Planning for your future!

Employees will receive some exciting news this week in a mailing to their home regarding changes to Colgate’s retirement plans (“Plans”). Colgate’s Retirement Plan Committee has identified several modifications that will benefit all participants in the Plans beginning in July 2011, including the opportunity to sign up for a Roth 403(b) after tax contribution via your paycheck. Colgate has also retained the services of Longfellow Advisors to educate employees regarding these changes as well as to provide general retirement planning.

In summary, the modifications to the Plans that become effective in July 2011 will provide:

- Additional “best-in-breed” investment funds across different strategies affording greater representation from various investment managers (e.g. American Funds, T. Rowe Price, Morgan Stanley, etc.)
- More cost effective solutions through the addition of index funds as well as fee reductions for the new and continuing TIAA–CREF investments vehicles
- Flexibility in contributions - our program will give you the choice of contributing on a traditional (pre-tax), Roth (after-tax), or combination basis (some pre-tax – some after-tax)
- Access to independent retirement plan advisors

Roth 403(b) contributions have significant differences than the traditional 403(b) contributions. Currently, Colgate's traditional 403(b) contributions are made on a pre-tax basis and taxes are paid upon distribution of assets. Roth 403(b) contributions are made on an after-tax basis and distributions are tax-free assuming that you have attained age 59 ½ and it has been at least 5 years since your first Roth 403(b) contribution. The IRS does impose limits that apply to Roth and traditional contributions in aggregate. However, unlike a Roth IRA, income limits do not apply to the Roth 403(b). Therefore, regardless of your income you are eligible to contribute to the Roth 403(b).

Individuals should consult with their own tax professional for specific personal tax advice.

Longfellow will be conducting group meetings, on April 7, 8, 19 and 20, as well as individual consultations for your benefit and can provide you with independent and objective advice regarding your retirement accounts. We urge you to take advantage of the opportunity to meet with a retirement counselor or view the presentation. Additionally, the presentation will be recorded and posted to the benefits section of the human resources website on April 13.

No action is required unless you want to make changes to your existing asset allocations or future contributions prior to the July effective dates.

Please RSVP on the benefit section of our website (www.colgate.edu/humanresources) to attend one of the above group presentations. If you would like an individual review, please go to www.longfellowbenefits.com/colgate in order to schedule an appointment. Questions regarding these changes should be directed to Longfellow Advisors at 617-351-6052.
Spiders in New York

The Northern Black Widow spider can be identified by the red hour-glass figure on its abdomen. In this particular species, the hour-glass shape is broken in the middle. These creatures can be found living in undisturbed areas such as piles of leaves, wood or other places where debris accumulates. Bites usually occur when humans disturb the web of this particular spider. According to the CDC, the venom is a neurotoxin and quickly produces pain at the location of the bite. Overtime the pain will spread to other parts of the body. Other symptoms include itching, muscle pain, fever, headache, difficulty breathing and, in rare and extreme cases, death.

Although it is rare that someone dies from a spider bite, it is always important to seek professional care if you are bitten by a Black Widow. According to the Bureau of Labor Statistics, insect bites, including bites from spiders, is the most common non-fatal occupational injury involving animals. Since these spiders live in places that are undisturbed and dark, it is always important to take precautions when working in these areas. If you are bitten by a spider, the CDC recommends following these directions: 1. Identify the spider and stay calm, 2. Wash bite area with soap and water, 3. Apply cold cloth or ice to bite area, 4. Elevate bite area if possible, 5. Immediately seek professional medical help. They also advise that you never try and remove the venom from a bite area.

With this knowledge and the ability to identify the spiders that reside in NY, you are better equipped to handle a spider bite situation. It is also important to remember that there are other spiders in NY that will bite and different people react differently. Always pay close attention to a spider bite and seek medical attention if necessary, even if the spider was not a Northern Black Widow.

For more information about spiders in NY and the United States see the referenced websites below.

Information for this article came from the following websites (accessed on 3/24/11)
- Center for Disease Control: http://www.cdc.gov/niosh/topics/spiders/

13 Days of Green

Daily tips for going "GREEN" at 'Gate.
by John Pumlio

Sustainability at Colgate starts with you. Think about all the decisions you make on a day-to-day basis and ask, "How can I incorporate "green" practices into my daily habits and responsibilities?" No need to turn your life upside-down; start small. Consider changing one thing at a time; one day at a time. Now imagine if 3,700 of your closest Colgate friends did the same thing. The cumulative result would be significant. For example, if each of us used one less sheet of paper per day, we would collectively reduce our paper consumption by nearly 1,000,000 sheets per year saving us approximately $30,000 dollars in paper purchasing. The same applies for disposable cups, plastic bags, drops of water, and watts of electricity – if each of us used just one less per day we would collectively save over 1,000,000 per year.

Of course, sustainability is more than doing less of the same thing. Much of the time it is a new way of thinking and doing, like choosing organic over non-organic food or purchasing certified green products over standard types. In 2008 alone, the U.S. Patent Office handed out over 300,000 trademarks to names that included "eco" or "green" in their title. There certainly is no shortage of green alternatives for everyday products like coffee, cosmetics, soaps and cleaners, office supplies, clothes, paper, electronics, furniture, and on and on. Every time you purchase a certified green product you are doing a little something to advance sustainability. Visit GoodGuide.com to compare the products you use with "green" alternatives.

Conformity tells us that people often do what they see other people doing. A co-worker observes you making the extra effort to recycle and maybe next time he or she will do the same. It is contagious and that is the point: developing a culture of sustainability at Colgate is the cumulative result of dozens of small actions, day in and day out, by each of us.

April 1st marks the beginning of Colgate’s annual 13 Days of Green. Join others on campus by challenging yourself to the following daily green practices.

APRIL 1: attend the Green Summit Sustainability Awards Ceremony at 5pm in the Ho Science Center Atrium and see who wins this year’s campus sustainability awards.
APRIL 2: No plastic bag day! Use reusable tote bags instead.
APRIL 3: Tune into “What’s Up Doc?” on WRCU 90.1 at 7pm for a special sustainability-themed show.
APRIL 4: Visit the Green Office website and consider registering your office area: http://www.colgate.edu/about/sustainability/greenencampusinitiative/greenofficeprogram
APRIL 5: Turn off lights in unoccupied rooms!
APRIL 6: Reduce waste and costs by participating in Colgate’s FREE online Office Swap program: https://spreadsheets.google.com/a/colgate.edu/ccc?key=0AsscP9yCQ5vWdFBuRUhQyzNGY2V5eF9tOGlQShOZ1E&hl=en#gid=0
APRIL 7: No disposable cup day. Use reusable cups and mugs instead.

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‘Open Gate

You Rock” Spotlight Award goes to The Colgate Grounds Crew

This award recognizes contributions and achievements of individuals, teams and work groups. To nominate an individual or team send your nominations with written entry to humres@colgate.edu

A Job Well Done to the Colgate Grounds Crew!

If you are from Central New York, you are probably used to the snow and have figured out a way to deal with it, at least when it arrives in small doses. But when Mother Nature dumps 27 inches in a short period of time, it is difficult to manage, to say the least, no matter how long you have lived here. In a snow event as such, simply opening your front door, clearing out a driveway or shoveling a walk way can be quite problematic. Can you imagine being an “essential personnel” responsible for clearing the snow for the entire Colgate campus? The under-estimated snow storm that greeted us in the early morning of March 7, gave us a firsthand view of the work of the Colgate Grounds Crew.

After already working late into the night on Sunday, the crew returned to the campus early Monday morning to continue the daunting task of clearing the 27 inches of snow. In between shifts, in addition to getting some rest, many had to manage clearing the snow at their own homes. In some instances, many had to find alternate routes to campus, since roadway conditions were still severe. A typical commute usually taking 15 minutes, on this day took over an hour. A few were reported to have slid off the road or got stuck along the way, although delayed; they still all arrived safely to take care of our campus.

One could hear the sound of snowplows and shovels upon arrival to campus. The crew was in full force working diligently to clear the pathways and roads to the entire campus, while most of us were home trying to figure out how to clear our own driveways.

The work of the crew was prioritized by areas of primary importance. Clearing the roadways and loading dock areas to Frank Dining Hall, the Coop and the Edge were necessary for food deliveries to get our students fed. The next area to clear was to allow for the wood chip deliveries at the heating plant, another essential area. Methodically they worked to clear and salt the many roadways, parking lots and sidewalks across the campus, not able to be everywhere at once. To complicate their work add maneuvering around parked cars to clear the snow, assisting stuck trucks, busses and cars and receiving several calls from students requesting that their cars be plowed out.

Best Wishes for a Happy and Healthy Retirement!

Connie Diehl retired on March 25, after 26 years of service to Colgate. Connie began on October 24, 1984, as secretary to the director of major gifts; prior to that she was employed in gift records from 1970 to 1980. Connie worked in many support roles in university relations, including capital and regional advance associate and her most recent position as administrative assistant to the associate vice president of institutional advancement–capital giving.

Tom Murphy retired on March 31, 2011 after 22 years of service. Tom’s career at Colgate started on October 10, 1988, as journeyperson carpenter and in November 2006 he was promoted to foreperson, carpenter, mason, and paint shop, the position he retired from.

Reminder

Federal income tax returns for 2010 (and tax extension requests) are due April 18, 2011. State income tax returns for 2010 are due April 15, 2011.

APRIL 8: Shut your computer down at the end of the workday!
APRIL 9: Change one incandescent bulb for one compact florescent bulb (CFL)
APRIL 10: Walk, bike, or carpool today! Register at purpool.com to join Colgate’s rideshare program.
APRIL 11: Eat something locally grown or organically produced.
APRIL 12: Zero waste day! Try going the entire day without throwing anything in the trash. Recycling is okay.
APRIL 13: No print day! Try going the entire day without printing any documents.

Have fun and remember that sustainability is a decision-making framework for continuous improvement. Do something “green” each day.

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And through it all, they maintained their sense of humor and a great camaraderie. Although it stopped snowing that early afternoon, their job of snow removal on campus continued throughout the wee hours at night, ensuring the safety of our community.

The Colgate Grounds Crew demonstrated the true meaning of “essential”. Our sincere thanks are extended to the Crew for a superb job! In addition, special kudos to the custodians who reported to work, although not required, and helped in the incredible efforts in hand shoveling sidewalks and stairs.

**ANNIVERSARIES**

**35 Years**
Jeanne Kellogg-ITS

**30 Years**
Mark Boise-Mail Services

**15 Years**
Jim Matott-Facilities Department

**10 Years**
Vicky Brondum-Colgate Bookstore
Keith Diehl-Facilities Department

**5 Years**
Francesca Livermore-Library
Art Punsoni-Purchasing

**BIRTH ANNOUNCEMENTS**

Heather and Chris Young welcomed Ela Bliss Young (7 lbs. 14 oz., 21” long) on February 25. Heather is the Head Women’s Lacrosse Coach and Chris is an Assistant Football Coach.

John Pumilio and Susana Schwartz welcomed Hudson Landry Schwartz-Pumilio on February 28. He weighted 7 lbs. and 11.5 oz and was 20” long. John is the Sustainability Coordinator.

**EMPLOYEE NEWS**

**NEW HIRES**

**Kara Bingham** accepted the position of director of international programs effective March 1. She holds a MA in intercultural relations from Lesley University. Kara and her husband, Keith, have two children, Cameron, 4 and Hannah, 21 months. She enjoys hiking, skiing, and camping.

**Elizabeth Harrington** accepted the position of assistant director, alumni affairs. Liz received her B.A. from Hillsdale College. She enjoys running, reading, and hiking.

**PROMOTIONS**

**Jessica Lord** was promoted to associate director of stewardship effective March 1.

**Van Titus** was promoted to associate director of advancement operations effective March 1.

**QUOTE OF THE MONTH**

“A problem is a chance for you to do your best”.

-Duke Ellington