

# **APSURA**



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Panelists at Straight Talk about Retirement

Dr. Lu Annette Butler

Ron Smith of Social Security

AP/212/2-14/400

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# Newsletter of the Austin Peay State University Retirees Association

### Seminar furthers APSURA outreach to new retirees



any faculty and staff nearing retirement have expressed appreciation to Human Resources and APSURA for our renovated seminar *Straight Talk About Retirement* held Nov. 12. Several commented that the meeting helped ease

their apprehensions about the process itself, and that discussion by the representatives from TCRS, TIAA-CREF, and Social Security helped clarify the benefits they will receive. The seminar marks a renewed APSURA emphasis on serving those approaching retirement.

Our panelists also responded favorably to the new format for the seminar, one saying that it was clearly "a winner." The format consisted of ten-minute summaries of central points by each of the six panelists, followed by a short break then an hour of rapid-fire Q&A.





If there was a single "star of the show," it was our own Dr. Lu Annette Butler, who in a humorous way approached the serious topic of the psychological challenges of retiring and retirement. In introducing Dr. Butler, moderator Jim Clemmer alluded to a passage in Joseph Conrad's novel Heart of Darkness in which a phrenologist is examining the main character Marlow's skull for telltale lumps and valleys indicating vulnerability to stress. Marlow

asks the doctor if he ever finds changes in the skulls of those who return from "darkness." The doctor says no, they never return for an examination, and that, anyway, "the changes take place inside."

Dr. Butler explored the "inside" changes of retirement in some depth, beginning with the admonition not to take out the new stresses on one's partner. Holding up a headline saying "Don't drive each

other crazy," Dr. Butler advised new retirees to find something they like to do—a hobby, travel, volunteer work, whatever—and start this before they retire. She made it clear that she had taken her own advice to heart, engaging in extensive pro bono counseling since retiring.

Panelists Angie Judish, Kathy Ellis, Ron Smith, and Tanika Coleman (below)

APSURA would like once again to thank Angie Judish of Human Resources for cosponsoring and participating in the semi-

> nar, our own Aleeta Christian and



Hester Crews for providing refreshments, and especially our panelists Angie, Tanika Coleman of TCRS, Rich Levine of TIAA-CREF, Ron Smith of Social Security, Kathy Ellis of Raymond James, Lu Annette Butler of APSURA, and moderator Jim Clemmer. We hope to host the seminar every fall around the same time.

We also appreciate the participation of many members of the faculty and staff who are planning or contemplating retirement in the next few years. We hope this seminar was helpful to you, and we invite your suggestions of other ways APSURA can contribute to your successful transition to what for many becomes in effect a new and distinctly different style of life. We look forward to welcoming you as members of APSURA.



Some of the 41 participants in our seminar



# APSURA activities and events for winter and spring

our APSURA directors are currently exploring possibilities for winter and spring initiatives and events. We encourage all retirees to send us your suggestions for seminars, workshops, trips, walks, concerts, plays and other activities you believe would interest APSURANS. Please send your ideas to publicity director Jim Clemmer at clemmerj@apsu.edu.

One thing we want to do for sure is find additional opportunities for outreach to current faculty and staff, using our successful fall Looking Glass luncheon and our seminar *Straight Talk about Retirement* as benchmarks. We want those approaching retirement to know they already have a friend and ally in APSURA, and that we are "working ahead" on ways to make their transition easier and to help them achieve a more fruitful and rewarding retirement.

During this past year we have worked to maintain permanent and free parking decals and to obtain free notary services. We are now working on clarifying Foy policies on admitting grandchildren to the pool and rock-climbing wall and looking for on-campus office space. We are also planning the fall meeting of the Tennessee Higher Education Retirees Association (THERA) at Fall Creek Falls State

Park, for which we have assumed responsibility.

We will soon be providing links to our quarterly newsletter and monthly NewsNotes in Inner-Action and on the announcements board, and this spring we will mount an informative and attractive APSURA display in the library. These moves will further our efforts to familiarize current faculty and staff with APSURA and to encourage early sign-up for membership.

Other activities we are considering for late winter and spring are another luncheon, an excursion on the Tennessee Central Railway, trips to Leipers Fork and the Loretta Lynn Ranch, and another Greenway nature walk with biologist Wayne Chester. That October event drew accolades for Chester.

We will also of course continue to recommend concerts by the Gateway Chamber Orchestra, the Community Concert Association, and plays, readings and other events sponsored by the Roxy Regional Theatre and the APSU departments of Lan-

guages and Literature, Art, and Dance and Theatre. For information on Gateway Orchestra concerts see www.gatewaychamberorchestra.com, and for a listing of Clarksville Community Concerts see www.clarksvillemusic.org.

We will not sponsor an official excursion to a Nashville Symphony concert this spring, as the Symphony is offering a terrific package of three classical concerts for \$75. A number of APSURANS are taking advantage of this offer. To check on current availability, go to www.nashvillesymphony.org, click on Concerts and Tickets, and scroll to those concerts carrying the notation "3 for \$75." Or you may call the symphony office at 615-687-6400.

We look forward to seeing you at some of these events.

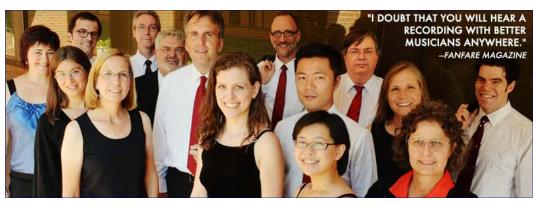


APSURAN biologist Wayne Chester narrating our Greenway walk, October 2013

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Gallery: Great Faces!

















## Essay

# How to simplify and improve a cruise vacation

### Jim Clemmer



Safari into the Big Cypress National Preserve, Ochopee, Florida, Jan. 4, 2014

ncreasing numbers of APSURANS are discovering that an economical and usually easy way to escape the winter weather for a while is to take a Caribbean cruise. Luckily, mechanical disruptions and outbreaks of norovirus on board are relatively rare. Our dollars also contribute a bit to the well-being of the tourism-dependent islands we visit, and the Filipino crew. Ships sail every weekend

from Ft. Lauderdale, Miami, Tampa, and other cities, and rates are highly competitive and reasonable for a week in the sun. Several airlines offer direct flights, which eliminate harrowing plane-changes in Atlanta.

Partner Bob and I have learned to simplify and keep ship costs down by choosing middle-grade cabins, generally staying away from spas, casinos and specialty restaurants, and minimizing the alcohol and shore excursions. This January we managed to get a balcony cabin for a seven-night cruise on the five-star Holland America Eurodam for \$1200, which as usual included all meals and regular ship facilities and entertainment. Two shore excursions, a few vodka tonics, and gratuities only added another \$500 or so to the cost.

This left a bit of money for a few add-ons that both further simplified the trip and added new and valuable experiences. For one, we flew to Ft. Lauderdale a couple of days early to avoid the usual weekend rush of cruise travelers into and out of area airports. We settled into the innovative Hilton Beachfront hotel, with its hip and popular tapas restaurant S3, from



where we took a nine-hour Everglades Day Safari via van, airboat, boardwalk, and boat into the gulf south of Naples. The trip was narrated by a naturalist who was an expert on the wildlife and history of

the area, especially the efforts being made to restore the Everglades to its natural state. The hotel and safari together added around \$1000 to our costs, but we felt that both were worthwhile experiences.

On the Ft.
Lauderdale
Riverwalk,
Jan. 12,
2014

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On board the ship, following days of eating, strolling beaches, swimming in the ocean, and taking a nostalgic walk through Old Key West we were provided our airline boarding passes, and we were able to check our luggage straight

through from the ship to Nashville. We had arranged to delay departure from Ft. Lauderdale to avoid

the worst of the airport crush, and instead took a five-hour tour of the city and its canals.

Page 7: the Spielberg yacht Seven Seas, and a typical Ft. Lauderdale bungalow on the canals



A knowledgeable guide took us to the site of the original Ft. Lauderdale where we toured the Riverwalk and learned about the massacre which led to the Second Seminole War. We viewed original and reconstructed buildings from the early 1900s when the present city began to take shape, and we took a short walk on Mr. Flagler's famous railroad.

This was followed by an unforgettable boat tour through the canals of Ft. Lauderdale past hundreds of beautiful homes of the rich and sometimes famous. At one point we had to steer carefully around one of the largest yachts in the world, the *Seven Seas*, owned by Steven Spielberg. If you have ever wondered where many of the "one percent" hang out, this is

The oldest remaining example of residential masonry architecture in Ft. Lauderdale the place. The sight of so much opulence gathered in one area also provided a rather sobering counterbalance to the abject poverty we had seen elsewhere in the Caribbean.

So, we returned from this trip rested and tanned, and having spared ourselves some of the usual stress of travel. But we also felt that we had learned some important lessons about South Florida, especially the environmental and historical character of that region.







#### **Publication Information**

The APSURA Newsletter is published quarterly by the Austin Peay State University Retirees Association. A supplement to the Newsletter, the APSURA NewsNotes, is published monthly to update APSURA members on time-sensitive coming activities and events, both those in which APSURA is participating officially and others recommended by APSURA members. Both the Newsletter and Newsnotes are available at www.apsu.edu/retirees-association.

We invite APSU retirees to send us specific information about coming activities and events you believe will be of interest to APSU retirees. Please send to Christa Beckner at ayyez5m@yahoo.com, to Hester Crews at crewsh@charter.net, to Jim Clemmer at clemmerj@apsu.edu, or to APSURA at the physical address below, and include exact dates, times, locations, deadlines, costs, etc. We also welcome the submission of original articles for possible publication in the Newsletter, especially descriptions of your accomplishments, travels, discoveries, and other experiences as APSU retirees.

Submissions are limited to 500 words and a maximum of three high-resolution photographs. Send texts as regular email (no tabs) or Word attachments to Jim Clemmer at clemmerj@apsu.edu with photographs sent individually as separate jpg files. Or you may submit typed manuscripts and good-quality photo prints to APSU Retirees Association, Box 4426, Clarksville, TN 37044.

#### **Officers**

Aleeta Christian, President Hester Crews, Vice-President Nancy Irby, Treasurer Christa Beckner, Secretary

#### **Directors**

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#### On the Web

www.apsu.edu/retireesassociation

See our website for current and past issues of our Newsletter and NewsNotes, a retirement checklist, and information on retiree benefits.



# **APSURA New Members Registration Form**

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