Let's take a closer look at some important things to note about Penn's retirement plans:

**Make A Resolution to Save More**

Have you made any resolutions for the new year? Consider resolving to pay more attention to your retirement situation. No matter where you are in your life, saving for retirement is extremely important. Many retirement experts use the rule of thumb that retirees need to replace at least 75% to 80% of the income they were receiving just before they retired. Since people are retiring younger and living longer, it’s realistic to plan for a retirement that lasts 30 years or more. Most likely, your primary source of retirement income will be your own savings — Social Security will probably only cover a portion of your expenses. With this in mind, take a fresh look at your retirement account at Penn. How much are you contributing? Can you contribute more? How long has it been since you reevaluated your investment choices? If you’re full-time, are you taking full advantage of the generous matching plan the University offers?

Let’s take a closer look at some important things to note about Penn’s retirement plans:

**Take Advantage of the TDR Plan**

If you’re a full-time faculty or staff member, the Tax-Deferred Retirement Plan (TDR) provides the University’s retirement benefit for you. It’s important to understand how this plan works so you can take full advantage of it.

- Once you’re eligible, Penn contributes a portion of your salary to your retirement account. This contribution depends on your age as well as how much you contribute.
- You don’t have to contribute anything to receive some level of contribution from Penn. This contribution amounts at any time. Simply go online to the University’s benefits/retirement/default.asp or call the Retirement Call Center at 1-877-PENN-RET (1-877-736-6738).
Handling Rejection Personally and Professionally  
February 9; 11:30am - 1pm; free  
- We all deal with rejection at some point in our lives. This workshop is designed to move individuals away from "rejec-
tion avoidance". It provides an in-depth look at some of the dynamics of rejection, with "hands on" techniques for dealing with associated emotions and consequences. Learn the components and emotional impact of rejection, as well as coping and preventative mechanisms.  

Effective Communications With Your Teenager  
February 22; 11:30am - 1pm; free  
- If you are the parent of teenagers, you know that talking to them without alienating them is a skill. This seminar helps you develop this skill, while learning what works most effectively and what does not work. Explore how to create dis-
course and improve listening skills to foster better communication between you and your teen.  

Learning to Avoid Injuries – New Health Promotion Series for Spring 2006  
Injuries can happen anytime – while you’re on the job, in your own home, or playing sports. To help you and your family avoid the possibility of injury no matter where you are, Human Resources is pleased to announce a new health promotion series this spring: “Avoiding Injury at Work, Home, and on the Playing Field”. These monthly lunchtime presenta-
tions will outline the best medical advice for keeping you and your family healthy and fit. Specialists from Penn’s Health System, Penn’s Office of Environmental Health and Radiation Safety, and Independence Blue Cross will be on hand to provide information and answer your questions. Pre-register today to start on the path for a healthier you. Go to www.hr.upenn.edu/quality/wellness/workshops.asp to pre-register and find more details, including location informa-
tion.  

The series starts on Wednesday, February 15 with Helping Your Child Avoid Sports Injuries. This workshop will help you recognize current trends in sports participation that can lead to injury, and become familiar with the most common sports injury areas: shoulder, knee, and ankle. You will also learn injury prevention techniques and ‘Back to Play’ guidelines.  

The full series runs as follows:  
Wednesday,  
February 15  
Helping Your Child Avoid Sports Injuries  
Led by Dr. Lawrence Wells, MD, Assistant Professor of Orthopaedic Surgery, University of Pennsylvania School of Medicine; Attending Physician, Children’s Hospital of Philadelphia  

Wednesday,  
March 15  
Avoiding Back Injury  
Led by Dianne Barlotti, RN, Coordinator of Client Services, Independence Blue Cross Preventative Health and Wellness  

Tuesday,  
April 18  
Keep on Moving: How to Keep your Joints Healthy  
Led by Dr. Craig Israelite, MD, Assistant Professor of Orthopaedic Surgery, University of Pennsylvania School of Medicine, Penn Orthopaedic Institute, Orthopaedic Surgeon  

Tuesday,  
May 9  
Workplace Ergonomics  
Led by Karen Kelley, Industrial Hygienist, Office of Environmental Health and Radiation Safety, University of Pennsylvania  

Questions? Contact Human Resources at 215-898-5118 or oma@hr.upenn.edu.  

Faculty and Staff Appreciation Nights at the Palestra: Discounted Tickets Available  
The Division of Human Resources and Penn Athletics are sponsoring opportunities for faculty and staff to purchase discounted tickets for themselves and their families to see several exciting Penn athletic events (limit of 4 tickets per faculty/staff person). All events will be held at the Palestra on 33rd Street between Walnut and Spruce. Come out to cheer on the Quakers!  

Men’s Basketball: Penn vs. Brown  
Date: Friday, February 3, 2006  
Time: 7pm  
Cost: $3 per person for University faculty/staff and their family and friends*  

Men’s Wrestling: Penn vs. Columbia  
Date: Saturday, February 11, 2006  
Time: 1pm  
Cost: $2 per person for University faculty/staff and their family and friends*  

Women’s Basketball: Penn vs. Yale  
Date: Friday, March 3, 2006  
Time: 7pm  
Cost: $2 per person for University faculty/staff and their family and friends*  

* These ticket prices are discounted from the standard $12 (men's basketball), $7 (men’s wrestling), and $5 (women’s basketball) per ticket cost. Season ticket holders may purchase discounted tickets for family and friends and the Ticket Office will make every effort to place your guests near your current seats.  

To Purchase Tickets  
In advance: come to the Athletic Ticket Office, Weightman Hall, 33rd St. between Walnut and Spruce with your PennCard ID.  
On the day/night of the game: come to the Palestra and present your PennCard ID.  

If you have any questions, contact the Athletic Ticket Office at 215-898-6151.  

My Future continued  
Focus on Professional and Personal Development  
In order to take advantage of the many development opportunities provided by Human Resources! Simply pre-register for pro-
grams by visiting the online Course Catalog at www.hr.upenn.edu (click on Course Catalog at the top of the page), or contact Human Resources at www.hr.upenn.edu/learning or 215-898-3400.  
Career Focus Brown Bag - Fulfilling Your Career Potential at Penn  
February 1; 12pm to 1pm; free  
- Do you have career goals and dreams, but don’t know how to achieve them? This workshop provides an overview to the career planning process. You’ll discuss self-assessment and setting goals, both short-term and long-term. Then the inspirational video “The Passion Plan: Putting your Passion to Work” will show you practical suggestions to help you identify your goals and create your action plan.  

February 22; 12pm to 1:30pm; free  
- As you think about retirement, many issues arise, espe-
cially the all-important financial questions: What about the money? How much will I need? How much will I have? Will my savings last as long as I do? Penn’s retirement coun-
selors will provide tools for answering these questions and strategies to get your financial plans on track.  

Calendar  
January  
31 Winning the Diet War  
February  
1 Career Focus Brown Bag - Fulfilling Your Career Potential at Penn  
3 Men’s Basketball: Penn vs. Brown  
7 The Cornell Interactive Theatre Ensemble (CITE)  
9 Handling Rejection Personally and Professionally  
11 Men’s Wrestling: Penn vs. Columbia  
14 Brown Bag Matinee - Painless Performance Improvement  
15 Helping Your Child Avoid Sports Injuries  
22 Career/Life Strategies for Baby Boomers – Retirement Money Matters  
23 Effective Communications With Your Teenager  
March  
3 Women’s Basketball: Penn vs. Yale  
15 Avoiding Back Injury