and from time to time other relevant associations. This has entailed travel to Cote d'Ivoire, Canada, Mexico, Brazil, Barbados, Trinidad, Bahamas, Cuba, Puerto Rico and Haiti that would not have been possible to schedule when I was employed by SUNY.

I have conducted and continue to conduct research in Great Britain, France, Austria, Germany, and Italy as well as in Haiti, and am at work on a contract for a second and third book. My latest publication was an essay in an anthology that came out in November 2016.

In my community, I served for several years as a board member and officer of a local currency project and was invited to represent that project in conferences in Italy, Germany, Canada, and in Massachusetts and New York in the US.

I have a website that offers Haitian paintings for sale to benefit two schools in Haiti. I have taught in a college for preparing teachers in three semesters between 2000 and 2005. In 2005 I had a Research Fellowship in the Center for Black Studies, University of California-Santa Barbara. My current focus is on the 28th annual Haitian Studies Association conference to be held in November in Cap-Haïtien, Haiti, with a focus on the ecosystems and environment of Haiti. [It is] connected with [my] interdisciplinary work on Haitian arts and religions.

I also continue a study of theatre in a program each January in London, where I continue the studies on connections between Abolitionists and Saint-Domingue/Haiti in libraries and archives.
7. Patricia W. (Patty) Bentley, Librarian Emerita, SUNY Plattsburgh

Quite frankly, I had not even considered retiring until mid-2010. Then, unexpectedly, the State announced what may be the last "ERP" – Early Retirement Program – and I was suddenly in high gear to consider this.

I had always been immersed in the committees and governance of my campus and had, since the late '80s, been very active in union activities and leadership, as well as with AAUP.

I had had a very fulfilling career, starting at the University of Cincinnati Medical Center in 1970 and then at SUNY Plattsburgh since 1977. I came to love and be devoted to my campus, my colleagues and public higher education. The timing was right and I was ready for the next adventure, so I submitted my papers and retired in early 2011. It took most of that year to make decisions about how to invest my retirement funds, see what Medicare and Social Security held for me and then, what to do.

I knew I was a VERY fortunate woman at retirement, in that I had good health, a reasonable pension and an optimism about life. Still, it was scary to move from overdrive to retirement. I haven't regretted it one moment.

Seeing and getting to spend unqualified and extended time with my family has been the most fulfilling aspect of my retirement so far. I spent years orchestrating visits to Kentucky to fit between the ends of semesters and the various meetings and conferences I was expected to attend as part of the leadership. It was always compressed and often complicated. I spend days and weeks with family now in relaxed and loving comfort, getting to know grandnieces and nephews, and renewing and strengthening the bonds of family that had, admittedly, suffered from my hyper workload.

I have also realized a wish for travel and adventure. Hawaii, Australia and New Zealand, a cruise from Montreal to Boston and several trips to Washington, D.C., Philadelphia and New York have awakened a wanderlust. I will be on a Caribbean Cruise in February and am planning trips to Alaska and, I hope Cuba, in the near future. Then, ancient sites in the British Isles and Europe. Interestingly, my PLAN had been to travel to Egypt, but that was suspended by the unrest and uncertainty. I still hope to float over the Pyramids and the Valley of the Kings in hot air balloon before I die.

I have, over the years, become very active politically and that interest and involvement has continued in retirement. I had the pleasure of attending the Democratic National Convention in Philadelphia in 2016 and worked actively on several campaigns. I have traveled to D.C. three times for vigils at the Supreme Court, twice for marriage equality and once to oppose the threats to collective bargaining. Clearly and regrettably, that must continue in the near future.
As a long-time resident of the North Country and one with bad knees and increasingly fragile bones, I now "winter" in South Jersey. It is seven hours south, warmer, and proximate to Island Beach State Park, D.C., New York City and Philadelphia so I remain engaged and active in a less harsh climate.

I find myself happy, excited about what's next and looking forward to lending my voice and resources to fight for higher education, women's issues, and equality for ALL citizens. I am grateful that, after forty years of wonderful work in libraries and campuses, I am able to do so.

~
8. Margaret (Margay) Blackman, Professor Emerita of Anthropology, SUNY Brockport

Parts of my story were unanticipated. I carefully planned my 2007 retirement, threw my own retirement party, signed back on as an adjunct to teach my favorite Anthropology course (Food and Culture), and looked forward to time and space to write.

Along the way I was lured into local government, appointed as the first chair of our village's (Brockport, NY) tree board as my student intern designed it. Not wanting to be a "one-trick pony" [trees], I decided to run for the Village Board when an opportunity presented itself in 2011. Got elected to a term with one year left in it, ran again in 2012 and was re-elected. Then was persuaded to run for mayor in 2013. (I gave up teaching my course in 2011).

I defeated the incumbent, who was caught up in a string of issues, and have enjoyed the challenges and problem solving of being mayor in a college community to the point that I [ran] again in June 2017 when my term [was] up. [Blackman won re-election with 52 percent of the vote.]
9. Dr. Murray H. Block, Deputy to the Chancellor for Campus Liaison (Emeritus), SUNY System Administration

I "first" retired in May of 1983, at the age of 59. I had been Deputy to the Chancellor of the SUNY System, first under Chancellor Ernest Boyer and then Under Chancellor Clifton Wharton. Two days after retirement, Chancellor Wharton called me to ask if I might fill in for four months for a Central Staff person who was on assignment elsewhere. I agreed and took on the first of seventeen different temporary assignments over almost 33 years in a number of SUNY colleges and at Excelsior College, from which I finally "retired" on December 31, 2015, six weeks before my 92nd birthday.

My late wife would introduce me as her "husband who can't hold a job." In my "retirement" years I served as Interim President of The College of Environmental Science and Forestry, Orange County Community College (twice, ten years apart), Broome Community College (and later returned as Interim Academic Vice President), Columbia-Greene Community College (and later returned four times as Interim Academic Dean). After a brief respite of two years, I was invited to join Excelsior College (formerly Regents College) as its Interim President. I was 82 at the time.

When the new President was appointed, he asked me to stay on as Interim Provost, and later Interim Chief of Staff, Interim Dean of the School of Business and Technology (twice, five years apart), and Executive Director of the Leadership Center. On my 90th birthday, the Leadership Center was named in my honor, and I was made Dean Emeritus of Business and Technology.

During these "retirement years" I also found time to write many memoir stories about my family, my work, my extensive travels between these interim assignments, and people I have met over the years. For my 90th birthday, my son, Paul, surprised me by taking 90 of my stories and publishing them in my name. The book is called "The First Ninety – 90 Years-90 Stories."

Now that I have retired "again," I hope to find time to continue writing memoir stories. I finally decided that I
needed to slow down at the end of 2015. Not only was I to turn 92 in six weeks, both my sons were retiring in 2016 and I could not let them beat me to the punch.

In all, it was a glorious "retirement" – working both in SUNY units and in Excelsior College. Although now finally "retired," I still do volunteer work at Excelsior which is, thankfully, very close to the senior residence where I now live. I am a mentor to a number of Excelsior colleagues, have chaired search committees, and attend important functions.

I am often asked for my secret on how I stay active in my advanced years. There is no secret formula. I just kept doing it and it got easier year after year. I have enjoyed working with my colleagues – and I suppose they felt the same way about me. My reputation for doing a good job on these interim assignments led from one assignment to another. I never had to apply for one. I enjoyed the prospect of meeting and working with new people in new communities in my post-retirement second career. Living temporarily in new communities around New York State was most invigorating for both my wife and me.

As I aged, I was too busy to notice the aches that accompany old age. And earning the extra income was most beneficial in giving me the opportunity to feed my great passion for travel, especially to exotic and far-away places. Work and travel combined to put off feeling old. I guess that is my "secret:" keep busy, keep involved with people, keep on the move as long as physically able to do so, and most of all – enjoy being with people.
10. Naomi Block, Associate Professor Emerita of Language Arts, SUNY Purchase College

I retired as an associate professor from SUNY Purchase in 1997. The work I have done since leaving Purchase has led to an Honorary Degree at Eckerd College in St. Petersburg, Florida where I have been volunteering since I left Purchase.

Aside from teaching Philosophy, Writing and Acting as a colleague in classes, I brought the Ethics Bowl to the Eckerd campus with my husband, Leonard Block, a retired dentist and scientist, twelve years ago. Once the Ethics Bowl — which is a National institution, created and instituted by Robert Ladenson at ITT — was formally instituted seven years ago, I became the head of the Southeast Region and serve on the National Rules Committee and the Intercollegiate Ethics Bowl Committee. Our Southeast Region, one of 10, has hosted southeast teams; 24 last year. Eckerd College students have come in first for seven years; my husband and I have coached the teams for twelve years.

I have found working on these initiatives to be a wonderful experience that has kept me challenged and fulfilled during my “retirement.”
11. Donald Blundell, Director (Retired) of the Campbell Student Union, Buffalo State College

My preparation was pretty easy. I retired early, so my first and only question was – do I have enough in savings to live a modest life? I was not concerned about what was I going to do at all. I was not planning on working but I would have if needed – but it wasn't necessary.

First off, I have five wonderful grandchildren. That could be a great part-time job in itself. I still have an active [role] with my campus. I am an elected member of the board of directors of the Faculty Student Association. We offer program grants to students, faculty and staff.

I also volunteer at Whispering Pines college camp. The camp is owned by the students' government. I establish trails and maintain them with help of other volunteers.

I also have made available a reference library, weather stations and other educational resources.

I am also a woodworker and enjoy making trail signs, furniture gifts, etc.
12. Dr. Judith Bondurant-Utz, Professor Emerita, Buffalo State College

My department was helpful in that they allowed me to teach on a part-time basis for a couple years after the official retirement date. Doing this allowed me to transition financially and mentally. TIAA-CREF was very helpful in the financial transition as well as the personnel office at the College.

The mental transition was not actually having the status of being a valued faculty member – no longer was I a "doctor" or a "professor." Identity was based on my personal attributes or my physical ability.

I was always concerned that I would not have enough to do in my retirement but, as with most, retirees, I never lack for something to do. My volunteer work provides the satisfaction that I contributing to society. My skills I bring to this work enable me to be effective.

Since retiring, I have been able to spend more time with my husband working around our large, old house and walking our rescue dog. I have many flower beds to work on and enjoy. There is also time to play golf, tennis, yoga, and other physical activities. Of course there is also additional time to be with friends. We also can now travel to a variety of places whenever we want to go.

In addition to my hobbies and interests, I have increased my involvement with my volunteer work. While teaching part-time after retiring, I began volunteering at a day care for elderly individuals with dementia or Alzheimer's. I was asked to be on the Board of Directors and have now taken the position of co-president of the Board. In this capacity I have been a part of major changes at the center and know that these changes are making the center a much better place for our clients and families. These changes have involved major staff changes, physical changes to the facility, and in funding sources.

Working with a small program has been a major contrast to my experiences at Buffalo State. Changes can quickly be made without approval from the many levels of bureaucracy. I know that the lives of our families and clients are being positively impacted every day.
13. Thomas W. Bowes, Professor of Psychology (Emeritus), SUNY Cobleskill

My retirement during the past 23 years has been an outstanding period of personal growth. The freedom involved in becoming a “free-range chicken” is beyond my expectations. The opportunity to connect with people on a meaningful level becomes a daily experience. Leaving SUNY Cobleskill at age 55 enabled me to expand my purpose for being, with enhanced clarity.

Providing support for individuals facing health issues, depression and loss of life has increased my sense of self. Touching the lives of families in need, at times of stress has proven to be fulfilling. Gaining the trust of families during difficult times has been an added bonus. Being chosen to perform eulogies for friends and family is an incredible honor bestowed on me with a deep sense of appreciation.

Lighter activities, including doing workshops with teachers, teacher assistants and other groups, have been a bonus. To unleash persons from fear, worry, anxiety and guilt is a real "kick." A senior citizens organization at SUNY Cobleskill, called SCHOOL, has proven to be a platform for providing instruction on Self-Esteem to local folk.

During recent summers I have been able to purchase fresh vegetables from Mohawk Valley Amish at their auctions, and peddle their produce, up and down main streets in Cherry Valley and Cobleskill. On occasion, I am able to provide florists with crocks, pots and bowls for their floral creations. During holiday seasons, I am able to "score" some plants grown by SUNY students and distribute them to aging "shut-ins” and worthy seniors. Former SUNY employees are frequent recipients of the student-grown florals. Delivering them to some forgotten folks makes it some of the best days of the year.

Some of the more formal involvements have been through board membership of Planned Parenthood and at Schoharie County Youth Bureau. More informal involvement has been expressed thru frequent support of the Schoharie County ARC.
14. Mary Braunagel-Brown, Vice President, Employee Services, Research Foundation Central Office

I early retired from the Research Foundation of SUNY Central Office to return "home" to Texas and have time to volunteer. When I retired...

I joined the local branches of organizations I was involved with in the Capital District: Returned Peace Corps Volunteers, AAUW (American Association of University Women), Phi Beta Kappa alumni association; and I've been active with them in local volunteering activities, book groups, and university-related programs.

My major local volunteer activities have been: A) working as docent at the French Legation Museum, where I've been able to use my Ph.D. in French history to do research and give tours to visiting French officials and diplomats, and B) recording books in French and English for "Learning Ally," a Princeton-based national organization that provides recorded books for students at all levels. An absolutely joyful volunteer occupation for an avid reader!

My husband and I have taken non-credit courses at the University of Texas here in Austin, when we've found topics of interest, and we volunteer with a "Friendship Family" program at UT, helping foreign students learn about our city.

Although I early-retired, my husband set up his own company and continued to work for almost 10 years after we left New York. So, for that period, I did use my work skills (I was Vice President for Employee Services – a.k.a. Human Resources – at RFSUNY), handling all the administrative responsibilities for his business.

Perhaps best of all has been overseas volunteering: I've taught English as a Foreign Language, the job I had right after college in the Peace Corps, in short-term programs in Mexico, Morocco, Vietnam, and China, trying to get overseas at least once a year to do this.

6) In addition to my volunteer travel, my husband and I travel for pleasure - to France every year and to locations in Europe and North America to enjoy the culture, history, and architecture of other places and to learn about other ways at looking at the world.

And this year, we've agreed to serve on the Board of a local not-for-profit theater group, a "stretch assignment" given our backgrounds and skills.
Finally, wanting to “pay it forward,” I endowed The Mary Braunagel-Brown Excellence Fund for Young Women's Leadership at the University of Texas at Austin in 2013. Under the direction of the Center for Women's and Gender Studies, this fund supports first generation and under-represented women undergraduates selected for INSPIRE Leadership, a three-year revolving program serving sophomores to seniors to help develop the skills they need to achieve the highest levels within their chosen academic fields.

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15. Carol V. Braund, Administrative Supervisor (Retired), Upstate Medical University

Retirement...I honestly didn't know what to expect. I had spent the last 33 years as a RN at SUNY Upstate Medical – first as an ICU nurse and then as an Administrative Supervisor, carrying a “trauma beeper.” All of that led to me being an “adrenalin junkie” – so retirement looked like having the potential of being a real drag.

Best advice I received – from another retiree – was to not commit to any volunteer activity for six months. So I spent the first six months exploring my choices. I traveled and listened to others talk about what they were doing. The more I thought about it, the more I knew that I couldn't go back to anything “hospital” – as I wouldn't have sense enough to not get over-involved. So I started looking at things that didn't use those skills.

I am part of the elections committee for the county. I am a voting inspector for the Board of Elections – working school budgets, state and national elections, etc. Interesting interactions and a lot of “people watching.”

I volunteer at a local food pantry, helping to provide food for families that need basic supplies. I also volunteer at the Interreligious Food Consortium, where groups come for food like the Muslim Society, Unity Acres, the Salvation Army, inner-city churches that need food for their members. These experiences went back to my original profession – a home economics teacher.

Helping to educate and direct some of these needy people can be a great source of personal satisfaction – and a huge eye-opening experience about the level of need within my community. Living in the suburbs, with excellent schools, you sometimes forget how fortunate you are, and these exposures help to remind you.

I do travel as neither of my daughters live in New York State. My oldest daughter is a dairy farmer in Pennsylvania, so to see her I go there. (You don't get too far between milkings). My second daughter is a physician in Wyoming. I have been there to visit her – amazing area.
16. Eloise Brière, Professor Emerita of French Studies, University at Albany

The assumption was that after retirement I would continue research in African literature and publish: in 2016, "Writing in Cameroon, the first hundred years" was published in TYDSKRIF VIR LETTERKUNDE - A Journal for African Literature (Volume 53, No. 1, - http://www.scielo.org.za/pdf/tvl/v53n1/04.pdf).

I have continued to present in my field at professional conferences and received funding from the Three Voices grant from the UAEmberi Center, to advance my scholarship on Lucie Cousturier and Negritude. I presented some of those findings at the International Council for Francophone Studies in Senegal, West Africa in May 2016. I also presented a paper on Colonization and Human Zoos at The Winthrop-King Institute for French and Francophone Studies in Tallahassee, October 2016, and in June 2017 I presented a paper on my research on Francophone film at The International Council for Francophone Studies in Martinique, FWI.

Along with former colleagues in French, I have continued to advise students whose dissertations had begun prior to the deactivation of the French program at the University at Albany and am on the committee for a dissertation on the Martinican writer Edouard Glissant that is soon to be defended. I have recently reviewed a manuscript for the University of Nebraska press and at this moment there are four essays sitting on my desk to be evaluated for a journal in my field.

I have continued to be involved with United University Professions (UUP) and serve on the Women's Concerns Committee both at the local and statewide level, attending three statewide delegate assemblies per year.

I am also a member of the statewide advocacy committee and have lobbied at the NYS Legislature, meeting with lawmakers to communicate the issues and needs of UA and SUNY.

I have been sworn in to serve as a court interpreter at U.S. District Court for cases concerning French-speakers. It has been rewarding to help those in trouble with the law to be able to state their case and to ensure that they understand the charges against them.

When I’m not engaged in the above, I love to garden and ride my bike, go to concerts and travel.
17. Jean Francois Brière, Professor Emeritus of French Studies, University at Albany

Yes, my life has evolved as anticipated. I believe that the early years of retirement are a privileged time in life when the majority of retirees are still in good health and enjoy a level of freedom that they have never experienced before. Although I loved teaching, I am now devoting a good chunk of my time to doing what interested me the most during my career as a faculty member at UAlbany: doing research, publishing and attending scholarly conferences where I can meet colleagues sharing my interests.

I am finishing articles that I started working on before my retirement and did not have enough time to complete. I am co-authoring with a younger colleague the forthcoming 4th edition of a textbook for students of French culture.

For the past three years, I have been chair and member of the book prize committee of a scholarly society; its next annual meeting, which I will attend, will take place in Aix-en-Provence, France. I was invited to join a roundtable at a conference in Washington in April 2017. I am also sitting on the executive council of a society that grants fellowships to American students to go study in France.

These are just a few of the activities that keep me busy. I also have more time to read, travel, go to concerts, and visit friends and family than before retirement. It is crucial to keep engaged in social and intellectual activities and not to cut ties with the outside world when you are retired.
18. Grayce Susan Burian, Professor Emerita of Theater, University at Albany and Schenectady County Community College

Retirement? That usually means being busier than ever.

My last years of teaching I had been volunteering with the food pantry at Grace and Holy Innocence Church, which was just across the street from us. When I retired, I continued, only added a few more duties there with it.

We moved to the other side of town and the church seemed to have enough help, so I started volunteering for RSVP (Retired and Senior Volunteer Program) headquartered in the downtown campus, in the literacy program, writing up programs for reading for inner schools, buying books for the program, and also teaching at Toast a couple of times a week, and then being put on their Advisory Panel, all of which I still do. I am on the Theatre Voices board where I help choose programs and direct, and usher, and gofer constantly. And, I am on the Emeritus Center Executive Board as Hospitality Director, and needless to say, that is a busy enterprise.

But things come along such as deaths of dear ones and terrible physical afflictions that do slow us down a bit, push as you may. They are disturbing and disrupt some of what we love to do, but all that is out of our hands.

And, in between all of this, I have been continuing some of my late husband's research, sending much off to archives, writing some myself, trying to keep up with what was so very important to both of us when we were together.

So we go on, with the help of dear family, friends, and God. It's not always easy, but we go on.
19. Elof Axel Carlson, SUNY Distinguished Teaching Professor Emeritus, Department of Biochemistry and Cell Biology, Stony Brook University

Retirement as opportunity — how my wife and I worked out ways to use our talents

I turned 65 in 1996 and thought how fortunate I was that I did not automatically have to retire. I also thought, this might be a good reason to think about retiring. I had my TIAA-CREF but never thought about how that would turn into a monthly retirement or supplemental nest egg. In fact, I was a Platonic scholar who ignored practical things and had never invested anything for the future, at least not consciously. I assumed I would die in the house I lived in about a mile from the Stony Brook University campus.

I also felt that my life as a scholar was focused on scholarly writing, on teaching, and the service I provided the university. I was Master of the Honors College for eight years and before that I spent about 20 years on the medical admissions committee, both activities very time-consuming but very rewarding. I taught large classes – Biology 101-102 which had several hundred students each semester, Biology 300 (Biology of human sexuality) also about 300 students, and medical genetics for first year medical and dental students (about 250 students).

At 65 I was in good health and did not feel burnt out or a need to ease up. I was well-regarded by my colleagues and by the students and until I hit 65 I had no reason to think of ever retiring. Being a professor was like being in paradise.

I spent five years planning my retirement. I went to a retirement workshop the University provided for those who turned 65. My wife Nedra, and I went to the TIAA headquarters (then in Manhattan). I had my son John, an actuary, compute and evaluate various retirement plans and what I should do with my TIAA-CREF funds. We took a short one-week course on financial planning offered at our local high school. We went to the Social Security office on Long Island and I got my Medicare insurance counseling.
My second task was what I would do if I retired. I decided I wanted to do something different. I did not want to teach after retiring although I held the title of Distinguished Teaching Professor. I enjoyed writing and already had written several scholarly books. From my various courses I had lots of ideas to write books. But I felt that was a long shot and I didn’t know if I could make writing books a full-time occupation. I decided I would use the next five years to free up a small amount of time to write a newspaper column on science. I called these essays (one sheet of paper, single spaced, about 550 words) Life Lines. I wrote about a dozen of these and sent these to the local newspaper, The Village Times. I got no response and thought I was out of touch with the readers I hoped to find.

About six months later I got a call from the publisher, Leah Dunaieff, and she apologized that my envelope with essays was buried on her desk. She loved the essays and asked if I would like to do the column. I agreed. It would appear every other Thursday. That’s about 25 per year and I easily was a year ahead of deadline. I learned, however, that I would never run out of ideas and this was my “bully pulpit” for interpreting science for the public and introducing science as one of the liberal arts. To write these articles I had to read Science and Nature every week and make visits to the local library to read the popular magazines on science.

I also worked on a book that traced the history of “unfit people” from antiquity to the present. I tried several publishers and a literary agent but none thought the book would sell. Fortunately, I attended a talk of Jim Watson’s at Cold Spring Harbor on the history of CSHL Press. He felt scholarly presses should publish books that won’t sell well but are important to scholars. I went up to him (we encountered each other over the years) and asked him if he would be interested in a book I wrote on the prehistory of the eugenics movement. He did and the next thing I knew the director of the press called and said they would like to publish it. The Unfit: A History of a Bad Idea came out in 2001. While it was my first [post-] retirement book, I wrote most of it during that five year period between turning 65 and making the plunge into retirement in December 2000.

We stayed in Stony Brook until 2009. What made us think of leaving was first Nedra falling down the stairs from our kitchen and then my falling. We decided our house was too big and we should consider a ranch house without flights of stairs to negotiate. We also thought it would be cheaper to move than stay in a very expensive part of the country. Nedra and I met at Indiana University where I got my Ph.D. and she got her BA, both our degrees awarded in 1958. She retired from her work as an IVF embryologist, making babies for infertile couples. Nedra was a Hoosier and had relatives in northern Indiana. Her mother was frail (she lived with us for about ten years on Long Island) and we arranged for her to go to an assisted living facility in Frankfort, Indiana. We drove down to Bloomington, liked the way the University had grown, worked with a real estate agent, and chose a limestone ranch house. We sold our home in Setauket, NY and used the equity to pay off the mortgage and what remained we used to buy the Bloomington house outright. Our property taxes shifted from $19,000 per year to $1,900 per year. I had converted 60% of my TIAA-CREF funds into a monthly retirement for Nedra and me for our lifetimes and the remaining 40 percent I invested in an IRA nest egg for emergencies.

When we came to Bloomington, I requested an unpaid appointment as a Visiting Scholar in the Institute for Advanced Study at Indiana University (IU) because I had once spent a sabbatical year as a Fellow of that institute. That gave me faculty privileges for parking. I regularly attend monthly lectures at Emeriti
House, an on-campus facility for retired IU faculty (they also include persons like me who are academics who chose Bloomington for a retirement place). They also offered a workshop on memoir writing and I much enjoy listening to these accounts of colleagues who experienced war and the Great Depression while growing up, some escaping from Europe in its bleakest times.

Nedra volunteered to help build houses for Habitat for Humanity, which has an active chapter in Bloomington. Nedra also joined the Bloomington Quilters Guild. She is a world-class quilter and has had some of her quilts win juried shows. We both joined the local YMCA to take courses in tai chi for balancing.

I have used the IU libraries to write books. Since my retirement in 2000 CSHL Press has published, in addition to The Unfit, Mendel’s Legacy: A History of Classical Genetics Times of Triumph, Times of Doubt: Science and the Battle for Public Trust Neither Gods Nor Beasts: how Science Is Changing Who We Think We Are, and Mutation: History of an Idea from Darwin to Genomics.

Besides the books, I continue to do my Life Lines column (over 300 since they began appearing in 1997) for seven North Shore papers that Dunaieff publishes.

At age 85 I consider myself lucky to have had a fulfilling career as a geneticist, teacher, and historian of science. Nedra and I enjoy living in a small college town and neither of us feel bored or in want of things to do. Retirement has given me freedom to write as much as I want and even if half the books I write never get published, I will just keep on writing more until my health gives out.
20. Charles (Al) Carpenter, Professor Emeritus of English, Binghamton University

Instead of retiring from Binghamton University (BU) in 1999 at the reasonable age of 70, when I would still be a passable teacher, productive scholar, and fair-to-middling breadwinner, I leaped at the chance to bow out and change my reclusive, nose-in-a-book life. The cause was my second wife Martha. Two weeks after we married late in 1993, we celebrated by flying to Heathrow with about a dozen students to participate in the BU English Department’s annual London program.

My life in London for nearly five months, apart from weekend trips and occasional recreation, involved attending plays that I would teach in class, locating copies for sale, preparing for classes, and grading papers.

Both my Modern Drama and Shakespeare courses were intended to include as many plays as possible that were being performed in London at the time. I had never taught a course that had more than one Shakespeare play, and performances turned up everywhere from the Old Vic to a few pubs. Many of the modern plays were so recent that texts were hard to locate, but at least I knew enough about them to grant each one at least half a class.

The occasional chaos and exhaustion of BU’s London program added many wrinkles to our honeymoon trip. On returning home, it struck me that if I could retire quite respectably after I turned 66 I could evade such stress and enjoy a self-chosen new life with my fabulous new wife. So I retired from BU in 1995.

Martha and I had learned quite conclusively on the weekend bus tours in England that she could not avoid getting sick when travelling. However, she still had her engrossing activities at Roberson Center, Tri-Cities Opera and the Phelps Mansion, and I joined her at the many classical and jazz performances that we both relished. I was an incurable duplicate bridge player, and along with senior softball those were my chief time-killers.

In my last few years teaching, I had concentrated on the absurdist literature and art of the post-World War II period. (One of my courses was entitled “Shapes of Chaos in Contemporary Literature, Art, and Music.”) In my early retirement, I started researching plays that dealt significantly with the atomic bomb. This led to a compact volume entitled Dramas of the Nuclear Age: A Descriptive List of English-Language Plays. But my main objective was to nail down the subject described in my title: Dramatists and the Bomb: American and British Playwrights Confront the Nuclear Age, 1945-1964.

So far my professorial career had not been heavily focused on Bernard Shaw. I had published a book on him in 1969, but in the seventies, I had taught and written articles about Beckett, Pinter, and their ilk. In 1980 I joined the new International Shaw Society, and someone asked me if compiling a secondary bibliography of Shaw would appeal to me. I responded with a selective but wide-ranging list of books,
parts of books, and articles on the topics that I thought would be pursued, and sold it as a Microsoft Word file starting in 2005. Later it graduated to an online product.

The attention it received frankly embarrassed me, since it was by no means as complex a job as people envisioned. But it did make me a genuine member of the Shaw community. It drew me (and on one occasion Martha) to the annual Shaw Symposium in Niagara-on-the-Lake in Canada, and stimulated a series of talks and articles about Shaw’s plays. I finally turned a long article which cried out for further development into my second book on his drama, *Bernard Shaw as Artist-Fabian*. I was invited to read the most interesting part of it as a “featured speaker” at the coming Shaw Convention in Washington, D.C. in late 2009.

Meanwhile, Martha had contracted cancer two years before, and I had to plead with the gods to keep her alive so that she could hear the talk and see my new book, which was dedicated to her. As usual in cases of terminal cancer, the gods did not see fit to honor my plea. It was hard to get through the talk with my daughter and her two children from Virginia in the audience.

Martha’s death in April 2009 was devastating, and pretty much wiped out my confidence to do anything mentally challenging for a while. I had previously compiled a selective checklist of works about Samuel Beckett’s plays, so I reacted after she died by launching recklessly into a highly improved version, a relentlessly researched international secondary bibliography of Beckett’s dramatic writings and their “conceptual backgrounds”—a huge component in the case of Beckett.

By the time of the Shaw Convention I had compiled hundreds of the entries for this version. There, an empathetic friend, and not coincidentally the General Editor of Toronto’s *Shaw Correspondence* series, asked me cautiously if I might be amenable to editing the letters of Shaw and his close acquaintance Gilbert Murray during the next few years. I made what turned out to be the correct decision, though it felt unlikely at the time: *Yes*; I will alternate the two projects and thus stay doubly preoccupied.

Most of my early efforts went into the Beckett Cumulation, so that I reached the phase of approaching publishers in early 2010. I had learned how eager academic publishers are to publish bibliographies when the Shaw project was rejected by both American firms who had featured Shaw on their lists. Neither wanted to touch it. By chance I noticed that a relatively new British publisher, Continuum, had adopted Beckett as a special interest. They were at first reluctant, but an insistent letter from their chief advisor (whom I had recommended) swung them in my favor. This was Christopher Innes, one of the world’s most prominent scholars in modern drama and theatre and a good friend. After I slaved over an attempt to verify every entry that I could and worked out an innovative index, a 515-page book was published in 2011 with a $350 price tag. No, it has not sold anywhere near as well as I could wish, but it is, after all, a bibliography.

I had naively welcomed putting together the Shaw/Murray letters edition but my eyes were gradually opened to the scope and difficulties of the task. A comment from the oldest living Shavian said in a letter to me, “I would caution you to consider how daunting a challenge it is . . . . You will be dealing with writings of two voluminous authors who have written about every subject imaginable. Those who have written extensively about them are dead, dying, or frequenting medical facilities.” (The writer,
incidentally, was Sid Albert, whose first teaching job was at Triple Cities College of Syracuse U, later known as Harpur College, which eventually became Binghamton University!) Ultimately, it turned out that of the four or five hundred letters that Bernard Shaw and Gilbert Murray had exchanged, only about 150 were still in existence. True, a great many of these did turn out to be lengthy and dealt with “every subject imaginable.”

Amazingly, the sudden “uptick” in the fortune of the Beckett bibliography was paralleled by an “uptick” in the Shaw/Murray project. Coincidence, then misfortune, made it possible for me to avoid most of the need to track down the bulk of the existing correspondence and save most of the money I would have spent working in the London and Cambridge depositories recording their letters. I learned quite early that another scholar, a Dartmouth librarian and professor, had begun to assemble the needed correspondence and had collected a large set of transcriptions, all of which he succeeded in locating over a lengthy period of time. This man faded from the scene, first, because he could not reconcile himself to the standard format features of the series – he found a printing firm willing to do the job his way – and second, because he got sick and died, leaving everything up in the air.

The General Editor of the Shaw Correspondence series informed me that a large packet of the transcriptions – the earliest Shaw/Murray letters through those of 1905 – had been passed over to him, and he sent it on to me. Then, mostly by accident, I discovered that the Dartmouth library housed a large collection of transcriptions of the remaining letters, those from 1906 to 1950. The curator there was pleased to ship them to me.

My task had therefore been reduced to contacting an array of depositories that might hold originals or copies of whatever letters I did not have, but no extended travels to achieve the same end. The long, difficult, but rewarding job of introducing and annotating the 150-odd letters thus took most of the time and energy I expended, and the volume – Selected Correspondence of Bernard Shaw: Bernard Shaw and Gilbert Murray (Toronto: University of Toronto Press) – was published in July 2014.

One would think that this achievement called for a prolonged vacation. However, the research bug would not let me off the hook. Getting a dog was a welcome distraction, but would not deflect me from my newly-acquired habit: scholarship. The present project, a compilation of reviews of Shaw plays by critics working in the United States, already exceeds 400 pages. It is proving to be a much stronger leash than a 30-pound Beagle.
21. Roger J. Cheng, Research Associate (Emeritus), University at Albany
Atmospheric Sciences Research Center

In 1957, I borrowed money for a one-way plane ticket from Taiwan to the United States looking to further my education and opportunities. To me, it was the chance of a lifetime. I was born in 1929 among millions of peasants in the poor farm country of Kaifeng, China. As a boy, I loved to take electronic devices apart and then reassemble them. I also loved photography. Both of these interests would become pivotal talents in my adult career. During the Communist Revolution in 1948, I left for Taiwan to expand my educational horizons.

I was very fortunate and honored to be mentored by TWO GIANTS in the field of Atmospheric Science during my 50-year professional career in the United States.

First, at Florida State University (1960-1965), where I became a technical assistant working for Dr. Seymour Hess, head of meteorology and an expert on the atmosphere of Mars. I helped design very sensitive equipment (hygrometers) to measure "water vapor" in the Martian atmosphere in an experiment to confirm that the white caps on Mars were ice (water) and not frozen carbon dioxide. This was a part of a NASA project for future Martian exploration. Fast-forward to 2015, and NASA confirmed the existence of water on Mars thanks, in small part, to my research some 50 years ago.

In 1966, I came to New York as a research assistant for $1.25 per hour, working for 10 hours a week at the Atmospheric Sciences Research Center (ASRC) at UAlbany. I served as the research assistant for Dr. Vincent J. Schaefer, the Center’s founder in 1960 and director from 1965 until his retirement in 1976. One year after I joined the ASRC, Dr. Schaefer gave me the opportunity to create and manage the Laboratory for Atmospheric Particulate Analysis where, for over 30 years, I used the light microscope and the scanning electron microscope to study the unseen secrets of the weather, the ocean, and the environment.

Dr. Vincent Schaefer (Mentor, Teacher & Friend) & Roger Cheng

A major project funded by the U.S. Environmental Protection Agency (EPA) done in cooperation with
ASRC Director Dr. Volker Mohnen, the Chief Scientist of the N.Y.S. Department of Environmental Conservation (DEC) and a professor at RPI allowed me to use the new modern equipment from my lab in a detailed investigation of the emissions from oil- and coal-burning power plants, acid rain formation and their impact on our environment.

I was the primary author for four major reports published as a result of the study. All were featured as cover articles in: *Journal of Air Pollution Control* (1976, 1984), *Analytical Chemistry* (1987), *EPA Report* (1979) and the Chinese book *Air Pollution and Control* (1985).

Also based on this study, I was co-author of two major publications on Power Plant Emissions and Climate Change authored by Dr. Petr Chylek. He has published over 100 scientific papers and his work has been cited more than 4,000 times. Chylek is best known for his work in remote sensing, aerosols and climate change.

**CHINA CONNECTION**

At the suggestion of Dr. Schaefer, I coordinated a science exchange program for UAlbany between the ASRC and Chinese atmospheric and environmental research institutions. This program was in place for 35 years (1980-2005), and many of the connections I established still exist today.

I was invited as the one of Chinese-Americans in a 35-member American delegation attending the first U.S./China Conference on Energy Resources and Environment in Beijing in 1982. I was also the only Chinese-American in a 14-member American delegation participating at the U.S./China Air Pollution Technology Workshop in Nanjing and Beijing in 1985.

At the request of the Director of the Taiwan Environmental Protection Agency (EPA), I arranged and led a delegation to the Workshop on Indoor Air Pollution and Environmental Health at National Taiwan University in 1989 with three top US scientists from Harvard (Dr. John Spengler, who graduated from the ASRC), MIT and the U.S. EPA.

**Recognition and Honors**

Dr. Walter C. McCrone, chairman of the
International Conference on Microscopy (INTER/MICRO), presented me with two first-place awards for my presentations at INTER/MICRO in 1970 and 1972. This meant a great deal to me because Dr. McCrone was my teacher and mentor. As director of the McCrone Research Institute, he trained me how to use a microscope and he opened my eyes to the “Micro-World in the Atmosphere.”

The State University of New York recognized me in 1978 with the first SUNY Chancellor’s Award for Excellence in Professional Service to be received by a member of the UAlbany Atmospheric Sciences Research Center (ASRC).

I was also awarded “The Outstanding Alumnus Award of the Year 2010” from National Taiwan Normal University, from which I graduated in 1954.

While working in the lab at the UAlbany ASRC, I made observations utilizing photomicrographs in three major research fields: environmental science, through the study of acid rain; cloud physics, based on the study of frozen water drops; and marine aerosols, which I discovered were hollow and not solid as formerly believed. Each of my discoveries has been confirmed by recognized authorities in the field – often years later – leading some of my colleagues to call me a visionary ahead of many of my peers. I found this most humbling.

My discoveries have been recognized both nationally and internationally, not only for the science revealed by my photographs obtained by the light microscope and the scanning electron microscope, but also for their elegance and beauty. For years these photographs have been in wide demand by editors of both popular and scientific magazines. One graced the cover of Science magazine. My photomicrographs have also appeared on the cover of more than 30 international science journals and magazines and have been cited in National Geographic, Scientific American, and Smithsonian.

**Community Service and Life after Retirement**

Although I retired from the Atmospheric Sciences Research Center in 2000 after 34 years, it did not decrease my enthusiasm for science. Quite the contrary.

I still visit my contemporaries in China whom I had met as part of the scientific exchange program between the ASRC and the Chinese scientific community. I continue to call Guilderland, NY my home.

Following Dr. Schaefer’s life-long goal, I have dedicated myself to community service and science education for talented, young students.

My first taste of American-style community service and science education was through the Natural Sciences Institute summer program, which gave hundreds of high school students from all over the United States the opportunity to work with scientists and on their own to do field research and experimentation. Dr. Schaefer developed the Institute, which he ran under the auspices of the ASRC between 1962 and 1968. I had the opportunity to work with Dr. Schaefer’s teenage budding scientists when he was working in the field.

That experience inspired me many years later to put together a major, two-month long exhibition of my photomicrographs at the Schenectady Museum and Planetarium/New York Science Center in 2007.
Called “The Story of Three Water Drops,” the exhibit showed how the study of a single drop of water could challenge existing knowledge, and illustrated the very essence of the Museum’s mission: to inspire a sense of wonder about extraordinary scientific and technological developments – past, present and future. As part of the program, I had the opportunity to discuss my work with attendees while they explored the exhibit and enjoyed special children’s activities. My objective was to open people’s minds and hopefully inspire the next generation of scientists.

During my retirement, I have continued to embrace technology in a big way. I created a website – www.rogerjcheng.com – containing all of my research papers, magazine covers, and many hundreds of my photographs. It is a science education project for the science teacher, student and researcher who wants to know more about the atmosphere and who cares about the preservation of our environment.

I produced a full-scale profile on LinkedIn – https://www.linkedin.com/in/rogerjcheng – which contains links to eight presentations I posted in 2014 and 2015.

I put my “50 Years Anniversary - Atmospheric Research & Science Education” and ten other presentations on SlideShare at http://www.slideshare.net/ROGERJCHENG/. I was notified on October 5, 2013 that The White House had started following me on SlideShare. What an honor!

I’m even on Google+ (https://plus.google.com/+RogerJCHENG) and Twitter @ROGERJCHENG).

Retirement is better than I had imagined. It has allowed me to do many things I wanted but didn’t have the time for before. If you are a recent SUNY retiree, here’s a little advice: Just do everything you always wanted to do!
22. Ram Chugh, SUNY Distinguished Service Professor (Emeritus), SUNY Potsdam; Executive Director (Emeritus), SUNY Retirees Service Corps

Retirement was alien to my thinking. I thought I would continue to work until the end. However, too much obsession with work proved quite harmful to me and to my family. In January, 2000, I suffered a serious illness and had to be hospitalized. After recovering from that illness, I decided to go back to my old routine. Nevertheless, my wife put her foot down. She left me with no choice but to retire. It was a difficult decision to make with which I struggled with for almost a year. Finally, after working for nearly 67 years, 32 years at SUNY Potsdam, 15 years at SUNY System, seven years at other universities in the USA and India, and about 13 years in the Indian Air Force, I decided to retire.

I signed my retirement papers in December 2001 and decided to move to Albany to be closer to our daughter in NYC. Retirement itself was a difficult decision, but moving to a new community proved to be even more difficult. Even though Albany was more of a metropolitan area with a wide variety of social, cultural, religious, and educational activities, I missed not having a circle of close friends as I had in and around Potsdam. I was in a big city but deep down I felt lonely and somewhat depressed in this crowded city.

I needed to stay busy and remain connected with academic environment. We bought a house within a mile of Siena College, in Loudonville, where I could go to the library and attend various college events. Later, I decided to take courses under Siena's program for senior citizens where one could audit one course per semester by paying a nominal registration fee. Availing myself of this opportunity, I took courses in astronomy, human biology, counseling theory and techniques, negotiation, world religions, Buddhism, estate planning, conceptual physics, and digital photography. Through these courses, I was able to learn things I had never studied before and remained intellectually engaged and stimulated.

Having been with SUNY for many years, I thought it would be a good idea to offer my professional experience to the System Administration by working on some projects. I received a positive response to my request from the System Administration. I was given office space and allowed to work on several SUNY projects on a voluntary basis. My first project was to work with a System's group responsible for examining the economic and social impact of The State University of New York on the state's economy. Later on I worked on several other projects sponsored jointly by System Administration and University Faculty Senate. These projects included Rational Funding Policy for SUNY, Enhancing SUNY as a Global University, and [creation of] the SUNY Retirees Service Corps (RSC).
Working at System Administration has been quite rewarding. I consider SUNY as my second home. Through my work with the System Administration, I continued to remain connected to the academic and collegial environment while maintaining flexibility in my schedule.

I served on the board of the Association of Retirement Organizations in Higher Education (AROHE) for four years and currently serve on the University at Albany Emeritus Center (UAEC) Board of Directors. I am also editor of the Emeriti Voice, the UAEC’s newsletter.

Additionally, I became involved in our local Hindu temple and worked on many projects including developing a new election process and revising the temple’s constitution. My wife and I have visited India several times since retirement and have visited our friends and relatives across the US. Our daughter got married soon after my retirement, and we now have five grandchildren. The grandchildren keep us entertained keep us mentally, and physically alert. They have given new meaning to our retirement.


Many people ask me how it feels to be retired and how I spend my time. What would I tell others planning to retire? Transitioning from a full-time job to a retired life is hard, but it can be made less stressful if we put things in perspective. Here are some pointers based on my own experience.

1. Be prepared to expect the unexpected – go with the flow as they say. Read the book, Who Moved My Cheese by Spencer Johnson, MD. It helped me greatly. 2. Moving to a new community after retirement can make the adjustment very difficult. It takes time and lot of effort to make new friends and to develop a supportive social circle. 3. Keep busy, stay involved, find meaningful work whether paid or not. 4. Stay healthy by following your doctor’s medical advice and doing meditation, physical exercise, and eating right. 5. Take care of your financial and estate planning; such planning frees the survivors from a lot of hassle, legal and otherwise. 6. Count your blessings.

Note: Ram was executive director of the SUNY Retirees Service Corps from its creation in 2008 through 2012.
23. Nancy Chicola, Associate Professor Emerita, Buffalo State College

My husband, who owned and operated a local business that included laundromats and rental properties, died just a month before I retired. I never anticipated running my late husband's business during retirement. Although it's not what I would have chosen for myself, it has kept me hopping.

Additionally, I took a "graduated retirement" and am working half-time coordinating the International Initiatives for the School of Education at Buffalo State. This new role has certainly been interesting and I have opportunities to travel as a result. I have been a committed teacher educator engaging teacher candidates in international experiences prior to retirement so this has been a great way to transition into retirement.

Some of the initiatives that have kept me busy include working with our International Professional Development School sites in Chile, Dominican Republic, Italy, and Zambia; revising courses for the International Graduate Program for Educators related to a Master’s degree for teachers in the International Schools around the world; supporting visiting teachers and teacher candidates from Santiago, Chile; and connecting with International Students on campus from a variety of countries, but primarily China.

So far, I've especially enjoyed work with teachers in the International Schools around the world. I just returned from South Africa where I attended the AISA conference and had the opportunity to interact with those teachers on the African continent. What a pleasure!

My advice to other recent retirees is to expect the unexpected, connect with others, follow your interests, don’t sit still, and keep on learning…Change is inevitable, so embrace it.
24. Sheila Coger, Lieutenant (Retired), University Police Department, SUNY Cobleskill

Not much to offer here. Cancer came back and almost killed me. After having to deal with that for 2 ½ years, I had open heart surgery. Have not had a lot of time to volunteer. I do ring the bell for the Salvation Army.

[Employees considering retirement] should have a talk with people that have retired and get answers from them.

Also, have people from Albany retirement to answer questions.

Everyone has a different feeling when they retire – [such as] scared – and [should ask themselves], “Will I be able to afford to live?”
25. Sharon Cramer, SUNY Distinguished Service Professor Emerita of Exceptional Education, Buffalo State College

When I retired in May 2011, I had a very specific research project I planned to pursue. It took longer to get it going than I thought it would, and it led me down the road toward volunteering as a docent.

Since retiring, I have participated in the following volunteer activities in my community:
• with a historical site (the Richardson Center Corporation), giving tours, designing and giving photography tours on the site (since January, 2013)
• with AARP, as a general volunteer, and as a presenter for the "Life Reimagined" program (since 2013)
• for the Buffalo Philharmonic Orchestra (general office assistance, periodically) (since 2015)
• for Visit Buffalo Niagara Partnership (since 2014); I received the "Volunteer of the Year" Award from them in 2015 for my work with the Richardson.

In addition, I have traveled – both nationally and internationally. This travel led me to take up photography. I participated in photography classes at the Apple Store since 2011, and joined the Science Museum Camera Club in 2013.

Also, I have served as the Parliamentarian for the SUNY University Faculty Senate since October 2011.

I have continued to publish scholarly articles, and am serving as editor of two volumes on shared governance, published by SUNY Press in 2017. I also have written first-person reflection articles (21) that have been published since I retired. I really did not know what kind of life my retirement would be.

I became a widow in 2008, and so I crafted my retirement on my own. Overall, I have found that if I invest the time and energy in finding and doing new things, I am satisfied.
26. Carol Dayes, Office Clerk 2 (Retired), Monroe Community College

Since I have retired (August 2016), I feel a sense of “empowerment” as a result of not having a “real” job anymore. The first few days I experienced mixed feelings. Then, faced with the reality of not having to go to bed early for fear of “oversleeping” was “surreal.” So, the first month was exhilarating.

Then, sadly enough, I became bored, and I spent more money than I had. I went on a cruise, shopping for new furniture. I even had a “bout” at a casino and gambled and ate and gambled and ate. I called friends first thing in the morning and excitedly wished them a good morning. Well, it was good for me because they were still working. I finally got the message that I need not be calling them first thing in the morning since they still had to WORK.

Then, going into the second month, I became extremely bored and lonely. I missed the excitement of driving on the expressway and trying to figure out how I was going to pass the car in front of me to pass into another lane; talking to my friends before I arrived at work. I even missed making doctor appointments so that I could miss some work. Now I make doctor appointments and no one cares.

I decided to do more volunteer work at my church and other organizations that I belong to. Eventually, I started looking for some part-time paid work. I am now working part-time and this is the best part of retirement.

I still have a sense of empowerment because I get to leave earlier than the rest.

—
27. John A. Debboli, Senior Estimator (Retired), State University Construction Fund

I have traveled to Italy, Germany and Austria. This has been a very rewarding activity as it has allowed myself and my spouse to "re-connect" with her cousins in Italy and experience European culture.

I currently have an hourly position as a Disaster Assistance Representative with the New York State Department of Homeland Security and Emergency Services (NYS DHSES) which I commenced back in 2001, immediately after the World Trade Center disaster. I am with the Recovery Section working with Public Assistance.

The original challenge after my retirement from the Construction Fund was when I first realized that when at work, I had an important role and now the most important thing I had to look forward to was taking out the garbage. I suppose this is why I have remained working part-time with DHSES.

Trying to raise five children and educate them with a college degree was quite an economic challenge. Working all the time, I never had the opportunity to thoroughly engage in hobbies such as fishing, hunting, or sports like bowling, etc. By the time I had the time retired, I didn't have any avocation and therefore I didn't know what to do. I suppose that's why I feel the part-time employment gives me purpose and makes me feel accomplished, even in retirement.

It gives me a sense of fulfillment to assist New York State communities with reimbursement from FEMA for declared disasters in New York State.

I have been a "Snow Bird" for the past three years – traveling to Fort Myers in January and residing there for about three to four months. Not only does this assist in weathering the winter months, but it also allows us to visit with our daughter and her family for that time.
28. Anne Donnelly, Professor Emerita of Biology, SUNY Cobleskill

I retired in Sept. 2005 after 32 years of teaching, 28 of them at SUNY Cobleskill. My years at SUNY were very fulfilling. I loved and lived my subject matter (biology). I was involved and a contributor at the campus, state and national level. As a pioneer in Computer Managed Learning, I have presented in three countries and have been recognized with many awards, including the Chancellor's Award for Excellence in Teaching.

The decision to retire took a year, and there were a myriad of contributing factors, but also a reluctance to give up a profession I enjoyed immensely. However, once the thought infiltrated my neurons, the prospect became ever more titillating. I began taking heed of the wealth of opportunities that abound in our area; things I never had time for with our two careers, a family and a farm. Now the kids were gone, we no longer actively farmed, and the world beckoned. My husband Pat retired (for the third time) in March 2005 and then it seemed to all fall together.

As my treat to myself, I indulged in a January eco-tour for "botanical adventure thrill seekers" through the back-country, mountains, rainforests, deserts and windy coastal areas of Oaxaca, Mexico. My fellow participants were a varied lot in their interests, personalities and backgrounds, but all had an interest in plants, although some rather narrow. Group dynamics can be quite entertaining!

Despite my vow to not join anything or go to a meeting of any kind for a year, within months we both had become Lions, joining several friends who had been urging us for years. And a few months later Pat had become King Lion (President) and I became secretary. The Lions Club is such a worthy cause serving the issues of sight and hearing plus supporting many community causes. Throughout my career I have been active in consecutive public service organizations serving 11 years in Head Start and 10 years in Cooperative Extension.

As a naturalist at heart, I have long an admirer of the Landis Arboretum. I was recruited to become a member of that Board of Trustees; then chair of the Education Committee, then Chair of the Publications Committee too; then President! There are so many worth-while and interesting causes need volunteers!

I have a large and far-flung family; I'm the eldest of seven and the only one to remain in the east (We grew up in Dannemora, NY). My sibs are living in Alaska (as are our two sons), in McCall, Idaho, in Manitou Springs, CO, Prescott, AZ, the Oregon coast, and Whidbey Island, WA. All superb destinations; and we all enjoy each other’s company and love doing things together like kayaking, bird-watching,
hiking and taking trips to many off-the beaten path places, such as camping on the shore of Scammon's Lagoon on the Baja and watching the gray whales on the calving grounds. In 2007 we joined my brother in their cabin just a mile from the Northeast entrance to Yellowstone Park in Silver Gate, MT. It was off-season in Sept. and snowed every day. That geyser country is like nothing we had ever seen before! We saw all the wildlife we sought, even wolves, we hiked, we partied, and we enjoyed it all, including the task of bear-proofing the cabin before we left. The summer of 2008 we went white-water rafting on the Salmon River in Idaho. What a memorable experience that was; the excitement of fast water, languid sections of river with gorgeous scenery, canyons, wildlife, fabulous food and fantastic companionship.

I thought that I was beyond the days when I'd camp on the ground, but had a chance to go rafting through seldom-seen niches of the Grand Canyon with an expedition conducting an ongoing survey of two endangered species – the Humpback Chub (fish) and the Kanab Amber Snail. Eight days – of course I went! Oh, and then we delivered an Airstream Trailer to Anchorage, Alaska.

There are so many places to go and things to do. The not-for-profit sector is suffering grievously. They can really use our skills, our generosity and TIME! It's true, retirees are the only natural resource that is increasing. My "pet" project is, as I've mentioned, the Landis Arboretum (I'm now volunteer coordinator). We also belong to (and are active in) Lions, Cobleskill Historical Society, and Pat participates in the Honor Flights that take WWII vets to see their monument in Washington, DC. Another fun project: I was trained and caught dragonflies and damselflies for the official New York State Natural Heritage Project, and have offered classes and workshops on several topics at the arboretum.

We rejoice in our good health and family and friends that enrich our lives!

LIFE IS A FIELD TRIP!
29. Susan Eck, Assistant Director, Equal Opportunity & Affirmative Action
(Retired), University at Buffalo

My post-career years (I don't use the term “retirement” because I don't feel “retired” from anything) have been almost all I could have asked for. My goal of having another career, one most closely aligned with my interests and not dependent on an income, has been realized.

As I approached early retirement in 2002, I determined that my web design skills and my historical interests would serve non-profits well if I could find out who needed assistance. Everyone did, apparently! For over a decade, I designed and maintained websites for The Buffalo History Museum, the WNY Heritage Magazine, and my own website on the Pan-American Exposition, among others. As time went on, my curiosity led me to add content to these websites in the form of researched pictorials. The Museum has invited me to be a guest curator and assigned me the creation of virtual exhibits for their web.

Eventually, I added multimedia presentations to my resume and have been invited to organizations and museums around Western New York to speak on subjects that evolved from my research. This is an excellent way to meet people who revel in local history and has been most rewarding.

My current research is on Western New York’s participation in World War I. I am assisting the Museum with its upcoming centennial exhibit and preparing three new presentations of my own highlighting the stories of local people who went abroad in “Their Great Adventure.”

I am fortunate to have found a vocation that is endlessly interesting to me. Although I might wish that I had found it early in my working career, my vocation has no ties to performance evaluations, publication deadlines, sudden changes in schedules, or insufferable bureaucracy. Every day I awake and rejoice in my good fortune. And I am ever mindful of the fact that I can afford to do this because of my three decades of union membership.
30. Saul Elkin, SUNY Distinguished Service Professor (Emeritus), University at Buffalo

Retirement, for me, freed me up to pursue the life in the theatre I had sought when I came to Buffalo. I am the Founder and Artistic Director of Shakespeare in Delaware Park in Buffalo, now in its 42nd season. I continue as Artistic Director, direct and frequently act in our productions. I am also the co-founder of the Jewish Repertory Theatre of Western NY, now in its 15th season and I have either acted or directed in every season.

So…retirement has been a busy and productive time for me. If anything, I miss the interaction with students I enjoyed in my 40 years of teaching at SUNY Buffalo (UB).
31. Rhoda Fischman, Administrative Assistant (Retired), Department of Academic Affairs, Westchester Community College

I retired from Westchester Community College in 1996 after 25 years as an administrative assistant to three deans (in succession) who were subsequently promoted to Vice President for Academic Affairs. I loved my job and looked forward every day to going to work. I attribute that to the fact that I was unquestionably lucky to have been employed in a wonderful atmosphere, with people I loved who treated me with the utmost respect. So why, then, did I retire at that time?

My husband had retired from his business after 40 years and I continued to work at the college, and as you can understand, I started to wonder how many more wonderful years we would have together and in excellent health.

In addition, we had experienced a great tragedy with the death of our son from brain cancer in 1985 at the age of 35. He had a six-year-old daughter and during his illness he asked us to keep in touch with her, which we assured him we would definitely do. She is now 32 years old and we are always in very close touch with her. She is a very important part of our lives and we have taken her with us on several vacations. She is as devoted to us as we are to her.

We also have a wonderful daughter and son-in-law who adopted a beautiful child from China who is now 16 years old. She was five months old when they brought her home and we absolutely adore her. We are so lucky to have her and she is a very important part of our lives.

After the death of our son we decided to start a cancer support group, which we did with the help of a facilitator who worked in a local hospital as a cancer social worker. She volunteered with our group for all 22 years it was in existence, and the group was disbanded only two years ago when several physicians started their own support groups in their offices. But we are still in close touch with many of our participants and we have reunions at least once each year.

My husband and I both decided to volunteer to help those in need and to give something back in return for all the good years we have had together, despite our tragedy with the loss of our son. We will be married 67 years in December and we have not had a day of regret for our decisions.

My husband has received many accolades from White Plains Hospital, Westchester County, the State of New York (which named him Volunteer of the Year for 2010), and a proclamation from the Mayor of White Plains declaring December 18 as Lenny Fischman Day.

I have been volunteering at the Corporate Angel Network since my retirement in 1996. We are a group of 40 volunteers and five paid employees who arrange flights for cancer patients on corporate jets to fly almost anywhere in the country for visits with their doctors for checkups, consultations, initial diagnoses, etc. We have flown over 35,000 patients in the years since it has been in existence, and all our patients
have been overwhelmed by their good fortune to be able to fly on such luxurious planes with wonderful pilots, and by the amazing corporate executives who treat them with utmost respect. We have received thousands of letters thanking us for helping them get to their destinations at no charge and also because their immune systems are always compromised and they cannot fly safely on commercial planes.

I hope this explains why I gave up a wonderful position in order to spend the rest of my life with my amazing husband and our wonderful family.
32. John Fisher, Professor Emeritus of English, SUNY Oswego

After 31 years in Oswego, my wife, Joanne, and I decided to retire from our teaching positions. I was a Professor of English at the college, and Joanne taught in the local elementary schools, where she often monitored practice-teachers from the college in her classroom. It was not an easy decision to leave a career we both loved, but we felt it was time to move on to a more relaxed life. Little did we know! We became much busier than expected, and often felt that we would have more leisure time to ourselves if we had remained in the classroom.

I did wonder, however, when contemplating retirement, how I would adjust to no longer being a member of a college community. I soon had my answer! I would hang in there! I spent the next two years teaching part-time as an adjunct, and within a month after I retired, the college provost called and asked me to attend a meeting of recently-retired faculty to consider how we might continue to contribute to the college. At that meeting, we emeriti immediately created an Oswego Emeriti Association and established ourselves as the founding board of directors. For the next 25 years I served as editor of our Emeriti Newsletter, which we created at the meeting, and for an additional three years I remained on the board. For me, after 28 years on the board, even as its only surviving founder and keeper of its history, I felt it was time to give newer retirees an opportunity to provide newer ideas.

During those 28 years, I was fortunate to be able to take part in the Association’s remarkable contributions to the college and our former colleagues. Our most important mission, largely delivered through the Newsletter, keeps retirees connected to their former lives through information about themselves, the school, SUNY, and higher education in general. And that mission has had a variety of personal results for our emeriti, such as regularly-scheduled spring, summer and spring luncheon meetings with former colleagues. We also have created opportunities for retirees to gather together at the college and elsewhere for dinner and entertainment throughout the year.

In addition, with funds solicited through the Newsletter, the Association has created scholarships for Oswego students who are descendants of its emeriti, and personal scholarships have been created by former faculty active with the Association. Among other projects, yearly on-campus retirement sessions by members of the board discuss what the future holds for faculty contemplating that move. We have also sponsored a reunion of students of the former Campus School.

We helped restore an early 20th-century classroom to its original form to give today’s students a better understanding of the college as an extremely important figure in the history of U.S. education. An important part of our mission occurred when our Association president and I on a couple of occasions were asked by Ram Chugh, the founding executive director of the SUNY Retiree Services Corps, to meet with other SUNY emeriti associations in Albany to share our experiences and advice regarding our mutual interests. I understand that several of the attendees went back to their campuses to follow Oswego’s lead.

Joanne and I, beyond our school-associated activities, have truly enjoyed retirement. Three months a year,
for many years, we enjoyed golfing – and “early birds” – in Florida, instead of burrowing in during the winter snows of Oswego and the Rochester area. We made new friends in Florida and when we relocated to Fairport, NY two years after we retired to be closer to our families. Our parents and our son and grandchildren were now nearby, and we had more opportunities to visit with our daughter and her family who live in Hawaii.

We have had more time to read beyond our careers, and engage more actively as volunteers. We had volunteered in Oswego, where Joanne was a valued member of the Children’s Board and I was active with the local historical club and Rotary. I continue to be active with the Fairport Rotary, especially with its literacy programs and its efforts to eliminate polio from the world stage. And Joanne has now, for many years been active with the Fairport Historical Club, which gathers periodically to discuss not only local history, but the historical visits of its members. Joanne has presented a paper on our Mississippi River trip by steamboat, and discussed several of our other trips since retirement, and I have written articles for the Emeriti Newsletter which encourage former colleagues to visit places where we have ventured since retirement – in the U.S., including Alaska, the Mississippi, the Columbia River expedition of Lewis and Clark; and European tours of Ireland, Portugal, Spain, and Ireland.

We also returned to Rome and were able to show our daughter, who visited us there, where she and our son had been with us while I had taught as a Fulbright Fellow at the university. She had been two at the time, and our son had been five. We had a reunion of sorts with a good friend of Joanne, and a former playmate of our son and daughter.

In Fairport, Joanne and I have been active volunteers in our church. For a number of years, we were Communion ministers, serving former members of our parish then living in local assisted-living facilities. I continue to serve in that capacity, but now during Mass on Sundays. And for quite a few years, both Joanne and I were “Maids of Martha,” cleaners of the church chapel. Also, three years ago, with the help of a committee, I edited a history of our church for its 50th anniversary, with additional information from the Diocese of Rochester. In his Forward, the pastor made mention of the coincidence that existed between the patron of the church, St. John Fisher, and the editor of its history.

At the present time, Joanne and I remain active with children and grandchildren, sisters, brothers and cousins, friends, volunteer activities in the community and church, and – of course, after 30 years of retirement – with our aches and pains.

Obviously our suggestion for [current and future] retirees: Stay active, and continue to be the person you were before you “retired.”
33. P. Jay Fleisher, Distinguished Teaching Professor Emeritus of Earth Science, SUNY Oneonta

Retirement from SUNY is a gift – no campus commitments or obligations, time to pursue special interests, and the unencumbered freedom to delegate time. Now that I am retired (since 2007), I understand the meaning of the phrase “can’t imagine how I ever had time to work.”

I contend that our full-time jobs were organized around a schedule that controlled every hour of every day. Add family obligations plus community involvement, and there is little time for anything else. So how did we do it? What makes retirement so full that it would appear we don’t have enough time for everything? Here’s how:

When we worked, all of the professional commitments leading to a sense of accomplishment had to be crammed into evenings, weekends, semester breaks, and even vacations. Once retired, all of this expanded to occupy as much time as we are willing to give them. Add to this the activities we never had time for before, such as travel and community volunteer work, plus the pleasure associated with being an active grandparent.

I didn’t retire to get away from campus or my position as Professor of Geology. To the contrary, I liked my job and found teaching incredibly rewarding. Yet I decided to retire. Influential in my decision was a seminar I heard on National Public Radio dealing with late-life planning during which a group of CEOs were told, “you cannot advance beyond CEO, and you are probably financially secure. So if your health permits, and there is anything you ever wanted to do, what are you waiting for?”

Coincident with this, I had just lost two of my closest research associates to health issues. As a result, I decided if there was anything else I wanted to do, this was the time to do it. Like most of you, I now keep very busy. Doing what? Well, in my case, retirement morphed into a variety of new, exciting and challenging experiences that capitalized on my years of involvement as a glacial geologist.

Case in point was a call I received in 2009 from the Foundation for Glacial and Environmental Research (FGER). They wanted me to take control of the Juneau Icefield Research Program (JIRP), an eight-week summer program that operated from remote field camps situated across an Alaskan icefield that spans a mountain range covered by 2,000 feet of glacier ice. I was drafted to replace an 89-year-old man who was losing his ability to effectively run the Program. Having been involved in JIRP on repeated occasions over the decades, and with a knowledge and understanding of what it takes to make the Program run, FGER asked me to take over until a fulltime replacement could be found. So, for the next two years I ran the Juneau Icefield Research Program, equivalent to being the President, Provost, Dean, and Director of
Facilities all rolled into one. It turned out to be a full-time job! Finally, in 2013 the search for my replacement was successful, and I thankfully got my retirement back.

Meanwhile, another ongoing project required my attention. It all started back to the early 1970s, when a colleague and I conducting a multi-week, summer fieldtrip course to the Colorado Rockies and Colorado Plateau. After nearly 20 years of running trips to many interesting places, an Oneonta community member asked why I didn’t run similar trips for community friends and neighbors – sort of like an “informed holiday.” So we started running two-week field excursions for about 20 folks during alternate summers as a community service in adult learning. There were many trips prior to retirement (Alaska, Mexico, Newfoundland, Pacific Northwest, etc.), and since retiring I’ve lead similar excursions to the Canadian Rockies, Death Valley, the Sierra Nevada, and most recently Iceland.

As fate would have it, this experience led to a more formal endeavor sponsored by the Geological Society of America, known as GeoVentures, in which geologists and “students of the Earth” gather in places of special interest to share mutual knowledge. Joined by two colleagues with whom I had worked in Iceland, I ran a GeoVenture to Iceland in July/August 2014. Preparation was stimulating and gratifying. Collaborating with others in this way emphasizes the importance of teamwork, such as I experienced when chairing the Earth Science Department at SUNY Oneonta for 16 years through the ‘80s and ‘90s.

Another activity that carried into retirement involves a local organization known as the Council for Community Adult Learning (CCAL). Membership includes about 230 mainly retired professionals from Oneonta and Cooperstown. My involvement with CCAL in recent years has been to offer three-lecture courses on topics such as “Intelligent Design vs. Science,” “Water as a Natural Resource,” “Mass Extinction,” “Iceland: Land of Fire & Ice,” and “Time: The Big Picture” – all of which are on the edge of my comfort zone. This has turned out to be a very stimulating and rewarding experience.

I should also mention that during retirement I continued to publish on my earlier research at Bering Glacier, Alaska. In addition, I continue to present at geologic conferences. Then there is travel for pleasure – trekking the southern approach to Everest in Nepal, Chile and Patagonia, Peru, and most recently Mexico.

So, you see – retirement isn’t a rocking chair on the porch, at least not for me. However, if that’s what “floats your boat,” have at it!
34. Phyllis R. Freeman, Associate Professor Emerita of Psychology, SUNY New Paltz

I had planned to retire five years before I did. I wasn't ready (despite thinking I could just give away part of my books, clean my desk and box up my notes and leave). Our financial planner helped me to understand that my decision was emotional and not financial (that I could retire earlier or wait – neither would make a big financial difference). I needed to wait until I was emotionally ready to call myself a "former professor."

Having a new place to channel my energies made all the difference. I am a former something but I am now a something else!

I retired on January 1, 2014 after 39.5 years at New Paltz and by January 15, 2014 had joined a medical practice as a volunteer health psychologist/researcher. I plan and then supervise research on the diagnosis and treatment of chronic Lyme disease and other tick-borne illnesses. I have co-written grants, conference presentations and three recent medical papers. I help educate the nurses about psychological issues/challenges of those with chronic illness.

It has been a surprisingly fulfilling experience to use my almost 40 years of college teaching in the "real world" of medicine. I wanted to be "of use" in retirement. And for now, I am fulfilling that goal.

My husband retired before I did and is more active than ever: with yoga, three book groups, lectures on our campus, and other activities.

I am involved in other volunteer activities: at a church food pantry and at the local library (including as a "story hour" reader).

I read, walk, exercise each morning at the local gym, and feel better physically than I have in many years.

I would urge others to have a plan for the days, weeks, and months after retirement. Reading, walking, playing golf, travel all are great. But after a while, even those activities aren't enough. What else can you do/what other service can you provide to others with all your skills and energy?

I think we all need to answer the question: “Who will we be after retirement?”
35. Bill Goergen, Regional Director of Design (Retired), State University Construction Fund

Retirement was not what I expected. The first two weeks were wonderful – a vacation. I stayed up late. I slept late. By week three the novelty wore off. Years of routine and structure were not letting go. At that point I decided that after 40 years my wife needed help – big mistake. Ask, but never cross that line unless asked. Then I started to do things I never had time to do.

I started a large vegetable garden. House projects were completed after years of procrastination. I honed my fly fishing skills and put them to use. For the better part of a year, I worked at one of the campuses and then with the [Construction] FUND. Both were fulfilling because I was still able to contribute. Working full-time, however, is not fun. Part-time is much better. Having one's cake and eat it too is a wonderful place to be in life.

After family obligations allowed, we took some wonderful trips with more in the offing. I also spend time on political campaigns and with political action groups. Both are challenging. The involvement is great and you get to meet some wonderful people. Working for something you believe in is very rewarding.

If you have the time and opportunity, volunteer for whatever cause fits your comfort level. There is a huge need in our society for good people to do good things. It keeps you mentally and physically active – both are imperatives.
When I began my teaching career, I opted to join NYSTRS because of its stability. I also contributed to a tax-deferred annuity, Opportunity Plus. My husband, Clyde, also a retired teacher, has both investments as well. NYSTRS provides COLA increases which help to keep up with inflation and with our working expenses eliminated, we both are presently comfortable with our financial situation. We are both now collecting Social Security which gets invested. We have yet to depend upon the annuities or Social Security although we know that living costs will overtake our pensions at some point.

I retired in 2000, a year or so earlier than I had planned, due the unexpected death of one parent and the responsibility of care for the other parent and their home. Choices had to be made and retirement was the best option. However, because of the financial planning that I have already mentioned, I felt confident that all would be well.

I was an active volunteer in many organizations outside of work while I was teaching at Herkimer County Community College. I was certain that I would have an active retirement as well and my calendar shows this to be true. I volunteer to instruct introductory computer courses at our local library. I am also serving in my eighth year as a library trustee. I belong to an active book club which is very rewarding and often includes field trips associated with some of our book choices. I guide a genealogy group at the library where I assist in helping members to use the computer and other resources for research. In our local Historical Society, we are busy organizing and sorting the large volume of materials gathered over the years. The next step is the digitizing of all printed material, a daunting but necessary task. On the lighter side, I am a member of The Mount Wellington Red Hat Society, a small group of ladies in Springfield, NY, who have become a close group of best friends who enjoy having fun together.

As if gardening the produce from which I spend time preserving and taking care of portions of our 50 acres were not enough to keep us busy, we now employ thousands of bees in our newly-established apiary. This presents challenges of its own but we have a good local market for the honey. I am becoming quite creative with cooking and baking with honey but will admit that most of the work with the bees is done by my husband.

My husband and I have two children and four grandchildren, all of whom live three hours away in opposite directions. Although we have weekdays “off,” they don’t, so visits are restricted mostly to weekends. I am constantly reminded of how quickly time passes every time we see our grandchildren as they are maturing in leaps and bounds.
At home and at the library, I spend a lot of time at my laptop doing family research. Although I began this project almost thirty years ago, it was not until I retired and my parental duties lessened that I was able to more actively pursue my research. I have been to Cornwall, England, to see where some of my ancestors lived before coming to America. There have been many trips to Connecticut with a cousin who has joined me in the quest for data gathering. I have also met third cousins that I didn’t know existed with whom I have been able to share what I know and who have given me much in return. At some point I will be writing it all down in order to share with all of our family members. This, of course, is assuming that my research will ever be complete!
Lee Ann Grace, Assistant Dean for International and Exchange Programs (Retired) and Associate Professor Emerita of Modern and Classical Languages (Spanish), Buffalo State College

Part of my retirement plan was to teach a course each fall, which I continue to do. This allows me to spend January doing volunteer work on the Mexico-Arizona border, something I had been able to manage only every other year for short periods in the summer (January is DEFINITELY better!). I then spend February and March with family in North Carolina. This much has indeed evolved as anticipated.

I am a dramatic soprano and, when I was working, I managed to perform in local opera productions from time to time. I also served on committees, boards, and guilds of opera companies in the area. So I saw retirement as an opportunity to follow my passion for opera, and little more than a month after my last day of work I started rehearsals for Gounod's "Faust" with Buffalo Opera Unlimited. A few months later, they asked me to join their board. After several more months, the board president resigned due to ill health, and I was invited to fill that role.

So chairing an opera company with no paid staff has become my new full-time (but unpaid) job. To this post I bring skills developed in more than 30 years in administrative roles in SUNY: strategic planning, grant writing, audience development, and marketing. Even my faculty skills are called into play in educational outreach activities.

It is sometimes hectic and frustrating, but seeing the eyes of children rapely engaged in their first opera makes every moment worth it, though I must confess that I would rather be singing. So my goal is to create an infrastructure for the company that demands less of my attention and indeed get back into the cast, though I made a non-singing appearance as the intrusive nun in the 2016 world premiere of the jazz opera “The Fall of Stag Lee” by native Buffaloop Adam Glenn Nettles.

I do have other outlets for singing – church, concerts presented twice a year by a local opera foundation, and opera education. My current educational outreach includes costumed interpretation of the Countess Almaviva, a character in both "The Barber of Seville" and "The Marriage of Figaro," as well as Gretel from Engelbert Humperdinck’s* operatic interpretation of the beloved fairy tale “Hansel and Gretel.”

*Engelbert Humperdinck, the 19th-century German composer, not the 20th-century pop singer.
38. William Graebner, Professor Emeritus of History, SUNY Fredonia

Retirement was ordinary, at first. After 33 years in Fredonia’s History Department – I retired as Professor Emeritus in 2004 – I was content to scour the New York Times in bed, read depressing books on the war in Iraq, and putter around our house in Buffalo, where we’ve lived since 1978. When that routine got old, I wrote and published a book, my eighth, titled Patty’s Got a Gun: Patricia Hearst in 1970s America (University of Chicago Press).

But my wife, Dianne Bennett, and I had always had a passion for Italy. We met in Florence in 1962 as Stanford students, took six months off our jobs in 1989 to live in Bologna with our two boys, and had been charmed and awed by Rome in 1993, when I held a teaching Fulbright at the university, known as La Sapienza.

Rome became our passion and, as it turned out, our vocation. As retirees, we returned to the city every year, usually in the spring, for two to three months, renting apartments in the close-in suburbs, enjoying the Italian and American friends we had made, mostly former graduate students of mine.

Rome is infinitely interesting – sometimes intimidatingly so – but getting to its attractions, whether by automobile or public transportation, is irritating at best. There are a million scooters in Rome, and I wanted one.

Dianne was appropriately horrified – my only two-wheeled vehicles had been bicycles as a child – but in a weak moment she agreed to consider a scooter if I earned my New York State motorcycle license. On the third and last day of a three-day “crash” course, I had my license (actually, if you crash, you don’t get it). And, as luck would have it, a colleague in the Fredonia History Department, an Italian, had a Piaggio Hexagon, a substantial if older machine with a loud but powerful 2-cycle engine, up for sale and stored in Bologna.

That May, we picked the scooter up, I drove it around the block to assure Dianne that I wouldn’t fall over, she got on the back, and we headed south through the Apennines on the historic Futa, a road famed and feared for its white-knuckle curves and steep descents. Four days and 300 kilometers later, through Florence, Arezzo, Montepulciano, Orvieto, and Viterbo – exhilarated but chastened by a near-collision with a semi and our first experience with being rained on while riding – Dianne and I wheeled the blue monster into Rome. Like the city, we felt eternal.

We’re on our second scooter now, a sleek Bologna-made Malaguti 250. We’ve used it to get to every mountain and path (only a slight exaggeration) within two hours of Rome, and to navigate the city’s complex geography, “riding the white line” next to the oncoming traffic or going between cars and buses to bypass slow-moving vehicles. In Rome, as it is in Los Angeles, where we now have an apartment but no scooter, that’s all legal, efficient – and fun.
Scooters are dangerous, too, and we would never advise anyone to take up the pursuit. We’ve had one serious accident, broadsided at night along the Circus Maximus by a vehicle that ignored a yield sign (As my Dad used to say, “There’s no right-of-way in heaven.”). Dianne broke her shoulder. For a month we walked and rode the subway and learned more than we wanted to know about the Italian health system. But we got back on – she got back on, I should say, because that took real courage – and over the years the scooter has been immeasurably helpful in getting us to sites that otherwise would have been virtually inaccessible: rural churches, Roman-era paths in the Alban Hills, late-night jazz clubs, suburban housing projects, model towns of the Mussolini era, World War II battle fields, the field near the Tyrrhenian Sea where the poet Pier Paolo Pasolini was murdered.

We thought about sharing our “alternative” Rome with others, and on the plane home in 2006 I threw out some ideas and roughed out a few chapters. *Rome the Second Time: 15 Itineraries that Don’t Go to the Coliseum* appeared in 2009, followed in 2014 by *Modern Rome: 4 Great Walks for the Curious Traveler*. Both are self-published (after our publisher folded in the financial crisis), and that’s been another adventure and learning experience. We also have a website, [http://www.romethesecondtime.com](http://www.romethesecondtime.com); 600 posts and counting. And we’re on Facebook: “Rome the Second Time.”

I’m uncomfortable with giving retirement advice, but for what it’s worth, here goes: retire earlier rather than later, when you’ve still got a body that can do things; for the first year or two, do anything you like without guilt; maintain and use your pre-retirement skills; and take some risks. Just don’t go to Rome and rent a scooter.
39. Albert Haim, Professor Emeritus of Chemistry, Stony Brook University

When I retired from my position as professor of chemistry, I devoted my research activities to jazz history in general and, in particular to Bix Beiderbecke, a 1920s jazz musician. I have a website and discussion forum dedicated to him – [http://bixbeiderbecke.com](http://bixbeiderbecke.com).

I publish articles in jazz magazines and am a consultant for the Bix Beiderbecke Museum in Davenport, IA.

I received five "Best Articles Award" from the International Association of Jazz Records Collectors (IAJRC) and the Bix Lives and Goldkette Awards from the Bix Beiderbecke Memorial Society.


My acceptance of the Bix Lives Award is at [https://www.youtube.com/watch?v=UWsQGwjT1nM](https://www.youtube.com/watch?v=UWsQGwjT1nM)

Here is a photograph of several recipients of the Goldkette Award:

![Goldkette Award recipients](image)

From left to right: George Avakian, record producer, USA; Frank van Nus, music teacher and performer, The Netherlands; Josh Duffee, jazz band leader and teacher, USA; Albert Haim, jazz historian, USA; Rich Johnson, jazz historian and musician, USA; Trevor Rippingale, jazz band leader, Australia

When I first retired, my wife and I traveled a lot (mostly Europe), but as my wife's health deteriorated, we no longer travel much.

I attend regularly Chemistry seminars at Stony Brook University.
40. David Hale, Professor Emeritus of English, SUNY Brockport

Since retiring from the English Department in 2004, I've been involved in a variety of community activities including the Trustees of the Brockport Presbyterian Church and Presbytery of Genesee Valley – concerned with buildings, finances including endowments, insurance, and the like. My academic grant writing experience proved useful in securing $125,000 for the restoration of the historic Brockport church.

As a member of the Board of the Brockport Food Shelf, I help with providing food to about 250 families a month, plus other special programs for children. I've been on the Town of Sweden Planning Board since 1970, where we review and approve residential and commercial developments outside the Village of Brockport. Most of this is fairly simple, one-lot residential subdivisions in the country, but has included things like a four-year tussle over a Wal-Mart Supercenter. I'm in the hand-bell choir at church, play Bridge in two groups, and am a regular on the tennis court.

I'm a long-time member of the Brockport Yacht Club, sailing on Lake Ontario. I retired from racing a while back, but find other things to do. One project was writing the centennial history of the club. Last summer another Brockport retiree, John Gardner, and I were part of a group which provided on-the-water experiences for blind and visually impaired children at the College's Camp Abilities.

My wife, Peggy, and I continue to travel, though no longer to professional meetings. In 2016 we did a March cruise on the Dalmatian coast from Croatia to Greece and an October cruise on the Rhine and Mosel, Belgium to Switzerland. We've also done service trips with Global Volunteers to China, Mexico, and St. Lucia. In Xi'an, for instance, we spent three weeks working with the English teachers at a grades 1-8 school, in Queretaro at the Universidad Tecnologica.

And we have done service/mission trips with a variety of Presbyterian groups – Hungary, Mexico, Alaska, two post-Katrina weeks in New Orleans, Tuscaloosa, and (most recently) post-Sandy reconstruction in New Jersey.
41. David J. Hanson, Professor Emeritus of Sociology, SUNY Potsdam

Some people look forward to retirement but others dread it. I fell into the latter category. Teaching was enormously gratifying as were both research and administrative activities.

Fortunately, ten years before retirement, I stumbled into a part-time consulting practice in my main area of research. That’s the social psychology of drinking behavior. In 1991, I was invited by an organization to serve as a consultant. That involved proprietary research. Word-of-mouth led to more invitations to consult for various other groups and organizations. That expanded to law firms in the U.S. and elsewhere. It soon included testifying as an expert witness in both civil and criminal cases around the country.

In 1997, with support from SUNY Potsdam, I began the non-profit educational website, “Alcohol: Problems and Solutions.” The purpose of the site is to challenge much of conventional thinking and stimulate thought. That, of course, is an important goal of education in general. So my teaching continues, but with an expanded audience. In 33 years at Potsdam, I usually taught very large classes by choice. Yet that was only a few thousand students in total. On the other hand, many millions of people have already visited the website to learn more about alcohol. These activities are very fulfilling, but retired life has also provided other sources of pleasure.

Shortly before retiring, my wife and I built a house in Chapel Hill, North Carolina. Our daughter married a man whose family lives in the area and we had a ready-made network of relatives nearby. We also quickly became active in the ballroom dancing world and I volunteered by helping teach new dance students. But best of all, our daughter and her husband gave us a grandson. We’ve long taken an average of three cruises a year. This has enabled us to visit over 90 countries around the world as well as Antarctica. Fortunately, and we’re often able to bring our daughter and her family with us.

My advice for retirement is very simple. Do things that give pleasure to you and purpose to life.
42. Richard J. Herdlein, Ph.D., Associate Professor Emeritus, Buffalo State College

Retirement has been both a benefit and a challenge.

A benefit in the sense that my life is less stressful given the many responsibilities that normally come with a teaching/research career and trying to serve as a mentor to many current and past students that continue to need support as they advance through doctoral programs and positional changes.

It has been a challenge in that I miss so much the work that I had done teaching, mentoring and co-authoring journal articles with students as well as other opportunities for travel provided through a professorship at SUNY Buffalo State.

I certainly have been able to stay busy through sitting on two local boards including the WNY/NWPA Chapter of the Fulbright Association and writing a book on "The History of Medaille College, 1854-present."

Tips: If there is something that you really enjoyed prior to retirement, such as teaching or research, continue the activity on a part-time basis such as teaching a course for your department or develop a research project. Having served on Editorial Boards for professional journals, select one or two to continue serving as a reviewer. Select a non-profit organization and volunteer to serve on the Board. The above-mentioned activities help to keep you sharp and still allow time for leisure activities that you did not have time for previously.
43. Peter Herron, Professor Emeritus of Mathematics, Suffolk County Community College

I retired in 1995 and in 2000 I won the Academic Leadership Award for Excellence, Salute to Excellence 2000, Suffolk Community College Foundation. During the summers from 2001-2004 I volunteered for a 10- to 14-day session as a camp counselor at the Hole in the Woods Camp and the Hole in the Wall Camp. Both are camps for extremely ill children.

In 2000 I completed the Suffolk County Cornell Cooperative Extension Master Gardener Program and became the Cornell Cooperative Extension Master Gardener Society Treasurer. In 2004, when Suffolk County Cornell Cooperative dissolved the Master Gardener Society, I helped to establish the Long Island Master Gardeners. I have served as Membership Chair and a member of the LIMG Executive board ever since. Recently I have initiated a website for the Long Island Master Gardeners, www.limastergardener.org, and currently its web master.

In 2002 I initiated an effort to establish a retiree organization at Suffolk County Community College by appealing to the presidents of the three unions, the college president, SCCC foundation, and many SCCC retirees. In 2003 the Retiree Association of Suffolk County Community College (RASCC) was established. I served as president for four years. I am now serving on the RASCC Executive Council as membership chair and RASCC website, www.rascc.org, and Facebook manager.

In 2006, at the invitation of NYSUT, I helped establish NYSUT Retiree Council 39 by chairing a RC39 constitution committee. I was elected the first president of NYSUT RC39 and I am still serving as president. I am also the RC39 newsletter editor. The newsletter is issued five times a year and is distributed to all NYSUT community college retirees.
44. Fran Hilliard, Professor Emerita of Nursing, Nassau Community College

It is wonderful as a retiree to finally be able to "pick and choose" what you want to do!! It took me a little while to adjust to retirement, as I had been working pretty much non-stop since right after high school – and sometimes working AND going to school! The thing I miss most is the interaction with people of all sorts on a day-to-day basis. I have been doing some consulting in health care and in higher ed., and I do volunteer work.

My main volunteer project is with SOS Medicare - Seniors Out Speaking on Medicare, which is a partnership between the Medicare Rights Center and NYSUT. We are trained to go out into the community and speak to seniors about various topics related to Medicare. Most of the presentations take place in either public libraries or senior centers.

I am also active in Adelphi University's chapter of STTI, an international honor society of nurses. Currently I serve as Governance Chair (maintain and oversee chapter bylaws). Both of these endeavors are very rewarding.

With SOS Medicare, I feel that I am really helping people get the most they can from their Medicare benefits. With STTI, I am helping advance the profession of nursing and mentoring younger, future leaders.
45. Bernard Hoerbelt, Professor of Mathematics, Genesee Community College

Yes, I am doing the things I planned to do in retirement. I am a tutor at the College where I was professor for 33 years. I enjoy meeting and helping students solve mathematical problems and work through statistical programs. Actually, this is much more challenging than it was when I was actually teaching because of the great diversity and background of the students here at Genesee Community College in Batavia, NY.

I am also able to take the time to see the learning style of each of the students who come into the tutoring lab and feel I am helping individuals much more than when I taught here.

I also have more time to send contributions to the problems section of the New York State Mathematics Teacher’s Journal – something that I always wanted to do; but grading homework, preparing class activities and being an advisor to Phi Theta Kappa kept me from that activity.

I am also able to become more involved in my church activities and as an officer in the Knights of Columbus than when I worked full-time. And during the summer my vegetable and flower gardens look a bit tastier and brighter than when I was teaching summer classes.

Keeping active by continuing my swim program (over 2,500 miles since 1978) has helped me recover much more quickly from surgeries that I have had since I retired.
46. James Horn, Associate Professor Emeritus, SUNY Brockport

I began preparing for retirement unknowingly due to my involvement in study-abroad and my interest in foreign languages. As a professor of Latin American history, I had to learn Spanish and do research in foreign archives. That sparked my interest in travel. I was one of few professors on my campus willing to spend a semester in Mexico as resident director of the SUNY study-abroad program in Cuernavaca, Mexico. Faculty with children didn’t want to take them out of school or be away for an entire semester, so I ended up spending fall semester in Brockport and spring semester in Cuernavaca for 25 years. I had a home and friends in Mexico and it was a no-brainer where I would retire.

My knowledge of Mexican history and culture led me to start taking tour groups to Mexico during January intersessions. To accommodate repeat clients, I added new itineraries to eventually eight different destinations in Mexico. By word-of-mouth I built up a large following of clients who wanted to go elsewhere with me, so I added two itineraries in Spain. Next I added Central and South America. Before traveling to France, I sat in on two semesters of French language on campus. Before traveling to Italy, I sat in on a first semester course of Italian language on campus and finished the text book on my own. I spent a semester sabbatical leave in Brazil in 1984 and studied a Portuguese text on my own and practiced with local people in Rio de Janeiro and a dozen other cities on a 21-day air pass.

So I already had considerable experience as a tour organizer and a large following of travel clients before I retired. That made it easy to transition into a business after retirement in 1998. I incorporated as Educational Travel Service, Inc. and added more destinations to my offerings. My only advertisement was word-of-mouth until I began contracting with Elderhostel, now known as Road Scholar. For that organization I took 80 groups to Cuernavaca for two-week language and cultural programs at the private university where SUNY students do their study-abroad. My Road Scholar and private (non-Elderhostel) programs eventually included eight destinations in Mexico, two itineraries in Costa Rica, Guatemala, Peru, Ecuador-Galapagos, Argentina, four itineraries in Italy and two in Spain for a total of 150 groups in twenty different destinations. I grew from a small January intersession tour into a business with over
3,000 travel clients. On my non-Elderhostel private tours, 90 percent of the participants were repeaters.

One of my biggest sources of pride was that my lectures received the best scores on the evaluations. I was still teaching but without the hassles of paper-grading and committee meetings.

In 2012 I turned 70 and decided I didn’t need the stress nor the income of the business any longer and disincorporated. I now spend ten months a year in Cuernavaca and two months in Brockport or traveling just for myself. I started a blog – [www.jimhornnews.com](http://www.jimhornnews.com) – and post photo-essays on the web in addition to articles promoting tourism in Cuernavaca and the state of Morelos. I got to know local and state government officials and volunteered to help promote tourism as a way of giving back to the city and state that had made me so welcome and successful.

I also give occasional lectures in English to the expatriate community and post advice on the ex-pat community e-mail network. But most of my friends are Mexican. I take day trips to nearby places and drive three hours to Acapulco once a month for beach time. I published an English-language guide book to Cuernavaca 20 years ago and converted it to an e-book with Amazon.com in 2013 with occasional updates.

I love retirement and I don’t want to live anywhere else.
47. John Howard, SUNY Distinguished Service Professor (Emeritus), SUNY Purchase

My retirement has been multi-faceted. We have traveled extensively, having gone to Barcelona, Paris, Rome, and Lisbon on several cross-Atlantic trips, some on our own, some with Road Scholar. In addition, we have been to Cuba, and have visited several spots in the United States for the first time – Acadia National Park, New Mexico, New Orleans, and several others.

I also completed a book that was published several years ago, *FACES IN THE MIRROR: OSCAR MICHEAUX AND SPIKE LEE* and am nearing completion of a second manuscript. I also got a New Council for the Humanities grant to deliver two lectures on the rise and fall of book censorship in the United States and, at the request of the local library, led a discussion of the artist Jacob Lawrence in conjunction with an exhibit of his work at the Museum of Modern Art.

Working with graduates of the film program at SUNY Purchase, I produced and directed a short documentary which was selected for exhibition at a film festival in Milan, Italy on November 4, 2016.

In other words, retirement has not been a time of repose. I find myself in the anomalous position of being still ambitious in my 80s. There's still a lot to do – health allowing.

Age is a real “thing” in the sense that the body does begin to run down, but it is also a matter of others treating us as "old" in the sense that they assume that we cannot do things or don't understand the digital world because we are old, and it is a matter of us not playing into those assumptions.
48. Ronald Huefner, SUNY Distinguished Teaching Professor (Emeritus), University at Buffalo

I retired in 2010 after 42 years on the faculty at the School of Management. At the time, while I was ready to leave the classroom (and the administrative functions), I had several unfinished research ideas that I did not want to abruptly abandon. Fortunately, I was able to maintain an academic presence. The School continued to support me with office space and some travel funding to attend a few academic conferences. Since retiring, I come to campus about once a week.

I have published 12 articles in academic and professional journals and three revised editions of books since retiring. I also taught a one-week intersession course on two occasions. I serve the department as a source of institutional knowledge. These opportunities have enabled me to maintain contacts with colleagues and to gradually wind down a long and enjoyable academic career.

I volunteer about three days a week at our church as both business manager and historian, expanding an involvement that I had for several years pre-retirement. As the 100th anniversary of our church approaches, I am beginning work on an extensive history. Thus, I continue to stay busy in a professional way.

One downside to this level of activity has been less time to pursue personal interests, such as family genealogy, travel, and reading. Going forward, I hope to begin changing my mix of activities so as to have more time for these personal interests.

For me, retirement has been a gradual rather than abrupt change, and I have found new ways to continue to apply my professional skills. Rather than being carefully planned, my path has been one of responding to opportunities. There are many ways to remain active and use one’s professional skills. Gradually changing the mix has been a comfortable way to proceed.
49. Arthur L. Johnson, Professor Emeritus of History, SUNY Potsdam

I retired in 1999 after 31 years of teaching American and Canadian history at SUNY Potsdam. I retired as a full professor at 66 years old. I loved my job but was ready to slow down. I continued for ten years to teach a course a year as an adjunct.

I also had the good fortune to occasionally be a history lecturer on the vessels of the American-Canadian-Caribbean Line (now Blount Smallships), doing inland cruises on the Hudson River, Erie Canal, St Lawrence River, the Great Lakes, and the Intracoastal Waterway in Florida. That lasted ten years.

I continue to teach mini-courses for SOAR, a member-directed lifelong learning group for retirees in the North Country sponsored locally by SUNY Potsdam through its Center for Lifelong Education and Recreation (CLEAR) on the Potsdam campus. SOAR is one of almost 400 such lifelong learning groups affiliated with the Elder Institute Network (http://www.roadscholar.org/n/institute-network-lifelong-learning). To learn more about SOAR, visit their website at http://www.soarnorthcountry.com/.

Since 2000 I have been volunteering at two nursing homes with my wife, Anne. In 2003 I took Hospice training and have been a Hospice volunteer ever since, which involves weekly visits with patients in their homes or in nearby nursing homes. In my youth I had wanted to be an Episcopal priest. I lost that track in college. Just as well. I thought I would like the liturgical function but didn’t think I could handle visiting the elderly, the sick and the dying. Now, after an academic career, I’m visiting the elderly, the sick, and the dying. As it turns out, I have a vocation for it. God does have a sense of humor! At eighty years of age, it’s too late for me to join the priesthood, but I remain active in my parish church as acolyte and lector.

At the nursing homes we work with activities such as reading to patients, Anne playing piano for them, taking them out for walks, or just visiting people who see few visitors. I’ve had a good life and I need to give back some of the good I have had.

I have been a member of the Adirondack Mountain Club and the ADK 46ers, having climbed all of the 46 highest peaks in the range.

I’m also a long-term member of the Grasse River Players community theater in Canton, NY. Last year I had roles in Steve Martin’s “Picasso at the Lapin Agile,” and John Cariani’s “Almost, Maine.” I have written, directed, and acted in sixteen dinner theater murder mystery plays.

So it has been a busy retirement. My health is good, due to a combination of exercise (two-mile walk every morning) and to my dear wife
of 54 years, who sees to my diet (including wine and ale). I will not, damn it, "go gentle into that good night."

My words of advice: Don't retire totally. Perhaps work part-time or get involved in volunteering. The big thing is to stay engaged in life.
50. Jim Kalas, Associate Provost (Retired), SUNY System Administration; Lecturer Emeritus, University at Albany

Shortly after I officially retired in 2000, I took a part-time job as a program officer for the Hudson Mohawk Association of Colleges, a consortium in the Capital District. That involved holding seminars with both faculty and administrative groups on topics of interest. After a couple of years of that I was asked to begin teaching higher ed. administration in the Department of Administration and Policy Studies in the School of Education at UAlbany. Most of the other faculty in the school were theoreticians; I was the "practitioner."

Since all the courses in that department are graduate level, and most of the students are already working, the courses are all held in the evening. As it became more difficult for an old man to emerge from class at 10:00 P.M.; after eleven years of that I retired again.

Since that time, I have continued to be active as a volunteer in the church to which I belong, with the SUNY Retirees Service Corps, and a few other groups, but my level of involvement has dropped off considerably. During this past year my wife has been recovering from a serious illness which has required that I assume household duties as well as caring for her.

Fortunately, she is much improved and I may have more time for volunteer activities, but I am not sure who is going to want the volunteer services of an old grouch in his eighties.
51. Bob Kasprak, Associate for Campus Services (Retired), SUNY College of Optometry

I retired in September 1998 with over 30 years of service including the ERI (Early Retirement Incentive). My service in higher education began in January 1971 at John Jay College of Criminal Justice (CUNY). After 16 years at John Jay College, my former boss gave an opportunity to me at SUNY College of Optometry. It seems the school needed someone to implement financial internal controls and respond to a myriad of Audit reports. I took the challenge.

I think some clarification is needed as to my job function. During most my career in higher education I was generally assigned to improve business functions and in many cases develop new ones; SUNY was no exception. SUNY State College of Optometry, being the smallest SUNY unit, demanded everyone to wear a few different hats. Eventually I picked up the telecommunications function at Optometry. I enjoyed telecom work so much so that I enrolled in LaGuardia Community College and received a certificate in telecommunications in 1997. At Optometry, some of my non-financial projects were the first initial internet network, SUNY Card implementation for the school and the first IVR (interactive voice response unit).

In June of 1998, an early retirement incentive was offered to the entire school. Even though I was only 54 years and 4 months old, I was able to retire with a small penalty, which was mitigated by my accrued annual leave. Circumstances had changed in my life one being my children had just finished their schooling and secondly, I was anxious to use my new training as a telecommunications person. I did stay on at Optometry working one day a week providing consulting to the new person until the beginning of 1999. In 1999 I began working for a consulting firm which was doing telecommunications business with various agencies. In 2006, I took the early Social Security option and stopped working full-time.

I have been and currently am a professional delegate from Optometry to UUP (United University Professions) but only since my retirement from SUNY. I was elected Regional representative for the NY Metro Area to COARM (Committee of Active Retired Members) area for two terms. Currently, I serve on two UUP committees, one being Retiree Legislation Action Group (RELAG), the other Veterans Affairs Committee and currently I am also a member of a work group studying the prevalence of elder abuse. I serve as a delegate to New York State Teachers Union (NYSUT) and American Federation of Teachers (AFT) in addition to representing UUP at these affiliate organizations my goal is to be involved in matters pertaining to retiree benefits to prevent any erosion of such.

The new joy of my life recently has been taking care of my grandson Nico, who is 3 years old, two days per week.
During the Christmas season I have volunteered at the Salvation Army Corps (Manhattan) distributing toys and will soon start working in the lunch program one day a week.

Some people have asked me what you do with your time since retirement, to which I reply I am so busy now that I sometimes wonder how I had any time to work a job before retirement. My advice to pre-retirees is give some thought to what you would like to do with your life after you do retire [and] be relatively sure you can financially. Keep busy, stay involved in meaningful activities; volunteering by helping others is one way, helping financially is another way.
52. Susan Leist, SUNY Distinguished Teaching Professor (Emerita), Buffalo State College

My retirement life has evolved, yes, but not as I had anticipated. Does anything ever evolve as anticipated? I thought I would become an academic snowbird, since my husband has had trouble with the Buffalo cold weather for many years.

Also, I have a son in Buffalo and another in California, so that circumstance is a dictating factor for my retirement. Both those guys have recently given me grandchildren, all four born since my retirement in December 2010. Having little grandchildren has been a great blessing of my retirement, even though my most of my peers have grown ones. Tired? Yes, they are exhausting, but they bring me such joy.

My husband and I have a motor home that we live in six months a year in Casa Grande, AZ. Then we return to our apartment in Buffalo for the other six months. We visit the California kids every five weeks while we are in Arizona, and we visit the Buffalo kids most every week while we are in Buffalo. I am constantly missing the guys on the other coast, but I really see them all pretty often.

Meanwhile, we do a cruise or two each year, so we are often in motion. My husband has had health issues since our fateful trip to India in 2013. We went to see my daughter who lives in an ashram in southern India. (She is not married, has no children except those she teaches.) That trip cast the die for the ensuing years, because my husband picked up one of the terrible India bacteria. It almost killed him and took over two years to finally defeat. He is well of it now, but in the process of treatment, the doctors discovered cancer. That has brought a whole world of concern, intensified by the atrial fibrillation he consequently developed. He is pretty much stable now, though. Such experiences tend to simplify one's life. I am mostly just grateful for each good day.

Have I worked, volunteered, taught, published, and/or consulted? Well, I taught freshman composition one semester...no more of that! My dissertation was published in 2011...much to my surprise! I published a children's book with my daughter-in-law in 2014...just for fun. Perhaps there is more publishing and teaching in store. Who knows?

Just now, I am sitting under the gazebo, writing this for my own amusement. In a while, I will go get in the hot tub, and then it's time for happy hour. Retirement is all right!
Once a teacher, always a teacher... Travel and photography have long been a part of my life. Retirement certainly gives me more flexibility to pursue these pleasures. But after years of structure, I knew I needed purpose to my days.

Having hosted many international visitors for many years, it was a natural fit to tutor and welcome refugee families. For the last three years I have tutored and befriended a Kurdish lady and her family. The gratification is immeasurable for both of us. At this writing, I eagerly await a new family.

One day a week or when needed, I volunteer for Meals on Wheels. I count my blessings each time I do this, as I realize how fortunate I am.
54. Alvin ("Al") Magid, Ph.D., Emeritus Professor of Political Science, University at Albany

My retirement process was very smooth – mostly because I thought and pre-planned over several years before I retired: I met several times with TIAA-CREF personnel to discuss my post-retirement finances and just before retiring participated in a useful pre-retirement orientation session conducted by the SUNY Albany HR office.

I've always been a strategic pre-planner, about retirement and just about everything else in which I'm involved or which is likely to impact me, my wife, and our three children and eight grandchildren.

My life since retiring has evolved in unanticipated ways. All told, I've been much busier in retirement than before I retired; I'm enjoying all the activity as I [celebrated] my 80th birthday in mid-December.

Principally, I spend an immense amount of time, 30-40 hours weekly, as unpaid executive director of The Reading Is Fun Program (RIF) in Schenectady, which I founded in December 2012. RIF and my role in it are detailed in two articles in the SUNY Retirees Newsletter (vol. 3, issue 2, Fall/Winter 2014, pp. 8-9; and vol. 5, issue 2, Fall/Winter 2016, pp. 12-13). Go to http://www.suny.edu/retirees/newsletters/

I also do a lot of serious reading, mostly in the wee hours of the morning, and, with my wife, travel a lot in the US and abroad.

Think seriously about retirement and its manifold implications for the retiree and his/her family and perhaps others before taking the decision to retire and acting upon it.
Back in 2003, a group of us at Herkimer County Community College was presented with the prospect of an early retirement incentive, something that the College hadn't offered in a number of years. While I hadn't originally intended to retire for a couple of more years, I felt the offer was too good to turn down. I had taught at HCCC for some 32 years, and the time seemed right. So, at age 58, I accepted the offer and retired at the end of the spring 2003 semester.

While I have continued to teach an on-line course as an adjunct since then, retirement has given my wife and me the opportunity to do the kind of travelling we had always hoped to do whenever we wanted. In addition to visits to Alaska and Hawaii, we've also travelled extensively throughout the Southwest, especially Arizona, New Mexico, Utah, and Colorado. Included in our travels have been many of the National Parks and Monuments in these areas including Zion, Bryce Canyon, Capitol Reef, Arches, Canyonlands, Rocky Mountain, Mesa Verde, Grand Canyon, and Saguaro National Parks. Along the way, we've also visited many of the ancient Native American ruins common to these areas. Hopefully in the years to come we will continue to add to this list by visiting other of the spectacular scenic areas here in the U.S.

We've also been fortunate to be able to travel abroad as well. Included in our travels have been the Galapagos Islands (a remarkable place I've always dreamed of visiting); Cuzco and Machu Picchu in Peru; Mayan ruins in Guatemala, Honduras and Belize; and Egypt and Petra (Jordan). In retirement, these travels along with those stateside have also allowed me more time to pursue my longtime interest in photography, especially landscape photography.

While finding more time to travel, catch up on reading, and finding time to do those repair and remodeling jobs at home that have needed attention, I've continued many of the activities that I pursued when I was still working full-time. I've been a member of the local Community Club and a board member of the part-county sewer district, serving most recently as its Chairman. In addition to frequent get-togethers with long-time friends, I've also kept in close contact with retired colleagues from the College, many of whom meet for breakfast on a monthly basis when we catch up on what each of us has been doing.

Retirement has also provided us with the opportunity to spend more time with our children and grandchildren.

I've continued to try to keep physically active in retirement. Typically, this involves visits to the College fitness center alternating with 2-3 mile walks during the week. Occasional longer walks or hikes are on the agenda. Along with eating right, getting sufficient exercise is the key to maintaining a healthy lifestyle.
in retirement. Far from "rusting" away, I find myself as busy as ever and enjoying every minute of it. All-in-all, if asked what my opinion of retirement is, I wouldn't hesitate to reply: "I highly recommend it!!!"
56. Dr. Daniel Scott Marrone, SUNY Distinguished Service Professor, Farmingdale State College

After a total of 31 years teaching at two SUNY campuses, I retired from Farmingdale State College in 2015. One can never prepare too much for a major change in one's life. Luckily, I have a great life partner, my wife, Portia, and a daughter, Jamie, that are both teachers. Teaching-related issues arise at almost every dinner we share together.

Though my full-time teaching has ended, I have used my newly-found extra time to write articles for four different publications including "New York State's Historic Sites" for the SUNY Retirees Newsletter.

I write historical essays for publication. This task helps honor pivotal individuals in American history individuals, such as Revolutionary War Major General "Mad" Anthony Wayne.

In this way, I am still an educator – perhaps I will always be an educator!

I will pass on what I was told that proved to be essential – find something you like to do. Otherwise, retirement creates a big hole in your life.
57. Anne R. McCarthy, Secretary 15 (Retired), Binghamton University

Since retiring in May of 2001, I've had some wonderful experiences. I volunteer at a food pantry once a week at my church, St. James, in Johnson City, NY. It is good to see the help the food provides. It is also good for me in that it reminds me how thankful I am for the life I have.

I have also traveled a lot since retirement, most recently to Paris this past April. You know, "April in Paris." It was a great trip and I enjoyed the City of Lights very much. For me, one of the highlights was a visit to Claude Monet's home in Giverny. What a beautiful spot. The house was not terribly large but very beautiful. We saw the pond and bridge he had made and painted so many times with all different lighting. The flower gardens were magnificent.

Also went to Ecuador for what you might call an immersion retreat. We stayed in a nice hotel but observed what was going on in a school run by a Catholic priest, Father Halligan, and two nuns. It's an amazing school, they teach the whole families. The poverty in Ecuador is unbelievable. It seems that 10% are wealthy, 10% are what we would call middle class and 80% are extremely poor. But Ecuador is right on the Equator and so the weather is spring-like all year.

Another of my most enjoyable hobbies is gardening. I love flowers and spend a lot of time working on my flower beds.

I visited Mexico twice, Ireland and Germany, Nova Scotia twice, took a Panama Canal cruise, took a few other cruises.

I keep busy at church besides the food pantry, enjoy lunches with friends, and all together, retirement has been just wonderful!
58. Tom McHugh, Department Chair and Professor (Emeritus), Monroe Community College

I had a great job at a great place. The college provided a workplace environment where there were continuous opportunities for professional growth and development. I started out as a “rookie” Instructor and finished as a “veteran” Full Professor with the last eight years as a Department Chair.

Over the years, I developed a critical self-evaluation tool that went something like this – “If I’m doing the same thing this semester that I did last semester, I must be doing something wrong.”

It worked! It kept me involved with the students, staff, faculty and administrators.

The obvious question is, “How could I retire from that type of dynamic environment?” One cannot simply flip a switch and say, “I’m retired I’m not going to do that anymore.”

The answer for me was quite simple – I gave up the “Had Tos” and replaced them with the “Want Tos.” In other words, it was my choice how I spent my time and resources.

What did I do - I had three “Want Tos.”

First was to become a “snowbird.” The older I got, the more difficult it became to manage the long, dreary winters. I live in North Carolina during the winter months where I can be outdoors most days enjoying the sunshine as I walk the ocean beaches or the golf course. I have often tried to explain to my southern friends what winter is like in Western NY. It is not snowflakes twinkling down with kids making snowmen or snow angels. It is months of cloudy 25 - 35 degree days with much more drizzle than sunshine. It’s often referred to as the “The Lake Effect.”

Second was the SUNY Learning Network (SLN). I was in the first group of faculty back in the mid-nineties to get involved in the On Line Learning program. I learned how to convert On Campus courses to the On Line format and then teach them. I was a true believer in SLN from the first day and still am 20 years later. I have been fortunate to assume a new role, Professor Emeritus/Adjunct, where I teach a few courses during the year. There are many benefits for me, the least of which is the challenge to meet the ever-changing needs of the current student.

Lastly, I am an avid golfer with a low handicap and enjoy the challenge of playing a very difficult game. A few years before I retired, I got an opportunity to become part of a pro shop management team at an upscale golf course. It was basically a customer service position but it was in a very pleasant environment. Nice clubhouse, excellent golf course and a good group of fellow workers, who, by the way, are more “Want Tos” than “Had Tos.” When not working, I would play, providing I was not “bumping” a paying customer.
Arguably one of the most important things I’ve learned over the years is that everything is in transition; just when I think I’ve got it figured out – I learn I don’t!

So what’s next? I don’t know. But if I’m doing the same thing this year as I did last year, I’m probably doing something wrong!!
59. David McNitt, Professor Emeritus, Monroe Community College

The retirement process went well, I think. The college and the faculty union provided the necessary information related to health care and pension and other contacts that I might have needed. They provide a retiree directory, some retiree news and links to campus news. The union also continues to keep retirees informed and invite them to social events.

Currently I divide my time between church activities, volunteer activities, tutoring at Monroe Community College, a variety of exercise-related activities, and reading. I am chair of the finance committee at my church, sing in the choir and teach adult Sunday school. In addition I am what United Methodists call a "lay servant" which means I have taken some church-offered courses, occasionally lead worship and generally help in the faith activities of my local church.

I volunteer in the pediatric department of the Anthony Jordan Health Center by reading to children in the waiting room and obtaining used books to give to them. I was recently given a Greater Rochester Award for this work by the Rochester Business Journal.

I am also on the board of the Henrietta Public Library and attend a number of conferences and workshops as well as our regular meetings. One day a week I tutor in the learning center of the Damon City Campus of Monroe Community College, where I taught mathematics for 32 years before retiring in 1999. My tutoring is a paid position.

I enjoy hiking, biking and bowling and have continued to do these activities throughout my retirement, although lately they have all been curtailed due to age-related ailments. Currently I am doing water walking and other water exercises to stave off the effects of these ailments. My wife and I do a little traveling and have taken trips to California and Florida in retirement, but travel less now because of health issues.

I think it is healthy to maintain contacts with the college and colleagues who are both working and retired, especially initially. Teach an adjunct class, audit courses, volunteer as an advisor or tutor, attend events.

As time progresses other interests will probably draw you away. Some retirees already have those interests developed and will make a quicker break because of work, travel, family, recreation, etc.

In addition, I decided not to make any long-term involved commitments for a year until I could look around and see what opportunities for activities were available.
60. Jack Meacham, SUNY Distinguished Teaching Professor (Emeritus), University at Buffalo

I gathered extensive data on places to live in retirement. Constructed detailed estimates of living costs and prospective budgets.

When I retired I moved to Oregon. Exercise, friends, international travel, and writing kept me active.

My international travel since retirement includes Cambodia, China (twice), India (twice), Indonesia, Japan, Myanmar, Iran (twice), Sri Lanka, and Turkey. In China, I spent a week hiking the Great Wall and staying in villages along the way. I traveled by myself for five weeks in Turkey, where I had served as a Peace Corps volunteer in the 1960s. Before going, I took a semester-long refresher course in Turkish at the University of Oregon.

I've continued to engage in a LOT of reading and some writing since retiring. The reading has been primarily history in preparation for international travel. Some recent writing that might be of general interest includes:

Meacham, J. A. (2015). "Islam is essential for general education." Journal of General Education, 64(1), 56-64. I argue that America's colleges and universities should strengthen their general education programs by requiring that all students become more familiar with and knowledgeable about the religion of Islam.


Retirement has been good (11 years now).

Don't retire to get away from work. Retire only if there is something you want to do in retirement. Better, have several things you want to do once retired.

~
61. Richard "Bud" Meade, Director of Human Resources (Emeritus), SUNY Brockport

Except for a year as a bank teller and three years in the Marine Corps, I have been associated with The State University of New York as a student or a public servant since 1959 in roles as undergraduate student, graduate student, graduate intern, financial aid officer, personnel officer, interim facilities officer, consultant and volunteer. During those 52 years of association, the highest compensation I have ever received in any of these roles is for my work as a volunteer on behalf of emeriti/retirees. That compensation is the camaraderie I have enjoyed with a group of people with whom I have shared my career and my life.

While The College at Brockport, State University of New York, does not have a formally-established Emeriti/Retiree Club, it has in place many ways to communicate with emeriti/retirees, and to include them in the life of the campus.

In 1970, when I became Personnel Officer at Brockport, there were only a handful of retirees from the Normal School days. Yet I was impressed when one of them, a former art teacher and chair, the late Robert Skelton, frequently came by the office to pick up health insurance claim forms and other things for a couple of retirees who were housebound. I was impressed with his service commitment and noted it.

As Brockport continued to transform from a Teachers’ College to an Arts and Sciences College, the size of its retiree group started to grow and a couple of retirees, the late Marguerite “Peg” Hare Browne, formerly an outstanding educator; and the late Harold Rakov, formerly an exceptionally versatile professor and administrator, started working out of the president’s office to try to develop a few programs to provide service to retirees.

One outcome of their work in the 1980s was to establish an office in the library with equipment such as computers and printers where retirees could work in lieu of retaining scarce office space in their departments. While the creation of the Internet rendered this retiree perk obsolete (no longer utilized), it was a start. Around the same time I was prompted by two other retirees who were interested in preserving the history of the College and its relationship with retirees to create a database of retirees or their surviving spouses or family members. I did so and that database continues to be maintained today. The two prompters were retirees from the Education and Human Resources departments, Frances Moroney Whited and Jeanette D’Agostino Banker, who remain stalwart supporters of emeriti and alumni relations to this day.

Marguerite “Peg” Browne and Jeanette D’Agostino Banker had also convinced me in 1970, when I started my work in the Personnel Office to include a section for emeriti or their surviving spouses in the Faculty-Staff Directory when it was published each year. This, of course, was an invaluable resource in the days before computers as we began our efforts to stay connected to retirees.
One of the jobs created by including retirees in the directory was to ensure the accuracy of retiree information in the publication before it came out each year. This was accomplished by sending Brockport College retirees a note with the information we had in our files that requested them to reply if changes/corrections were necessary. As computer applications were developed, these notes were soon computer-generated.

By the mid-1990s, Brockport’s retiree population had become significant and I had the thought that it might be nice to include a letter outlining some things that were happening at the College with the annual request to update retiree directory information and I decided it would be nice to have students write the letter from their perspectives and to include a thank you to the retirees for their service that laid the foundation for what Brockport College had become. As you might imagine, the office received wonderful responses to this initiative and all retirees were appreciative of being brought closer into the loop. While most of them had been receiving copies of publications aimed at alums and copies of the Faculty Staff Directory, the personal attention they received in the form of personalized notes from students made the retirees feel more a part of the Brockport family.

As the Internet and email became readily available around that time, I decided to start building a database of retiree email addresses and use that vehicle for capturing their news and sharing it, as well as for sharing news about what was going on at the College. This has grown into an email distribution list of nearly 450 emeriti/retirees who receive an e-newsletter called (appropriately enough) “Update” periodically as events warrant (shared information of mutual interest, deaths of retirees, etc.). Unfortunately, as our retiree group has aged up, far too many “Updates” are now prompted for distribution by deaths.

In 2001, an emeriti website was created (http://www.acs.brockport.edu/~rmeade/emeriti.htm) as an outcome of my taking a web development course after retirement. The website contains links to pages of interest such as Brockport College News, Medicare, Social Security, the retirement programs, etc.; how the emeriti directory is maintained; some memorials and remembrances (currently out-of-date) and a “Your News” link where many of the email “Updates” are posted then later edited to delete expired information or are removed altogether; and a listing of benefits and privileges currently available to emeriti/retirees.

Inclusiveness for emeriti/retirees was a hallmark of the presidency of John Halstead and his wife Kathy (2005-2015). Beginning with their first year at Brockport they hosted a well-attended annual emeriti reception at their home each fall. While emeriti/retirees have always been invited to campus events, under the Halsteads’ leadership there have been many special events planned just for emeriti such as preview tours of new buildings (e.g. the Special Events and Recreation Center as well as the Liberal Arts Building) and presentations about the future of the College and Higher Education, usually followed by luncheons.

Emeriti/retirees extend a lot of gratitude to the Halsteads for their service to emeriti and for their extension of emeriti benefits and privileges to other retirees during their tenure at Brockport. Emeriti and retirees are also grateful to Roxanne Johnston, Senior Development Officer and former Vice President for Advancement, and to Mike Andriatch, former Associate Vice President for Leadership and Planned
Giving and current Vice President for Advancement, as well as their staff for following the Halsteads’ lead in ensuring that emeriti/retirees continue to be a part of the College community and welcome participants in all that the College has to offer.

As an emeritus looking back over 52 years of association with SUNY, and in particular with the staff and retirees at Brockport, I count myself very lucky to be able to continue relationships well into retirement. People make a difference and I strongly encourage SUNY retirees to keep in touch with other people – including their former colleagues and institutions – as it has been proven that, not only are such connections enjoyable, they are beneficial to maintaining mental and physical health.

Stay connected via your campus or other organizations such as the SUNY Retirees Service Corps.
62. John I. Mosher Ph.D., Professor Emeritus of Biological Sciences, SUNY Brockport

I did not have solid, structured plans for retirement. My retirement years have evolved in a more interesting way than I could have imagined.

I spend my time in a variety of ways! Other than the normal house maintaining duties and personal care, many times the unexpected arises and diverts any plans I may have made for a particular day. However, I do have specific obligations from time to time.

These obligations include giving presentations about meditation and stress reduction, as well as self-help and spiritual topics at various locations in the Buffalo and Rochester area and as far afield as Pittsburg, PA and Fairmont, WV. I provide personal instruction in various types of meditation. I also mentor people in person, and by e-mail and telephone.

Other activities include, daily practice of meditation, T'ai Chi, Chi Gong, and yoga asnas.

I split and haul wood for the woodstove and have a vegetable garden in the summer. Most days I get outside for a walk in the nearby fields, woods and orchards.

Every year we travel to visit our children and grandchildren who live far from home and to West Virginia to visit my wife’s mother and family. We’ve also traveled to Arizona, Germany, England, and Quebec.

In 2016 I completed a book entitled: The Green Fields of Home (The Golden Age of family farms and small towns.). This is autobiographical, describing a sample of my life growing-up on a farm, from 1934 to 1952. [The book is available on www.amazon.com]

I am writing a second book on finding and following the spiritual path (in progress; the tentative title is A Guide to Your Hidden Journey).

I enjoy being in nature, hiking, and observing, especially in the Adirondack Mountains of New York. Occasionally, I go horseback riding or motorcycle riding.

I conduct a meditation group once a month.

I do a lot of reading on a broad variety of topics, both fiction and non-fiction.

I think it is important, especially at first, to have some planned goals and activities. Otherwise, it could be
a difficult adjustment going from daily obligations to your employment and a set schedule to no schedule, or set obligations.

Perhaps start out with a trip, vacation etc. or have some activity already set-up.

Otherwise, ease into retirement. This is especially important if your personal identity is based primarily on your career.
63. Bernard Mudd, Senior Staff Assistant (Retired), SUNY Empire State College

Retirement prep went exactly as expected! My spouse's MBA along with my accounting & financial knowledge made it a very smooth transition.

Adjusting to retirement has been better than expected! Especially after downsizing and finding a maintenance-free location; i.e., no maintenance inside or outside...more worry-free travel and everyday living! Not to mention every day starts with coffee and a WSJ crossword puzzle.

My advice to others considering retirement, do it as soon as you can afford it, and most importantly, do not over-analyze it! The only item I found as a minor surprise in retirement was trip planning. There are so many factors to consider, to include a full year plan on paper (e.g., Excel), but it is definitely worth the effort.

Financially, I used the Society of Actuaries’ "Post Retirement Needs & Risks," which are outlined in a PDF file, to make sure all bases are covered. The PDF presentation is available at https://www.soa.org/Files/Research/research-2015-post-retirement-needs-risk.pdf

I also used three "intangibles" outlined in an Empire State College retirement PowerPoint presentation given in 2004.

- Retirement may cost more than you think:
- You may live much longer than the mortality tables
- You may outlive your spouse for many years
64. August ("Auggie") Mueller, Associate Professor Emeritus of Biological Sciences, Binghamton University

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 the SUNY Retirees Newsletter 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 http://www.warmshowers.org/ 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://macstac.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 the bicycle. 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 the 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 savored. 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…
65. Michael J. Murphy, SUNY Distinguished Teaching Professor (Emeritus), SUNY Cobleskill

My [retirement] plans included language study for my teaching in China as well as additional music coaching/lessons for my instrumental performance of Medieval and Renaissance music. In addition, I made arrangements to continue teaching at various locations, including the Humanities Institute for Lifelong Learning and the Torch Club. Finally, we (Peter Haley, Professor Emeritus at Siena College, and I) helped establish a scholarship for Biotechnology students at SUNY Cobleskill.

The SUNY Retirees Newsletter featured a story about my performing early music (visit [http://www.suny.edu/retirees/newsletters/](http://www.suny.edu/retirees/newsletters/), click the Spring/Summer 2015 issue, and go to page 8).

Besides my music, I still teach and publish. For example, the Chinese government selected me as a "High End Foreign Expert" (Gau Duan Wai Guo Zhang Jia) in the field of ethics in science. I currently teach a course in "Ethics in science and pharmaceuticals" at Zhejiang University of Technology in Hangzhou and mentor junior faculty.

My latest publication is "Ethics education in China: Censorship, technology and the curriculum" (published November 2016 in Teaching Ethics).

Plan to be busy with activities that you enjoy joy, but also help maintain your sense of self-worth.
Really no glitches [during the retirement process]. I was permitted to teach part-time for three years, and that was grand, and I am grateful for it.

[Retirement itself] has been pleasant and productive. I do political volunteer work and continue to serve as a local officer of UUP, our union.

My time is fully occupied, as I have always been a voracious reader and still am. I lead a singing group. I travel moderately.

And my main work is writing essays, on many subjects, which I hope to turn into a book with SUNY Press.

Friends and family are supportive and fun. While my health holds, I am more than content.

Don't go too soon unless your health is bad or your job is a burden. Mine was mostly delightful.

A friend dropped in one day 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 roaring, 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.
67. Robin R.I. Nichols Jr., Instructional Support Technician (Retired),
Upstate Medical University

At the time I retired from the State of New York, I did not seek initial assistance from the campus. This was my second career with the State of New York. My retirement system was not common to SUNY and it was in my best interest to work with the local Civil Service office. The process of retirement was simple. The support I received from the campus once I notified HR was above and beyond. They discovered that I had additional military credit that had not been given after my request to credit my military service.

No matter how much you plan for something, you can expect that it will not be as you anticipated. Health issues are playing an increasing role in retirement. Taking care of my partner is not the exciting and adventurous plan I had in mind. That is what love is all about. I have found other adventures that do not take me far from home or for long time periods.

I am a member of Osher Lifelong Learning Institute at the Rochester Institute of Technology in Rochester, NY. This is a non-credit educational program specifically designed for “seasoned adults” aged 50 and older. I am also able to audit Liberal Arts courses on the RIT campus as an alumni.

I am the chair of the Arcadia Solar Community Development Committee. It is a volunteer position authorized by the Arcadia Town Board. The town has approximately 63 acres of capped landfill that can be used as a photovoltaic array site. Currently the committee is working on Zoning Codes for Renewable Energy in the Town of Arcadia, Wayne County, New York. Governor Andrew Cuomo’s office has been providing the committee with helpful assistance and advice. The CUNY Law School provided the solar codes in May of 2016.

I am currently a Vice Chair of the Constitution and Governance Committee of United University Professions (UUP); the committee was formed in October 2016. It replaced the Elections and Credentials Committee of UUP.

Over the past several years, the work I have volunteered to do has kept me busy and happy that I have been of some part of my community and union.
68. Marge Niederriter, Administrative Assistant (Retired), Binghamton University

My retirement is focused on family support. For the past four years I have cared for my great-grandson. His mom, my granddaughter and a single mom, attends school and works part-time. Without my help, she could not pursue an education as the cost of daycare is extremely expensive.

Higher education will ensure her the opportunity to pursue a career that will enable her to enter into a career that will provide an income to provide financial security for herself and her son.

I thought about the avenue I would have taken if I didn’t have grandkids. I love to cook and house clean. Two years before I retired, I accepted a job as housekeeper and meal planner/dinner caterer for a young professional couple. I maintained that position for six years. I still occasionally cater picnics and parties for them. I would have continued in that area until age took its toll.

Caring for my grandson keeps me active and has given me the opportunity to keep him in a close home environment and the development of a very close bond between us.

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69. Richard Noel, Computer Systems Analyst (Retired), SUNY System Administration

I received a lot of help with paperwork, had the SUNY Retirees Service Corps explain to me, including how to contact TIAA-CREF, etc. The people in Personnel were very helpful. They covered everything I needed to know about retiring.

I never thought much about what retirement would be like. I knew I would continue my other activities.

I still go bicycle riding every day, weather permitting. Now, I walk every day. As my doctor told me a long time ago, "You've got to keep moving."

Also, I teach a life insurance pre-licensing course, part-time. I have been a member of the Marine Corps League for about thirty years. Besides monthly meetings, we march in parades, work with other veterans organizations and participate in Toys for Tots.

Last year, I joined the New York State Council of Veterans Organizations and this year, I was asked to be on the Rensselaer County Honor a Deceased Veteran Committee.

And, I still volunteer with AARP in Albany. We attend legislative sessions that are related to AARP programs, and help with office work. In 2015, AARP was influential in the CARE Act being passed.

Every February/March, I visit my son and his family in Puerto Rico. In the summer, I spend a couple of weeks with other relatives at Cape Cod. Sometimes, we go to a ball game at Fenway Park. Been a Red Sox fan my whole life. It's a family tradition.

Other than leaving SUNY, [new retirees] should try to live as they do now. They shouldn't change their daily routines. Wake up and get out of bed around the same time they do now. (I get up about half an hour later that I did when I was at SUNY). And, the same for going to bed. Maintain current eating patterns.

Stay involved with existing activities and pursue new ones. It's really important to stay involved. And, if you can do new things, it keeps your brain and personality fresh. It's important to keep your body and mind active. Certainly, do not watch eight more hours of TV every day.
70. Joyce T. Ogden, Associate Librarian Emerita, SUNY Brockport

My retirement process went as well as expected (the State kept us in suspense while they decided that year's "window" dates to get the special retirement incentive). I attended some pre-retirement meetings which were very helpful.

I never had a specific [retirement] plan, other than a New England fall foliage tour.

I didn't expect to retire to Olympia WA, but at the same time I was going through the retirement process my daughter got a job out here so we came out and moved in together. The warnings about “all that rain” need to come with a caveat: it’s not the rain but the cloudiness that bothers some folks, so on one of those days we just keep the drapes closed and the lights on.

In 20 years we've only had to shovel snow about three times. The lawns stay green all winter and the lawn-mowing folks return in March. Surprisingly, the rains cease around July 5 and we’re clear and sunny until mid-September. Daytime highs seldom go over 90, and with nighttime temperatures always in the 50s, we avoid “air-conditioning” by closing the windows in the morning and opening them all the way back up at sundown. You don’t see backyard swimming pools; they need to be heated. It’s a great place if you love to garden, and I learned about a lot of western flowers, shrubs, and trees (and a few different weeds!).

I volunteered for 10 years at the Information Desk at one of the Washington State government buildings downtown, but after I was caught "asleep on the job" and reported, the supervisor called and said not to come back.

The first few years in Olympia I took every trip/tour from the local Senior citizens group to acquaint me with my new Northwest environment. I also took a week-long trip every year with Elderhostel to some western US location, but discovered I'm not a good traveler so I take mainly local "day trips" now.

I'm in two book clubs, and read more besides. I'm also active in the Olympia Genealogical Society, and have discovered a lot about my family tree by searching online since trips back east for local discovery are precluded since I don’t drive anymore. I'm happy to run the household (except for a cleaning lady who comes every two weeks), cook homemade "Yankee" food, and sew my own clothes.

[While still employed by SUNY Brockport], I saved every penny allowed with the various State plans, and now have more than I need. If I did more traveling, took more tours, the money would STILL be plenty.

Keep your NY State Empire Plan & Medicare insurance. Some folks here (not from NY) are in an HMO which won't pay for the expensive medication that I get for only a modest co-pay.
71. Ray Ortali, Professor Emeritus of French (UAlbany)

In 1996, I took advantage of early retirement, leaving UAlbany to start Prime Technologies, a high-tech company that manufactured CD-ROMs, DVDs and websites for local businesses in the Capital Region.

But ten years later, tired of being a company President, I discovered the UAlbany Emeritus Center, newly created by then-President Kermit Hall, an organization designed to encourage retirees (emeriti) to continue pursuing the University’s mission of teaching, research, and service. I became the Emeritus Center Program and Communications Director, sponsoring a rich variety of speakers and ambitious series of educational and cultural programs, free and open to the public. I loved music, but I never had a chance to study and even less to teach opera before. Here, I had a chance to create several exciting series that showed excerpts of various operas, explain how an opera works, and discuss its historical evolution. That was a great success!

In June 2016, I resigned that dual position at the Emeritus Center. I [then took on] a new challenge. Just like at the beginning of my career, I [returned] to books and [became] a publisher, this time of an e-magazine (an online magazine) called We Love Books and Company. It’s a publication that is attempting to do something that has never been done before: bringing together readers, writers, publishers and distributors. It’s high-tech. It’s multi-faceted, it’s interdisciplinary, it’s international, and it’s fun.

Even if your passion is different from mine, let me make the following suggestions: First, be aware of the top ten reasons why people flunk retirement. Second, don't retire, rewire! Third, learn about the ten ingredients for a successful rewiring. And remember that rewiring might be the last chance you'll have to go for your dreams. Be curious (learn Chinese), be current (learn computers), be relevant (connect with your community), and above all be unique (what sets you apart?).

All these ideas are mine, of course, but they are also discussed at length in a terrific book I highly recommend to present and future Emeriti: *Don't Retire, Rewire!* 2nd edition, by Jeri Sedlar and Rick Miners, Penguin 2007. Free publicity for the authors – and happy retirement for all of us!
72. Bob Pompi, Associate Professor Emeritus of Physics, Binghamton University

It is often a fact of life that when one’s children depart for college, they are not going to return to the region in which they grew up. Our three sons followed this approach and consequently we did not have as close contact with their children as we would have liked. Retirement, however, afforded my wife Karen and me the chance to change that situation in a rather unique way.

During the summer of 2010, we had the opportunity to bring our two oldest grandsons with us on a safari to Africa. We were able to connect more strongly with them through the safari experience. Quin (15) and Clemens (17 on departure and 18 upon return) were the gentlemen who accompanied us to South Africa, Zimbabwe, Namibia, and Botswana. Karen and I had visited this African Cape region before and felt that this adventure was one of the best that we had ever experienced. It was Karen’s idea that we invite Quin and Clemens to accompany us on a revisit when they became old enough to both appreciate and benefit from the travel experience.

We extended the invitation, had it accepted, and eventually were on our way. We traveled with Overseas Adventure Travel, the travel company we have used for our 22 international trips. The flight from Philadelphia to Johannesburg was long and daunting. Eventually we arrived in South Africa at the same time the World Cup was being contested. After a one-night layover we flew to Zimbabwe and the actual adventure began.

We stayed in four remote lodges located in Zimbabwe, Namibia, and Botswana. There were 15 people in our group including ourselves. We would fly in multiple five- to six-passenger planes from one small landing strip some distance from the lodge we were staying at to a strip in the vicinity of the next lodge destination. The lead plane would buzz the landing strip to displace any resident animals. Fire control was a red bucket filled with sand. The weather service was a torn windsock and, above all, warthogs had the right of way. We would then be picked up in four-wheel drive vehicles and brought to that next lodge. We stayed in each lodge on the average four days. All supplies for the lodges were flown in. The nearest grocery store was 170 mile away. Inside of each lodge compound we stayed in individual two-person tented cabins. The roofs were permanent but the walls were fabric. Once we were settled we would have two game drives each day. We would rise at 5:30 to the sound of beating drums for a 7:00 AM departure. Returning at 11:30 we would be greeted by a very substantial brunch. There would be lectures in the early afternoon, afternoon tea, and a 4:00 PM game drive until dark.
Quin and Clemens were absolutely entranced by the herds of elephants, lion prides, solitary leopards, hippos, and all the other wild life. Two of the pictures we took accompany this story. Yes, we were that close to the male lion.

A salient feature of the game drive was at 6:30 PM, when all game drives would cease, and sundowners would appear. These sundowners were a full bar and snacks the lodge had prepared for us. Clemens turned 18 while in Botswana. Eighteen happens to be the legal drinking age there. Our guide informed us that a rite of passage in that country involved an elder providing a suitable beverage. We had an elder, a young male, and the suitable beverage. Clemens also was told that this rite of passage only applied to Botswana and would have to be delayed another three years in the USA. I think the phrase was spoken that “What happens in Botswana stays in Botswana.”

Quin and Clemens enjoyed the meals and related extremely well to the other eleven members of the group. They were very low-maintenance and the time we were able to spend with them in such close contact made the venture very memorable.

One particularly memorable event was when Clemens showed up at our tented cabin door at 6:40 AM with eyes as big as saucers. He had come face to face with a Cape buffalo while following the elevated walkway between cabins. We think the Cape buffalo was more startled than Clemens was.

We visited a school in Zimbabwe and helped the students practice English and math. It was rewarding to see our two grandsons relate to students just slightly younger than themselves.

All too soon our adventure was over and we returned to the larger cities after spending some time in Victoria Falls. The Falls were spectacular and watching Clemens lead a young adolescent male lion by the tail in a rescue preserve was something we did not think that we would ever see.

Male teenagers are not very effusive but we have been pleasantly surprised when we would visit Philadelphia and make contact with parents of our grandsons’ peers who would tell us how the boys shared both the pictures they took and their experiences on the game drives.

We were thrilled to be able to get back to a part of the world we had enjoyed. It was wonderful that we were able to share this experience with two young men we got to know and appreciate to a much greater extent than was possible prior to my retirement. For us this venture became one of life’s unique moments.
73. Dean G. Pruitt SUNY Distinguished Professor of Psychology (Emeritus), University at Buffalo

I retired as Distinguished Professor of Psychology from the University at Buffalo in the spring of 2001. I had been commuting to work from my home in Bethesda, Maryland for the previous 23 years, so my retirement meant not flying up to Buffalo any more.

For the first 10-11 years of retirement, I occupied a courtesy office at the School for Conflict Analysis and Resolution at George Mason University, where I did some writing (e.g., revising a textbook on social conflict), filled in for professors at times, and worked with several graduate students. I stopped going over there about five years ago and have spent most of my time at home or on trips since then.

Aside from not commuting to Buffalo and not teaching courses, my activities have remained much the same since retirement. I have continued writing, publishing the textbook and 28 articles in my field. My research topic remains the same but my approach has changed, since I no longer have a laboratory for social psychological experiments, and I have done three big case studies of negotiated settlements of civil conflict: the Northern Ireland peace process, the South African peace process, and the Oslo peace process that settled the Israeli-Palestinian conflict for a while. In 2016, I also participated actively in preparing a Festschrift [a collection of writings by different authors published in honor of a scholar] on my research career.

In my leisure time, I have continued selling Chinese and French stamps to collectors through a website: www.washingtonstamps.com. I have also served in various capacities at Bethesda Friends Meeting. I was Treasurer for four years and am now on the Nominating committee, which locates members and attenders to staff the officers and committees that run the Meeting.

My wife, France, and I also do a fair amount of traveling, to the Caribbean for a week every spring, to Europe (especially France, where my wife was a refugee during the Second World War), and to professional conferences in the US and abroad. I also enjoy my family – my three sons and their families, who were living elsewhere, have moved to the Washington area and we see them all the time.

I am quite happy in my retirement.
74. Joan Prymas, Professor Emerita of Mathematics, Herkimer County Community College

I have done many things in retirement that I expected and some that I didn't expect. I started out by volunteering with our local school district as a music booster. Then I served as co-treasurer of that organization for three years and filed for tax exempt status (both federal and state) and the group was granted that status.

Then I worked to get NYSUT to start a community college retiree chapter and was subsequently elected treasurer, a position I still hold. After that I was elected to the SUNY Retirees Services Corps. I served on a community committee to study the merger of local school districts, two of which actually did merge.

Then the governor appointed me to the Board of Trustees of Herkimer Community College to fill a vacant position. I'm currently in the second year of a three-year appointment.

My husband and I have done some traveling, visiting Alaska and Peru. We are on our way to Hawaii for our daughter's destination wedding next.

I feel quite fulfilled in my activities and hope to do more traveling.

Overall, retirement is wonderful. I wonder when I ever had time to do just the mundane things when I was teaching.

Retirement gives you a chance to spread your wings and try other things or just relax and enjoy family, friends, and neighbors.

It would be wise to have a financial planner check to see whether you can afford to retire.
75. Beverly Rainforth, SUNY Distinguished Teaching Professor (Emerita), Binghamton University

I enjoyed reading Augie Mueller’s story of his retirement in the SUNY Retirees Newsletter Fall-Winter 2013. I suspect there are others like me who envy the energy he still had at 80, which far exceeded mine at 64! And that is the reason I retired at age 62; chronic fatigue was making it hard to do my job as I believed it should be done.

As a professor of special education, I was passionate about my work – with my program, my professional organizations, and the public schools and agencies in my community. My work consumed so much of my time, energy and thought, I was afraid retirement might mean 30 years of vast nothingness.

I had other interests; I just wasn’t sure I had enough of them or the retirement income to support them. So I started making lists of ways I could spend my time. I had three categories: what I could do for free; what I could do for low cost; and what I would have to budget for. Within a day I had filled a page with my interests, mostly free and low-cost, so I let go of that worry and retired.

Some options were never pursued, and opportunities I never imagined have popped up. Sometimes I think, “If I knew I would be this busy, I could have kept working and gotten a nice paycheck!” But then I remember that, in retirement, I can do just what I want to do. And what I want to do is have options for activities that are outdoors and indoors, active and quiet, at home and in other parts of the world, with care for myself and care for my community.

I have always enjoyed gardening, and now I spend more of spring, summer, and fall in my own gardens as well as some gardens I’ve adopted. (I had all the tools so I thought of this as free or low-cost, but plants and mulch are wild cards.) I became a “citizen pruner” assigned to prune street trees around my neighborhood, and I got appointed to the city’s Shade Tree Commission.

I dabble in other outdoor activities: swimming, bicycling, kayaking, hiking, and skiing. I just discovered free exercise classes at my local senior center, so I do that two mornings a week when it’s not so nice outside. My endurance isn’t great, so my activities are not all action-oriented.

When working I had little time to read for pleasure; now I’m in two book clubs and enjoying fabulous books. I can get most books from the public library, and many on CD (great for long drives); if not in my local library, their website lets me request books from elsewhere in our four-county library system.

Without work consuming my mind, I am able to meditate every day and I’ve attended two 10-day Vipassana meditation retreats (They charge no fee!). I found a church that shares my passion for social
justice and, since retirement, I’ve gotten involved in many activities there. A by-product of all these activities is that my friendship circles are expanding.

Travel is certainly my most expensive activity, due to the cost of gas. Most of my trips are by car in the northeastern US, and about once a year I go farther afield. In February 2014, [my trip] was a Road Scholar/Elderhostel tour of Cuba (http://www.roadscholar.org/). This “people-to-people” tour connected us with dancers, painters, potters, and photographers of all ages, as well as youth and seniors at community centers in Havana, Matanzas, Cardenas, and Varadera. While the country clearly suffers from deprivation of material goods, the people exude warmth, rich culture, and a strong commitment to education, for the arts as well as academics.

Cuba wasn’t in my travel plan for that year but it was one of those opportunities that appeared and I couldn’t pass it up. After all, I have no pressing deadlines and nowhere else I really must be. Today I have the freedom to enjoy whatever comes my way.
76. George Rannazzi, Assistant Dean for Finance and Administration (Retired), Stony Brook University

Note: The title “Miracle Man of St. Francis Hospital” was given to George Rannazzi by the doctors and the Long Island news station which aired a piece applauding St. Francis Hospital and his survival of the ordeal he describes below. During his 26-year career at Stony Brook University, George was recipient of the Chancellor's and President's Awards for Professional Excellence.

As my eyes slowly opened I became aware of strange lights attached to a foreign ceiling and I could barely hear a whispered voice asking if I knew my name and where I was. Why was Linda asking me my name? Where was I?

June 11, 2010 began as an eventful day. It was Linda’s (my wife of 47 years), last day as a Registered Nurse with Sloan Kettering Memorial Hospital. Her clinical specialty was radiation oncology and she was retiring after 26 years in the profession. I planned to gather our grandchildren to greet her with balloons and cheers as she walked out of Sloan Kettering’s Commack, NY site later that day for the last time.

That morning after kissing Linda goodbye, and on my way to the School of Social Welfare in the Health Sciences Center of Stony Brook University where I was assistant Dean for Finance and Administration (Senior Staff Associate), a pain began in my chest and spread through my entire upper torso. This couldn’t be happening to me. I had an important meeting with Dean Frances Brisbane that morning! I felt as though an elephant was dancing on my chest and I knew I was in deep trouble. I pulled over, called Linda (I could barely speak), who called 911 and was on her way to me. I was thankful that the ambulance arrived so quickly, I answered some questions and felt an oxygen mask being placed on my face.

The next thing I remembered was opening my eyes in what I was informed was the ICU of St. Francis Hospital in Roslyn, NY. I had awakened from a two-week medically-induced coma, battling liver, kidney and heart failure. In addition a Temporary Ventricular Assist Device (TVAD) that had been implanted in my chest through my right groin was finally removed.

I had suffered a heart attack and two stents were implanted in my right coronary artery at Good Samaritan Hospital in West Islip. Subsequently, thanks mainly to my wife and family who finally convinced a doctor that my condition was continuing to deteriorate, I was transferred to St. Francis Hospital under the direction of the best cardiologist at St. Francis, Dr. Joseph Minadeo.

The right side of my heart was failing. My survival depended upon the implantation of the TVAD, which would take over the functioning of my heart’s right side and give my heart the opportunity to rest and recover. If that failed, I would need a heart transplant. The doctors hoped that my otherwise excellent physical condition and the award-winning medical and nursing staff of St. Francis Hospital would give me the best chance to survive. My family, who had been at my bed side literally 24 hours a day, agreed with the recommendations of Dr. Newell Robinson, my surgeon and Dr. Minadeo.
After ten days of treatment with the TVAD my heart began to recover and eventually the liver and kidney failure responded to treatment as well. But nerve damage to my right leg and foot became evident, apparently resulting from a complication during the implantation of the heart pump. This nerve damage resulted in right foot drop, a seemingly small price to pay for being a hair’s breadth from death. I also suffered complete muscle de-compensation and loss in weight from 170 to 130 pounds.

Finally, after one month I was released from ICU and taken to my new isolation room. I had contracted Clostridium difficile, often known as C. diff, a contagious intestinal infection resulting from antibiotic treatment that’s cured, ironically enough, with antibiotics. I now had an additional battle to fight. Two weeks later my health continued to improve and a defibrillator was surgically implanted in my chest as a precaution. My physicians and surgeon shared with my family that for the first time they felt I would survive.

I was in desperate need of intense physical rehabilitation if I were ever to resume a normal life. My family was ready to travel and research the best facilities in the Northeast. I was accepted into Burke Rehabilitation Center and Hospital in Westchester County, NY. I was wheeled into the facility on a gurney, unable to walk on my own. I endured 2 1/2 weeks of intense physical rehab and occupational therapy and finally left Burke Rehab walking gingerly with a cane and a brace on my right foot. I continued with physical therapy and cardiac rehab for the next 10 months.

Here I am, nearly eight years post-heart attack, thankful for the excellent treatment I received at St Francis and Burke and eternally grateful to Linda and my family, Dan, Dina, Jill, Chris, Lauren and my grandchildren who never left my side and inspired me to overcome my various health challenges. They were the “wind beneath my wings.” Their ever-constant presence helped to keep all hospital personnel “honest.” The more than 100 get well cards from university administrators and faculty, family and friends near and far, and the prayers from friends and strangers who knew of my plight kept me focused on my recovery.

It was difficult to capsulize this life-changing event for you, and I hope I was able to convey at least in part the ordeal faced by my family and me.
At 66 years of age I retired from the University in December 2010 at the insistence of my family and over the objections of faculty and non-teaching staff at Stony Brook. After all, wasn’t I the one who said that I would take the hand that God dealt me and make the best of it?

Today, thankfully, I have recovered from my heart attack and the resulting complications and have resumed all normal activities. I am now 73 years old and when asked what Linda and I do now that we are retired our reply is “we do everything we did when we worked, except not work.” We now have the time to do those things we did not have time for when we worked. We travel several times each year. Our trips have included visits to Canada, our nation’s national parks, and of course, Florida for part of the winter. In October 2014, we took a river cruise on the Danube River which departed from Budapest, Hungary and ended our two-week trip in Prague, The Czech Republic. The shore excursions, restaurants, guides and towns and cities, including Budapest, Salzberg, Dunstein, Vienna and Prague were educational and fascinating.

My many routine activities include breakfast each morning with Linda and a 1 1/2 - 2 hour workout at the gym. Ballroom dance lessons, attending the theatre and concerts are also part of our activities. We spend more time with our children and grandchildren and especially enjoy having lunch at our favorite bagel restaurant. It took a few months, but with our increased free time, Linda and I painted our unfinished basement and converted it into a play area for our grandchildren.

To those SUNY employees considering retirement, I would recommend that you develop plans that include, of course, a financial snapshot of your fiscal resources as well as an outline as to how you will approach this new phase of your life. Retirement is wonderful and will enable you to slow down and
enjoy the fruits of your labor. It is also the perfect time to catch up on all those things you have always wanted to do. Life is sweet. Make the most of it.
77. Warren Roberts, SUNY Distinguished Teaching Professor (Emeritus), University at Albany

I retired in 2013, after teaching at the University at Albany for 50 years; I was in the History department. I had a bicycle accident in the fall of 2013, a few months after my retirement; I don't remember the accident; my first memory was seeing the lights of the ambulance that took me to Albany Med, where they patched me up. It is now almost four years later, and I continue to wonder about the impact of the accident on my life.

My wife and I moved to Florida last year; my life is very quiet here; I get up at 7 a.m. or so and go for a walk on the beach; I return to our small condo and spend the rest of the day working on my current writing project. It follows my last writing project and the others as well; I have written six books. I don't know if I will finish this project; it will depend on my health, above all my mental health.

I fell walking on the beach in December 2015 and spent four days in the hospital; at one point my heart stopped; I have had memory loss since that happened. But I spend all of my time on my current writing project; I don't leave my work place other than to go for my morning walk; writing has been at the center of my life since I became an academic.

We live outside Sarasota, on the Gulf of Mexico side of Florida; the area is solidly Republican; the vote here was resoundingly for Trump; this is one of the reasons for my isolation. Moreover, most people in our area are gone for most of the year, which I like.

Before my stroke (two years ago), I was giving talks on history and art at our little Episcopal church here and gave many talks and courses for adults at the local Education Center and for various art groups in the area. I did this a lot in Albany before I retired in 2013 and was a very popular speaker – especially with my book on Albany: A PLACE IN HISTORY; Albany from 1775-1825.

I have posted blogs several for the Albany Times Union (http://blog.timesunion.com/roberts/), most recently on January 2, 2017.

When I began teaching in 1963 I put in 50-hour weeks; toward the end I put in 100-hour weeks. My six books are one result of my commitment to academic life; my students are another. I still hear from some; they email me and I email them. I received a nice email yesterday from one of my former students who is a librarian at the University of Rochester, whose press published my last book.

When I arrived in Albany in 1963, construction had begun on Rockefeller's massive transformation of Albany. Its impact on me was great; I followed it through its various stages; the University at Albany is a product of the Rockefeller initiatives. I lived through great change at the University and in the city of Albany; that, in part, is what I am working on now.

I have two current projects: the first is the First Viennese School of Musical Composition – Haydn, Mozart and Beethoven, and the Second Viennese School – Schoenberg and his contemporaries. The other project is myself and my academic experience, basically my fifty years of Teaching at the University at Albany. I think about it all the time; I feel that I taught when the doors to academic life were wide open; I had two job offers without being interviewed. Five people were hired in the Social Sciences department when I was; when I received tenure I had completed the dissertation but not yet turned it into a book. I
was appointed Distinguished Teaching Professor after completing my second book. The other books came one after another; I hope I complete my current projects.
78. Joel Rosenthal, SUNY Distinguished Professor (Emeritus), Stony Brook University

My Department ran a one-day conference in my honor, which was very nice. The Stony Brook University Administration was fine on whatever details and practical arrangements had to be made. TIAA was very helpful and that wiped out a lot of worries about practical matters (like $$$).

After retirement, I continued to teach one course each spring for the Stony Brook History Dept. as a regular "visiting professor" (as I had to get re-hired each spring). But because of the University's [2017] decision about the budget, there [was] a cut in money for adjuncts. So, for the first time since 1961 (leaves not counted), I [did not teach].

On the other hand, it [was] probably about time to give up on the classroom, though I still am active in my own field (writing, editing, organizing sessions and even a conference). In theory, this means more free time to travel, my wife willing.

I am [a member of] the Stony Brook Emeritus Faculty Association and [I remain] an active medieval historian.

Make sure you have plenty of activities and interests lined up. Much may depend on whether the new retiree plans to move or to cultivate very different interests. I have continued to do the old stuff/same stuff and, for me, it was a good choice.
79. Lou Saraceno, Professor Emeritus, SUNY New Paltz

During my tenure at SUNY New Paltz, my sabbaticals permitted me to research in Sardinia, Sicily and Naples. My archival exploits in these areas presented me with a challenging undertaking that I was unable to fully develop since my teaching and administrative obligations restricted further fact-finding and writing. This unfinished endeavor paved the way for my later years in retirement. The opportunity to pursue my interest after 40 years of teaching allowed me to dedicate my time to the following projects:

- Compile a bibliography of Hispanic-Sardinian literature and related cultural sources
- Finalizing the history of foreign language teaching at SUNY New Paltz since the Nineteenth Century
- Create a Virtual Pedagogical Museum (VPM) for the college

These projects have given me a sense of fulfillment. It is my hope that the VPM, in collaboration with the Education Departments at the college will be eventually approved. With the establishment of VPM, the development of old and future academic endeavors, and previous, present and future administrative files may become accessible to the academic community and the public, without space hindrance.

After having established and directed the summer and academic year programs in Spain, my wife and I continue to fund, since my retirement, a scholarship for Spanish Education majors to study for the summer or academic year in Spain. We feel that this is a “payback” for the satisfaction we have enjoyed being involved with the college!

_Age quod agis_ (Do what you are doing. Keep going because you are inspired to do so.)
80. Ro Scalise, Math Specialist (Retired), Herkimer County Community College

Retirement – a change in life style! I began my new life in 2003, retiring because I thought it was time – but having some reservations about it, I continued in part-time employment for three years. I actually enjoyed working! My position was that of Math Specialist in the College Learning Center at Herkimer County Community College. I loved it because no two days were the same. I tutored everything from Basic Math through Calculus, Statistics, and Chemistry…if it had a “formula,” I interpreted it. Back to my new life – my children were now independent and no longer needed a “full-time” mom, now “Grammy” is one of my new life titles, and cooking and baking cookies my forte. My new life also took new direction which included travel with my significant other, taking numerous trips, including Florida, Pennsylvania, Niagara Falls and Massachusetts.

Retirement – a time to experiment and explore! I realized my love for live theater, having seen shows at the Stanley, Syracuse Stage, Niagara on the Lake, New York City, etc. And then, there is Community Theater! I began working with props and costumes at Ilion Little Theatre, dressing the stage and dressing the actors. From there I proceeded to stage manager, to production coordinator, to assistant director, to YES, you got it, finally to director. To me, this is most enjoyable, bringing a work to life, seeing the fruit of your labor. My first venture was a play involving a cast of 17 actors!

Retirement – a time for relaxation! I have actually had time to enjoy my gardens, my serenity, my therapy, my sanity, and my roots. I spend a lot of time designing a plan for color changes in the gardens throughout the spring, summer and fall, which also involves knowing bloom times and how annuals and perennials work together to complement each other. Of course when there are gardens there are also birds and butterflies, which are a joy to watch. Boy, am I relaxed and awaiting tomorrow’s new adventures!
81. John Schmidt, Professor Emeritus of Biological Sciences, University at Albany

So far, retirement has gone as anticipated, but it's only been three months and I'm still filling out paperwork for various things.

I have hobbies (kayaking, cross-country skiing, camping), and we just bought a cabin on a lake last spring. Fixing up the lake house has kept me busy too.

I still come into my office in the department about one day a week. I am reviewing the teaching of the lecturer who took over my fall courses, and I serve on the governance council of the University Faculty Senate, which continues my long involvement with campus governance.

I will probably look for a community volunteer position later to round out my activities. I am finishing writing a book about my research area in Neurobiology, and may do some more writing after that is done.

I would say that it is very important to study the process and make plans. Don't just get fed up and quit your job (with the unfortunate changes coming down the pike at colleges these days, it would be easy to get led in that direction).

Explore all those other interests you have, but simply haven't had time to pursue. It's better to have them going already when you retire, but at least have some definite ideas about how to spend your newly freed-up time when you retire.

Take extensive note on the process when you go to the HR retirement seminars, because there is a lot to keep track of. Then once it's done, relax and enjoy the free time.
82. Mary-Jane Schneider, Director of Professional Programs (Retired), University at Albany

I have continued to revise my textbook, "Introduction to Public Health," the 5th edition of which came out last spring. The 3rd and 4th editions also came out since my retirement in 2007. However, I have begun working on a memoir of Berkeley in the sixties when I was in grad school. My son, an economist who worked with me on the 5th edition, intends to take the lead on future editions of the textbook.

I volunteered for several months after I retired, working with Brain-Computer Interface (BCI) group at the NY State Health Department. I wrote a paper on the ethics of BCI and presented it at a conference. I had hoped to collaborate with the bioethics group at Albany Medical College (AMC), but the director of that program ran into some ethical problems of his own and the group disbanded, and so my work on that issue suffered from the lack of input from professional bioethicists.

My husband, a neuroscientist, and I have done significant travel since our retirement (he from AMC), including to Israel, China, Norway, Italy, Eastern Europe and Costa Rica. The first three of those trips were for him to attend conferences, and thus we knew people in those countries, which helped to enrich the travel experiences.

We also travel to visit family: our older son, the academic economist, lives in Canada and has provided us with two young grandchildren. Our younger son lives in California, providing us an excuse to escape the Albany winters. My life in retirement is very happy and fulfilling.

I retired rather abruptly, without a lot of planning. However, an important factor in a satisfying retirement is adequate finances, so saving and investing as much as possible while you are still working is one piece of advice.

Another piece of advice would be to prepare your children to be independent. Both of our sons are financially in good shape – we stressed the importance of education as they were maturing and they both have advanced degrees. (We did invest heavily in their education before we were able to think about retirement).

So we can spend all our funds on ourselves as we wish, without having to support them or to depend on them to support us.
83. Betsy Shaw Weiner, Director of College Relations (Retired), Westchester Community College

When I retired, I continued the volunteer work I always had been engaged in, but added to it. Since 1961 I had been active in the League of Women Voters (LWV), rising to membership on the Board of the LWV of New York State; today I am on the Board of the LWV of Westchester, serving as its secretary, as a member of its County Government Committee, and chair of its annual County Budget study.

For fifteen years I have been on the Board of Friends of Music Concerts, Inc., a group that is currently in its 64th season of presenting world-renowned chamber music artists and ensembles to the Westchester community; for the past eight years I have been president of that organization.

Although I no longer am on the Board of the YWCA of Central Westchester (which I served as president for four years), I continue to support its activities. The same is true of Teatown Lake Reservation, the nature preserve and education center on whose Board I sat for nine years after my retirement from SUNY Westchester; I remain its strong supporter.

A few years after my retirement I went back to work part-time, serving for four years as the first public information officer that the Town of New Castle had ever had, a position that was established after Bill and Hillary Clinton moved into its hamlet of Chappaqua.

I also belong to a book group that meets weekly and have enjoyed the close friendships I have established there.

I have traveled to England, to Cuba, and throughout the Southwest.

Always keep your financial ducks in a row so you can take advantage of any options that come your way.

And, while you're working, establish connections and interests outside your job that can stand you in good stead after it ends.
84. Robert Silberman, Professor Emeritus, SUNY Cortland

Before retiring, I made sure my finances would support us in our retirement years. Most of my preparation revolved around deciding where we wanted to live after retiring. We did not want to stay in Cortland. I did my last sabbatical semester in the south to decide if moving south was good idea for my wife and me. We decided that the south was not for us. After listing what we would like to have in a retirement community, we realized that Ithaca had most things on our list so we moved to Ithaca one year before I retired and we have been very happy with the move.

I spend much of my time working at my hobby of wood turning. I was juried into and joined an Artisan Cooperative in Ithaca called Handwork that has 45 members. I sell my wood work in the Handwork store and, as a member, I staff the cooperative's store 1/2 day each week.

I have been a volunteer at the Ithaca Science Center, a children-oriented science museum. While volunteering at the museum, I developed a chemistry show for visitors and trained high school students to present the show. The show is performed twice a month in the museum auditorium. The show has been running for six years. I was recently honored by the museum for having volunteered for more than 1,000 hours. I also co-authored two grant proposals to the Dreyfus Foundation for funds to develop chemistry programs for children in museums.

Every spring I am a volunteer walk leader for 5th grade school students at Cornell's bird sanctuary, Sapsucker Woods. During the walk, I direct the student’s attention to the different habitats and their characteristics as well as identifying the birds that frequent the area. I also participate in the Migration Celebration that is held yearly at Sapsucker Woods.

In the first few years of my retirement, my wife and I traveled abroad a few times and hiked in several national parks.

1. Carefully decide where you want to live when you retire.
2. Make sure that you have a hobby. Make sure your partner has a hobby, too. In my case, I expanded my wood turning hobby and my wife expanded her fiber art and quilting hobby. We now support our hobbies by selling our craft work.
85. Harvey Smith, Professor Emeritus of Education, SUNY Potsdam

I enjoyed teaching so much, I didn't retire officially until I was 70. After that I had a call to the ministry and visited the president to see if I might qualify to be a campus minister on a voluntary basis. In a few weeks, and after some interviews, I had an office, a secretary, a computer, and a title – Campus Minister and Coordinator of Spiritual Programs. That's what I have been doing for about the past 11 years along with all but one of those years as an adjunct professor of education, teaching from one to three classes each year.

This makes my 51st year of service to the campus community. My wife has asked me numerous times about when I will finally retire, retire.

Right now I serve as the Campus Minister for the fall semesters and have local clergy hold my office hours during the spring semesters since my wife and I have a place in Florida that we enjoy during the winter months. The best of both worlds!

I am also an elder at a local church, and am active in the International Alliance for Invitational Education from 1985 to the present time.

My hobbies include making stain glass creations, making products from my large sea glass collection, hunting, and surf fishing.

What helped me greatly was the year before I planned to retire, my wife and I lived on a budget from what salary I would receive when I did retire. We were able to live by cutting some of our budget headings (e.g. eating out, recreation, etc.) and we were still able to live comfortably on what we could expect on a retirement salary the following year.
Initially, retirement felt like "free-fall." Moving from a job that demanded my full attention, that filled my days (and often evenings, nights and weekends) with time-sensitive activities and tasks which had immediate effect(s) on young people's lives to an almost blank slate was both exciting and challenging. Trying to find my footing probably took a few months, and I had to give myself permission to experiment. One of the benefits of being retired is that should you try something and if it is not fulfilling, you can stop doing it and try something else.

My church, the Macedonia Baptist Church in Albany NY, has been a significant part of my life for over 25 years. However, my work schedule had prevented me from contributing as much as I might have wanted over many of those years. My retirement happened to coincide with the church moving to a different and larger facility as the result of the growth in membership. It was at a critical transition juncture and there was a need for additional people to support leadership and strategic planning as it moved forward. I joined the team working on those areas.

One of the projects I was able to play a lead in was the writing of a successful grant to the KaBOOM organization, a non-profit that works with communities to build playgrounds for children. I co-wrote the grant with an individual who worked on the Pediatric Bereavement team of the Capital Region Community Hospice. The project was several months in the planning and ultimately involved not only the non-profit affiliated with my church (Macedonia Initiatives in Community Development – MICD) but over 300 community volunteers. The result is a playground that now stands next to the church for use by the community (2012).

Another project that has pushed me to grow in an unexpected and surprising way is the expansion of the audiovisual system in the church. I've always enjoyed technology, i.e. loved computers since their early days; I was an early adopter of internet communication (Prodigy) and online banking, etc. The church was looking to expand its reach, beyond the four walls. The leadership team knew the church needed to upgrade its sound system and discussions led to
not only upgrading the sound but expanding to include visual elements and streaming. I provided the leadership in researching what would best fill the audio, visual and streaming needs of the church and then led the project to design and install that system. The project began in 2012 and the system was installed in 2014. As of this writing, we have been streaming now for over three years. We have an Audiovisual Ministry with almost 20 people. At this point, I recruit, coordinate the training, and schedule people to cover the audio and visual needs for services and programs throughout the facility...and it is a very busy facility with many community organizations utilizing the space for meetings and other activities.

The church's Music and Arts Ministry has also always been a part of my life, but since retiring my involvement in that arena has also grown. In working on the Music and Arts Ministry's leadership team, I was able to help design the Summer Music and Arts Institute. The Summer Institute provided classes (open to the public) in voice, instrument and liturgical dance. The Institute took place on four consecutive Saturdays and culminated in an abbreviated performance as part of the final Saturday. We conducted the Summer Music and Arts Institute for four years. In 2015 we decided to fold these classes into the church's growing schedule of classes and workshops throughout the year.

Although it seems that I have totally left the educational field, in addition to the church activities I have had the opportunity to consult with schools, both charter and traditional, regarding their effectiveness in increasing student learning. I have consulted in areas across the country, i.e. Denver, Chicago, Baltimore, Philadelphia, Charlotte, Louisiana and Indianapolis. Typically I have worked through another organization to lead teams of educators into schools to evaluate instruction, assessment, professional development, organizational leadership and other key areas. These visits have ranged from two to four days and often culminate with an action planning session. Other areas in which I have consulted include charter school authorizer evaluations, charter applicant coaching, and providing expert analysis of charter application award decisions.

In addition to the church and consulting activities, I've always been physically active and continue to keep activities like kayaking, hiking/walking, biking in the schedule. Since retiring, however, I've also been able to commit to the practice of yoga. I tried several studios and finally found one that worked for both my schedule and my location. Yoga is the one class that I try to never miss and it's now been seven years! My overall strength and flexibility have increased, as well as my ability to remain more balanced mentally.

Last, but by no means least, I love traveling and experiencing different sights and cultures. We have taken the opportunity to travel domestically to see parts of the great United States, such as the Thousand Islands region of New York State, Illinois, California, and Colorado. Internationally, since retiring we've taken some time to visit China, Germany, Hungary, Austria, Jamaica, Barbados, England, Scotland, Wales, Puerto Rico, Aruba, Costa Rica Columbia and Panama. Being retired has also provided me with the opportunity to visit my mother in Illinois as often as I like. She's 93.

Retirement life is quite full and satisfying. I'll see what new and exciting projects may come my way in the future.

Realizing that we are all different and that there is no one way to retire (or practically anything else), I would offer the following pieces of advice:
• Give yourself permission not to know exactly what you're going to do every minute.
• Feel free to try something and then say you don't like it or it's not what you expected.
• Have many experiences – activities, classes, adventures.
• Exercise is really important. If you don't have one, find some type of physical activity that you enjoy doing and do it consistently.
• If it isn't bringing you joy, laughter, excitement, peace, let it go.
87. Steve Solosky, Professor Emeritus, Nassau Community College

Here's my story: About 19 years ago, I started traveling to Paris on my own during breaks from my job as a professor at The State University of New York. Since I am a meticulous note taker, I wrote down everything a traveler to Paris might want to know: hotels, attractions, restaurants, transportation, packing, hidden secrets, money saving ideas, travel tips and more.

Soon afterwards, civic organizations and continuing education programs invited me to present programs on Paris travel. At those presentations I handed out my travel notes. They told me I should turn those notes into a book, so in 2009 I published "The Traveling Professor's Guide to Paris." It became a best-seller. Readers from all over the country asked me to take them to Paris and voila! – My tour business was born (http://www.travelingprofessor.com/). They enjoyed my small group tours for adults to Paris so much they wanted more.

I have since taken early retirement from being a professor and added tours to Italy, Spain, Peru & Machu Picchu, Iceland, Spain, Norway and other destinations. Each year we take small group tours of 10-14 adults on about 10 trips per year.

I regularly present at The Philadelphia Inquirer Travel Show and The New York Times Travel Show. My profile appeared in The Wall Street Journal. Frommer's magazine called me "One of their savviest travelers." Known as the Traveling Professor, I am a semi-regular guest on Rudy Maxa's World, the largest syndicated travel radio program in North America. I enjoy speaking about travel to civic organizations and groups and am a long-time member of the Southern Berkshire Chamber of Commerce.

When not living out of suitcase, I reside in Great Barrington, MA.

I can talk about travel (especially Paris) for hours and nothing pleases me more than making dreams come true by taking people on my tours.

Do what you plan to do, but never had time and enjoy it to the fullest!!! Carpe Diem!!!
88. Lawrence Southwick, Research Professor (Emeritus), University at Buffalo

I was President of my Rotary Club in Amherst, NY in 2004-5 and President of my new Rotary Club of Sarasota Gateway in FL in approx. 2010-11. It was in Rotary that I went to India to give Polio vaccine in 2004 (about 150 or so kids personally) and went with others in 2005 to Pass Christian, MS to build housing after Hurricane Katrina. While I work to raise funds for Shelter Box (look it up on the internet), I am considered to be too old to actually go into the disaster sites to deliver the tents.

With the Mental Health Community Centers, I am on the Board of Directors as well as the Planning and Finance Committees. This is similar to an organization I previously worked with in WNY called the Restoration Society (Restoring the Mentally Ill to full functioning in society).

I was asked to serve as a Trustee of the Glenridge Charitable Foundation. Glenridge is a place for (affluent) Senior Citizens to live and spend their retirement years. (I do not live there and do not want to "dress for dinner").

I swim a number of laps, but have not yet returned to the number before my knee replacements. (My story here - and I’m sticking to it - is that each knee actually is heavier than the bone it replaces, thus causing a greater rate of sinking. Between two knees, the addition is about a kilogram of net weight gain.) My bicycling along a bike trail nearby amounts to from 8 to 12 miles per day, about the distance I biked before the surgery.

Of course, as with all senior citizens, I have a number of medical appointments; this is a place with lots of very good physicians. In fact, my regular physician, who is about a block away, was raised in Tampa and went to U.B. for his MD. As he tells it, he was so traumatized by his winters in Buffalo that as soon as he finished, he left Buffalo and went south past Tampa to Sarasota in spite of the fact that he had no job prospects whatever. (He is now the physicians’ physician and has a booming practice.)

Incidentally, one of the major developers in Buffalo, Nate Benderson, moved here and was one of the leading developers here. He passed away a couple of years ago and his son, Randy, has assumed his mantle. They donated a major rowing venue which now attracts competitions from all over the country.

Pat & I are in a small community of 84 “cottages” where we have frequent parties around our pool (at 85 degrees, it’s not really ideal for lap swimming but is a good compromise with the women who generally want it even warmer.) and clubhouse.

Many people here in either Sarasota or Venice attend or volunteer with local entertainment, music, plays, etc. We don’t do that very much, but we do get together with friends from time to time.

Up north, we have a cottage on the shore of Lake Erie near Dunkirk where we spend about four months per year. Our daughter and grandchildren generally come there for about a month each year from Silicon Valley.
Recently, I haven’t used my kayak as much as I did earlier; I hope to do that. I do a good deal of kayaking in Lake Erie, however.

My latest research, published in *iBusiness* in May 2016, deals with Climate Change. It is an on-line journal and the paper can be readily be downloaded at no charge. I have averaged about one paper every two years since retirement.

[Planning to retire?] Certainly need to plan for financial costs. Expect inflation.
89. Joe Sprague, SUNY Distinguished Teaching Professor Emeritus of Chemistry, SUNY Cobleskill

Test-driving retirement by going part-time

Go cold turkey and just retire, or ease into retirement by going part-time for a while? Both seem to offer their own advantages and disadvantages, but I chose to ease in. I chose part-time for a few years. The disadvantage was a part-time salary; compared to no salary, though, not a big deal. The advantage was to continue working with my colleagues, who, because we are a rather small campus, are also my dear friends. And just as important, I would stay in the classroom and continue to interact with my students. So why retire?

First of all, retirement is not about dropping out of life. Pre-retirement seminars and readings stress the need to find rewarding and meaningful retirement activities. You really need to do something. This makes sense since college professors are just too driven to idle away the retirement years. Many of my retired colleagues are deeply involved in non-profit organizations and community service. Well, for over three decades teaching has been my life, absolutely oozing with reward and meaning. So I've chosen to continue teaching, but at a semi-retired schedule. I am now down to two classes per semester, a pace that allows more time to do those things that I just couldn't squeeze in with a 15-hour teaching schedule.

And what are those things? You might guess golf, hiking, travel and all the other usual golden age stuff. But no, in what surprised even me, I jumped into activities at the college that normally competed for what little time I had available as a full-time faculty. I joined the assessment taskforce at the college. I joined our steering committee for Middle States accreditation. I dramatically increased my efforts at curriculum development. Sounds crazy? These are assignments I would normally have been involved in as a full-time faculty but would have dreaded.

How could I find the time to do them? Turns out that being semi-retired allows more time to actually get involved in these non-classroom efforts. You don't have to struggle to squeeze them into the gaps between classes. You can actually enjoy the work. I never thought I'd use the words "enjoy" and "assessment" in the same paragraph, but I have and I do. At the same time, I excused myself from normal governance committee work and chose not to be involved in department and school decisions, reasoning that their future was not my future.

As a result, I no longer worry about the day-to-day concerns like the budget, the schedule, recruiting, etc., and no longer feel the pressure of a busy teaching schedule. Instead, I actually have the time to enjoy the creativity and energy I can bring to my new non-teaching assignments and my reduced teaching assignment. For me, part-time retirement is my answer to the great retirement question: what am I going to do? As an added bonus, with such a loose schedule, I have the freedom, on a snowy winter weekday, to go cross-country skiing.
90. Ruth Stanek, Assistant to the Chair, Department of English (Retired), Binghamton University

The retirement process went extremely well, thanks to the HR staff at Binghamton and UUP and Civil Service on the State level. Helping to care for aging parents, my own mother and my in-laws, has been a major focus of my retirement and, actually, is what prompted me to retire when I did. It's been ten years and I'm still helping to care for my mother-in-law, who is 102 years old.

In 2010, we purchased a home in Southwest Florida, where we spend seven to eight months, returning to Endicott from May to October.

Eldercare and keeping body, mind, and the home in relatively good condition take up the biggest portion of my day in Florida. I walk daily, bicycle once or twice a week, and do daily yoga/exercises all year long.

Until my mother-in-law became more dependent on my care, I also kayaked, sometimes sailed, and participated in various social/educational activities in my community while in Florida.

When back in New York or temporarily relieved of eldercare duties in Florida, we travel as much as possible. Much of our travel involves family get-togethers, but we also have gone on a number of cruises abroad and road trips in the USA. We hope to travel more when our eldercare duty ends, assuming that we are still healthy enough to do so. I also hope to volunteer locally at that time.
91. Judith Tanur, SUNY Distinguished Teaching Professor (Emerita), Stony Brook University

I have been fairly active during my retirement. For some years I did paid consulting in my role as a statistical analyst. That has diminished in importance now, and I keep busy in other ways.

Part of my activities have been dealing with the photographic legacy of my late daughter. I organized a show of her photos at the National Science Foundation (NSF) in their Art of Science series, which involved soliciting and editing sociological commentaries from colleagues, editing them, and arranging them with the photos into the show. The photos and commentaries were then contributed to the National Opinion Research Center, where I continue to serve on the Board of Trustees. With the help of the Social Science Research Center (SSRC), the photographs and commentaries were published in a book, *Visualizing Social Science*.

And also under the sponsorship for SSRC, a Rachel Tanur Memorial Prize is awarded biennially for students in Visual Sociology through the International Sociological Association's Working Group on Visual Sociology. I am a member of the executive committee of the working group, serve on the jury for judging entries for the prize, and I or some other member of the family attends the prize ceremony; we have traveled to Vienna, Yokohama, Barcelona, and elsewhere to award the prizes.

I have been serving as an unpaid consultant to the American Academy of Arts and Sciences in their production of the Humanities Indicators. As each Indicator is produced by the staff, I review it to be sure of statistical accuracy and clarity of explanation.

I have been a member of the American Association for the Advancement of Science's On-Call Scientist group, called upon for pro-bono help with statistical analysis for researchers working with small budgets on worthwhile projects. Most recently that led me to help design and analyze a survey inquiring on the workings of Legal Aid in many countries, research undertaken by the UN. As a
result of these activities, I have recently been invited to join AAAS's Committee on Scientific Freedom and Responsibility.

Under the auspices of SSRC, I have, for the last decade, been serving on the International Advisory Committee for the Vietnamese Health Survey, a project supported by Atlantic Philanthropies to evaluate health care interventions Atlantic has funded and promoted throughout Vietnam. That has occasioned multiple trips to Vietnam and formed the basis of fruitful collaborations (and warm friendships) with several Vietnamese scholars. In addition, I continue to mentor, both formally and informally, colleagues and students.

And I continue to attend professional meetings and make presentations. How did I ever find time to teach?

~
92. David Toor, Professor Emeritus of English, SUNY Cortland

Better than I could have dreamed. I invested carefully and have more than enough to do anything I want: travel, reading, writing, toys, hobbies, etc. I lecture at times at libraries on Shakespeare and give the money they pay back to them to buy books. I have a small publishing business that allows me to contribute my books and articles without charge to schools and libraries.

I share my life with my long-time partner, Danielle, and our two dogs, Winnie and Tinker. Our homes are big with large, professional kitchens, and we love to cook. Danielle, Belgian by birth, studied political science, linguistics and philology at the University of Louvain in Belgium and taught for a time at Georgetown University. She also worked for the federal government as a language-testing specialist.

We spend about three months each year in Europe at an apartment that we have in Belgium and we travel while there. Last spring we spent time at the invasion beaches of Normandy and in the mediaeval city of Bayeux where we marveled at the magnificent Bayeux Tapestry of the late 11th Century. I’m 83 and my health holds, so we can enjoy our homes in South Carolina, North Carolina, Maine, and Belgium.

Since Lyme Disease grabbed me about five years ago I’ve had to abandon a few of my favorite things: I don’t fly an airplane now, although my pilot’s license is still valid; I sold my Grady White 20’ foot power boat; I don’t ride my two Honda motorcycles. I do ride my bicycles and my newest fun comes from my growing collection of drones, of which I now have four. We live on the water in South Carolina and I survey the Low Country by air, taking wonderful movies and stills with my Phantom 3 and Phantom 4 drones, ranging as far as five kilometers from base.

My publishing business, Kenilworth Press, is tiny (by intention) and over the years since I started it in 1972 lets me buy toys to keep me occupied. We specialize in books on Shakespeare. The other side of the publishing business (the tail wagging the puppy) produces paper model kits of architectural interest: lighthouses, famous and/or beautiful buildings, and a range of other things (about fifty or so, I think). I write all the books and design all of the model kits (an old hobby of mine that I picked up in 1955 while an undergraduate studying at the Shakespeare Institute in Stratford-upon-Avon, England).

I enjoy building things and working with my hands. Most recently I’ve been rebuilding my 320-foot dock on Lady’s Island in Beaufort, SC, which was demolished by Hurricane Matthew last October. Some of my very nice neighbors are doing most of the heavy work while I can handle a drill and saw to help put the thousands of segments in place. It’s almost finished and soon I’ll be catching shrimp and crabs from...
the dock again. I also manage to pull in a lot of rays and sharks, and an occasional flounder and red fish. I keep nothing except what we’ll devour for dinner. I have a large collection of guns, but I will not hunt.

I’ve been doing a lot of writing for fun, although not much of it is very good. I don’t even send my novels to my agent anymore, but I have a lot of fun writing. My arthritic fingers make it tough for me to play my flute or guitar, but I can manage the piano a lot better. I used to play piano professionally (with small jazz groups) and the flute and guitar (with small classical chamber groups).

I spend a lot of time arranging and editing classical music for my own pleasure. I read constantly on my electronic devices. Some good stuff, but a lot of ephemeral junk.

For fun, I keep in contact with my three children and one grandchild. My granddaughter Eva, from my son Mark, is now 13 going on 30 and I joy in her. She’s a scholar, gymnast, and horse lover. (Not to mention fashion-plate.) My other two granddaughters, Leah and Rachel, I’ve yet to meet. Leah works with Doctors Without Borders all over the world, and Rachel is the personal assistant to the governor of a New England state.

I haven’t met them yet because I’ve only just met their father, my son, Gene, an oceanographer with NASA at the Goddard Center in Maryland. He tracked me down last year through some brilliant detective work with DNA and superb research. I was 17 when he arrived on the planet, a major youthful indiscretion, and I’ve thought about him and wondered about his life for the last sixty-five years. We’ve got together a few times and are in constant contact and plan to be a part of each other’s lives. My other two children, Mark and Rachel, both to whom I’d mentioned my long-lost son, have happily accepted him as a part of our family.

My daughter, Rachel, having vowed never to follow in my footsteps, is now a professor of English (teaching writing) at a university in Washington State and a widely published writer of non-fiction books and a recent novel. She writes columns for running magazines and for the Chronicle of Higher Education. (She is also a top-rated marathoner.) Mark, my legal son, is an attorney who is now in private practice in West Virginia. He tried academia for a short time having been appointed Vice Provost of the University System of West Virginia. He found the academic types he had to deal with were not really to his taste.

Life is great and I’m going to be sorry to leave when the time comes. My atheism is a comfort. I retired at 55 and wish I could have done it earlier. It wasn’t that I didn’t enjoy teaching, but there were too many other things I wanted to spend my time on. These last years have been the best 29 years of my very happy life.

[Thinking of retiring?] Be careful with money! Save as much as you can and invest safely.

Have things to look forward to when you retire.
Let me start out by saying that when I retired, I wasn't really ready to fully retire! When people say "you need a plan of what you'll be doing when you retire" – you really do need one!

Prior to actually retiring, I was asked if I'd be interested in returning part-time to work in a different office using the skills I'd acquired on the job I was retiring from. I said "sure, just let me be gone long enough to know that something different has really happened in my life!" I returned to work part-time six months later and have been working ever since!

I can't say my life during retirement has evolved as anticipated because I did not have anything anticipated.

I currently spend my time working about 20 hours per week, I volunteer in a community Soup Kitchen once a month and work in my Church Office once a month. I seem to be spending more time at my church during the week by taking minutes at various meetings my Pastor holds. I have joined a Fabric Ministry at a different church and we meet from noon to 2:00 pm every second and fourth Saturday of the month. We knit and crochet items for unwed mothers, those in nursing homes, the homeless, etc. and donate them. I am very satisfied with these activities at this time and know that were I fully retired, I would be donating more time and actually knitting something in shorter time spans!

I have not yet had a "unique" post-retirement experience – I'm sure it's coming, though!

My advice [for future retirees] would be to find out how much health insurance and dental and vision coverage cost prior to retirement. Talk about sticker shock! I was very surprised at what I have to pay, through UUP, for dental! I knew health insurance would be a big cost, so I tried to make sure to keep as many sick days as possible to help defer the cost – and it worked!

Taking a look at what [you] don't have to be concerned about right now, I think will help put some financial questions to rest before seeing the bill.
94. Donna Walsworth, Registered Nurse (Retired), SUNY Geneseo

Since retirement, I have worked at Genesee Valley BOCES working with high school students learning how to become a nursing assistant – teaching in the classroom and supervising their skills on clinical. I have also assisted with teaching and doing clinical with LPN (adult) students. I volunteer teaching infection control with the local fire dept. and volunteer time at church functions and working with the elderly.

I have enjoyed all these activities and look forward to continuing as long as possible.

I have also worked on projects at home: baking and giving items to friends and relatives; working on a scrap book for family photos; and working on collating my myriad of recipes.

Work closely with HR and start reducing spending six months to a year in advance of retirement. When you know your estimated monthly amount, try to work on your budget to be able to get your expenses and spending in line with your anticipated income.
95. Stephen Wasby, Professor Emeritus, University at Albany

Yes, my retirement has been as anticipated. Transition was easy. I was working on a long-term research/writing project and I have continued that and it will keep me busy as long as I wish. In 2017, I completed another book manuscript related to that project.

Most of my time is spent with my research and writing. I gave individual lectures where asked, but I don't do semester-long courses. In 2016, I gave a series of talks – to Rotary Clubs, audiences at Town libraries, and at a few universities – about “The Supreme Court After Scalia,” and, this year, I have given several talks on “Trump and the Law.”

I have done some six-session Adult Learning courses (no "required" reading but adults take "suggested" reading seriously; no exams to grade).

I also continue to mentor graduate students (not UAlbany students) I meet through meetings and junior colleagues who work in my field. Locally, I serve on the Zoning Board of Appeals, for which I have written regulations.

I chaired the [local] Zoning Board of Appeals (ZBA) for a while. I also served on the Town's Charter Review Committee.

For a number of years, I was involved in the grants program of the National Railway Historical Society, becoming its director.

In short, apart from the ZBA service, I have continued to do what I was doing as a professor, minus regular meetings of classes.

[To future SUNY retirees, I would say,] have something in mind that you will do – continuation of a research project, or something that is a "hobby" in which you have already been engaged and know you enjoy.

My greatest concern is for those who teach and don't also research and write; once they stop teaching, their adjustment is much greater.
96. Carol Whittaker, Assistant Dean for Global Health (Emerita), University at Albany

The University at Albany's School of Public Health is a partnership between the NYS Health Department and the University. It started over 30 years ago as the School of Public Health Sciences; the original two departments were housed in the Health Department's Wadsworth Center for Laboratories and Research.

When, about 25 years ago, the School was expanding to become a fully accredited School of Public Health, I left the Health Department to join the School and never went back (although the Health Department kept depositing my pay checks in the bank!).

David Carpenter was the founding Dean and he gave me the title of Assistant Dean for New Fun Stuff. And fun I've had. My portfolio was broad but interesting. It included “distance learning,” although this was before the Internet and it was a major challenge but we used video conferencing technology until the Internet was established. I was one of two original on-line instructors (I convinced a colleague to "come on, try it – you'll love it!") and I have been teaching on-line since I started.

I also wrote a grant for federal funding to establish a public health leadership network covering the New England states, NY, PA, and NY. The funding disappeared a couple of years ago but the public health leadership course I established is now required for the students in our fully on-line MPH program and I teach it every semester.

I started bringing international students to the University at Albany School of Public Health on various fellowships in the early 1990s. When our recent past Dean, Phil Nasca, joined the School eight years ago, he asked me to establish the Center for Global Health, and I postponed retirement again. I served as Assistant Dean for Global Health and was the founding Director of the Center for Global Health.

But after 40 years of working for the Health Department, I retired from state government in January 2016 with the understanding that I could keep teaching on-line courses. I hold a faculty appointment at the University of Malawi’s College of Medicine and for three years spent time with colleagues at the School of Public Health and Family Medicine there teaching and creating public health courses.

I have always been active as a volunteer. When I began teaching in Malawi and being away for months at a time (the advantage of teaching on-line!), I stepped down from the Board of Director positions I had held in local organizations. Then when I considered retirement I joined new organizations including Rotary International (I have always admired the organization's persistence in eliminating polio), Zonta International (improving women's health worldwide), and the UAlbany Emeritus Center. This has allowed me to expand my network of like-minded and interesting people.
I have four timeshares, one for every season, so with my daughters, granddaughter, and three great
grandsons I enjoy several family-oriented mini-vacations throughout the year. I have visited about 70
countries and all the continents but there's still so much of the world to experience.

Now I've joined the UUP and have asked them to help me overcome a major challenge for others like me
who wish to teach two courses a semester but, due to strange and incomprehensible rules, cannot do so
without it affecting our health insurance. When one retires from a state agency and then teaches at a
SUNY school, they have a major problem if they are Medicare-eligible. If anyone can help me overcome
this impediment to teaching two courses a semester, I (and many others in my circumstances) would be
very happy!

I still have an office at the Public Health School at UAlbany and have been welcomed to continue being
part of the Center for Global Health team. However, I have a lot of flexibility now and during summers I
plan to do a lot more travel and to spend time at my lake house. This kind of retirement suits me fine!

[Future SUNY retirees:] Plan ahead, of course, just as everyone advises! I encourage everyone to use their
retirements in ways that best suit them but to enjoy every minute.
97. Nancy Willie-Schiff, Assistant Provost for Undergraduate Education (Retired), SUNY System Administration

I retired in 2013, without specific plans, quite a departure from my usual habits. As much as I had loved my career and colleagues, personal and family health scares, plus the allure of time to pursue personal interests, led me to take the leap.

My dear colleagues at SUNY System Administration made the retirement process easy to understand, were very helpful in answering all my questions, and gave me a lovely send-off party and gifts. The SUNY Council on Assessment (SCOA) was extremely generous in marking my farewell. My many colleagues at SUNY campuses, and in the University Senate and Faculty Council of Community Colleges, sent loving wishes and congratulations. All the farewells touched me deeply, and strengthened my already fierce pride in SUNY’s mission and people.

I have never regretted my decision, and am grateful for each amazing day. Simple pleasures abound: being outdoors on weekdays, ignoring my alarm clock, swimming laps later than 7 a.m. The first year or so, I studiously avoided new commitments and responsibilities. Instead, I spent treasured moments with my darling granddaughters and other family and friends. I enjoyed travel, swimming, snorkeling, cross-country skiing, the arts of all kinds, gardening, two book clubs, refreshing my French language skills, renovating a kitchen, and much more. Eventually, I was ready to add more engagement in my larger community, such as the two projects described below.

I am a first-grade reading tutor as part of a partnership between the First Unitarian Universalist Society of Albany (Albany UU) and the Sheridan Preparatory Academy (SPA), a high-poverty public elementary school in the Albany school district. Besides tutoring, the partnership raises funds for the school, and built a much-needed new playground. Donations for further enhancements to the playground are always welcomed. You can call Albany UU at 518-463-7135 if you would like to help.

At the other end of life’s spectrum, I am an activist in the campaign to give terminally ill New Yorkers the same right to medical aid in dying that is available in six other states (CA, CO, OR, MT, VT, WA) and in the District of Columbia. I work with staff and other volunteers for the statewide advocacy organization Compassion and Choices New York, and its local partner, Death with Dignity Albany, to offer educational programs and advocate for legislation. Our efforts led to the Medical Aid in Dying Act being introduced in both the Senate (by Diane Savino) and Assembly (by Amy Paulin) in May 2016, and passing the Assembly Health Committee. The bill will be reintroduced in the 2017 session with the newly-elected legislature. If you support expanded end of life options in New York, please visit https://www.compassionandchoices.org/new-york/ to contact your lawmakers, donate funds, and join the campaign in your community and Albany.

I’m a lifelong planner, by temperament and profession, but, aside from working out finances & health insurance, I did not have much of a plan for what I was actually going to do when retired.

My experience would lead me to advise future retirees to relax, keep it simple, & enjoy each day.
If you haven't already decided what you want to do, you'll more than likely be able to figure it out when the time comes.
98. Judy Wishnia, Professor Emerita of History, Stony Brook University

Since my field of research is nineteenth and twentieth century French history, when I retired I had great plans to write the books and articles I was unable to write when teaching full time. I had visions of spending months and months in Paris going from archive to archive and having brilliant conversations with my learned French colleagues.

Well, things did not work out quite that way. I still go to Paris for a few weeks every year to do some research and there is still an article or two rolling around in my head and on my computer, but mainly I decided to follow another path of interest and an important part of my life. I have always been a "political animal" (I read three newspapers and am addicted to Keith Olberman.) I have always believed that only through the activity and advocacy of ordinary citizens can we achieve social justice in the world. I was active in the anti-Viet Nam war movement, in the feminist movement and I went to the 1963 March on Washington.

Most critically, for over thirty years I have been an active member of United University Professions, our SUNY union, serving both at Stony Brook (my home campus) and on the state-wide Executive Board. When I retired I ran to be chair of the Committee of Active Retired Members (COARM) and was elected. As Chair of COARM, I sat as the retired member of the Executive Board, on various retiree committees of the New York State Teachers Union (NYSUT), the American Federation of Teachers (AFT), and the Alliance for Retired Americans. My aim has been to protect and enhance Social Security and Medicare and all pension and health benefits for retirees.

In addition to my union activity, as a committed fighter for women's rights, I sit on the Suffolk County Women's Advisory Commission, where I chair the housing committee.

I spend my "leisure" time with beloved children and grandchildren. I love to cook (it comes from all those trips to Paris) and best of all, I have time to read: history, politics, and mysteries. I also do crossword puzzles (Sunday NY Times and Washington Post). I read that drinking red wine and doing crossword puzzles helps to prevent Alzheimer's disease, and I do my best with both.

I do believe that being active in retirement is crucial to maintaining well-being and that above all, we have an obligation to improve the lives of others, and that we leave the world a better place.
99. Tom Wolff, SUNY Distinguished Teaching Professor (Emeritus), Upstate Medical University

My "retirement" was short-lived. One year after retiring I was asked to return to the university to help start a new program, working part-time (8-10 hours/week). I’m still at it after over 10 years! It’s enjoyable, flexible, and stimulating.

Obviously, returning to a work environment was not something I anticipated. I was hoping to move into retirement by gradually reducing time, going part-time for a while; this was not supported by our campus, so I had to retire abruptly. Don't recall any specific help to prepare for retirement other than reviewing my income status.

In my case, allowing me to phase out part-time would have been helpful, but then the current part-time position may not have come along!

In addition, I have volunteered with three other organizations (a health foundation, church, and a state organization).

We have traveled mainly to be with our children and grandchildren and had some unique experiences traveling with them in Europe and the US. Traveled with some college friends to visit another classmate, a native of India. Spent a month seeing India with our friend as guide, attending weddings, and many other experiences not seen by the average tourist.

We have spent most of our summers at our Adirondack camp, which is a hive of activity all summer long with our children and their families coming and going and enjoying the lake. Our life is full, as rewarding as ever, and most fulfilling.

[Future SUNY retirees:] Make sure you have something to "retire to." Have plans for using your time, what would be challenging to you, what would be fun and fulfilling. Make plans, as you find time flies by and you will wonder how you had time to work.

I think letting retirees know what opportunities for volunteerism [exist] at the university would be helpful.
100. Theodore P. Wright Jr., Professor Emeritus of Political Science, University at Albany

I retired at 69 because my wife wanted to take early retirement in order to travel. We have done a great deal of this and shared our slides with our retirement community. At age 91 now, I/we probably will have to give up the more strenuous trips. What we have done has fully met our expectations.

Professionally, I have continued to attend and give papers at South Asia conferences, some of which I’ve published. ‘Til now I’ve been very active in SAMSA, the South Asian Muslim Studies Association. I have not done anything at my former department, but have been an active volunteer in the Dutch Settlers Society of Albany.

At Glen Eddy, I’ve been active each week in the residents Issues program. When I had to give up driving four years ago, this curtailed outside events I could attend unless my wife was willing to drive me there. This, for instance has limited my participation in the University at Albany Emeritus Center. I might add that the deterioration of my eyesight and hearing in recent years has reduced what I can get out of/contribute to these meetings. With the help of the computer, however, I am able to keep up with my research area (Indian politics) fairly well. I have continued my research in genealogy which I share with relatives near and distant.

I do sitting up exercises daily and twice a week take part in my wife's osteo exercise classes at Glen Eddy. Once a week we walk with the Thursday Naturalist group in neighboring woods and parks. We no longer hike with the Adirondack Mountain Club, Albany Chapter or attend its meetings except the annual banquet. We attend church fairly regularly and its Monday lunch for senior members.

I've had to give up participation in the Columbia University Faculty Seminar on South Asia in New York City because of the expense of getting to the Albany/Rensselaer railway station by taxi.

[Future SUNY retirees:] Don't delay retirement too long so you can enjoy it. Coordinate with your spouse's retirement [and]:
• Get a knowledgeable financial advisor
• Keep your children informed; and
• Find a suitable retirement community. (We did so six years after retirement). Be sure you can afford it.
101. Mary Wyrick, Professor Emerita, Buffalo State College

Since retirement in 2011, I have become a full-time artist. I have had some small successes with a couple of awards and acceptance into the Buffalo Society of Artists. My painting [was in a February 2017] centerfold of "Public," a local newspaper here in Buffalo. It is interesting and fun to be part of Buffalo's arts community as an artist after a career at Buffalo State College as a Professor and researcher in Art Education. I would advise that people, retired or not, get involved with activities that involve a community of other people with the same interests.

I am more physically active than I expected to be in my sixties. I have more stamina as a swimmer than I ever did! I also run, do yoga, and Zumba. I feel so much better that I wonder why I didn't find time to do more of those [activities] when I was working.

I would advise people thinking of retirement to spend more time in fitness activities that you actually like before retirement, whether you have time or not. Even if you are not inclined to go to the gym, there is something active that you can do. Start small.

I advise people to be proactive about saving and investing. Live within your means.

I had several financial advisors over the years and had money put into three investment companies. All financial advisors at these three companies were focused on consolidation of assets into one account with their company. They also all advised managed accounts where the client pays yearly management fees.

I would advise people not to consolidate with one company, not to have managed accounts, and not to...
buy Life Insurance unless you have young dependents who would suffer without your income if you had an untimely demise.

Much retirement planning involves expensive financial products that are not necessarily in your best interest.

A unique experience is that I inherited a farm from my Mom in North Carolina and now have more time to spend there. However, I am usually too booked up here to go down south. I am waiting for my partner to retire from teaching and have planned to move there. I am already involved with the farm, so I know what is involved with making that transition. I know several people who rented or bought second homes before they retired to get used to the idea of relocation.

I am wondering if it will be hard to decide when the time comes, NC or NY? Which would you pick?
There can be many years after retirement. Years when you are well; then, others when you get sick and many years when you have less mobility, less vision, less hearing; years when the people around you are well, and many years after they die; years when you stay where you lived and others when you have to move; years with continued friendships and years of loneliness.

Be sure you stay in good health.
Check on your insurances.
Double-check your financial status.

Finish writing your [last will and] testament.
Get on good terms with your family.
Arrange to do some of the traveling you wanted to do as soon as possible...
Chapter 3
Advice from Survey Respondents to Employees Planning to Retire

I. Introduction

The decision to retire is not an easy one. Most employees planning to retire experience many conflicting thoughts about their future after retirement. Such thoughts often deal with financial security, the loss of their close professional and social networks, and what they are going to do after they retire. To help prepare employees considering retirement, we thought we should share with them the experiences of current SUNY retirees and how they had adjusted to being retired. To accomplish this goal, we asked survey questionnaire respondents to provide recommendations as a learning tool for employees planning to retire. Specifically, retirees were asked the following question:

“Based on your own experiences, what advice would you give to current SUNY employees who are planning to retire? How should they plan for retirement?”

An Overview of the Responses: We received about 90 responses to this question. The respondents offered a wide variety of suggestions, which we broke down into 11 categories listed within this chapter along with representative respondent responses. While reviewing the responses, we were quite impressed with the degree of candidness with which most respondents shared their retirement experiences and offered constructive suggestions. The quality of responses reflected their sincere desire to help and guide the potential retirees through the wisdom they had gained during their 30- to 40-year careers at SUNY and several years of retirement experience, including challenges they faced.

In addition to the categories of advice listed below and selected comments, it was also decided to post all survey respondents’ responses to this question in their entirety at [www.suny.edu/retirees/resources/rsc-reports-and-resources/](http://www.suny.edu/retirees/resources/rsc-reports-and-resources/).

II. Categories of Suggestions for Potential Retirees

1. Pre-Planning and Preparation for Retirement

Some employees start planning very early on for retirement by taking some proactive steps. On the other hand, some refuse to accept the idea of retirement and entertain thoughts of working as long as their minds and bodies will allow. Nearly 25% of the Retirement Experiences Survey respondents engaged in some kind of pre-planning and preparation for retirement. Here are some of the actions they took and suggestions they made to future retirees.

1.1 – “Begin planning a few years ahead and gradually wind down activities. But it is satisfying to continue some activities on a limited basis if one is able. I would also say not to wait too long. I retired at 69, which for me was about right.”

1.2 – “Make sure you have something to ‘retire to.’ Have plans for using your time, what would be challenging to you, what would be fun and fulfilling. Make plans, as you find time flies by and you will wonder how you had time to work.”
1.3 – “While you're working, establish connections and interests outside your job that can stand you in good stead after it ends.”

1.4 – “Don't go (retire) too soon unless your health is bad or your job is a burden.”

1.5 – “I think that current SUNY employees should ensure that they plan well in advance of their target date for retirement...and always prepare for the unexpected.”

1.6 – “Don't delay retirement too long so you can enjoy it.”

1.7 – “My friend, Dr. Ram Chugh, recommends reading Who Moved My Cheese?: An Amazing Way to Deal with Change in your Work and in Your Life. This short but very helpful book is best read earlier rather than later.”

1.8 – “My advice is not to retire ‘cold turkey’ but to do so gradually over time if that is possible. This gives you the opportunity to keep ‘one hand in the game’ but also provides you with more time to pursue other goals and to gradually wind down from full-time employment.”

NOTE: Retiree comments and suggestions regarding phased retirement are contained within Chapter 4.

2. Family Involvement in Making the Decision to Retire
Several respondents indicated that retirement is a serious familial decision because it impacts the entire family – one's spouse, children and even grandchildren. Given below are some of the actions retirees took to involve their families and their suggestions for future retirees.

2.1 – “Think seriously about retirement and its manifold implications for the retiree and his/her family and perhaps others before taking the decision to retire and acting upon it.”

2.2 – “Coordinate your spouse's retirement. Keep your children informed.”

2.3 – “Prepare your children to be independent. Both of our sons are financially in good shape; we stressed the importance of education as they were maturing and they both have advanced degrees. (We did invest heavily in their education before we were able to think about retirement). So [now] we can spend all our funds on ourselves as we wish, without having to support them or to depend on them to support us.”

2.4 – “I've always been a strategic pre-planner about retirement and just about everything else in which I'm involved or which is likely to impact me, my wife, and our three children and eight grandchildren.”

2.5 – “My retirement is ongoing and far from over. I early-retired and did not request assistance from my organization, instead taking the initiative to understand what my husband and I would need in terms of economic, health, and intellectual support for retirement.”

2.6 – “One can never prepare too much for a major change in one's life. Luckily, I have a great life partner, my wife, Portia, and a daughter, Jamie, who are both teachers. Teaching-related issues arise at almost every dinner we share together.”

3. Financial Planning: A Key to Sound Retirement
Comprehensive financial planning is considered a pre-requisite for a secure and stress-free retirement.
With the longer expectancy where retirees are now living into their 90s and beyond, it is important to keep this reality in mind while looking into financial planning. Given below are some of the many respondent comments relating to this important issue.

3.1 – “Start planning when you are in your 20s. Pay yourself first by saving money. You can retire at age 50. Begin saving and contribute as much as you can to your retirement fund. If you put additional funds into your retirement fund, starting at a young age, you would be amazed on how comfortable you can live when you retire.”

3.2 – “I saved every penny allowed with the various State plans, and now have more than I need. If you have TIAA, be sure to take advantages of their free advice appointments.”

3.3 – “Look critically at your current expenses. You may find places to cut non-essentials in order to beef up your total retirement plan. You can also make projections about which expenses will decrease or increase.”

3.4 – “Be sure to do a thorough review of your financial needs and resources. Increase and do make allowances for inflation. COLA does not cover it entirely.”

3.5 – “Financial planning is most critical. Spend wisely, and follow a dream or two.”

3.6 – “What helped me greatly was the year [before] I planned to retire, my wife and I lived on a budget from what salary I would receive when I did retire. We were able to live by cutting some of our budget headings (e.g. eating out, recreation, etc.) and we were still able to live comfortably on what we could expect on a retirement salary the following year.”

3.7 – “I advise people to be proactive about saving and investing. Live within your means. I had several financial advisors over the years and had money put into three investment companies. All financial advisors at these three companies were focused on consolidation of assets into one account with their company. They also all advised managed accounts where the client pays yearly management fees.”

3.8 – “I found the Deferred Comp Plan offered by the state especially helpful. It is an excellent vehicle for saving money while getting a tax deferment. The mutual fund offerings in the plan back then were less than stellar, but monies accumulated can be rolled over into an IRA with no penalty and much better investment options.”

3.9 – “It started when I was 21 years old. I methodically saved money each and every paycheck. Here it is here: http://moneyning.com/money-stories/how-i-was-able-to-take-an-early-retirement/”

3.10 – “I talked to three advisors and decided to go with the fund that best met my three goals: 1) to have a predictable, livable monthly income, 2) to protect as much as possible the principal and 3) to provide a legacy for my heirs and charities, including Plattsburgh.”

3.11 – “Retirement may cost more than you think; you may live much longer than the mortality tables; you may outlive your spouse for many years.”

3.12 – “Take care of your financial and estate planning – such planning frees the survivors from a lot of hassle, legal and otherwise.”
4. Meeting with Campus HRD/EAP Staff

Most respondents emphasized the critical importance of meeting with the Human Resource Department (HRD) staff while planning for retirement. The HRD plays a vital role in the life of an employee. They maintain personnel files from the time an individual is hired, provide information on contractual obligations, and help in the completion of paperwork at the time of retirement. HRDs and Employee Assistance Programs (EAPs) provide information on the benefits available to employees while working and the benefits available to them after retirement.

Maintaining close connections with HRD staff can be very helpful not only during one’s active employment but also when one is planning to retire and even after retirement as well. HRDs provide valuable information on pension plans, health insurance and other benefits available to retirees. They also provide contact information about state and other agencies which retirees could find useful. Additionally, many SUNY HRDs conduct seminars and provide one-to-one consultation on retirement-related issues for employees planning to retire.

Given below are selected survey responses relating to the assistance received from campus Human Resources Departments. Some Retirement Experiences Survey responses contain suggestions regarding what individual employees should do prior to meeting individually with HRD staff to get better assistance, e.g., preparing a list of specific questions and issues. Other survey responses contained praise for their dealings with HR during the retirement process and suggestions on what HRDs should consider doing to further improve their departments’ services. The latter categories are addressed in Chapter 4.

4.1 – “Make sure you have more than one conversation with both your [campus] HR [department] and the offices at state level. Also, have conversations with others who may be in planning stage to share information. This was helpful to me.”

4.2 – “See a retirement rep early (at least three months before you plan to retire) and have a nest egg for expenses until the first pension check comes in. I would say that the single most important goal would be to establish a personal relationship with professionals that you could trust with providing you with essential services. HR, TIAA -CREF, your CPA. You must have access to the services that he/she can provide [you], with the key being PERSONAL [service]. I learned – ‘Just when you think that you have it figured out, YOU HAVEN’T.’ Professional service is one thing, but "PERSONAL" is very much another. They know you and you know them.”

4.3 – “Take extensive notes on the process when you go to the HR retirement seminars, because there is a lot to keep track of. Then once it's done, relax and enjoy the free time.”

4.4 – “I think we, as we approach retirement, have to carefully formulate our questions [for the HR department, etc.], try to understand the options (which is not always an easy thing to do), make certain we have the most comprehensive health/dental coverage we can get and can afford, and take the long view in the sense of assuming that we will live a longer period of time rather than a shorter time. In other words, plan for the long run.”

5. Transitioning to Retirement

Most respondents expressed satisfaction in the manner in which they transitioned to retirement as
reflected in their comments below. Some of them made suggestions regarding how to make this transition smoother.

5.1 – “I think it is important, especially at first, to have some planned goals and activities. Otherwise, it could be a difficult adjustment going from daily obligations to your employment and a set schedule to no schedule, or set obligations.”

5.2 – “The transition to retirement was not an abrupt detachment from my department nor a final farewell. My teaching responsibilities gradually diminished and my presence and contributions at departmental meetings were I believe, appreciated by the staff.”

5.3 – “The mental transition was not actually having the status of being a valued faculty member – no longer was I a "doctor" or a "professor." Identity was based on my personal attributes or my physical ability.”

5.4 – “Downsize your belongings by getting rid of your extra books and other household items – keep things at home to bare minimum.”

5.5 – “Stay healthy by following your doctor's medical advice and doing meditation, physical exercise, and eating right.”

5.6 – “Finish writing your [last will and] testament.”

6. The Importance of Staying Busy After Retirement

What activities should I undertake after retirement to stay busy, engaged, and socially connected? This is a question which most retirees ask because most of them led a very busy life during their working years. Retirement gives them tremendous flexibility to do things they could not do before and explore new activities. Others choose to explore doing things to serve their campuses and local communities. Given below are selected pearls of wisdom from survey respondents.

6.1 – “Don't say yes to the first opportunities that present themselves – take a few months to figure out what you really want to do.”


6.3 – “It is important to develop outside interests, part-time work, an engaging hobby, or something you love to do in order not to be bored.”

6.4 – “Ease into retirement. This is especially important if your personal identity is based primarily on your career. It is important to have purpose and community.”

6.5 – “Explore all those other interests you have, but simply haven't had time to pursue. It's better to have them going already when you retire, but at least have some definite ideas about how to spend your newly freed-up time when you retire.”

6.6 – “Plan to be busy with activities that you enjoy, but also help maintain your sense of self-worth.”

6.7 – “Continue to do what you love most about your field: if you're passionate about going beyond what you've already researched; you'll keep your mind active while continuing to contribute.”
6.8 – “Be curious (learn Chinese), be current (learn computers), be relevant (connect with your community), and above all, be unique (what sets you apart?).”

6.9 – “My experience would lead me to advise future retirees to relax, keep it simple, & enjoy each day. If you haven't already decided what you want to do, you'll more than likely be able to figure it out when the time comes.”

6.10 – “The ‘Life Reimagined’ program offered via AARP (an on-line program, often begun with a face-to-face group kick-off) can assist people in looking at their lives in new ways.”

https://www.aarp.org/about-aarp/life-reimagined/

6.11 – “Retirement is an opportunity to re-define who we are. The three questions we face are: ‘Who am I? What am I? Where am I going?’ We need to be flexible and expand our hobbies, interests, and skills. Explore the bigger question, which is ‘What is my purpose for being?’”

6.12 – “Enjoying retirement versus surviving retirement is a world of difference.”

6.13 – “Stay engaged with life and with people who are engaged with positive activities.”

6.14 – “Retirement is an opportunity rather than a sentence. Much of what drove me during my career still drives me. I have different ends now, though. I want to live well in my own definition. I will let you know what I have come up with in about 20 years!”

7. Giving Back through Volunteerism

Review of the activities described by a large number of survey respondents indicates that “serving the community needs through voluntary work” is extremely important to them as characterized by the following response excerpts, which also include advice for future retirees:

7.1 – “Don’t commit to significant volunteer work effort for that first six months of retirement. Take time to see what there is for you – and you will be surprised by all the choices.”

7.2 – “Get in the practice of doing something to make the world a little bit better each day (I was in the Peace Corps...many of us carry this mind-set with us all our lives.)”

7.3 – “If you loved teaching, teach part-time. If you loved working with students (not teaching), volunteer on campus or in local schools.”

7.4 – “I was fortunate in discovering how I could be useful after retirement when I realized that local nonprofits, including historical organizations, lacked the ability to create and maintain websites.”

7.5 – “Consider mentoring students at a school or at the campus.”

7.6 – “Be creative, identify unmet community needs and start to meet them by working with others. Find activities which match your skills and training.”

7.7 – “There are hundreds of areas where skilled volunteers are needed. These offer almost unlimited opportunities for retirees to be involved [in] doing meaningful work.”

7.8 – “What else can you do/what other service can you provide to others with all your skills and energy? I think we all need to answer the question: ‘Who will we be after retirement?’”
7.9 – “Make a difference in the lives of others and you will make a difference in your own life.”

Chapter 4 contains several respondent suggestions on how campuses can and should offer volunteer opportunities for their retirees.

8. Relocation – Moving to another Community
Moving to another community after retirement is a tough decision. Surveys indicate that about 75% of SUNY retirees continue to live in the community where they had been employed and had developed a supportive social network. But about 25% do move. They move to be closer to their children or to warmer places to escape the harsh winters of New York or to places with a lower cost of living. A small number of retirees move to other countries such as Mexico, France, Sweden, etc. Adjusting to a new community is not easy. Given below are the experiences of retirees who moved to different communities.

8.1 – “Part of my preparation revolved around deciding where we wanted live after retiring. We did not want to stay in Cortland. After listing what we would like to have in a retirement community we realized that Ithaca had most things on our list so we moved [there] one year before I retired and we have been very happy with the move.”

8.2 – “Moving to a new community after retirement can make the adjustment very difficult. It takes time and lot of effort to make new friends and to develop a supportive social circle.”

8.3 – “Choose a vibrant area with many things to offer. Ashville, NC is in the top 10 of many ‘lists.’”

9. Remain Connected with Your Campus and Retiree Colleagues

9.1 – “[I] did not factor in the importance of social interaction [when I retired]. Initially, the lack of that was a challenge.”

9.2 – “I miss the interactions with math colleagues, the ability to focus on areas I love in geometric topology and, thanks to math colleagues, complex analysis. And I miss the students so very much.”

9.3 – “Remaining connected to the SUNY institution where you taught is important, along with giving yourself time and space to think about what you want to do in the years ahead.”

9.4 – “If one exists, join your college retirees group so that you can keep up with your colleagues. If there is no group, consider forming one either through the faculty union or just a collection of your faculty friends.”

9.5 – “I think it is healthy to maintain contacts with the college and colleagues who are both working and retired, especially initially. Teach an adjunct class, audit courses, volunteer as an advisor or tutor, attend events. As time progresses, other interests will probably draw you away.”

9.6 – “The College provided a retiree directory, some retiree news and links to campus news. The union also continues to keep retirees informed and invite them to social events.”

Chapter 4 contains respondent suggestions on how campuses can better stay engaged with their retirees and how current retirees can assist employees with the retirement process.
10. Understand Your Health Insurance and Medicare

**10.1** – “I like how Medicare fits in with the Empire plan. What parts of Medicare I need, e.g., some drug coverage, continues under Empire Plan. Whether I need to have separate dental and vision coverage or just pay out-of-pocket. Tax ramifications, etc.

**10.2** – “Make sure you have the best possible health, vision and dental plans offered. Make allowances for possible major emergencies. Make sure there is a pot of easily-accessed cash.”

**10.3** – “Keep your NY State Empire Plan & Medicare insurance. Some folks here (not from NY) are in an HMO which won't pay for the expensive medication that I get for only a modest co-pay.”

**10.4** – “Monitor what is likely to happen with health insurance, including Medicare and Social Security.”
Chapter 4

Role of SUNY Campuses in Providing Retirement Assistance

It is the individual employee who often decides when to retire. The campuses, through their Human Resources Departments (HRDs) and other appropriate offices, provide assistance to employees planning to retire. They guide them through various steps in completing the required paperwork and other formalities. They provide them with valuable information about benefits and services available to them after retirement. Most retirees do considerable pre-retirement planning on their own and seek assistance from HRDs and other offices within and outside their campus.

“The Power of SUNY Retirees: Lessons from Retirement Experiences Survey” included a question to find out about advance preparation the respondents had done prior to their retirement and whether they had sought assistance from their campuses through HRDs and/or the Employees Assistance Programs and other offices. They were also asked to give suggestions based on their experiences to further improve the services campuses provide to help potential retirees. Specifically, the survey asked the following question:

“What did your campus do to help you prepare for retirement that was really helpful? What more could they have done that would better prepare future retirees?”

An Overview of the Responses: We received about 90 responses to this question. Most retirees described in detail their preparation for retirement and the challenges they faced in making their final decisions. Most expressed satisfaction with the retirement assistance they had received from the campus HRDs. The respondents also offered a variety of suggestions to further improve the retirement planning process.

The quality of responses reflected their sincerity and strong desire to help and guide the current employees planning to retire as well as campus officials so as to benefit them from their own experiences. A dozen or so survey respondents were in their 90s reflecting many years of life experiences and enduring various challenges during their retirement. Their advice and suggestions reflected pearls of wisdom they had gained over the years.

The survey responses covered in this chapter were divided into seven categories. Each category contains suggestions made by retirees. Selected suggestions and comments are given below followed in parentheses by the year of retirement and the campus from which they retired.

In addition, it was decided to post all survey respondents’ responses in their entirety at www.suny.edu/retirees/resources/rsc-reports-and-resources/.

1. High Praise for Campus Human Resources Departments (HRDs)
Overall, HRDs receive high commendations for their timely assistance to retiring employees as reflected in the following statements.

1.1 – “My campus was very helpful; they answered the technical questions that the state kept asking. The Human Resources Department assisted us in preparing for retirement by holding seminars about Medicare and Medicaid, using your saved resources wisely, and how to live on the state retirement system’s saved money. I helped myself by starting to put away significant pretax savings – and HR helped get me started with that.” (2014 Upstate Medical University retiree)

1.2 – “I am certainly grateful for the advice from my benefits person who urged me to keep my health insurance in effect. Our treatment for health problems has certainly been facilitated by that.” (2010 Buffalo State retiree)

1.3 – “The campus did a marvelous job in preparing me for retirement. I got my ducks in a row with the help from Personnel. I went to some financial classes and made some investments based on the classes and it has worked out very well.” (2001 Binghamton University retiree)

1.4 – “The HR department here at Buffalo State was tremendous in working with me through the process in general. In addition, they were helpful with calling regarding my health insurance coverage more than a year after my retirement.” (2010 Buffalo State retiree)

1.5 – “The HR office put on seminars/discussions to inform those thinking of retiring.” (2016 University at Albany Retiree)

2. Suggested Areas of Improvement

Survey respondents also made suggestions regarding what else campus human resources and EAP staff could do to help current and future employees planning to retire.

2.1 – “I suppose the college might have conducted more orientations or workshops.” (2010 Buffalo State retiree)

2.2 – “I had thought that our Benefits Office would have been more knowledgeable and helpful in the retirement process. They mostly provided information for which NYS offices I needed to reach out to. It would be better if they had been able to guide me through the process better.” (2016 SUNY retiree)

2.3 - The first thing should be to deal with any anxiety the retiree has about their upcoming new life. Then go on to [answer] questions that person has beyond that. Any help offered should be directly related to the retiree, as I believe advice not requested falls on deaf ears. (1995 SUNY Brockport retiree)

2.4 – “The HR Department should bring back some people who had recently retired to give retiring employees the retiree's point of view.” (2016 University at Albany retiree)

2.5 – “What I feel would have been better would have been a one-on-one meeting with not only some professional person, but from a colleague that had recently retired and who could have given me a personal story of what to expect or not expect. Maybe a panel discussion of past retirees with a Q/A time after they shared their story.” (2006 SUNY Potsdam retiree)
2.6 – “The College could have had a seminar on retirement planning with retirees sharing their experiences.” (1998 Monroe Community College retiree)

3. Retirees Mentoring Younger Colleagues

3.1 – “Campuses and Centers for Faculty (including Professionals) need to set up better mentoring and advising for younger colleagues and to provide better and more extensive mid- and late-career workshops, drop-ins and access to providers. It will be harder and more individually directed for the next generations. We need to help and support those who are yet to retire as much as possible.” (2011 SUNY Plattsburgh retiree)

4. Phased Retirement, Incentives, and Early Retirement

As mentioned in Chapter 3, a good number of survey respondents favored the idea of phased retirement, where an employee can work on a part-time basis before retiring fully. Some schools/departments at some SUNY campuses offered such an option to its employees planning to retire. Individuals making use of phased retirement appreciated that opportunity. Some of the respondents took advantage of authorized early retirement incentives.

It seems SUNY campuses try to explore various options to help individual employees to ease into full retirement. However, budgetary and contractual obligations might constrain the campuses from providing option of phased retirement in every situation.

Nonetheless, the phased retirement option is worth exploring on a campus level. Given below are some of the responses relating to phased and early retirement.

4.1 – “Perhaps there might be an interim step for those who would make the retirement somewhat easier.” (2012 SUNY New Paltz retiree)

4.2 – “A part-time transition period at the time of retirement would have been helpful for the retiree, the replacement, and the employer as well.” (2007 State University Construction Fund retiree)

4.3 – “SUNY Buffalo State and my particular dean approved a "phased faculty retirement plan" where I was able to continue my duties but at a reduced level of classes to teach. This allowed me the stretch out two more years doing what I truly enjoyed but with less wear and tear as I reached the age of seventy. Human Resources was a great help in making the transition of health benefits etc. and were entirely supportive.” (2014 Buffalo State Retiree)

4.4 – “I was hoping to move into retirement by gradually reducing time, going part-time for a while; this was not supported by our campus, so I had to retire abruptly.” (2005 Upstate Medical University retiree)

4.5 – “The conversations with Human Resources allowed me to consider graduated retirement. Prior to meeting with them, I was not aware of this option. I imagine that if I had that information earlier, I could have planned my course for retirement better.” (2016 Buffalo State retiree)

4.6 – “I was able to somewhat gradually phase down my teaching, and I've been able to complete several in-process articles.” (2010 University at Buffalo retiree)
4.7 – “My department was helpful in that they allowed me to teach on a part-time basis for a couple years after the official retirement date. Doing this allowed me to transition financially and mentally.” (2008 Buffalo State retiree)

4.8 – “The College gave me an incentive to retire [NY State-authorized early retirement]. That helped and they had people come in from Albany to answer any questions we had. (2010 SUNY Cobleskill retiree)

4.9 – “The College did offer an incentive and I took earlier retirement than I originally planned.” (2000 Geneseer Community College retiree)

5. Campus Volunteer Programs
Numerous survey respondents spoke of the importance of volunteering as a way of remaining connected—the “retiree-campus-community” connection. They came up with several suggestions regarding what campuses and retirees can do to stay connected and utilize their knowledge and experience for good of the campuses and communities.

5.1 – “I would suggest that the campus create a program that would provide retirees an opportunity to continue to serve students as tutors and mentors to those in need. The organization could serve to assist other retirees with trips to medical appointments and other support in maintaining their health.” (1993 SUNY Cobleskill retiree)

5.2 – “I think letting retirees know what opportunities for volunteerism [exist] at the university would be helpful.” (2005 Upstate Medical retiree)

5.3 – “It would have been great if they offered ways for retired individuals to continue to serve the campus.” (2011 Buffalo State retiree)

6. Campus Services and Activities for Retirees

6.1 – “The activities for retirees are almost non-existent or I am not on the proper list to receive notifications.” (2010 Buffalo State retiree)

6.2 – “Although the majority of my career was spent at System Administration, after my initial retirement it was the Albany campus that kept me busy. Even now, after I have quit teaching, the campus provides me with a free parking pass, use of the library, and allows me to work out in the swimming pool. What more could I ask?” (2000 System Administration/UAlbany retiree)

6.3 – “The College and the faculty union...provide a retiree directory, some retiree news and links to campus news. The union also continues to keep retirees informed and invite them to social events.” (1999 Monroe Community College retiree)

As indicated earlier, the primary goal of this study was to learn from the experiences of SUNY retirees with a view toward helping our campuses improve the retirement assistance they provide to employees planning to retire. We can discover a great deal about the transition process which most retirees went through by reading the 102 retirement experience stories in Chapter 2. Equally illuminating are the
specific respondent suggestions within this chapter regarding what campuses may do to improve retirement assistance. The respondents also provided many recommendations in Chapter 3 for future SUNY retirees. These employees planning to retire can benefit greatly from these suggestions.

The ultimate test of any study is to carry forward the recommendations to the next stage for potential implementation. To facilitate this, we designed a proposed action plan based on the survey responses. This plan is contained in the next chapter. It is broken down into several simple, cost-effective steps for implementation. Given the wide diversity among SUNY campuses in terms of size and mission, it is important that each campus develops its own implementation strategy.

Our employees deserve a retirement assistance process that is thorough and humane. It should show a good understanding of the complexity of the retirement decision-making process and be sensitive to the many issues they face while making the transition to retirement.

A checklist to help SUNY employees planning to retire is provided in Appendix A.
Chapter 5
Harnessing the Power of SUNY Retirees

I. Retirees as a Valuable Resource

The 102 retirement stories contained in Chapter 2 of this report illustrate the immense contribution retirees make to their communities through sharing of their knowledge, expertise and experience. Almost all of these contributions are made on a voluntary basis. Some retirees have been quite creative in identifying some of the unmet community needs and volunteered their services to address them. Some retirees even traveled abroad to serve those local populations. There is a high degree of satisfaction a person receives in serving others in need. To quote one retiree: “By helping our communities in meeting their social and economic needs we, in fact, enrich ourselves.” Some consider retirement as a time to give back to their communities and society at-large.

The retirees in this study represent a very small segment of the total number of SUNY retirees. According to recent estimates, there are about 30,000 retirees of SUNY’s 64 campuses, the majority of whom continue to live in New York State. Table 6 below provides a profile of SUNY retirees. Approximately 1,000 employees retire each year throughout SUNY, though as the number of “Baby Boomers” (those born between 1946 and 1964) reach retirement age that annual number may increase. These retirees constitute a rich resource for our campuses and our local communities. They form a large and diverse pool in terms of their expertise, skills, educational background, occupational mix, work-experience, age distribution, gender, and racial mix.

Table 6: Profile of SUNY Retirees (Estimates)

<table>
<thead>
<tr>
<th>SUNY Retirees By the Numbers: 1996-2017</th>
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<tbody>
<tr>
<td>→ Total retirees since 1996: 20,186* state-operated campus retirees; 10,000 (approx.) from community colleges, Research Foundation, and State University Construction Fund</td>
</tr>
<tr>
<td>→ Average age of employees when retired: 62</td>
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<tr>
<td>→ Average years of SUNY experience at retirement: 24</td>
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<tr>
<td>→ Job classification of the retirees: 7% administration; 27% faculty; 22% professional/non-faculty; 19% secretarial/clerical; 15% maintenance staff and others</td>
</tr>
<tr>
<td>→ Education: 20% Doctoral degree; 19% Master’s/professional degree; 20% Associate’s/Bachelor’s degree or some graduate work; 13% high school/GED; 29% some high school</td>
</tr>
<tr>
<td>→ Race: 9% African-American; 3% Hispanic; 86% Caucasian; 3% Asian</td>
</tr>
<tr>
<td>→ Gender: 46% Male and 54% Female</td>
</tr>
</tbody>
</table>

*Source: Office of University-Wide Human Resources
Retirees of higher education institutions are increasingly gaining recognition as a valuable resource that remains largely underutilized. One study (Freedman, 1999) suggested that older Americans, including retirees, “may well be our only increasing natural resource.” The faculty, administrators and staff who retire from institutions of higher education, in particular, are viewed as having tremendous potential because they tend to be highly educated, possess a variety of professional skills and expertise, and have many years of working experience. (1)

However, only a few colleges and universities nationally are making any formal attempt to develop a successful working relationship with their retirees and develop programs to utilize their talents for the good of society. Diamond and Allshouse refer to higher education institution retirees as “America’s most wasted resource.” (2)

That trend is beginning to change, although slowly, with a number of major universities nationwide establishing programs to connect with their retirees and to engage them in a variety of service activities on-campus and in the community. It should be noted that these differ from the outreach made by many institutions to invite retired members to donate funds – to annual United Way or other community charitable organization appeals, scholarship support or other targeted campaigns. The service-oriented programs were implemented following studies to assess the specific steps the institutions could take to achieve those objectives. Examples of successful institutional retiree programs include the UC Berkeley Retirement Center and the Academy of Senior Professionals at Eckerd College. Many other universities in the United States are exploring various programs for utilizing the skills of their retired employees. (3)

SUNY finds itself in a similar situation, although on a larger scale, with approximately 30,000 highly-educated and experienced retirees from throughout the system’s 64 campuses. The challenge for SUNY campuses is to determine a framework that would allow them to keep their retirees connected while using their talents for the good of the public. To determine the best possible approaches to connect retirees with each other (and with various service opportunities at campuses and in communities), the SUNY Retirees Service Corps (RSC) conducted the “Survey on SUNY Retirees Volunteer Activity” in July 2010.” (4)

The responses to the Volunteer Activity and Retirement Experiences surveys provided a good deal of information about the nature and magnitude of the SUNY retiree respondents’ voluntary activities both at their campuses and in their local communities. The retiree respondents also provided hundreds of suggestions and comments regarding steps that could be taken to promote retiree involvement in campus and community service activities and for enhancing their retirement experiences.

The survey respondent recommendations have been used as the basis for devising an action plan that SUNY and the campuses could use to strengthen the retiree-campus-community connection for the benefit of all parties. The plan, which is contained in the following section, proposes several action items to harness the potential of SUNY retirees. It identifies practical steps which SUNY campuses may take to implement them. *Most of these suggestions can be implemented with minimal effort and cost.*

**II. Suggested Action Plan for Harnessing the Potential of Retirees**

**Action Item 1: Maintain connections with and between your campus retirees**
**Rationale:** Many retirees want to feel like they still belong to the campus community.

**Suggestions for Implementation:**

1.1 – Communicate electronically with retirees on a regular basis – e-mails or electronic newsletters with campus news, retiree news and campus events, etc.

1.2 – Develop a way for retired colleagues to stay in touch – e.g., a message board on the campus website, organizing social events, invitations to campus activities.

1.3 – Consider allowing retiring employees in good standing to retain their campus e-mail address and providing interested current retirees with campus e-mail service. Otherwise, give them the option to provide their personal e-mail address if they would like the campus to remain in contact with them during retirement.

1.4 – Include retirees in all job classifications in campus communications – faculty, administrators, classified support staff, auxiliary services, etc.

**Action Item 2: Develop a campus retirees contact information database**

**Rationale:** To facilitate efforts to keep retirees connected with their campus and former colleagues, notify them of social and volunteer opportunities, etc.

**Suggestions for Implementation:**

2.1 – Ask individual campus departments to provide available retiree colleague contact information (names, e-mail addresses, etc.) that may be used to create a master contact list.

2.2 – Post an open letter to retirees on the campus website offering the opportunity to receive campus and retiree news, social and volunteer opportunities, etc., via e-mail. Include a link to a form that allows them to enter their name, e-mail address and other relevant information, contact preferences, etc.

**Action Item 3: Recognize retirees for their achievements on behalf of your campus during their retirement**

**Rationale:** Survey respondents said it is important to make retirees feel that they are valued and can still contribute. Such recognition could encourage retiree volunteerism.

**Suggestions for Implementation:**

3.1 – Highlight retiree accomplishments in campus publications.

3.2 – Hold annual retiree recognition events, or encourage departments or deanships to incorporate recognition of retirees into other annual recognition events.

3.3 – Clarify the use of the terms “emeritus” or “emerita” in reference to retired faculty.

3.4 – Consider the creation of a quasi-emeritus status for professional staff who retire in good standing.
Action Item 4: Expand and publicize services your campus offers to retirees

**Rationale:** Retiree respondents view the extension of various services as an expression of gratitude for their service to their former campus and a practical gesture showing they are still part of the campus community.

**Suggestions for Implementation:**

4.1 – Allow retired faculty, professionals and staff to use campus facilities such as library, databases, bookstore, computing store, gymnasium/health facilities, etc.

4.2 – Provide on-campus meeting and shared office space for retirees.

4.3 – Provide access to convenient, reduced-rate parking/no-cost parking. If annual parking designation must be placed on cars, inform retirees annually about the method to be used to obtain parking permits via retirees’ preferred method of contact (email to regularly-used email address, or mail to home address).

4.4 – Extend faculty/staff vendor discounts and software license privileges, reduced admission to campus events.

4.5 – Issue campus IDs to retirees to facilitate the use of campus services and vendor discounts.

Action Item 5: Create and support a campus-based retiree organization

**Rationale:** Retiree organizations can serve as a conduit for keeping retirees connected with their campus, their former colleagues, retirement activities and events, and volunteerism.

**Suggestions for Implementation:**

5.1 – Choose a campus department to facilitate the program, such as the office of academic affairs or human resources.

5.2 – Provide nominal operational funding and logistical support, including office space and equipment, campus phone number/voicemail, directory listing, etc.

5.3 – Provide adequate space for meetings.

5.4 – Create a retiree organization web page on the campus website.

5.5 – Create simple, but formal, organizational structure by establishing bylaws that will give the group an identity.

5.6 – Learn from successful existing campus organizations/programs such as the University at Albany Emeritus Center, the Retirees Association of Suffolk Community College, the Association of Retired Faculty and Professional Staff at SUNY Fredonia, the SUNY Oswego Emeriti Association, and the Stony Brook University Emeritus Faculty Association.

5.7 – Create links with retiree organizations on other SUNY campuses.

5.8 – Identify a point person on staff to coordinate with a retiree representative of the nascent organization to receive and make use of resources, such as a copy of the SUNY Retirees
Service Corps (RSC) “Guide to Starting a Campus-Based Retiree Organization” (which can be obtained by emailing retirees@suny.edu), and provide financial support to attend the biennial SUNY Retirees Conference hosted by the SUNY RSC.

**Action Item 6: Involve retirees in your campus and community service activities**

**Rationale:** Retirees possess a wealth of experience in a variety of fields. Volunteerism allows them to use their skills as a means of staying connected to the campus community and permits the campus to address the needs of students and members of the community.

**Suggestions for Implementation:**

6.1 – Acknowledge the constructive roles that retirees can play by helping out on campus and in the community.

6.2 – Determine if the new or existing volunteer program should be operated as part of a campus-based retiree organization, through a campus department such as human resources, or a local organization that supports service activities for the community.

6.3 – Establish an advisory board consisting of campus retirees and representatives from faculty, administration, and the community.

6.4 – Survey your retirees to identify their interests and areas of expertise.

6.5 – Develop a web-based system to match retiree interests and expertise with volunteer opportunities. Determine if the system should be linked to the campus retiree organization website or to the site of a campus department, such as human resources.

6.6 – Publicize volunteer needs/opportunities on campus and in the community through various channels, including newsletters, emails, and postings on the campus website.

6.7 – Encourage volunteerism during years of employment so employees will be more receptive to voluntary service when they retire and make them aware of on-campus volunteer opportunities upon retirement.

6.8 – Make sure on-campus volunteer opportunities do not take jobs away from paid persons. Consult with current faculty and staff to see that the retiree volunteer program complements rather than hinders the activities of their departments.

6.9 – Learn from successful existing volunteer programs such as Upstate Medical University’s “Retiree Associates” program and the Hudson Valley Community College "Keepers of the Flame" program.

6.10 – Use the SUNY Retirees Service Corps as a resource (www.suny.edu/retirees).

6.11 – Encourage retirees who are currently volunteering to reach out to their retired colleagues and friends with volunteer opportunities when requested.

**Action Item 7: Continue to provide research, teaching opportunities and support**

**Rationale:** Many retired faculty would like to return to the classroom in some capacity or do research.
Suggestions for Implementation:

7.1 – Encourage departments to utilize the experience of retired faculty where appropriate and to provide financial support for retirees’ presentation of papers at academic conferences.

7.2 – Allow retired faculty to compete for research grants.

7.3 – Provide full access to library holdings (especially online holdings and databases), interlibrary loan, computers and printers/copiers.

7.4 – Supply office space for retiree research and scholarship.

7.5 – When appropriate, consider inviting retired faculty or staff to mentor junior colleagues.

Action Item 8: Offer continuing education opportunities geared to retirees

Rationale: A large number of survey respondents expressed interest in lectures, workshops, and courses for their personal development.

Suggestions for Implementation:

8.1 – Provide free/reduced-rate coursework of interest to retirees wishing to keep mentally active, such as writing a memoir, healthy aging, financial and investment planning.

8.2 – Publicize the opportunities for retirees to audit classes that interest them.

8.3 – Host a monthly or bi-monthly lecture series using noted on-campus faculty or retired faculty as presenters.

Action Item 9: Provide enhanced pre-retirement counseling and support services

Rationale: Several retiree respondents felt their campus could have done more to prepare them for retirement and wanted to see future retirees enter retirement on a positive note.

Suggestions for Implementation:

9.1 – Provide/enhance on-campus retirement counseling to include sick leave conversion, pension information, Medicare, survivor benefits, e-mail and library access.

9.2 – Offer retirement preparation programs that include group discussion on the meaning of retirement and the emotional changes and adjustments that people should anticipate and prepare for. These programs may be facilitated by a retirement coach and/or include a small panel of campus retirees to discuss their own retirement experiences.

9.3 – Facilitate a way for faculty to gracefully phase out of teaching and into retirement.

9.4 – Provide semi-annual workshops to inform future retirees of the volunteer opportunities that are available on campus and in the community; note that instead of inviting community members to present at such workshops, their brochures could be distributed (or their brochure content could be incorporated into a single brochure for distribution at these events).

9.5 – Cultivate a positive relationship with soon-to-retire employees so they will be more likely to want to stay connected with and possibly help the college/university.
The SUNY Retirees Service Corps had already put into practice several retiree suggestions prior to the survey and will be taking steps to address the other recommendations. For example, the RSC designed its website (www.suny.edu/retirees) as a resource for retirees and campuses. A secure online discussion forum is also under development. Additionally, the RSC created the electronic SUNY Retirees Newsletter (www.suny.edu/retirees/newsletters), which is distributed biannually system-wide as a vehicle for promoting the connection between retirees and their campuses. It features content of interest to SUNY retirees submitted primarily by retirees themselves. The RSC produced the Guide to Starting a Campus-Based Retiree Organization, which is available to interested retirees and campuses by sending a request to retirees@suny.edu.

III. Characteristics of SUNY Retirees as Volunteers

The SUNY RSC’s “Survey on SUNY Retirees Volunteer Activity” responses indicated some unique features of SUNY retirees. While percentage of retirees involved in voluntary services was rather small (about 20-25%), they were active in a wide variety of services and displayed some other interesting characteristics.

A. Wide Diversity in the Services Provided

The respondents identified approximately 400 activities in which they were involved. The services provided covered a large number of areas touching almost every aspect of campus and community life including: health care services, first aid, CPR training; social services such as food pantries, soup kitchens, child care, prevention of abuse; counseling and victim services; education, libraries, youth development, and literacy programs; sports coaching and recreational activities; crime prevention; human rights protections; job counseling; service to religious organizations and houses of worship; serving as a docent with arts, cultural and historical institutions; firefighting, search and rescue; working for environmental and wildlife organizations, including zoos; caring for the elderly; community development; small business assistance; assisting political refugees; serving in local government and on civic boards; and advocacy.

Involvement in such a wide array of voluntary services as reported by survey respondents is consistent with the diversity SUNY retirees possess in terms of their education, professional expertise, skills, and work experience. They carry those experiences and skills with them after they retire and often show a willingness to share them when a campus or community organization presents the retirees with opportunities that matches their interests and abilities.

B. Geographic Spread of the Services Provided

Analysis of the survey results shows that SUNY retirees are spread throughout New York State. Nearly 75% of them continue to live in the communities from which they retired. Another six percent move somewhere else within the state. Since the 64 SUNY campuses are located in rural and urban areas all across New York, one can find SUNY retirees in almost in every New York State community. The findings of this survey indicate that when retiree respondents decide to volunteer, they continue to share their time and talent with their campuses and the communities where they live. While not every retiree departs from his/her institution on the best of terms, it is realistic to think that many would like to remain involved with an institution with which they have long been associated. This means virtually every
SUNY campus and Empire State locality could potentially access the expertise of SUNY retirees.

C. SUNY Retirees Are Stable Volunteers
The survey findings indicate that the retiree respondents continued to stay involved even as they grew older. In fact, the survey results show that respondents 80 years old and above volunteered more than any other age group of retirees in the study. The findings suggest that once retirees get involved in voluntary services, they tend to stay involved in such activities.

D. SUNY Retirees as Mentors
Because of their long working experience in academic settings and working with students, most retiree volunteers have the ability and training to serve as mentors for younger volunteers in the organizations where they serve. They can often make use of their organizational skills (e.g., setting up conferences, designing effective evaluation or assessment strategies, reviewing communications before they are distributed for clarity and effectiveness) to help organizations at which they volunteer. Mentoring and advising are almost second-nature for most retirees from educational institutions.

E. SUNY Retirees Are Accustomed to Diversity and Divergent Views
Institutions of higher education have the mission of educating students and preparing them to understand and appreciate divergent views that exist among other people. A college or university provides a learning environment where differing views can be discussed and debated in a professional and respectful manner. Most institutional employees, especially the faculty, become accustomed to this way of dealing with differing viewpoints and attitudes in a work setting. In that context, SUNY retirees as volunteers bring a unique strength to handling divergent views in these contentious times.

IV: Proposed Role of SUNY Leadership and Retirees
The leadership both at SUNY System Administration and at individual campuses working with interested retirees can play a vital role in developing a framework for implementing the action items proposed in this study. The most important summative recommendation for SUNY leadership to take away from this study is to recognize the value of SUNY retirees; this group of energetic, intelligent, and motivated people can do much for the campuses and communities during their retirement if properly mobilized. SUNY retirees are a highly-educated and experienced resource available at little or no cost – but not currently being utilized to its potential.

The SUNY leadership should appreciate that an institution is a product not only of the efforts of current employees, but also of those employed there in the past. The retirees were an important part of their institution and contributed their skills toward its growth and evolution. Most of them were devoted to their campus and took pride in what it stood for and in enriching it further through their contributions of time and talent.

A good institution recognizes the potential role of retired employees. In fact, some would say that an organization’s character is judged by how it values its retirees. It is important to acknowledge not only what they did for their institutions during their working years, but also that many are still willing to share
their knowledge and experience with their campuses and communities during their retirement. Our survey findings indicate that many SUNY retirees would be willing to volunteer their services for the betterment of society.

One SUNY retiree survey respondent said: “The taxpayers have supported me for more than thirty years and it is only fair that I use the skills, contacts and knowledge I have built during my service to the university to keep serving the public interest during my remaining years.” Most respondents view public service as a civic duty, an opportunity to “give back,” especially during these challenging economic times. Many more retirees would be willing to volunteer their time and talents – if someone only asked them. In fact, several survey respondents stated that they wanted to be asked.

While developing campus programs to utilize the potential of retirees, we should keep in mind the famous saying, “Use it or lose it.” Retirees provide a wealth of talents ready to be utilized. But that is only if this resource is tapped.

The Retirement Experiences study makes a strong case for promoting a “retiree-campus-community” partnership at every SUNY campus to harness the power of SUNY retirees for their own greater good and that of the campus and the community.

Let the initiatives begin by endorsement from System and campus leadership of these five specific actions:

1. **Establish a SUNY Retiree Recognition Day:** Declare an annual date as SUNY Retiree Recognition Day to recognize their role on campus and in the community. That day should be observed at all SUNY campuses. The campuses could arrange events to which retirees are invited and welcomed back for this special day in their honor. Centralized publicity and planning could facilitate success. Although the implementation of this suggestion might create some extra work, it could help build good will on all sides. Campuses have, for the most part, made very little effort to connect with their retirees. Unfortunately, retirees get quickly forgotten and their lifetime of service to their institutions receives little attention other than to remain on mailing lists for fund raising. Based on our survey responses, most retiree would like to be recognized and remembered by their campuses for their past on-the-job contributions – as well as for volunteer service they have provided since retirement. Many SUNY retirees, in fact, have expressed continued willingness to share their knowledge and expertise. The idea of establishing a “SUNY Retiree Recognition Day” is worth exploring. SUNY, as the largest educational system in the county, could set a new direction for recognizing retirees at all other institutions of higher learning.

2. **Create Campus Retiree Organizations:** A small number of campuses within SUNY have created retiree organizations to bring retirees together for meetings and social fellowship. Such organizations help retirees stay connected with each other. Some of them publish newsletters and organize lectures and seminars on issues of interest to retirees. Such organizations do require some support from the campus administration, e.g., providing a room for holding meetings and nominal administrative support. Ideally, every SUNY campus would establish its own retiree program or organization and link with those on other campuses to share organizational talents, publication strategies and outreach efforts. Working with
interested and dedicated retirees, campus administrators can help bring such entities into existence. SUNY campuses can reach out to the SUNY Retirees Service Corps (SUNY RSC) at retirees@suny.edu and the Association of Retiree Organizations in Higher Education (AROHE) at www.arohe.org for guidance and technical assistance in this regard.

3. **Promote Retiree-Campus-Community Partnerships:** It is through such partnerships that retirees can be involved in various service opportunities at the campus and in the community. Representatives from local community organizations involved in various community needs (such as social services, health care, hospices, youth development, mentoring, crime prevention, food pantries, local government, education, and elder care) should be invited to join the partnerships. Such partnerships should be created at every SUNY campus. This partnership can be a vehicle for connecting retirees to services where they can make the most difference. Working with the retiree organization leadership, campus administrators can bring the retirees and representatives from local community service organizations together to form the “retiree-campus-community” partnerships where the talents and experience of retirees can be best utilized. When designing a volunteerism program for retirees, the partnerships should keep in mind the “Three Ms.” An effective retiree volunteer program should have *minimum* regulation and paperwork for retirees to complete; allow *maximum* flexibility in choosing the hours that they want to volunteer; and *match* retirees’ interests and expertise with volunteer service needs on campus and in the local community. It is through designing such programs that retirees would be able contribute the most.

4. **Create 64 Points of Light:** Every SUNY campus can choose a volunteer project of benefit to the campus and/or to the local community where retirees can work with a local and/or campus representative to make the initiative a success. At first, it may seem difficult to accomplish. But a dedicated group of retiree volunteers working with a local community organization can make it happen. A small initial success would have a multiplier impact. Once the retiree-campus-community partnership at each campus has chosen a project that would benefit the community through a mutual consultation process, they can develop an implementation plan that is feasible, which does not exceed available resources (current and potential). Incentive/matching funds might be set up through a collaboration between the SUNY Research Foundation and the campuses. Within a relatively short period, every “Point of Light” campus and every community working with SUNY retirees can make a positive difference in the lives of the 64 communities in which our 64 campus are located, and in the lives of the retiree volunteers.

5. **Explore a Potential Source of Financial Donations:** Most SUNY retirees who completed our survey felt a sense of pride and ownership regarding the campus they worked at. They watched as their campuses and the departments in which they worked grew and evolved. They were participants in many of the changes the campuses experienced. Some of them were instrumental in making those changes. Most retirees cherish that connection. If campuses made a concerted effort to make them feel valued and connected, retirees could be contacted about the possibility of making financial contributions in support of student scholarships, educational and other programs dear to them. Recently, one emeriti from the University at Albany made a large donation of about half a million dollars to set up an endowment for the benefit of the University at Albany Emeritus Center (UAEC). Similarly, another university received $10,000 from a retiree in support of the college’s library. Most campuses approach alumni for their contributions. Including SUNY retirees in fund raising campaigns would be worth the effort because unless we ask, we would never know the outcome. Ask and we might succeed, as long as the asking is in
the context of a broader initiative of outreach to retirees to make them feel appreciated and like they are still a part of the campus community.

V: Concluding Observations

The power of SUNY lies not only in educating its students and advancing the frontiers of knowledge through research and discovery, but also in using that knowledge to provide solutions to various social, economic and environmental problems confronting society through its public service mission. Knowledge is a means to promote human well-being. As the largest public university system in the country with 64 campuses spread across the state with annual enrollment of nearly 600,000 students and with about 92,000 employees including nearly 34,000 highly-qualified faculty members, SUNY is recognized as a powerful transforming agent for its students, the State’s economy, and for society at-large.

Everyone connected with SUNY, whether as students, faculty, administration, professional and support staff, has the potential to serve society. In that context, the nearly 30,000 SUNY retirees offer tremendous potential to offer their services to worthy causes through sharing of their knowledge and experience. Among SUNY retirees, one can find all kinds of professionals, such as physicians, engineers, lawyers, IT professionals, teachers, administrators, financial managers, police and security staff, maintenance, as well as clerical and support staff. Nearly 80% of SUNY retirees have college degrees; 25% of them have a doctorate. They have many years of work experience, ranging from 25 to 50 years before their retirement. But this rich resource remains largely untapped.

The implementation of the suggestions contained in this report can lead to successfully harnessing the power of SUNY retirees for the greater public good. It would truly be a “win-win” situation for everyone involved.

Footnotes


3. Ibid, p. 3.

Appendix A

Checklist for SUNY Employees Planning to Retire

The decision to retire is not an easy one. It requires considerable thought and planning. It is important that you should not rush into it. The checklist below may be used in arriving at a final decision regarding your retirement.

A. INVOLVE FAMILY, TRUSTED FRIENDS AND RETIREES:

1. Discuss the implications of retiring with your spouse and children. Seek their input.
2. Sound financial pre-planning is essential. Assess your finances from all sources to determine the amount that would be available to you after retirement. Take into account your spousal income and other assets and liabilities, and the impact of rising life expectancy. Many retirees are now living longer than retirees in the past.
4. Consult with your trusted colleagues and friends.
5. Consult with other retirees you know well about their transition to retirement. Read studies relating to retirement planning.
6. Consult with your physicians.

B. BENEFIT FROM HR EXPERTISE:

1. Contact your campus Human Resources Department staff in advance to understand the paperwork that will need to be completed and the benefits available to you after retirement, including health insurance and Medicare.
2. Meet with retirement plan representatives to understand income options and/or speak with a financial advisor.
3. Explore part-time opportunities, reduced schedules, and phased retirement possibilities that may be available to you.

C. EASING INTO RETIREMENT:

1. Make a list of activities you would like to pursue after retirement.
2. Would you be moving to a new community? Relocation requires considerable research and adjustments.
3. Plan to take six months of “transition” time after retirement to explore your options.
4. Use this time to travel and to connect with your family and friends.

Retirement can be a fun time if planned well. It is a life phase that you can look forward to – an opportunity to do things which you did not have time to do while working full-time. However, despite careful pre-planning, not everything goes according to plan. Circumstances can change unexpectedly. It is good to be prepared to expect the unexpected and take events in stride and adjust accordingly.
Appendix B
Selected Resources for Retirement Planning

I. Books and Reports


II. Articles


• Plantinga, Cornelius. “How to Grow Old: Aging Doesn’t Have to Mean Decline; Make it a Pilgrimage of Hope.” Comment, December 22, 2016, https://www.cardus.ca/comment/article/5005/how-to-grow-old/


• Steptoe, Andrew; Aparna, Shankar; Demakakos, Panayotes; and Wardle, Jane. “Social isolation, loneliness, and all-cause mortality in older men and women.” Proceedings of the National Academy of Sciences of the United States of America (PNAS), 2013 April, 110 (15) 5797-5801, https://doi.org/10.1073/pnas.1219686110


III. Organizations

• Center for Retirement Research at Boston University. http://crr.bc.edu/category/briefs/

• Center for Excellence in Aging & Community Wellness, University at Albany (SUNY). http://www.ceacw.org/health-and-wellness-programs

• Global Volunteers. www.globalvolunteers.org

• Habitat for Humanity International. www.habitat.org

• National Center for Creative Aging/Elders Share the Arts. www.creativeaging.org

• New Yorkers Volunteer. www.newyorkersvolunteer.ny.gov/

• Osher Lifelong Learning Institute at Stony Brook University (SUNY). https://www.stonybrook.edu/commcms/olli/

• Peace Corps. www.peacecorps.gov

• Retired and Senior Volunteer Program (RSVP). https://www.nationalservice.gov/programs/senior-corps/senior-corps-programs/rsvp

• Road Scholar (formerly Elderhostel). https://www.roadscholar.org/
• SCORE (Free Small Business Advice – supported by the U.S. Small Business Administration).  
  https://www.score.org/

• Senior Corps/Corporation for National and Community Service.  
  https://www.nationalservice.gov/programs/senior-corps

• SUNY Retirees Service Corps.  http://www.suny.edu/retirees/

• Volunteer Opportunities for Boomers, Seniors and Retirees.  
  https://www.retiredbrains.com/volunteering.html
Appendix C - SUNY Retirees Service Corps Flyer

Retirees are Valuable
Retirees are a new force in our society; they are living longer, leading healthier lives, and enjoying more productive years than ever before. They have time, talent, and possess many years of working experience. Many of them continue part-time work or community service. Research indicates that staying involved keeps retirees physically and emotionally strong. Older Americans are often referred to as “super volunteers” and are valued as the most reliable and committed of all volunteers. State University of New York (SUNY) retirees possess these attributes and are a valuable asset for our campuses and our communities.

Profile of SUNY Retirees
SUNY retirees constitute a large and diverse pool in terms of their expertise and skills, educational background, occupational mix, working experience, age distribution, gender, and racial mix. This rich resource, however, remains largely untapped.

Currently, about 15 of the SUNY system’s 64 campuses have retiree-related programs and services, focusing on activities such as promoting social interaction and information sharing among the members and providing voluntary services to their campuses and local communities.

SUNY Retirees Service Corps Origins
The initiative to create the SUNY Retirees Service Corps (RSC) came from the University Faculty Senate with the support of State University of New York (SUNY) System Administration. Retirees throughout SUNY have a considerable amount of knowledge and experience, but there was no resource to match their expertise to needs within SUNY. A Task Force on Retirees was appointed in January 2007 to study issues relating to SUNY retirees. The Task Force made its report to the University Faculty Senate in April 2007, recommending the establishment of the SUNY RSC to create awareness about the potential value of retired faculty, administrators, and support staff and to encourage campuses to establish programs to promote “retiree-campus-community” relationships. SUNY Chancellor John R. Ryan approved the Senate’s recommendation, and the SUNY Retirees Service Corps (RSC) was established in early 2008.

Mission Statement
The mission of the SUNY Retirees Service Corps (RSC) is to promote a strong “retiree-campus-community” connection within and among the SUNY campuses. The RSC will create awareness about the potential value of SUNY retirees and encourage campuses to institute programs not only to promote social interaction and fellowship among the retirees but also to provide opportunities for engagement in university and community service. The RSC will also encourage campuses to provide opportunities for retirees to engage in activities for their personal and social enrichment. Services of the RSC are available to all retirees of SUNY state-operated and community colleges, System Administration, Research Foundation, State University Construction Fund, and affiliated organizations.

Retiree Resources, Information and Benefits
The above-named section of the SUNY Retirees Service Corps website (www.suny.edu/retirees) provides links to documents, articles, and information for the use of SUNY retirees and SUNY employees considering retirement. It includes a Campus Connections sub-section with links to campus-maintained retiree directories, an RSC-produced Guide to Starting a Campus-based Retiree Organization, and a list of existing SUNY campus retiree programs and organizations. One of the links in the Benefits sub-section lists benefits and discounts that are available to all SUNY retirees.

Campus Resources and Information
The Campus Resources and Information section of the Retirees Service Corps website (www.suny.edu/retirees) is designed for campus officials (HR, chief academic officers, etc.) who are interested in starting a retiree program or organization at their campus. This section provides links to existing SUNY campus retiree programs and organizations, a comparison of the benefits and privileges campuses offer, or campus volunteer opportunities. Campus can submit volunteer opportunities to retirees@suny.edu.

SUNY Retirees Network (SRN)
The RSC is developing this secure, password-protected expansion of its website which is designed to connect SUNY retirees with each other, their campuses, and their communities. SRN status updates will be posted online.
Appendix D
Survey Questionnaire

The Power of SUNY Retirees: Lessons from Retirement Experiences Survey

Thank you for your willingness to share your unique retirement story through this online survey. Your input is very important to us. Please submit your completed The Power of SUNY Retirees: Lessons from Retirement Experiences Survey by Thursday, December 15, 2016. Selected retirement stories will be compiled to show the collective impact SUNY retirees make on their campuses and in their communities. See the text box at the end of this survey regarding potential usage of your responses. – Ram Chugh, Executive Director (Emeritus), SUNY Retirees Service Corps (RSC)

NOTE 1: Questions marked with a "*" in front of the question number require an answer

NOTE 2: Questions 1 through 3 are open-ended. Please type your responses in the text boxes provided. You can give detailed responses without concern for space available (there is plenty). Feel free to write whatever you wish to share in order to fully tell your story.

1. YOUR RETIREMENT STORY: Has your life during retirement evolved as anticipated? How do you spend your time as a retiree? (e.g., hobbies, travel, writing, consulting, part-time work, volunteerism, etc.). Please be as specific as possible. For example, if you volunteer, what do you do and where (on campus, in the community, both)? Describe the level of fulfillment you feel through your activities. Have you had any “unique” post-retirement experiences? See examples of retirement stories at http://www.suny.edu/retirees/retirement-stories/.

2. RETIREMENT PREPARATION: Discuss your retirement process - Did it go as you expected it
would? What did your campus do to help you prepare for retirement that was really helpful? What more could they do that would better prepare future retirees?

3. RETIREMENT ADVICE: Based on your own experiences, what advice would you give to current SUNY employees who are planning to retire? How should they plan for retirement?

4. CONTACT INFORMATION: Please provide your name and email address so that we may reach out to you to seek additional information and/or your permission (if necessary) as well as keep you up-to-date. We will protect your information. Thank you.
   Name: 
   Email Address: 

5. YOUR PHONE NUMBER (OPTIONAL): If you are comfortable doing so, please provide your phone number in the space below as an additional means of reaching you with any questions regarding your responses. Thank you.
   Phone Number: 

6. The campus you retired from (choose from drop-down menu below):

7. Your job classification when you retired:
   Other (Please specify)
8. Your title when you retired from SUNY

9. The year in which you retired from your campus:

10. Number of years you worked for SUNY:

11. Your age range:

12. Your gender:
   ☐ Male
   ☐ Female

Thank you very much for your time and cooperation in sharing your retirement story and providing recommendations by completing this survey.

Once you click the “Submit” button below, your survey response will be submitted.

You will automatically be redirected to the SUNY Retirees Service Corps (RSC) website, where you may learn more about our organization if you desire.

NOTE: Retirees whose open-ended question responses ("retirement stories") are used in the resulting "The Power of SUNY Retirees: Lessons from Retirement Experiences" project collection will receive an electronic copy of the publication as a token of our appreciation. Stories which are submitted through this survey but not used in the collection may be posted in the Retirement Stories section of the SUNY Retirees Service Corps website. Some will be featured in upcoming issues of the SUNY Retirees Newsletter. The SUNY RSC will contact selected survey respondents to seek their permission to run their stories and request a photograph.

Please feel free to contact me, Ram Chugh, at ram.chugh@suny.edu or 518-320-1488 for additional information about survey content and/or disposition.

If you experience technical problems in filling out the survey or would like additional information about the SUNY RSC, please contact Pierre Radimak, RSC Coordinator, at pierre.radimak@suny.edu or 518-320-1354 and he will be happy to assist you.
About the Author

A native of India, Ram Chugh served in the Indian Air Force for 13 years before joining Panjab University as a Ford Foundation Research Scholar to pursue a doctorate in economics. He later taught economics at Kurukshetra University before moving to the United States in 1966 to earn his Ph.D. As a professor of economics at the State University of New York College at Potsdam, N.Y., he earned the prestigious SUNY Chancellor's Award for excellence in teaching and later received the highest honor by being named a SUNY Distinguished Service Professor.

After a 32-year career at Potsdam, he moved to Albany, N.Y., and worked at SUNY System Administration, where he headed the SUNY Retiree Services Corps. Chugh retired in 2013 after forty-three years of service in the SUNY educational system. He strongly believes in using one’s expertise and knowledge to provide solutions to societal challenges, and he has received numerous awards and honors for his many years of dedicated service to the university and community.

Chugh served on the board of the Association of Retirement Organizations in Higher Education (AROHE) for four years and currently serves on the University at Albany Emeritus Center (UAEC) Board of Directors. He is also editor of the Emeriti Voice, the UAEC’s newsletter.

He considers himself a lifelong learner and continues to remain active in various academic pursuits. Chugh lives with his wife, Seema, in Loudonville, N.Y., and enjoys spending time with his daughter, Pooja, and his grandchildren whenever he can. Ram’s hobbies include gardening, music, reading, and socializing with family and friends. He feels blessed to be living and grateful for being able to contribute to the well-being of the community in which he lives.