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Retirement 101

Stan Smits, Professor and Chair Emeritus, Robinson College of Business

Retirement has been fun. Sometimes it's been a little crazy, but it's always been fun. Among other things, retirement allowed me to teach abroad in Egypt, France, Japan, and Poland; complete a "workforce development" infrastructure study with Bill Rushing that took us to the United Kingdom, Malaysia, and Australia; assist with three statewide projects in Georgia focused on needed reforms in the mental health system; an assessment of community services for at-risk children, and a restructuring of services for Georgians with disabilities. I even got to wander into the Centers for Disease Control and Prevention to help improve teamwork at a program dedicated to obesity prevention.

Thanks to Kamal El-Sheshai, I traveled to Egypt four times to conduct orientation and teach the organizational behavior course for our JMBA students. In 1999, I did a nationwide training needs assessment (TNA) for a collaboration between Georgia State and ExpoLink, the Egyptian organization representing more than 400 export companies. I taught three days and was on the road three days per week in a chauffeured minivan with a stylish translator doing in-depth interviews at some 40 companies, two or three a day for two

to three hours each. The ExpoLink project involved Robinson College of Business faculty teaching seminars for personnel from Egyptian companies to enhance their export capacity. Georgia State had surveyed the training needs of ExpoLink companies and analyzed the results. My job, using old-fashioned TNA methods, was to help translate the survey data into an actionable curriculum for the seminars.

I noticed the students in my very first JMBA class getting anxious about something, when finally, in the middle of a point I was making, one of them interrupted me and said, "It's prayer time." It was, and they did, so for the next class I planned a break at the same time. But prayer time changed daily in a manner I never fully understood. So my solution was to ask, before class began, "When is prayer time tonight?" Workers stopped on the street for prayer time, my driver pulled off the road for prayer time, and the executives I was interviewing for the ExpoLink project at a textile plant in Port Said stopped in the middle of our session for prayer time. The CEO invited me to go out for a break or stay in the conference room while they prayed. I chose to stay and did some quiet meditation.

In contrast to prayer time, when



The Phase 2 Project Team - under impressive tree at Courtyard at Cape Town. (l to r): Dr. Jimmy Calloway (Kinesiology & Health), Shuaib Chalklen (Director, Office on the Status of Disabled Persons), Stan Smits (Managerial Sciences), Dr. Richard R. Mouzon (Clinical Psychologist, Atlanta). Not pictured is Dr. James G. Ledbetter, who shot this picture.

student riots closed the campus in 2000 and my classes met in a room at the Fulbright headquarters, a building that had once been a casino where

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2 CHAIR'S COLUMN

Harry Dangel discusses the new health insurance plan policy options available to medicare eligible retirees through the Aon exchange.

2 THE AGING PROCESS

How the myriad of chemical and physiological changes related to aging don't have to limit our capabilities.

3 MEMORIAL SCHOLARSHIP PROGRAM

How contributions by seniors to this fund help employees with their higher education goals.



Georgia State University | EMERITI ASSOCIATION



CHAIR'S COLUMN

HARRY DANGEL
Associate Professor Emeritus
Educational Psychology and Special
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We certainly live in interesting times. In the months since I wrote this column, many, if not most, of us have talked with an Aon Retiree Health Exchange representative and started the process of selecting our health insurance coverage. Although the Regents' decision to shift the liability of health care costs to Medicare Parts A and B (covering 80 percent of our eligible expenses) makes financial sense for the University System, it presents new challenges to us. We now have to decide which of a large number of policy options are the best match for us in terms of coverage and cost.

USG figures indicate that 94 percent of retirees carried comprehensive coverage through 2015 and paid an average of \$203 per month for that coverage. Under the new plan, each individual (retiree and spouse) will have \$234 per month in a Health Reimbursement Account (HRA) to put toward medical expenses. But how one decides on health care plans depends on individual priorities for retirees and spouses and how various Medicare plans and supplemental plans meet our needs. For example, any of the following might be a major consideration for selecting coverage:

- Keeping one's current primary-care physician
- Assuring adequate coverage for medications
- Providing coverage for foreign travel (this is not covered by Medicare)

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The Aging Process: The Other Side of the Hill doesn't have to be a Cliff

G. Rankin Cooter, Professor Emeritus-Georgia State University, Fellow-American College of Sports Medicine

Our aging issues occur due to a myriad of chemical and physiological changes and interactions. More specifically our bodily proportions and makeup are determining our limitations and capabilities.

ANAEROBIC MUSCULAR ACTIVITY

Fatigue from climbing stairs or during short bursts of activity may be explained by our exercise habits and changing muscle fiber ratios. The number and size of fast-twitch (*white*) fibers, which are anaerobic in nature, significantly decrease. In those fibers the size and number of mitochondria (*the cell's powerhouse*) decrease, as does the number of white fibers in a given muscle, causing a significant decrease in anaerobic power. Our recovery period grows longer as our reserve capacity for a given activity decreases. The older person normally focuses on aerobic activities such as walking, stretching, and swimming. Therefore the anaerobic systems are reduced, and even walking up a flight of stairs severely taxes our weakened system. Our lactic acid recovery is slower, our cardio-respiratory system efficiency decreases, and recovery takes longer.

CHEMICAL/DRUG SIDE EFFECTS

If we take medication for cardiovascular or blood-pressure maladies, they can compound these issues. The side effects of Calcium Channel Blockers, which are used for hypertension and/or atrial fibrillation, may include: constipation, nausea, headache, edema in legs and feet, low blood pressure, liver dysfunction and possible sexual dysfunction. Eating grapefruit is discouraged when using this drug, as it may prolong the effects of the drug for several hours.

BETA BLOCKERS are another related drug used to treat high blood pressure and cardiac arrhythmias — they serve to reduce blood pressure, decrease heart rate and vasodilate blood vessels by blocking epinephrine (*adrenaline*). Adverse reactions may include: nausea, diarrhea, dyspnea or shortness of breath, dizziness, erectile dysfunction, insomnia, alteration of glucose and lipid metabolism and orthostatic hypotension.

STATINS are commonly used to control hyperlipidemia (*high blood cholesterol*) and are prescribed under names such as Lipitor and Crestor. They are extremely effective in lowering harmful low-density lipoprotein (*LDL*) and very low-density lipoprotein (*VLDL*) values in the prevention of coronary heart disease. Common side effects may include: muscle pain, cognitive loss, sexual dysfunction, neuropathy, dementia and memory loss, muscle inflammation and rhabdomyolysis (*loss of muscle cells*). These drugs, while necessary, severely reduce our energy level and often result in a sluggish recovery from any activity.

DISC DEGENERATION

Disc degeneration is a common malady resulting in neck and/or back pain. Degenerative disc disease is a term used to describe normal changes in spinal discs as we age. These changes most often occur in cervical (*neck*) and lumbar (*lower back*) vertebrae. Changes due to aging may be one or a combination of: **osteoarthritis**, a breakdown of cartilage that protects and cushions joints; **herniated discs**, i.e. abnormal bulges or breaking of a spinal disc; **spinal stenosis**, or narrowing of the spinal canal or spaces; **loss of fluid in a disc** resulting in a thinner disc and reduced space between vertebrae; **tiny cracks or tears** in the outer layer of the disc causing the disc to bulge, rupture, or fragment.

As disc space decreases, the body reacts by forming bone spurs (*osteophytes*) which place pressure on spinal nerve roots, resulting in pain and affecting nerve function. Prevention is obviously the best solution, accomplished by daily stretching and strengthening exercises (*core exercises three times per week*) designed to keep the supporting muscles of the spine and pelvis strong. Aerobic exercises such as swimming, running, and walking along with some mild resistance training is mandatory.

We need to observe all medications, both over the counter and prescribed, as to their interactions and the total effect on all bodily functions. Obviously a routine of a good diet, regular core resistance training, aerobic exercise and stretching are keys to minimizing the natural degenerative effects of the aging process.

MEMORIAL SCHOLARSHIP PROGRAM OF FREEDOM VILLAGE

Glenn Vergason, Professor Emeritus, College of Education

The residents of Freedom Village, a continuing care community for seniors in Bradenton, Florida, established the Memorial Scholarship Program to provide scholarships for employees who have provided quality service to the residents. The residents realized that most of the employees at Freedom Village faced major challenges acquiring a higher education, and a scholarship program could improve the education of those employees and help them reach their full potential.

The scholarship program has eight board members who receive the funds, conduct the program and distribute the scholarships under the provisions of the Resident Council. The Articles of Organization were written to guide the program and provide a basis for the program becoming a tax-exempt 501(c)3 non-profit program. In 2014, the board awarded 83 scholarships.

The scholarship program has benefited employees from many organizations in the Bradenton/Sarasota area, including Blake Hospital, Manatee County Schools, Freedom Village, the Alzheimer's Association, and the Venice Police Department. Former recipients tell the program administrators that they would never have been able to receive an education beyond high school except for the support received. Others tell

us it has allowed them to complete their education without incurring the debt so often associated with higher education. One definite benefit is visible at Freedom Village, where 10 graduates of the Memorial Scholarship Program are now in leadership roles.

The Memorial Scholarship Program raises nearly \$100,000 each year, and these funds come primarily from residents. Some residents sign up for monthly contributions, while other residents write individual checks during the year. Residents who want to honor a friend or another resident donate money for "thanks." In several cases, residents wanted to thank other residents for help with their income taxes. The Village also has programs called Hammer and Nails, in which residents repair jewelry and furniture items, and Needles and Pins, which provides sewing and clothing repair services. Residents receiving these services then contribute funds as they see fit.

Since January 2015, the board has also operated a "thrift store" that conducts sales of donated items, items left in apartments, and items willed to us. The store has contributed an additional \$13,285 in funds to the program. The board has also sold donated cars, furniture, and paintings, and sometimes receives contributions in memory of a resident or through



Dr. Glenn Vergason and wife BJ.

estates.

One way to evaluate the scholarship program is to read letters from the employees. Here is an example: "I have worked at Freedom Village for nine years and started out as a server and moved through various positions until I worked in the area of memory care," says Katie Haas. "I decided on my particular major because I love working at Freedom Village. The residents here were the ones that helped me decide. They were always caring, supportive, encouraging and loving. My specific passion is working with dementia and Alzheimer's patients. I am hoping to still work here after I graduate. I want to thank the residents at Freedom Village who have helped make it possible for not only me but others to attend and further our education."

The spirit of giving permeates Freedom Village, and the 450 residents have taken ownership of the Memorial Scholarship Program. Truly Freedom Village has been, and will continue to be, a giving community.

SPOTLIGHT

Charles Williams, Emeriti Association Board Member,
Update on his book "The Crash of TWA Flight 260"

I've just discovered that the eight-and-a-half-hour audiobook edition (*Redwood Audible Books, 2015*) of my book "The Crash of TWA Flight 260" (*University of New Mexico Press, 2010*) is now out. It is narrated by Scott R. Pollak, who appears on National Public Radio and public television in Atlanta. I had no idea that anyone connected with Atlanta would be involved, and NPR is my favorite radio station. Further information can be found at <http://www.audible.com/pd/History/Crash-of-TWA-Flight-260-Audiobook/B00TRHCU9G>

Glenn A. Vergason Scholarship for Special Education

The Glenn A. Vergason Scholarship for Special Education demonstrates Glenn's belief in the value of financial assistance for those wishing to pursue an education to further their careers. Further information can be found at www.gsu.edu and then search **Vergason Scholarship**.

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Retirement 101

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King Farouk enjoyed gambling, a shy female Fulbright staff member asked me if I knew the history of the room where my classes were being conducted. I said no, and she explained that it was once the bedroom where King Farouk “entertained” ladies.

I also did some writing about my involvement with a technical assistance project to improve services for South Africans with disabilities at the request of the Mandela government and our inspiring chance interactions with him during the early phase of the project. I also wrote about our remarkable weekend in Kruger National Park and the many accomplishments of the people we were there to assist.

My younger brother says that I've failed retirement, that I never grasped its basic concept. So now that I have time to watch the grass grow, I'm in the process of filing a grade appeal. It's been fun!

CHAIR'S COLUMN

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- Covering specific concerns such as vision problems, dental care, etc.
- Assuring access to a preferred hospital
- Continuing with a preferred HMO
- Keeping costs as low as possible

The critical task is getting coverage through the Aon exchange in this open period. This is the only way to have access to funding for supplemental plans. Once a premium payment is made, HRA funds will be deposited into that individual's account — this keeps the funds from being taxable income. The flexibility allows spouses to share funds and roll over unspent HRA funds into the following year. The HRA funds will be available Jan. 1, 2016.

For more information:

Medicare plan options: <https://www.medicare.gov/sign-up-change-plans/medicare-health-plans/medicare-health-plans.html>

Medicare supplemental plan options: <https://www.medicare.gov/supplement-other-insurance/index.html>

USG/Aon Exchange options: <http://myhealthexchangeretiree.com/usg/>

Atlanta, GA 30301-2668
P.O. Box 2668

EMERITI

Events & Activities

2015-2016 Upcoming Events:

We will send all emeriti invitations with complete information about each event closer to the event date. Updated information will also appear on the Emeriti website, emeriti.gsu.edu.

■ DECEMBER

Emeriti Annual Holiday Party

Sunday, December 6 • 3-5:00 p.m. • Canterbury Court
3750 Peachtree Road, N.E., Atlanta, GA

■ JANUARY

State of the Georgia Economy Presentation by Rajeev Dhawan

Thursday, January 21 • 11:00 a.m.
Location: TBD (to be determined)

Dr. Rajeev Dhawan, Director of Georgia State's Economic Forecasting Center, will discuss the state of the Georgia economy in his annual update.

■ FEBRUARY

St. Valentine's Day Luncheon

Friday, February 12
Location: Rialto Center for the Arts

It's not too early to think about Valentine's Day! With it comes Georgia State's traditional gift of the Valentine's Day luncheon. Each year the university treats us to a reception where we meet friends, former colleagues, current deans and other administrators. This time of fellowship and catching up is followed by an elegant lunch on beautifully decorated tables and includes Georgia State's best entertainment.

■ MARCH

Author Series

Wednesday, March 9, 2016 • 11:00 a.m.
Location: Eighth Floor, Library South, Colloquium Room

Hear from author Pearl Amelia McHaney, who will discuss her book, "A Tyrannous Eye: Eudora Welty's Nonfiction and Photography".

Emeriti Happenings



Mary Smits, wife of Stan Smits, rides camel to explore Pyramids at Giza.



Provost Risa Palm (left) Senior Vice President for Academic Affairs and Provost congratulates Dr. Karen A. Shultz at New Emeriti event on November 4th.



Zachary Hoxie (left), Benefits Manager and Harry Dangel at October 23rd Retiree Benefits event.

EMERITI

Events & Activities

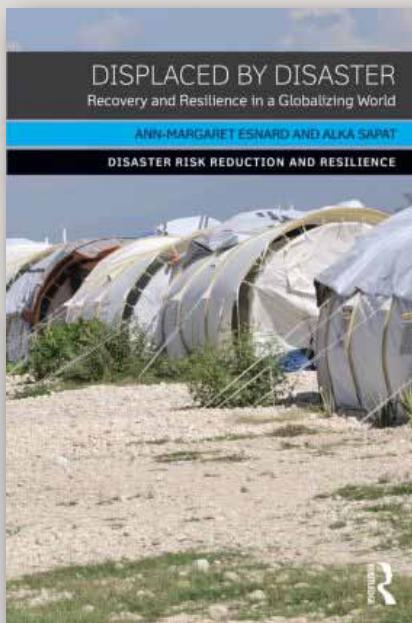
RECAP: AUTHOR SERIES

By Anne Page Mosby, Associate Professor Emerita,
University Library

ANN-MARGARET ESNARD

Book: *Displaced by Disaster: Recovery and Resilience in a Globalizing World*

Do you know someone who was affected by Hurricane Katrina in 2005? Not only did metro Atlanta accept storm evacuees, but Georgia State also opened its doors for many students to continue their educations. Katrina is only one example of disasters that author Ann-Margaret Esnard studied to examine vulnerability, displacement, recovery and resilience among populations. In her work at the Andrew Young School of Policy Studies, Dr. Esnard calls for interdisciplinary research to address population disruptions around the world caused by weather, geological events, war and conflict, or other issues. Her workload is sure to increase as people migrate from the Middle East to Europe, relocate in the wake of the earthquake in Haiti, or struggle to secure basic shelter, establish economic security and rebuild their communities after catastrophes.



WELCOME NEW MEMBERS

Provost Risa Palm joined emeriti, welcoming new members and reviewing the current University status. Provost Palm welcomed thirteen new Emeriti members. She was all smiles, reporting that Georgia State has been recognized nationally for both teaching and research this year. We are ranked fifth nationally by US News and World Report for instructional innovation, and our federal research dollars are trending to be higher than UGA's (*and many other research universities*) this year. Our physical plant is also expanding to meet future needs,

with the new School of Law building completed, a companion research building to the Petit Science Center soon to be completed and a new dormitory started. Soon we will hear more about consolidation with Georgia Perimeter College. For now, she announced that Georgia Perimeter College will be a unique college within the University and that Peter Lyons will be its first dean. She encouraged emeriti to remain active and visible within the University community and the larger community.

In Memoriam

Professor Emeritus of Philosophy **Robert Arrington** died on June 20, 2015. He received his Ph.D. from Tulane University in 1966 and joined the philosophy faculty at Georgia State the same year.

He progressed through the ranks to professor and became chair of the Department of Philosophy in 1978. In 1980, Dr. Arrington was appointed associate dean of the College of Arts and Sciences. In this capacity, he served as dean of the Graduate School. In 1990-92, he served as acting dean of Arts and Sciences, after which he returned to the faculty as philosophy department chair.

Dr. Arrington was the author of "Realism, Rationalism, and Relativism" (Cornell University Press, 1989), "Western Ethics" (Blackwell Publishers, 1994) and more than 50 scholarly articles. He was editor or co-editor of five collections of essays and wrote numerous book reviews for the Sewanee Review and professional philosophical journals. He retired in 2000.

Vice President Emeritus **Joe Ezell** died this past July. During World War II Joe graduated from high school in Birmingham, Ala., where he was valedictorian of his class, and was immediately inducted into the U.S. Army. He earned a campaign medal with a Bronze Star for his service in France.

Upon his return, he attended Birmingham Southern College and then moved to the University of Alabama, where he earned a Ph.D. in history, specializing in Tudor England. After working at the Southern Association of Colleges and Schools, he joined the Department of History at Georgia State in 1963. He later became a vice president in the university administration.

During his tenure, he helped guide Georgia State's growth from a night school with 3,000 students to a major urban university and was involved in the creation of the Urban Life Building and the College of Law. He also founded the Self Study Effort, a pioneering and successful endeavor to institutionalize self-improvement into all facets of the university.