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# Utilities construction to disrupt traffic flow through October

By Gail Hinchion Mancini

Travel on the east side of the University will be interrupted in coming weeks as the utilities department upgrades the chilled water system that supports air conditioning for most of the campus.

Barricades will be erected Oct. 4 along a 1,000-foot stretch of Holy Cross Drive from the intersection of Holy Cross and St. Joseph drives near the power

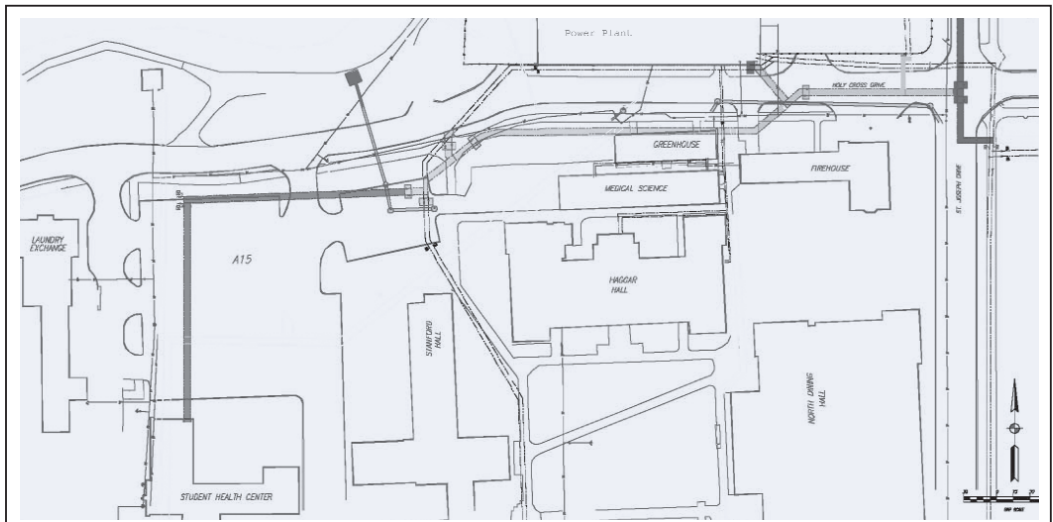
plant to the A15 parking lot behind the University Health Services building, according to Paul Kempf, director of utilities.

Disruption will intensify Oct. 25-29 when a segment of St. Joseph Drive, the north-south road that

extends to O'Shaughnessy Hall, also is shut down and torn up.

Employees who approach offices in the center of campus from Juniper Road will have to change their routes

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The above map shows the area on the northeast end of campus where a utilities project will interrupt traffic flow. Holy Cross Drive, which runs along the lake, falls just below the power plant, seen at the top and center of this map. St. Joseph Drive runs along the right-hand border of this map. Construction will close a segment of Holy Cross Drive for much of October, and a small portion of St. Joseph Drive near Holy Cross Drive for a week at the end of October. Image provided by the Utilities Department.

# Slogan plays like a champion for family business

By Jackie McAdams

Laurie Wenger has one of those work histories that involves fate. In her case, it has pointed its finger in her direction more than once, ultimately making her and her family proprietors of the phrase "Play Like a Champion Today" and the merchandise that carries the slogan.

In the early 1980s, Wenger was working in South Dining Hall when her hand-written menu signs attracted the admiration of the legendary athletic director Edward "Moose" Krause. Krause pointed Wenger toward a sign-painting opening at the Joyce Center. She got it, and started in June 1984.

In 1986, football coach Lou Holtz remembered a phrase on the desk of a friend and former coach, Gerry Faust, that he thought had motivational power. He wanted the phrase "Play Like a Champion Today" placed where all his players could see. Wenger obliged, and painted a large gold sign with dark blue lettering to be hung at the exit of the stairway from the football locker room. Soon, a tradition developed. Before every game, each football player would tap the sign on the way to the field in hopes of gaining a little luck.

Five years and a national championship later, former football player Rudy Ruettiger asked for a copy of the golden sign for himself. "If he wanted one," Wenger thought, "maybe everyone would want their own copy of the sign." Working with her husband, Ron; her brother-in-law Don Padgett, who works for the Office of Information Technologies; and Padgett's wife, Janet, they started a small production business. Conversations with the University cleared the way for them to use the phrase.

For the next two years, the Wengers and the Padgetts produced about 600 hand-made "Play Like a Champion Today" signs. "Laurie was

always in the basement working on signs," her husband, Ron, recalls. "[We were so busy that] one year we

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Amid the memorabilia at Legends, Laurie Wenger describes the birth of a family business that produces "Play Like a Champion Today" items. Her partners include, at left, her brother-in-law Don Padgett of the Office of Information Technologies, and her husband, Ron. ND Works staff photo.



## Q: If I go to one of the fall meetings on educational benefits for children, what will I learn that I can't learn on the benefits Web page?

**A:** Year after year, we hear that the people who benefit the most from these sessions are the *children* of Notre Dame faculty, administrators and staff. Each fall, the Offices of Human Resources, Undergraduate Admissions and Financial Aid sponsor two information sessions on educational benefits programs for children, and they are open to parents and their pre-college-age children. (The first session took place earlier this month; the next will be at 6:30 p.m. Wednesday, Nov. 8 in the Carey Auditorium of the Hesburgh Library.)

Parents bring children as young as eighth grade, particularly those who are determined to attend Notre Dame. Susan Joyce of undergraduate admissions gives an overview on the kinds of courses students should take in high school, the grades they'll need and the kinds of test scores they might need to compete for a spot in the freshman class. Parents comment that the sessions help children understand the challenging courses they will need to be admitted here.

Summarizing the benefit, children of faculty, administrators and staff who have worked at Notre Dame three full-time consecutive years or more and whose children are admitted to the University qualify for full tuition as a first-year student and for full tuition minus the equivalent of the value of a 12-hour-a-week student job in sophomore through senior years (this academic year, the equivalent of that job is valued at \$2,300. Some families choose to pay that amount rather than have their children work). The benefit covers eight semesters; transfer students qualify for the tuition benefit for the standard number of semesters needed to complete a four-year undergraduate degree.

There also is a benefit for children attending Saint Mary's College, although the college applies slightly different eligibility criteria that relates to federal methodology guidelines. (Those guidelines can be found at <http://www.finaid.org/calculators/dependency.phtml>).

A **portable education benefit** is available to employees who have worked at the University for 10 full-time consecutive years or more. Under this benefit, full-time students admitted to any accredited four-year college or university, including Holy Cross College, receive an annual benefit of up to 30 percent of the cost of Notre Dame's tuition; part-time students receive a lesser amount. Details of the educational benefits program can be reviewed at

<http://hr.nd.edu/benefits/index.shtml>. Response by Michelle Piper, assistant director of benefits.

Submit a question to [NDWorks@nd.edu](mailto:NDWorks@nd.edu) or call 631-4314.



Susan Joyce of the Office of Undergraduate Admissions talks about applying to Notre Dame during last week's educational benefits program for employees and their children. **ND Works staff photo.**

## Slogan

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didn't even get a Christmas tree!"

Over time, the couples incorporated the enterprise as Play Like a Champion Today Inc. and turned the manufacturing and distribution work over to specialty companies. Today, the phrase is seen on various t-shirts, mugs, and towels. Renditions grace the homes and offices of celebrities such as Regis Philbin, Sean Austin, and Ara Parseghian, whose medical research foundation is a favorite charity of the Play Like a Champion Today company.

Padgett says the endeavor has provided spending money, but also some great adventures and some great knockoffs. When Parseghian's group asked for signs for a fund raiser to be autographed by celebrities like the cast of the movie "Rudy," they made sure the Wengers and Padgetts got autographed copies, too. "It's got Lou Holtz's signature, and Sean Astin (who played Rudy). It's really nice," Padgett says.

A few years back, the Athletic Department returned

to Wenger for a word play on the "Play Like a..." phrase. Prior to football season, everyone from the Athletic Department was to go over to the football stadium to give the bathroom plumbing a heavy-duty workout. (The test helps prevent a level of flooding that occurred one home opener.) "Laurie painted a sign 'Flush Like a Champion.'" Padgett says. The original sign may still be around in the locker room, but some of the "flush" versions walked away, he says.

# NDWorks

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# Insect research combats disease in humans, crops and trees

By Bill Gilroy

Imagine the possibility that a Notre Dame biologist digging up frozen beetles in Alaska will discover a way to extend the shelf lives of organs useful in human transplants. Or that another researcher's interest in diseased red oaks could halt a blight that is marching through numerous U.S. states forests.

Researchers with the Indiana Center for Insect Genomics, a center that partners Notre Dame scientists with those from Purdue and Indiana Universities, have just such aspirations. Their ambitions recently have received a boost with a \$2 million grant from the Indiana 21st Century Fund to develop genomic tools to facilitate the study of a wide range of insects. The mission of the center is to create the capacity to rapidly respond to diseases of people, animals and crops.

"We need to be able to understand the genetic makeup of whatever insect is carrying the disease so we can change that insect population instead of simply trying to kill it," says Jeanne Romero-Severson, associate professor of biological sciences who serves as director of the center. "Insect resistance is a fact of nature. Mosquitoes and flies have become resistant to DDT. Even the malarial parasite has become resistant to widely used antimalarial drugs."

The smarter way to approach insect-borne problems, she feels, is through rational drug design.

"The approach should be very targeted, so we can alter particular species without killing other, beneficial insects," Romero-Severson said. Collaborating among the three universities draws on the strengths of each. "It features three key traditions of excellence: Notre Dame in vector genomics, Purdue in agricultural genomics and Indiana in the bioinformatics of insect physiology."

Some of the center's objects of study may seem unpleasant, but they are an important source of genetic information about diseases. Lice, for example, carry plague and other serious diseases. Understanding the basic genetics of how they transmit these diseases to people could prove an important tool in combating deliberate introductions of disease-infected lice. Ticks also carry a variety of diseases, including Lyme disease.

Romero-Severson is studying sudden oak death, a disease that is devastating red oaks in the west and threatens northern red oak, the dominant tree species in the Eastern Deciduous Forest that covers the eastern half of the United States and southern Canada. The disease is having a major impact on the oak woodlands in California because acorns are a major source of food for wild life and insects.

The impact in eastern forests will be even greater because red oaks are not only a major food source for animals but also provide fine hardwood for floors, furniture and veneer. In many areas in the central hardwoods region, including southern Indiana, the manufacture of fine furniture is the primary motivation for sustainable forestry on lands. "Red oaks are native only to the Americas," Romero-Severson said. "We're bringing the same resources we used to study malaria to find answers about this disease. Disease ecology bridges vector, plant and insect genetics."

John G. Duman, Notre Dame's Gillen Professor of Biological Sciences, is researching an antifreeze protein from Alaskan beetles under the center's auspices.

A persistent problem regarding organ transplants is that organs do not keep for a long period of time. Freezing living tissues produces ice crystals in cells, which act like tiny needles, rupturing membranes. Thus, the time element is crucial and organs must be harvested and transplanted in a matter of hours.

Duman is studying an antifreeze protein that enables beetles to live under the Alaskan ice and remain cool without ice crystallization. The proteins work at the molecular level, coating emerging ice crystals and blocking their growth.

Putting the antifreeze proteins in bacteria and extracting them into a solution may provide a means of preserving organs in the solution for days or even months. Romero-Severson views the Center for Disease Genomics as being highly compatible with Notre Dame's mission.

"Disease will always be with us, but we need to manage it in an environmental and ecologically responsible manner," she said. "As for our biomedical applications, an anti-freeze protein can help us develop a more equitable system for organ transplantation, as opposed to the hit and miss manner we now use."



Biologist John G. Duman, photographed in Alaska last March, is there again now collecting beetle samples from beneath the snow. **Photo provided by the Department of Biology.**

## PROFILE

# The Center for Ethics and Culture: Changing the questions

## Scholars gather to observe a fifth anniversary

By Michael O. Garvey

Ambrose Bierce, famous both for his writings and his cynicism, devilishly defined the verb “consult” as “to seek another’s approval of a course already decided on;” another way of saying that we want consultants tell us that we can do whatever we like. Were Bierce with us today, he would surely cast a wry eye and inflict a sharp pen on modern ethics and ethicists. In venues ranging from newspaper opinion page pieces and Congressional subcommittees to church pulpits and academic conferences, proponents of nearly every imaginable human behavior can quickly proffer an impressively credentialed ethical “expert” or two to testify on their behalf. In a morally anxious age, ethics has become one of academia’s growth industries.

Since its opening in the fall of 1999, Notre Dame’s Center for Ethics and Culture has distinguished itself by attempting a more challenging and ambitious path than interpreting and approving whatever popular behavior makes headlines.

The center distinguishes itself, first, by addressing the besetting ethical controversies of our age in a purposeful Catholic voice. According to Center director David Solomon, he and Nathan O. Hatch, Notre Dame’s provost, wanted to establish an ethics center which would not only amplify that voice in the University’s classrooms and research settings, but also have that voice heard amid “the unrelentingly secular contemporary public debates on ethical matters.”

The center will celebrate its fifth anniversary on Sept. 28 with a conference entitled “Looking Back, Looking Forward: Ethical Reflection in a Changing Cultural Landscape.” Cardinal Avery Dulles will be among the participants, as will Ralph McInerney, Michael P. Grace Professor of Medieval Studies and director of the Jacques Maritain Center at Notre Dame; and Dr. Edmund Pellegrino, professor emeritus of medicine and medical ethics at the Center for Clinical Medical Ethics of the Georgetown University Medical Center and 1998 recipient of Notre Dame’s highest honor, the Laetare Medal. The line up reflects the consistent focus of the center’s activities.

“From the beginning,” says Solomon, “our mission has been inspired by Pope John Paul II’s critique of contemporary culture, especially as he expressed it in his three major encyclicals—‘Veritatis Splendor,’ ‘Centesimus Annus’ and ‘Evangelium Vitae.’ These encyclicals eloquently distill the truths at the core of the Catholic ethical tradition and make them speak to the most difficult ethical issues of our times.”

The success of the center’s first major conference, “A Culture of Death,” in 2000, deepened Solomon’s confidence in John Paul’s compelling critique. Devoted to an examination of Pope John Paul’s apocalyptic

assertion in “Evangelium Vitae,” that modern life is convulsed by “an enormous and dramatic clash between good and evil, death and life, the ‘culture of death’ and the ‘culture of life,’” the conference attracted more than 200 enthusiastic participants—a variegated gathering of academics, undergraduate and graduate students, priests, women religious, social workers, doctors, and business professionals—to discuss such issues war and peace, terrorism, capital punishment, the role of education, the importance of hospitality, poverty, bioethics and reproductive technology, and social and economic justice.

The center sponsored two other such conferences, “A Culture of Life” and “From Death to Life: Agendas for Reform” in 2001 and 2002, respectively. As well attended and received as the inaugural gathering in 2000, these triennial events suggest that beneath the superficial public discussion of ethics lives a critical mass of scholars in support of the center’s bold mission: to transform contemporary culture.

According to the philosopher Alasdair MacIntyre, permanent senior research fellow of the center, a challenge is inherent in the center’s ambitious design. Participants of its quest must undertake a sincere and searching discussion of “shared assumptions, the habits of mind, what is taken for granted and not said even more than what is said.”

In addition to its conferences, the center has sponsored lectures on a variety of contemporary issues by such speakers as Ted Koppel of ABC’s “Nightline” television program; Helen Alvare, legal scholar and former spokesperson for the American Catholic bishops; George Weigel, biographer of Pope John Paul



Solomon

II, Rev. Robert Spitzer, S.J., president of Gonzaga University; and Robert Ellsberg, author and editor of Orbis Books. In cooperation with Notre Dame’s Alumni Association, it organizes the Clarke Family Medical Ethics Conference, annually bringing together Notre Dame alumni working in health care with distinguished theologians, philosophers and legal scholars to discuss ethical issues in medicine.

This year the center will work with the University of Notre Dame Press to launch two publications projects: The monographs of the “Ethics and Culture Series” will be devoted to a broad range of ethical controversies from stem cell research to the death penalty, and the “Notre Dame Medical Ethics Series” will concern debates specific to practice of medicine. Plans are also being made

to develop two summer institutes, one for university level scholars, another for secondary school teachers of ethics and philosophy.

If, as Solomon and Hatch planned, the center is to infuse societal debates on ethics with Catholic insights, does this fifth birthday bring signs of progress?

Stanley Hauerwas, Duke University theologian and former member of Notre Dame’s faculty, is also a member of the Center’s advisory board. “What’s really going to be important in terms of the center’s effect will not be seen in immediate scholarship,” he says. “It will be seen 10 and 15 years from now as younger people begin to develop what the center has made possible in a way that really changes the questions.”

## First Year of Studies dean to retire in '05



Kolman

By Dennis Brown

Eileen Kolman, dean of the First Year of Studies (FYS) since 1990, will retire next year, the University’s provost, Nathan O. Hatch, announced.

“For the past 14 years, Eileen has led what is universally regarded as one of the flagship programs for first year students in the higher education,” Hatch said. “We thank her for her service to the University, her leadership in the FYS, and her dedication to Notre Dame students.”

The Academic Council will elect a committee, to be chaired by Hatch, that will search for Kolman’s successor.

Since its creation in 1962, the FYS has provided Notre Dame students with the foundation for a liberal education. Regardless of their intended program of study, all first-year students are enrolled in the FYS, which allows them to study broadly in the arts and sciences and consider various possibilities before committing to a particular college or major. In addition to advising students on course selection, FYS staff members use a variety of support services to help facilitate the transition from high school to university life.

FYS is one of the primary reasons for Notre Dame’s 98 percent student retention rate from the freshman to sophomore years, and it contributes to the University’s 95 percent graduation rate, a standard exceeded only by Harvard, Princeton and Yale Universities.

Among Kolman’s many contributions over the past 14 years was the implementation of the University Seminars – required classes taught by full-time faculty from different academic

disciplines that allow first-year students to pursue their interests while working on writing and critical reading skills – the revitalization of the first-year composition program, and the development of collaborative learning groups to supplement instruction in mathematics and the sciences. Kolman also instituted a change in the FYS name – from Freshman Year to First Year of Studies – to define it by content rather than constituency and to make the name more inclusive.

During Kolman’s tenure, FYS repeatedly has been recognized as one of the outstanding such programs in the nation. U.S. News & World Report has ranked the Notre Dame first-year program among the best, and Hispanic magazine, which recently rated the University one of the country’s top 10 for Latinos, noted that “freshmen enter one of the most extensive academic and counseling programs of any university in the nation.” FYS was cited this spring in the Lumina Foundation’s Focus magazine for its extraordinarily high retention rate, and the Policy Center on the First Year of College ranked Notre Dame in its top 25 in a monograph titled “Strengthening First Year Student Learning at Doctoral/Research-Extensive Universities.” In addition, the FYS peer advising program will be one of 14 featured later this fall in the National Academic Advising Association monograph “Peer

Advising: Exemplary Practices in the Field.”

Kolman joined the Notre Dame faculty in 1989 and, prior to her appointment as dean of FYS, served for one year as an associate provost with responsibilities for women’s concerns, academic affirmative action, faculty grievances and appeals, ROTC, and the needs of handicapped students. She is a concurrent assistant professor of mathematics and has taught finite mathematics in addition to her administrative responsibilities.

Kolman taught mathematics and served as associate dean and coordinator of institutional planning at the College of Mount St. Joseph in Cincinnati from 1986 to 1989. Between 1983 and 1986 she was involved in institutional planning at Elmhurst College in Illinois and in the office of graduate studies at Loyola University of Chicago. She was dean of students at St. Xavier College in Chicago from 1980-83 and held that and other administrative positions at Albertus Magnus College in New Haven, Conn., from 1972 to 1980. Also at Albertus Magnus she taught in the department of religious studies and served as director of women’s studies.

After being graduated magna cum laude from Ohio Dominican College, she earned her master of education degree from Boston College and her doctorate in higher education from Loyola of Chicago.

## Going and gone

Retiring gracefully involves financial and personal planning. As the Office annual retirement fair late this month, ND Works stories explore what scar offers tips from those who are having the tim

### Take it from the professor: There's an art to retiring well

By Matt Storin

Not counting a former president who works in a building with his own name on the side, the most notable retiree on campus is probably Emil T. Hofman, the one-time scourge of first year chemistry students who became a beloved figure in the transition to co-education at Notre Dame.

The 83-year-old Hofman can be found most weekdays holding court with passersby at a well-shaded bench on the walk between the Main Building and LaFortune. And not just on warm, sunny days either. He's there nearly every day, including the snowy ones in January. (But he doesn't do rain.)

"You have to have a plan," Hofman says of retirement, "even if you plan to do nothing." True to his word, he can produce a WNDU-TV tape from 1990 in which he predicted that in his retirement, "I'll have a bench on the quad, and that's where I'll conduct my business."

For a while, he tried a bench near the backside of LaFortune, but his current perch suits him better. There's a regular stream of friends, young and old, plus the ones he remembers as he looks down toward South Quad. The buildings in his view have not changed in the 54 years since he first set foot on campus as a graduate student.

"I can look down there and see myself and Bernie Waldman (deceased former science dean) or myself and Bob Gordon (deceased former vice president of advanced studies)," he says.

Though he taught chemistry in the era of an all-male student body, was a World War II veteran in the old Army Air Force, and had three sons, no daughters, Hofman became dean of freshmen studies (before it became First

Year of Studies) when co-education began in 1972. "It was the most ridiculous appointment of all, because I was the most macho, chauvinistic guy on this campus," he recalls. Let's just say, he adjusted over time, because today it is rare when a female student is not visiting with Hofman at the bench or sharing lunch at the University Club. But before you get the wrong idea, he is quick to mention that he and his wife of 48 years, Joan, "are more in love now than we have ever been." They travel all over the world, having visited each continent twice in the 14 years since he retired. Next up, in May, is a trip down the Amazon.

As for advice to others facing retirement, Hofman says, "Don't just go and mold away. Keep active, keep doing what you like to do. Busy is better than boring." He says that at first he missed the "tension" of the workplace—the pressure of deadlines and the clock. But now he's acclimated himself.

"Have a plan," he says. "Even if you plan to do nothing."



Emil Hofman and Dan Reagan, associate vice president of University Relations, strikes up a conversation about the Michigan State game. *ND Works staff photo.*

If people wonder "what's that old guy doing, sitting on that bench," he has an answer: "I'm enjoying myself."

If not traveling, he arrives each day around 9:30 a.m. or so, parking his car by the Basilica. He ambles over for the 11:30 a.m. Mass, has lunch and then logs some more hours at his "office" before leaving around 3 or 3:30 p.m.

Some days in winter, he does look a bit uncomfortable, but it will be easier this year. On the weekend

of the Michigan game, at the annual lecture he sponsors by one of his former students, Senior Associate Athletics Director Missy Conboy presented him with one of the Notre Dame parkas worn by the Fighting Irish in cold weather.

And, by the way, there were 496 people who attended the lecture this year, so he not only has the comfort of the parka in retirement, but also the warmth of many friends.

### Retirees keep learning through Snite, Basilica programs



Docent Carole Wilton leads a discussion with area school children. *Photo provided by Snite Museum of Art.*

By Catherine McCormick

When Carole Walton retired from teaching in the English department at St. Mary's College, she was worried about missing her colleagues.

"But I just exchanged one set of colleagues for another," she says. As a docent at the Snite Museum of Art, she joined a group of 35 volunteers who lead tours through the galleries, educating children and adults about art.

The Snite's docent program, and a tour guide program at the Basilica of the Sacred Heart, provide opportunities for the community's retirees to use their talents, learn new ones and make new colleagues.

"I wanted to continue teaching and learning," Walton says. "Nobody ever knows everything about art, and there is always something new. The exhibits change. And the docents are so alive, with such interesting backgrounds."

Many of the docents are retired educators. Most have raised children and a few are artists. To become a docent at the Snite, teaching and art experience are helpful but not required. "A love for learning, sharing, and a sense of humor are

required," says Jackie Welsh, a Snite curator of education who coordinates docent-led tours for 6,500 children a year. A docent training program prepares guides for the challenge.

Lillian Ambler, a docent for 20 years, also serves in the Basilica tour guide program, which boasts 50 guides and five more in training who provide daily tours. Ambler satisfies her love for teaching children at the Snite, and, at the Basilica, enjoys seeing tourists marvel at the structure. "They are always impressed. It is such a beautiful, peaceful place," she says.

Steve Gorbits retired from management in a Mishawaka manufacturing plant, and eight years ago acted on a friend's suggestion to become a Basilica tour guide. Today, at 77, he is the official Basilica tour guide program manager, on the payroll and, thus, no longer retired.

Jim Considine is one of his volunteers. Considine loves taking guided tours when he travels and thought he might have the knack for giving them, which he started doing every Monday morning once he retired.

Considine may typify retirees in these programs. His calendar fills quickly with volunteer activities. "There are times when I say 'why am I so busy? I'm supposed to be retired!'"



Office of Human Resources prepares for its third annual retirement fair, where it educates people about planning for retirement, and the impact of their lives.

## Retirement planning is easier for her than most

### Freshman questions lead to book on retirement economics

By Catherine McCormick

Being old or being poor may be challenging, but being old *and* poor is a nightmare.

That's the conclusion of Teresa Ghilarducci, associate professor of economics and policy studies, whose career has focused on retirement income security, including Social Security and pensions.

As a member of the economic policy faculty, Ghilarducci, by occupation, sees questions in terms of social justice. "It's all about equity," she says. "What is the ability of our nation to avoid poverty in old age?"

In recent years, though, she's begun to see retirement economics in more individual terms. And, boy, is she finding others who share her interest. A free lecture on retirement, as she gave a few years ago for the Saturday Scholars series, was very well attended. "I'm very popular with the over 40s set," she says, laughing.

Ghilarducci's interest in retirement plans became more focused through a series of questions her freshman class, Economics of Aging, sought to answer. Eventually, it produced a book, "What You Need to Know about the Economics of Growing Old (But Were Afraid to Ask)." It was published recently by Notre Dame Press.

The book is designed to help government officials, educators and wage-earners understand Social Security, seniors' economic and physical situations, the lifetime economic path, changing social norms, and the role of the elderly in the workforce. It was compiled with the assistance of her students.

Their research has revealed some key factors that can threaten a person's economic security in retirement.

First, many people do not have a good idea of how much money they will need when they retire. Even if they try to sketch out a realistic plan, they often underestimate how long they will live, how medical bills can cut into their income and how inflation can eat away their savings.

Second, poor investment skills threaten their nest egg. They buy and sell stocks at the wrong time, or are confused by the investment options.

Finally, a portion of retirees literally fall into poverty. And while poverty is difficult for anyone to escape, the elderly cannot escape if they are beyond their wage-earning years.

In the course of researching this book, Ghilarducci found a lot of people asking her questions about retirement. There doesn't seem to be a distinction between secretary and professor: They're all afraid to make wrong decisions, and they often do, she says.

Ghilarducci herself is the parent of a son, has a husband who also is a Notre Dame professor, and often thinks about her own family's future. Based on what she's learned, here are rules she lives by:

- She trusts Social Security to be around. As an economist, she sees reasons why the financial industry would encourage people to worry about Social Security going bust, but by law, it's here and it increases with inflation.
- She's going to delay collecting Social Security. We can all begin withdrawing at 62. But she prefers to wait until 65 because the government increases the draw by 21 percent for those who delay.
- As a Notre Dame faculty member, Ghilarducci's retirement benefits involve joint contributions by herself and the University. Many Notre Dame staff members, though, participate in a traditional pension. Only 23 percent of Americans workers are part of a traditional pension, but Ghilarducci admires them because they contribute a predictable amount until death.
- She believes in changing investment strategies as she gets older. Balancing stock ownership with bond ownership, she likes a formula where you subtract your age from 100. If you are age 55, put 45 percent in stocks, the rest in bonds. If your age is 20, put 80 percent in stocks. And she subscribes to the advice "buy low, sell high, and don't panic if the market fluctuates."

- She chooses her investment fund by scrutinizing high or hidden fees. Among Notre Dame's three: TIAA CREF, Fidelity and Vanguard, she prefers TIAA CREF and Vanguard because of their professional staff and low fees.
- When she retires, she's going to use her retirement account to buy an annuity—a contract from an insurance company that will pay a set amount of income for the rest of her life. So often, Ghilarducci says, retirees take their retirement savings and pay off all their debt and buy a new house, or recreational vehicle.
- She's going to remember that helping her child in her old age may actually be hurting him. Some parents, especially mothers, who find themselves in financial trouble in their 70s and 80s, got into debt because they gave money to their adult children well into retirement. Adult children can still earn income when retirees cannot. If parents break off a piece of their retirement fund to help a child, they diminish their ability to remain financially independent. If you give your children \$10,000 of your \$100,000 nest egg, you give up \$100 a month for life, she says.



Students inspired a new book on the economics of aging by Teresa Ghilarducci, who meets here with undergraduate Lauren Pienn. Photo by Bryce Richter

## A primer on Notre Dame retirement benefits

Notre Dame employees participate in one of several retirement programs, depending on their position. And depending on the plan, some homework and decision making is required.

Faculty and administrative staff belong to a program called a 403(b) plan in which the University sets aside 10 percent of an employee's regular salary and the employee is required to contribute 5 percent. Individuals can also choose to contribute more than the mandatory 5 percent.

Staff members participate in the Employees' Pension Plan, a defined benefit plan in which they may receive a specific monthly benefit upon retirement age based on years of service and salary history. Participants in this plan do not make contributions and they are not required to make any investment decisions related to the pension. But staff members also have the opportunity to open a 403(b) account and make contributions: a minimum of \$10 a pay period. Participants in the 403(b) plan have to make decisions. The first is which of three vendors to invest with (and you can invest with all three, if you want). Next, they have to tell their investment group or groups how invest: high-flying stocks? Secure, low-interest bonds?

Knowing this is a lot of information for people to absorb, The Offices of Human Resources has spent the past few years developing options to educate investors.

"We're working to provide education for all levels of investors," says Michelle Piper, assistant director of benefits.

The first and easiest is to tap onto the Web sites of the 403(b) vendors, which increasingly carry lifetime investment advice and calculation tools.

Those who want the human touch can attend series of courses on financial education that study the basics of investment principles. Every level of employee signed up for the inaugural series last academic year. "If they started at the beginning and took every class, they were building on their knowledge and have more comfort making investments decisions," Piper says.

Topics this fall include "How Much to Save for Retirement," Wednesday, Oct. 13, and "Investment Perspectives," Wednesday, Nov. 17. The sessions tend to last an hour to 1 1/2 hours and their locations move around campus. Further details of these seminars are included on the human resources Web site.

On Wednesday, Sept. 29, human resources will sponsor its third annual retirement fair, for employees 50 years and older. The seminar will repeat sessions, whose topics will deal with key issues in retirement including Social Security and Medicare. Vendors for the 403(b) plans will give presentations on making smart investment choices in the final years before retirement.

## A GRAND OPENING



Left: A parade including members of Film, Television and Theatre, employees and their children march from Washington Hall to the new Marie P. DeBartolo Center for the Performing Arts last Friday to commemorate the opening of the center.

Far left: At the Marie P. DeBartolo Center for the Performing Arts, the marching band uses balcony and entryway to blast an official start to the PAC's opening. *Photos by Bryce Richter.*

### Construction

continued from page 1

and enter through either the Main gate off Notre Dame Avenue or Dorr Road off of U.S. 933. Administrators who have reserved parking places and those who use the handicapped parking spaces near Stephan Chemistry, O'Shaughnessy, and other points along St. Joseph Drive south of Holy Cross Drive will have access from the south end of that road near Notre Dame Stadium. The project will not close any of the University's major parking lots, but about 25 spaces in the northeast corner of Lot A15 and about 25 spaces on the west side of Lot A17 will be closed.

Most of the University's air conditioning is supported by a chilled water system of mains and distribution pipes – 10.6 miles of them – that run underground, the system has four major lines whose paths resemble an urban subway system. This project affects the main distribution header near the power plant that deliver the chilled water immediately from the plant to the

four lines. The project will replace 20- and 24-inch pipes with 36-inch pipes, effectively doubling the capacity of the system, says Mark Hummel, chief mechanical engineer.

"We need to make the system bigger so the campus can grow and we can serve larger loads," Kempf says.

The timing of the project falls during the period when air conditioning use is waning, but before deep winter freezes that could damage exposed pipes. The project schedule considers football games by beginning immediately after Purdue Oct. 2. St. Joseph Drive is heavily used by pedestrians during home football weekends, so construction follows the Stanford and Boston College games, Kempf says.

The period of traffic disruption represents only about half the life of the project. As Holy Cross Drive reopens, piping will continue to be installed on the grassy right-of-way on the southern lip of that road. In the process, the old greenhouse behind Haggard Hall will be raised,

Kempf says.

While roads are being dug up, the utilities department is undertaking every foreseeable subterranean need. For example, portions of a new storm sewer will be installed across Holy Cross Drive, although that project is not planned for another year or so. "This project will cause significant disruption. We're trying to make sure when we do this, we can maximize our use of the opportunity," Kempf says.

In May, following Commencement, a final phase of the project will deliver a new chilled water main to the student health center, which will be undergoing renovation. That phase of the project will interrupt use of part of the A15 parking lot.



## Distinctions

**Patrick F. Dunn**, professor of aerospace and mechanical engineering, has been named a fellow of the American Society of Engineers (ASME). Fellow is the highest elected grade of membership in ASME and is conferred upon a member with at least 10 years of active engineering practice who has made significant contributions in the field. A member of the Notre Dame faculty since 1985, Dunn served from 1998 to 2002 as director of the University's Hessert Laboratory for Aerospace Research. His research has focused on the dynamics of aerosol formation, transportation and deposition. He has published more than 125 academic papers and is the author of "Measurement and Data Analysis for Engineering and Science" and "Uncertainty Analysis for Forensic Science."

**Rev. Edward A. Malloy, C.S.C.**, the University's president, celebrates his 30th anniversary this month. He shares anniversary celebrations with the following employees:

**Elma Gallegos**, building services; and **Janice K. VanMele**, information technologies, who have been with the University for 35 years. **David E. Austin**, security; **Joseph P. Piante**, athletics, and **Tamara Youngs**, civil engineering/geological sciences are celebrating their 30th anniversaries of service.

**Joseph S. Araman**, security; **Alice F. Osberger**, Maritain center, and **John P. Phegley**, Snite Museum, have been with Notre Dame for 25 years. Observing 20 years of service are **E. A. Bromley**, University Press; **Arthur M. Grubert**, foreign student visas; **Jeanette M. McCollum**, South Dining Hall; **Roberta L. Shupert**, security, and **Jerome Whitaker**, athletics.

**Michael X. Ball**, information technologies; **Mary B. Horvath** and **Peggy L. Johnson**, building services; **William W. Kirk**, student affairs; **Lori J. Morgan**, McKenna Hall/Continuing Education; **Daniel L. Williams**, landscape services, and **William J. Yarbrough**, Food Services, have been with the University for 15 years.

Marking their 10-year anniversaries are **Bernadette M. Cafarelli**, athletics; **Julie A. Caligiuri**, Food Services Support Facility; **Jackie Coleman**, Food Services-Holy Cross Hall; **Cynthia L. Fay**, South Dining Hall; **Thomas J. Gotsch**, investment; **Magdolna E. Hunyadi**, building services; **Patrick C. Louineau**, Food Services; **Deanna L. Ponsler**, accounting and financial services; **Stacey S. Raje**, Freimann center; **Leanne M. Schneider**, National Institute for Trial Advocacy; **Nancy Vazquez**, building services, and **Rebecca B. Ward**, law school.

## WHAT THEY WERE DOING



Chris Sopczynski, outreach specialist for the Department of Film, Television and Theatre, surveys the outdoor scene at Art Beat, the downtown fall arts and entertainment festival that took place Sept. 9. Sopczynski coordinated a multidimensional Notre Dame presence from the Latino dancers seen in the background to the Notre Dame Glee Club. The Institute for Latino Studies and the Snite Museum of Art also pitched in. Sopczynski is photographed standing in front of ND Downtown. *ND Works staff photo.*

Sample from The Snite's show on Soviet propaganda



traditional thermometer already is up on the United Way Web site, <http://www.nd.edu/~uway>. Understandably, there's not a lot of red ink yet.

### Seeing Red at the Snite

As election-season antics rise to fever pitch, the Snite is displaying propaganda from a different era. "Darker Shades of Red: Official Soviet Propaganda from the Cold War 1917-1990" features selections from the Hollingsworth Collection. Posters and artifacts trace the symbolic images used to influence social consciousness: soldiers, workers, and peasants suggesting heroism; machinery suggesting productivity; and locomotives, sputniks, and rockets suggesting progress and achievement. On Tuesday, Sept. 28 at 4:30 p.m., Karen Kettering, associate curator of Russian art at the Hillwood Museum and Gardens in Washington, D.C., will present a lecture on the exhibit in the Snite's Annenberg Auditorium.

"Secrets" by Linda Malkas, Ph.D., of I.U. School of Medicine, Indianapolis. No registration is required for this free event.

### Offerings from our friends in HR

Unless noted, register for all Professional Development, Benefits, Work Life, and Recruiting and Employment programs online at <http://iLearn.nd.edu> or by calling 631-5777.

#### • The Juggling Act: Balancing Work and Family Webinar

If "There's got to be a better way!" is your personal mantra, this is the Webinar for you. During the course of this session, you'll learn to apply 10 tools to enhance balance and exert more control over your life. Webinars are interactive seminars conducted over the Internet with the audio provided through a toll-free phone line. You can log in from your own computer or join a group in 234

Grace Hall (Wednesday, Oct. 27; 12:30 p.m. to 2 p.m.).

• **Essentials of Business Writing** will help make your written communication letter-perfect. A refresher course on writing clearly and concisely, the session will also present strategies for quickly organizing ideas and for cutting writing time by 25 percent (Friday, Oct. 29; 9 a.m. to 4 p.m.; \$129; 234 Grace Hall).

• **"When Dementia is the Diagnosis,"** part of Work Life's Older Adult Series, will lay out the differences between normal memory loss and dementia, address strategies for handling problem behaviors, provide communication tips, and present information on the Safe Return Program. The session will be led by Barbara Dzikowski, program director of the Northern Indiana chapter of the Alzheimer's Association (Wednesday, Nov. 3; 12 noon to 1:30 p.m.; Notre Dame Room of LaFortune).

## FYI

### Library books due Oct. 1

If you've checked out a book from University Libraries in the past year, you might want to look at the due date. On Oct. 1, some 30,000 volumes are due.

Faculty and exempt administrative staff members enjoy a liberal check-out policy for University Libraries books, especially compared to public library circulation rules and those pesky 15-cents-a-day fines, explains Judy Kendall, supervisor of access services.

Faculty and administrators who check a book out any time of the year get an Oct. 1 due date. Sometimes, the due date is more than a year away. "On August of each year, we change the due date to Oct. 1 of the next year," she says. (Non-faculty and staff check out books on a 28-day loan cycle.)

While public libraries support public appetites, university research libraries support scholarship, which often takes years to conduct. Faculty can keep books for years by renewing them, and it doesn't concern the library staff at all. If someone else needs the volume, "we issue a recall," Gendel says.

The annual due date isn't really to bring every volume home, it's to assure the library staff that that all books are secure. And the staff isn't expecting everyone to remember they have a book due. In preparation for the Oct. 1 due date, Kendall and her staff already have sent a friendly reminder that a deadline approaches.

"Many will renew the books online," she said. After the Oct. 1 due date passes, the staff sends additional notices. At each of those junctures, the faculty or administrative staff member still can renew or return books or pay for books if they can't be found. By January, "If the book isn't returned or renewed, it is considered lost. The faculty or staff member is charged a replacement fee and a processing fee, a minimum of \$70 for each book. The fee could be considerably more if they are math or science books."

The circulation staff just went through the notification process with graduate students, who are allowed to keep books for periods of up to six months at a time. Following the first notice, two-thirds of 22,000 books had been renewed or returned. By the second notices, all but 1,000 had been accounted for.

"We basically just want to know where the books are," Gendel says. "If they all came back, we wouldn't know where to put them."

### A 9-11 perspective from a man in the know

Former U.S. Rep. Tim Roemer

will talk about his experiences on the National Commission on Terrorist Attacks Upon the United States (also known as the 9-11 Commission) at 7 p.m. Thursday, Oct. 7 in Jordan Auditorium of the Mendoza College of Business. His talk is titled "The 9-11 Commission: The Transformation of our Intelligence Community."

Roemer is president of the Center for National Policy (CNP) and a distinguished scholar at George Mason University's Mercatus Center, a non-profit research and educational institution dedicated to improving public policy outcomes. From 1991 to 2003, Roemer represented the Third District of Indiana in the U.S. House of Representatives. He was appointed to the Intelligence Committee's Task Force on Homeland Security and Terrorism and served on the bipartisan Joint Inquiry which issued a report on the terrorist attacks of September 11, 2001. He was the key author of the legislation in the House of Representatives to establish the National Commission on Terrorist Attacks Upon the United States.

Roemer's presentation is sponsored by the Law School and the Reilly Center for Science, Technology and Values.

### Security is everybody's business

An annual report outlining University security and safety information and campus crime statistics will be available by Oct. 1. The document provides suggestions regarding crime prevention strategies and important policy information about emergency procedures, reporting crime, campus law enforcement services and information about support services for victims of sexual assault.

The brochure also contains information about the University's policy on alcohol and other drugs, and crime prevention programs such as the SafeWalk program and campus shuttle service.

You may view the document at A printed copy of this brochure is available by sending an email request to [ndsp@nd.edu](mailto:ndsp@nd.edu) or by writing to: Office of the Director, University Security/Police, 101 Campus Security Bldg., Notre Dame, IN 46556.

### When the thermometer says zero

United Way team leaders met last week and established the goal for the 2004 campaign: \$330,000. Last year the total amount contributed by Notre Dame to United Way of St. Joseph County was \$321,601. The campaign officially begins next month, but the

### RecSports classes begin

New mind/body classes including Yoga, Pilates and Relaxation Training will begin after October break. Registration begins Tuesday, Oct. 12 at 7:30 a.m. in the Rolfs Sports Recreation Center. A separate registration line will be available for faculty and staff. See the full schedule of offerings on the RecSports web site at [www.recsports.nd.edu](http://www.recsports.nd.edu).

When registering, please bring your University ID and the ID of those you are registering (you can register up to three people). Most courses have fees; checks or cash are accepted. Please contact RecSports at 631-6100 with any questions.

### Sacred music in a special new space

If you haven't made time to explore the grand new DeBartolo Center for the Performing Arts, why not make a pilgrimage on Thursday, Sept. 30, when the Notre Dame Collegium Musicum will perform a concert of sacred and choral music in the Reyes Organ and Choral Hall. The 8 p.m. event is free, but you must visit the DeBartolo box office or call 631-2800 to reserve tickets.

### Angel's Night Out

Women's basketball coach Muffet McGraw will be running a different kind of Joyce Center show on Thursday, Oct. 14, when she emcees the 2004 Angel's Night Out program. Exhibits at 5:30 p.m. will be followed by a presentation called "Revealing Cancer's

## FROM THE ARCHIVES

### Celebrating determination

By Dennis Brown

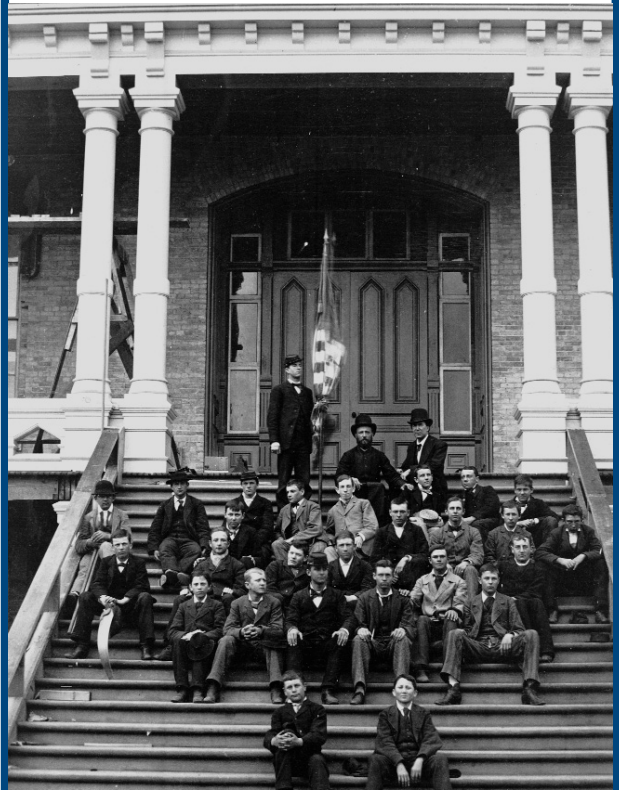
Had the President's Award for staff excellence been around in 1879, it's a good guess a group award would have gone to the 300 construction workers who built a new Main Building between May and September.

In April 1879, a catastrophic fire burned the previous Main Building to the ground. The ruined structure had housed virtually all of the University's operations, and its destruction put the future of the 37-year-old school very much in doubt.

The ruined bricks had not even cooled when then President Rev. Edward Sorin, C.S.C. vowed to rebuild, bigger and better. This is the historic juncture when Father Sorin determined "we will place a magnificent Golden Dome above it to show to all the glory of Notre Dame, the Mother of God, who has inspired my life's work."

Much of what stands today was completed when classes for the 1879-80 academic year began Sept. 8. Although rapid, construction was solid and lasted until Main underwent a major renovation in the mid 1990s.

Today's employees have enjoyed the glint of the Golden Dome all their lives. It should be noted, though, that it took Father Sorin more than four years beyond the reopening to convince the University officers to approve such an extravagance. The famed Golden Dome that stands atop the Main Building was added in 1882.



Workers pose amid their handiwork in what is believed to be the first picture of Main Building as it opened in 1879. Photo provided by Charles Lamb, University Archives.

## BACK STORY



Far left: Members of a team from the College of Engineering kept participants in goodies throughout the night. Their bake sale was one of the top Relay for Life fund-raisers.

Left: Hugh Page lets loose on the harmonica. Page, who holds the Walter Chair in Theology and administrative positions in African-American Studies and the College of Arts and Letters, also is a member of the band The Oblates of Blues, who performed during the Relay for Life.

# Relay for Life reaps almost 50 percent increase in donations

By Catherine McCormick

M. Hesburgh, C.S.C., Rev. Edward A. Malloy, C.S.C. and Rev. John I. Jenkins, C.S.C., which brought in \$400.

Some danced down the path around Stepan Center arm-in-arm, flip-flops slapping the pavement, ponytails bobbing to the music vibrating from the speakers. Others chatted in familiar tones as they strolled in twos and threes, the glow of the luminarias marking the path. And a few walked alone, lost in thought, remembering the cause that brought them together on this chilly evening: the fight against cancer.

About 1,300 walkers in 54 teams put their best feet forward Friday night for the second annual Relay for Life, a 16-hour walk on the Stepan track that ended at 10 a.m. Saturday. The walk-a-thon was the culminating event to a fund-raiser that had occupied employees and students since summer. For their efforts, a total of \$95,000 was raised for the American Cancer Society, about \$30,000 more than last year.

Staff co-chair Jessica Brookshire, manager of the Work Life programs for the Department of Human Resources, said the increase came from greater participation and lots of creative fund-raising.

In the months before the walk, Notre Dame departments competed to see who could raise the most money. Biology, with more than 300 participants, looked like it was sure to snag first place, raising more than \$5,000 with events including a pie-in-the-face contest. But the Hammes Bookstore took the honors, raising \$5,980 through personal donations, sale of items at a silent auction and team participation of 53 members.

Also successful: a bake sale and photos with Santa hosted by the Department of Electrical Engineering and a cookbook and apple pie sale organized by Food Services. The silent auction raised \$2,200. Items included a Bible signed by the Rev. Theodore

"Last year's experience showed people what's possible. Everyone was able find a project that they felt comfortable with, and could get excited about," Brookshire says.

The event began with an opening ceremony and remarks by JoEllen Welsh, a cancer researcher whose mother recently died of cancer. She explained that the funds raised would be distributed by the Cancer Society to research institutions like Notre Dame, so some of the money will come back to campus. Current Cancer Society research grants at Notre Dame total \$1.4 million.

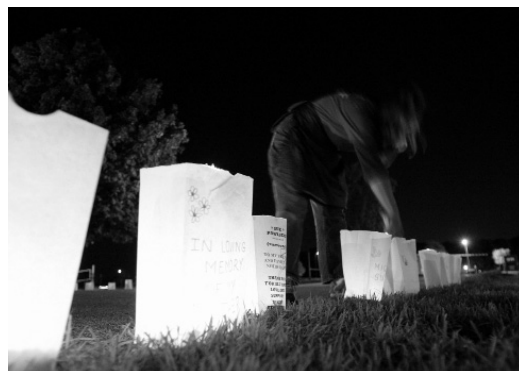
Individual fund-raising award winners include staff member Jamie Derda of the Department of Biological Sciences, who brought in about \$1,500; the biology department won a spirit award. Honorary chairpersons were Deb Patterson of Decio Commons, a cancer survivor, and student Day Zimlich, of O'Neill Hall, a two-time cancer survivor.



The Notre Dame women's choir Harmonia and the Notre Dame cheerleaders helped kick off the beginning of the all-night event.



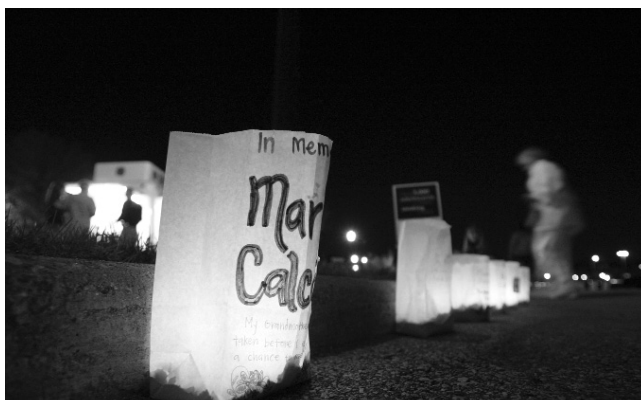
Martin Tenniswood, Coleman Foundation Chair in Biological Sciences, and Kay Steward, associate professional specialist with the Freimann Animal Care Facility, serve as human targets in biology's pie-in-your-face event last week.



A line of luminarias kept the Stepan Center looking festive.



Walkers who are cancer survivors, including the group above, were issued special green shirts.



Individual faculty and staff submitted luminaria, many which were decorated with memorials and special attentions. The organizational committee requested a \$5 donation per bag; by Saturday, the luminarias had raised \$2,520; 709 luminarias were dedicated to individuals with cancer.