

Retiring from CSU?

A Guide for Faculty and Administrative Professionals of Things to Think About

Prepared by the

Society of Senior Scholars

<http://www.seniorscholars.colostate.edu>

Colorado State University

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DISCLAIMER

The ideas presented herein are drawn from recent experiences of retired Colorado State University Faculty. No guarantees are offered and no liability assumed. These thoughts are NOT substitutes for advice and counsel from professional sources. Individuals should refer specific questions to Human Resources at CSU, to representatives of either PERA or their DCP provider, or to their personal financial or tax advisors and other professionals. Rules, forms and procedures are in a constant state of flux. While we make every attempt herein to provide current and accurate information, where official documents differ, they should be taken as authoritative.

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Society of Senior Scholars**

Introduction

Retirement should be a new beginning. In these days of lengthened life, health and vitality, putting the cap on one's primary career can open the door to new activities, renewed interest in old passions, to the discovery of a new, exciting and excited you. A very wise old man once said, "Life is issued to the lucky in three segments. The first is spent preparing to live. The second is lived by the agendas and expectations of others. In the third, we are finally free to follow our own passions, wherever they may lead." As you prepare to retire from Colorado State University, there are choices you can make that will smooth the retirement process and enhance your future ventures. The Society of Senior Scholars offers this informal collection of "things to think about" that go beyond the necessary personnel, financial and medical paperwork. These thoughts and observations apply primarily to faculty and administrative professionals eligible for retirement or recently retired. State classified personnel face considerably different options. Our suggestions come from our own experiences. Each person, however, is unique. So browse the paragraphs below, pick and choose what seems important to you, and adapt these ideas into your own personal plan. The Society wishes each of you all the very best in your retired lives. And we welcome you to become active with the Society of Senior Scholars. You can find out more about us at the end of this guide.

Retirement: A Really Big Life Change

Moving Forward With Purpose

Make a plan! Develop new goals, reawaken old interests. Sketch out a path toward these new components of your emerging life. Create or revisit your Life List of things to do before you die. Establish a schedule that makes progress toward your new goals a routine occurrence. Retirement can be a killer if it means little more than letting life lapse into a vacuum.

Building New Relationships

One of the things the good folks in Human Resources (HR) won't tell you is that retirement can create a big hole in your network of relationships. All of a sudden, there are no undergraduates lined up at your door, no research or teaching assistants to mentor, no collegial bull sessions in the hall, no committees on which to while away the hours. Most of us will have spent more time in our office or lab in the last several decades than in any other single space in our lives. Our colleagues have become extended family, brothers and sisters in a commitment to the public good of higher education. What we did and who we were at CSU made up a life of people and ideas and communications, of expectations and responsibilities. Their absence will be felt, maybe more than you know. For some, it can be as wrenching as when the last child leaves home. Meet the challenge head on. Seek and build new relationships. Breathe new content into old ones. Take some current friends with you into your post-CSU activities.

A Three-Pronged Strategy

Another bit of homespun wisdom tells us that a person's true wealth is composed of only three things: physical health, mental acuity and engagement, and the totality of one's relationships with others. An explicit plan for each of these key dimensions in life will go a long way toward insuring many truly wonderful retired years. Wrap your mind around this idea. Sixty-five year old Americans today can expect, on average, to see their 81st birthday if male and their 85th birthday if female. That is a lot of great years still to come.

The basic point here is this. As we pass through our 60s we are swamped with literature and advice on the financial and health issues surrounding retirement. Even most medical care and medical program advice is keyed on covering expenses of illness, drugs or medical problems. Few sources spend much time on the other dimensions of life, those mentioned above. Bernstein and Trauth make this point in the subtitle to their 2007 book: *Your Retirement, Your Way: Why it Takes More than Money to Live Your Dream*, (McGraw-Hill, 2007). One needs to adopt a proactive approach to seeking out the ideas and strategies that will cover this gap.

Key Choices to be Made

Obviously retirement means a change in source of income. It also means significant changes in medical and health coverage. All of the following insurance coverage will terminate, either on the last day of work or at the end of the retirement month: basic term life, voluntary group life, voluntary accidental death and dismemberment, short-term and long-term disability coverage, plus medical, dental, and vision insurances. A few of these are portable into retirement in one way or another. However, making choices regarding future income streams and insurance coverage are probably the most important set of decisions to be made during the retirement process. Human Resources has detailed check lists and expertise to assist with these choices. The options listed here include few of the critical details. This list is only to ensure that individuals know what options they may have so that they can explore their choices fully.

Income Options

Retired faculty and administrative professionals will receive their university-supported retirement income from either PERA or from the Defined Contribution Plan (DCP) or in a few cases both. In the case of DCP retirement, individuals should contact their plan provider for a full discussion of options, regulations, etc.

PERA offers a great deal of information on their website, <http://www.copera.org/> including several on-line calculators to work through preliminary estimates of benefits. As retirement approaches, and a date has been selected, individuals should contact PERA (1-800-759-7372) for an official estimate and packet of forms and materials needed to initiate retirement from PERA. A key PERA choice is whether to select Option 1, 2 or 3 for payout of retirement funds. These options affect how much of the retirement benefit is paid to the retiree during his or her lifetime and how much is paid to the beneficiary, if any, after the retiree dies.

Note that individuals *may* qualify for lump-sum payments of accumulated sick leave and annual leave. Sick leave payments are limited to 15 days accumulation. Only 12 month employees qualify for payment of accumulated annual leave, and this is limited to a maximum of 24 days. Contact Human Resources for complete information.

Medical Coverage Options

PERACare is PERA's health benefit program for people receiving PERA benefits. PERACare is composed of health, dental, and vision care programs. The cost of the health portion of PERACare is subsidized by PERA and the University based on your years of PERA service and age at retirement. You may be enrolled in any or all three types of coverage, and you may also enroll your eligible dependents in any of the plans in which you participate. If you might be eligible, contact PERA to get a copy of the PERACare booklet.

Medicare is the federal government's medical insurance program, which is available to anyone of age 65 or over, whether retired or not. Medicare choices comprise Part A (hospital insurance), Part B (medical insurance) and Part D (prescription drug insurance). Part A is provided at no cost for those with qualifying employment or whose spouse is Medicare eligible. There is a premium for Part B which can vary from year to year. It is critical to consult with a Medicare (Social Security Administration) office since there is a specified window of time within which you may apply for Medicare. Missing this window may result in a significant penalty which gets larger with length of delay.

CSU Medical Premium Refund: CSU has a premium refund policy for eligible DCP retirees which will cover up to \$200 for persons with 20 years of benefits eligible service - prorated for fewer years of service - of medical premiums paid. This amount can be applied to reduce premiums for your medical plan insurance, or Medicare. Timing is essential in terms of application. Annual certification of amounts paid for medical insurance is required. Contact Human Resources for specific information.

CSU Umbrella Rx Plan: The "umbrella plan" is a prescription only reimbursement plan available to those eligible academic faculty and administrative professional retirees and their spouses and dependents with at least 5 years of CSU service. This plan supplements the prescription benefits available through PERA and is only available if you are enrolled in Medicare (Part A, if eligible, and Part B) and a PERACare Medicare Supplement Plan. Contact Human Resources for specific information.

Countdown to Retirement

Four to Five Years to Go

This is the point when you start building the knowledge base for a successful retirement. You should begin pulling all the pieces of information together to support the many decisions you will be making along the way. Start a file. Keep it handy. Start discussions with your life partner. Record all important numbers (insurance policies, investment and savings accounts). Record the location of wills and other papers and place this record in a separate secure location. Inform your partner and/or beneficiaries where these records are kept. Then pick a target date (4-6 weeks out, procrastination is not good) to give primary consideration to the following list.

It must be emphasized again that this document is only a guide and has no official standing. Official sources of information include the Social Security Administration for details on Medicare and Social Security availability, PERA regarding their programs, your DCP provider for those investments, the CSU Human Resource Benefits Office for guidance with the university's programs and to assist in integrating options, and your individual tax and financial advisors.

- ❖ Pick one or two tentative retirement dates. These can be changed later if conditions warrant, but at least this will get you started with the planning process.

- ❖ With your family, think through your desired post-retirement life style and its derivative financial needs. Are there potential major events or other circumstances that could impact your retirement plans? Will retirement include moving away, a change of housing, major purchases of recreation assets (a motor home, cabin or yacht perhaps)? Consider major purchases and your desired monthly income as separate although related choices.
- ❖ Check your potential eligibilities for the chosen date. Will you be eligible for Medicare, Social Security, or PERA benefits? Will you actually be eligible to retire from CSU? The Board of Governors has a binding definition of eligibility for retirement, which can be found at: <http://www.hrs.colostate.edu/university-retirees/definition.html>.
- ❖ Start early discussions with financial planners. Identify savings gaps. Refresh your memory of investment options. Talk through the types of adjustments you may want to make in the focus and content of your retirement fund portfolio as the big day approaches and thereafter. Make a plan for reducing your total debt before retiring.
- ❖ Attend a Financial Planning and Retirement Fair offered each Spring by Human Resources.
- ❖ If PERA eligible, consider purchasing additional years of service credit.
- ❖ If PERA eligible attend a PERA Benefit Information Meeting to ask general questions about the retirement process. Review PERA's brochures on taxes, health care and Social Security. These are available on line or by contacting PERA.
- ❖ Gather and organize data from all assets: other pension plans, investments, insurance policies, liquefiable assets, etc.
- ❖ Consult with the Social Security Administration about qualifying for Social Security by using income from sources such as consulting.
- ❖ For your various sources of retirement income, get current estimates of likely amounts:
 - PERA, information and calculators available at <http://www.copera.org/>.
 - DCP providers, schedule a personal appointment with provider's investment counselor.
 - SSA, available through <http://www.ssa.gov/> or mail in Form SSA-7004. *Note: Social Security payments may be greatly reduced if one is also receiving PERA or DCP benefits.*
- ❖ Several items become timely considerations for many of us at this point in life.
 - Consider obtaining adequate long-term care insurance if you do not already have some. This is basically an economic calculation, to be made with the advice of your financial planner. Consider that the average nursing home patient is there for nearly 3 years, and the average costs in 2013 are nearly \$75,000 per year.
 - Maximize tax deferred contributions to supplemental retirement accounts.
 - Many people approach retirement without a currently relevant will. Do you have one?

- Consider special purpose life insurance policies, e.g., mortgage retirement, endowing a gift, establishing a trust for a person or a cause, etc.

Three Years to Go

- ❖ Review progress and/or status of all items in the list above. Adjust as needed.
- ❖ Attend additional retirement planning seminars as needed to remain up-to-date.
- ❖ If under PERA, consider completing purchasing service credits at this time.

One Year to Go

- ❖ Firm up your expected retirement date.
- ❖ Get another set of estimates of likely retirement benefits. You are now close enough to the date that these will likely be fairly exact.
- ❖ Review the Four to Five Year list and your estimated income/expenses again to verify that you are still on course.
- ❖ Attend CSU's Financial Planning and Retirement Fair once more for new information.
- ❖ Inform your department of your planned retirement date. Apply for a Transitional Appointment if you and your department have agreed on that. It may be a good idea to develop a Memorandum of Understanding (MOU) with your department and college covering specifics of your future relationship including, as appropriate: when and what classes you will teach, semesters absent, office space, laboratories and amenities provided.
- ❖ Explore post-retirement medical benefit and life insurance options. Insurance and medical coverage and their costs can and most likely will change significantly upon retiring. Most retirees combine benefits from more than one source. Check with Social Security regarding Medicare eligibility and benefits. Check with PERA if eligible. To continue life insurance under PERA you must sign up before retirement. To qualify for PERACare you must do so within 30 days of retirement. Check with the Human Resources Benefits Unit for university sponsored benefits. Make a plan that provides your desired coverage immediately upon retirement, after Medicare kicks in if eligible, and after age 70 when certain insurance coverage options expire.

Four to Six Months to Go

- ❖ Begin discussions with your Department regarding any form of desired continuing affiliation other than a Transitional appointment. This would include office space requests.
- ❖ Initiate, through your department chair/head, a request for Emeritus status, if eligible.

Three Months to Go

- ❖ If you have not already done so, it is now imperative that you inform your department of your intended retirement date.
- ❖ PERA retirees, contact PERA for retirement estimate and packet. Allow 4-6 weeks for a response.
- ❖ If you are planning to start drawing Social Security benefits upon retirement, the local Social Security Administration office needs at least three months to process your application. You will need to provide three documents: your original birth certificate, last year's W-2 tax form, and your current paycheck record.
- ❖ If you (and/or your spouse) are at least age 65, you must enroll in Medicare A & B. This, too, is accomplished through your local Social Security office.
- ❖ Contact the HR Benefits Office to schedule an appointment for a retirement planning discussion.
- ❖ Settle and close all on campus accounts. Return library materials. Decide what to do with your personal research materials collections. MorganLibrary does not accept gifts of books, journals, or other materials except those that might enhance its unique holding in Special Collections and Archives. The Library still welcomes gifts of books written by CSU faculty if they do not duplicate what the Library already owns.
- ❖ Decide how you want to handle mail and e-mail. Inform your administrative assistant and departmental administrators. Send change of address or discontinuance notices to academic and professional groups, publishers, trade publications and others.

At or After Retirement

- ❖ If you change mailing or e-mail addresses, let Human Resources know as soon as possible.

- ❖ Contact ACNS for information about e-mail and internet access.
- ❖ Obtain a CSU picture ID if yours is outdated.

Post-Employment Status Choices

Alternative Choices

When stepping down from regular full-time employment, you will be placed in one or more of the following categories that will define your future relationship with the university.

Transitional appointment:

Requires formally terminating the regular appointment and reappointment by the Governing Board to transitional status. Transitional appointments are normally 50 percent of one's prior full-time employment and run from one to a maximum of four years. It is often a good idea to have a Memorandum of Understanding (MOU) with your department and college at the initiation of a transitional appointment. Get as much specificity as possible on your expected assignments, what semesters will you be absent, what office space, laboratories and staff support will you be entitled to, etc. Apply for transitional status one year in advance. (*Academic Faculty and Administrative Professional Manual, Section E.2.1.6*)

Part-time Special Appointment:

Provides maximum flexibility in terms of time and content insofar as the university is concerned. However, PERA retirees should know they face a strictly enforced 110 days or 720 hours per calendar year limit if they wish to draw PERA benefits at the same time. Details are available on the PERA website:

<http://www.copera.org/PERA/retiree/inretirement/workingafter.stm>

Simple Retirement:

Complete the required paperwork, turn in the keys and walk out the door.

Conflicting Status Designations:

Often a retiree (emeritus or not) may wish to ease into retirement by retaining a more formal affiliation with the university to finish research, bring a graduate student to completion, etc. These associations will be considered by the HR database as "active" and will therefore trump either the simple retiree or emeritus/emerita status for as long as the associate status continues.

Five types of "Associate" status are available. Each denotes an unfunded relationship and each has an end date. Two classes of Associate which convey university status with associated privileges are: 1) Faculty Affiliate, and 2) Visiting Scientist/Visiting Scholar. Three other Associate classes are authorized for an eID only to access electronic campus communication resources needed for the individual's specific assignment. Other university services and support are generally proscribed. These are: 1) Committee Associate, 2) Guest Associate and 3) Federal Associate. Each of these classifications are different in their usage and associated privileges. If you must choose an Associate status, choose carefully.

Emeritus/Emerita Status and Privileges

Emeritus/Emerita appointments may be granted to eligible academic faculty and administrative professionals at retirement. Such appointments are proposed by the relevant department, endorsed by the Dean and Provost and subject to final approval by the Board of Governors. For more information refer to Section E.3.1. in the Academic Faculty and Administrative Professional Manual.

Colorado State University encourages eligible retirees to apply for emeritus/emmerita status. Since approval can take some months, it is recommended that emeritus applications be initiated about 4 months ahead of the planned retirement date. A moderately detailed summary of career accomplishments and contributions to CSU's mission and programs is expected to justify an emeritus request. So that your transition will go seamlessly: 1) start early, and 2) justify your case well.

Keeping Connected With CSU

The resources below can help keep you connected with University happenings and events.

CSU's Home Page

An excellent resource, <http://www.colostate.edu/> to include in your list of Bookmarks or Favorites with links to much of the news and administrative information you might need from CSU. An interactive search capability can find even obscure bits and pieces of CSU's inner workings. Search for "Retirees" brings you to many relevant sources. The calendar link, <http://www.calendar.colostate.edu/> takes one directly to a university events calendar.

SOURCE Newsletter

Twice a week, this electronic CSU newsletter provides a brief roundup of campus information, news, announcements, and events along with a Ram family profile, construction updates, scientific breakthroughs, a calendar, and other items of interest. To subscribe, visit <http://source.colostate.edu/subscription/>

College and Departmental Resources

Several colleges produce excellent newsletters, annual or quarterly reports which are available to their retirees if your interest is made known. Most departments also use faculty/staff listserv mailings that can help one keep in touch with daily events in your former institutional homes.

Senior Scholars Website

The Society of Senior Scholars maintains a website filled with specific information for retired employees, particularly faculty and administrative professional retirees. Retirement procedures,

perks and benefits and resources for post-retirement life and other useful information are included. Whether an active member or not, this site is worth a visit: <http://www.seniorscholars.colostate.edu>

Perks and Privileges

Identification and Communication

Picture ID:

Retirees are provided a permanent ID card. The current card format with color photo and bar code identifier data is particularly useful at Morgan Library and in other settings when a backup picture ID may be requested.

eID:

Colorado State University's Electronic Identity (eID) system facilitates a simplified and secure form of authentication and authorization across multiple university electronic systems and services, those which require an electronic login. Your eID consists of 1) a login name (eName) and 2) password of your choice which must adhere to university password rules. Most retirees will already have an eID which moves with them into retirement.

Central E-mail Account:

All Colorado State University students, faculty, staff and retirees are given a free email account with the creation of an eID. Unless the individual chooses some other alias, the default format will be the university's generic firstname.lastname@colostate.edu.

Special Access to Selected Services

Access to CSU Libraries:

Many retirees find the university's libraries to be an invaluable source of enjoyment, stimulation and resources for new interests, adult learning and second careers. Retired faculty are provided access exactly as are regularly employed faculty. Key among the services available to retired faculty and administrative professionals are 1) six month check-out, 2) full InterLibrary Loan (ILL) service, 3) assistance from reference librarians, and 4) remote access to various proprietary data bases.

Library users should be aware that two conditions will trump one's retired status for library (and parking) services in the university's computer listings. One is a post-retirement affiliation with CSU in one of the "Associate" statuses (such as guest associate) that do not carry faculty privileges. The second is formal enrollment as a student for adult learning or a new certificate or degree. Since this is considered more active than retired status, one's privileges convert to those of a regular student.

Parking Permits:

Free parking is authorized for any former employee who is retired from CSU. If you return to work for the University and earn more than \$10,000, you will no longer qualify for the free permit. Not also that free permits are for retiree use only and should not be used for family members that may still work at or attend classes at CSU.

Recreation and Exercise Facilities:

Campus recreational facilities are available, for a fee, for use by academic faculty members, administrative professionals, staff and retirees in all categories. Contact Campus Recreation for information regarding the use of the Student Recreation Center, and contact the Department of Health and Exercise Science regarding programs offered in the Moby Gymnasium and the South College Gymnasium.

University Club:

Membership in the University Club is available to retirees at reduced rates. Club membership includes complimentary continental breakfasts on weekdays, 20% discounts at the Aspen Grille, 10% discounts at the CSU bookstore, and a full bar happy hour on Thursdays. This is a great place to meet old friends and colleagues.

Software Discounts:

RAMtech extends Educational Pricing on all products to anyone designated in the HR database as retired. Call RAMtech at 970-491-7625.

Technical Support from the ACNS Help Desk

The ACNS Help Desk is located in the Morgan Library. Specialists are available to offer computing help and information during scheduled hours throughout the semester. Call the Help Desk at 970-491-7276 or email help@colostate.edu

Transfort

Retirees have free access to Transfor, MAX, and FLEX with a valid RamCard. The card must be updated with a smart chip. If you need to update your card, you must go in person to the RamCard office in the Lory Student Center.

Adult Learning and Service Options

The faculty and staff study privilege, which allows employees to take classes without tuition, lapses when employment ends. Several options are, however, available for retirees and others who wish to expand their horizons with new study opportunities.

The OSHER Lifelong Learning Institute (Osher)

The OSHER Lifelong Learning Institute (Osher) is a membership-based organization that strives to offer learning opportunities for people 50 years of age or better in a stimulating environment.

On an annual basis, Osher will present two program sessions (spring and fall) with a variety of offerings over an array of themes, including:

- Historical Contexts and Current Issues
- Facets of the Rocky Mountain Region
- Life Transitions

- Environmental Sustainability
- Enjoying the Arts . . . and more!

Continuing Education

CSU Online offers the opportunity for passionate and energetic emeritus faculty to teach noncredit courses to the Fort Collins and surrounding Colorado communities utilizing face-to-face or online delivery. Choose a topic of your expertise to educate and enlighten the community at large. All courses must be reviewed and approved by the Society of Senior Scholars Executive Committee. This experience will be exciting and challenging as you interact with people of diverse cultures and ages.

To learn more, browse CSU Online noncredit courses at:
<http://www.online.colostate.edu/courses/noncredit/>

Class Visitation Privilege for Seniors

As a service to older residents of the State of Colorado, CSU offers the chance to audit courses in its regular curriculum with no registration cost (special class and lab fees will be charged). This privilege is available with the instructor's permission to any person aged 55 or over, on a space and resources available basis. Learn more about this privilege at:
<http://registrar.colostate.edu/academic-resources/lifelong-learner/>

Volunteering in Service to Others

While the range of possible places and programs in which one could volunteer is nearly as wide as one's imagination, there is, unfortunately, no central CSU office that would coordinate or publicize such openings. Many people find enormous satisfaction in volunteering their services to one cause or another in retirement. However, the need falls to the individual to take the initiative and seek out desired opportunities. To assist in getting you started, this partial list may be of interest.

Master Naturalist Program: Fort Collins Natural Areas: <http://fcgov.com/naturalareas/naturalists.php>
Fort Collins Natural Areas Trail Host Program: <http://fcgov.com/naturalareas/volunteers.php>
Larimer County Human Services Volunteers: <http://www.co.larimer.co.us/humanservices/volunteer/>
Larimer County Natural Area Volunteers: <http://www.larimer.org/naturalresources/volunteer/>
Larimer County, Other Opportunities: <http://www.larimer.org/volunteer.htm>

The Society of Senior Scholars

The CSU Society of Senior Scholars (SSS) was created by a small group of retired, or soon to be retired, faculty in 2000 in response to faculty initiatives and the recommendations of a special task force of Faculty Council on Emeritus Faculty issues. The Society is established as a Special Unit under Section B.2.6 of the Academic Faculty and Administrative Professional Manual. It is self-governing and reports to the Office of the Provost. We exist to support pre-retirement, retired, and emeritus faculty and administrative professionals including the following: providing useful information surrounding their retirement choices; providing a forum for advocacy on issues affecting retirees; and sponsoring programs of intellectual and social interest for those wishing to retain ties with Colorado State University. A principal goal as well is to maintain or strengthen ties after retirement between the university and its retired faculty and administrative professionals to the mutual benefit of both parties. The retiree maintains a continued scholarly life and the university can draw on the expertise of some of their most experienced former employees.

Membership is open to all retired faculty and administrative professionals. While the Society exists primarily to serve those individuals, other retirees and interested people are welcome at Society meetings.

The SSS website, <http://www.seniorscholars.colostate.edu> will be regularly updated and will provide summaries of our current program offerings and electronic links to a wide range of useful university points of contact and resources for retirees.