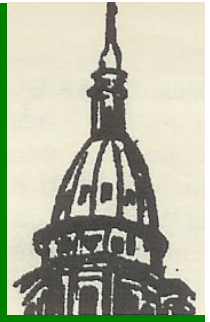


MICHIGAN STATE  
UNIVERSITY



# SPARTAN SENIOR

A newsletter for Michigan State University Retirees

LANSING AREA LOCAL EDITION March 2012



## Must Medicare be Rationed? If so, how?



On January 18, the MSU Faculty Emeriti presented a talk on the future of Medicare by Dr. Leonard M. Fleck, a professor in the Center for Ethics and Humanities in the Life Sciences at the MSU College of Human Medicine. Those who follow politics know that some of our elected officials in Washington have been making much ado about the high costs of Medicare, and Fleck's presentation focused on various ways to reduce this cost or find new ways to pay for it. The cost problem is a real one when you consider that the U. S. spent 5.2% of gross domestic product (GDP) on health care in 1960, but that figure has risen to 17.9% in 2011. Canada, the United Kingdom, and most European countries now spend 8-10% of GDP on health care. Medicare legislation now excludes taking cost into account when making coverage decisions.

Medicare faces two central financial problems: the rate of health care inflation is consistently greater than the base rate of inflation (usually 1.5 to 2.5 times the base rate of inflation, according to Fleck); and certain treatments, often for end-of-life conditions, are extremely expensive when compared to the actual benefits they deliver.

Fleck has done massive research about Medicare, and has even published a book on that topic, titled ***Just caring: Health care rationing and democratic deliberation***. His talk was full of specific examples, like these:

- Drugs to treat colorectal cancer once cost \$ 500.00; ten years later the cost had risen to \$ 250,000.00 with an average gain of 13 extra months of life expectancy.
- In a research study, 68 patients with end stage heart failure received a left ventricular assist device for about \$ 200,000.00 each. After two years had passed, 77% of this group had died. Their life expectancy had been estimated at six months to one year if nothing was done, yet fewer than one fourth of the group remained alive two years after receiving the implant.
- The drug Erbitux costs about \$ 80,000.00 per patient, but on average yields a survival gain of little over one month. At what point does the cost become too high in view of the benefit received?

Fleck presented various rationing policies that could be used to control costs. These included resource reallocation (e. g. cover the uninsured before you pay for extremely expensive treatments for individuals), age (e. g. no open heart surgery for patients over 90), medical condition (e. g. no extremely expensive treatments for patients in end-stage cancer, heart failure, or dementia), or medical testing to determine the probable success for expensive treatments (e. g. there is a test that can identify with almost 99% certainty who is likely to have heart arrhythmia during the next five years – after testing, those likely to need a corrective device would get one).

Cont. on Page 4

## MSU RETIREES ASSOCIATION

### Officers and Board for 2011-2012

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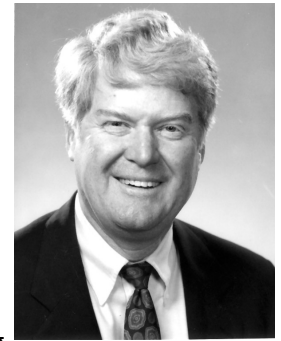
Webmasters	Anders Johanson	517-323-9169
Webmasters	John Forsyth	517-332-6683

## MSU Retiree Updates

This morning (1/23/12) at Jenison Fieldhouse, **Dick Pfister** was walking about 50 minutes. He previously ran 3 miles each day, but running is getting harder to do. It was a pleasure to visit with him during more than 14 of his laps. His wife, Lydia, was doing water aerobics at the East Lansing Hannah Community Center. This is a great workout designed for all fitness levels.

On Friday and Saturday nights (1/20-21/12), **Fred Ignatovich** cheered the Spartan hockey team to a 4 to 2 win on Friday and a 2 to 2, OT, shootout loss on Saturday night. I didn't see his wife, Anna-Maria, but she usually attends with him. Next time, Fred, cheer harder so they get a win.

On Friday (1/20/12), **Fred Graham** and **Patrick Barrett** chose the lunch hour for walking at Jenison Fieldhouse. For years, Fred ran at lunch hour with me and many of the Jenison Joggers who are all getting to their retirement years.



**Richard O. Bernitt** died peacefully on Jan. 11, 2012, at the age of ninety. He was Director of Public Safety at Michigan State University from 1960 until his retirement in 1986. He played baseball as a pitcher at Michigan State where he was a teammate of Jack Breslin. In 1943 following graduation from MSU with a degree in Police Administration, he was commissioned as a Second Lieutenant in the U.S. Army and served until 1946. From 1986 until his passing, he was an avid volunteer at the R.J. Scheffel Memorial Toy Project. He was a very good man!

**It is time for your report.** What are you doing in retirement? Tell us at e-mail: [msura@msu.edu](mailto:msura@msu.edu) or leave a message at: (517) 353-7896. **By L. Patrick Scheetz, MSU Retirees Assn. President.**

### "Breaking News" and Announcements of Potential Interest to MSU Retirees:

<http://twitter.com/MSURetireesAsso>

We provide this member service using the Twitter web site, but you do not need a Twitter account to view MSURA's "Breaking News" daily updates. Just visit the web page to view news and announcements, with the most recent postings at the top of the list.

Postings, also called Tweets, will often conclude with a web link or include an email address or phone number, so you can get additional information if the topic interests you. Here is an example of what a "shortened" web link looks like on Twitter: [ow.ly/98OTX](http://ow.ly/98OTX) (note that in a shortened web link, it is very important that you use upper and lower case letters exactly as shown in the link). You click on it like you would with any "normal" looking web link.

Please create a Bookmark or Favorite in your web browser and check this "Breaking News" page several times each week. Thank you! **(Gordon Williams)**

## LUNCHEON RESERVATION

Monday, May 7, 2012, Register at 11:30 AM., meal served at 12:00 noon  
Lincoln Room, Kellogg Center

### Menu Selections

Turkey Scaloppini, Lemon Caper Sauce with Citrus Rice Pilaf,  
Green Salad, Rolls and Beverage, Carrot Cake

or

Grilled Vegetarian Paella with Basil-Tomato Slaw, Rolls and  
Beverage, Carrot Cake

Cost: \$21.00 per person  
Please hold reservation(s) for:

\_\_\_\_\_ Turkey Scaloppini Vegetarian Paella

\_\_\_\_\_ Turkey Scaloppini Vegetarian Paella

Total enclosed \_\_\_\_\_

If dietary supplement is needed, please call Gale Gower  
at (517)332-0194 before May 1.

Please clip this form and mail with your check BEFORE MAY 1, 2012.

Send to Bob Wenner, MSURA Treasurer, P.O. Box 203, Okemos, MI 48805

## FUTURE MEETINGS

**Monday, April 9, 2012**

2:00 PM, MSU Federal Credit Union

Speaker **Jim Spackman** will give a presentation on the new Military History Museum opening at Fort Custer in Battle Creek.

**Monday, May 7, 2012 Annual Meeting and Luncheon, reservation required, use form at left.**

Register 11:30, meal served at 12:00 noon, Lincoln Room, Kellogg Center, Speaker **Trustee Melanie Foster**, Vice Chairperson MSU Board of Trustees

**Special Tour of National Superconducting Cyclotron Lab, Monday, April 16, 2012, at 2:00 PM** - Tour of National Superconducting Cyclotron Laboratory at Michigan State University including FRIB. Tour will last approx. 90 minutes. Cameras are encouraged! The tour route is handicap-accessible and safe for guests with medical implants. The tour stays on level floors for the duration, and normally takes no stairs. Our tour will begin with an extensive slideshow and introduction with demonstrations in the seminar room. Bathrooms are available next to the seminar room. Our group will be broken into smaller groups of 12 for the tour. The walking part of the tour lasts about 45 minutes. NSCL is a working laboratory; so on the day of our tour, some areas may be inaccessible. Print page 2 at the MSU Retirees Association website for parking areas, directions for getting to the Cyclotron, and finding the correct door to enter the building: <http://www.nscl.msu.edu/files/NSCLTourInstructions.pdf> Tour Director: **Zachary Constan**, Ph.D., Outreach Coordinator

## Letter to the Editor about Retirement

My name is **Cathryn Gallegos** and I worked on campus 28+ years prior to retiring. I worked in the Admissions Office for the Directors, ie., Dr. Turner, Dr. Stanley and Pam Horne. I retired last February and am totally LOVING RETIREMENT. I am running my own Medical Billing out of my office now and have 14 Psychologists I do billing for.... we have a staff of three - with flexible working hours.

My best advice for retirement is to keep active and keep your mind working. Here is what I do on a daily basis: Get up at a scheduled time - still get ready for work (in leisure clothes now) - have a couple cups of coffee. Begin work between 9-9:30 a.m. Stop work at noon - and walk my two Huskies 2 miles. Have lunch then back to work. I can work 24 hours a day on our system so it does not matter when I begin or end work but I still try to stay on a schedule.

I visit my family much much more - especially my Mom. I plan lunch/dinner dates with old colleagues from MSU, and with old friends that I never had time for due to my busy work schedule. I have more time for my husband - and that is important.

All in all, I am grateful to MSU for my retirement and benefits, however, I LOVE MY life now!!! **Always remember to keep your mind and body working.....walking is great exercise for both me and my dogs.** "We could learn a lot from crayons. Some are sharp, some are pretty, some are dull, some have weird names and all are different colors - BUT, they all have to live in the same box."

## IMPORTANT NOTICE

*It will no longer be possible to change your address in the MSU records with a telephone call. Your MSU records address is the one used by the university for all official communications with you, including information about benefits. The following article explains what to do. Please remember, this is how to change your address with the university, not with the retirees association. -- Editor*

### How to Make Retiree Address Changes

The EBS on-line system offers the preferred and most secure method to change your address in the MSU records.

Use your web browser to open the page at [www.ebs.msu.edu](http://www.ebs.msu.edu)

Click the tab "EBS Login"

Login using your MSU NetID – without the @msu.edu – and password

Click the "ESS Retiree" tab once inside the EBS portal

Click on "Personal Information"

Click on "Addresses"

Click on "Edit" in the Permanent Residence box

Make the changes

Click on "Review"

Click on "Save".

Click on "Exit"

Retiree address change requests may also be made in writing to: 1407 S. Harrison, Suite 140, East Lansing, MI 48823 or emailed to: [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu). Address changes are no longer taken over the telephone. This approach results from problems of identity theft in recent years. When someone calls into the Benefits Service Center, the benefits representative has no idea who is on the other end of the telephone. The on-line process has the advantage that the process is screened by the MSUNet ID and password security. Thanks to the MSU Human Resources Benefits Staff for advice on making address changes.

—Patrick Cusick, MSU Human Resources

*(Medicare, continued from Page 1)* In conclusion, Fleck presented three alternatives to rationing: the Ryan plan, increasing the eligibility age for Medicare (Ryan does this also), and increasing Medicare premiums and co-pays. These options bring their own trade offs. Fleck noted that the Congressional Budget Office has done an analysis of the Ryan plan. The Ryan plan would raise the eligibility age for Medicare and give eligible persons vouchers to apply toward the costs of buying health insurance from a private company. Public Medicare as it now stands would be phased out. Vouchers would be much smaller for the top 2% of incomes, and significantly smaller for the next 6%. Vouchers would be indexed to the Consumer Price Index – Urban, an indicator of base inflation. The Congressional Budget Office has estimated that if the Ryan plan is implemented, Medicare may only pay for about 32% of senior health costs by 2030, as compared to the about 76% it currently pays. The reason is that the Ryan vouchers are indexed to base rate inflation while health care costs can be expected to continue to rise at the higher rate of health care inflation. With the Ryan plan, health care inflation, and not Congress, would be taking the blame for future rationing of Medicare benefits. Fleck's excellent Power Point presentation can be viewed at his web site <http://www.bioethics.msu.edu/images/stories/Faculty/just%20caringmedicare12.pdf>.

--Al LeBlanc

### Final Report, MSU Community Charitable Campaign

With the wrap-up of the 2011-12 MSU Community Charitable Campaign, the MSU Retirees have had a very successful year. We were hoping to come close to last years contribution of \$66,000.00 and as of 1/18/12 we had received pledges of \$65,000.00. Thank you again, for a very successful year!! **(Darlene Wenner)**



## HOW TO MAKE GIFTS TO SUPPORT THE MSU RETIREES ASSOCIATION

Your association is financially stable because many individuals have chosen to make charitable contributions to the association. These donations are used to pay for the programs and services budgeted by your board of directors. Most expenses incurred by the association are for communication to MSU retirees and their spouses through the newsletter, the website and special bulletins when it is urgent to forward information. [Newsletter subscriptions](#) are the other source of income to the association.

Make your charitable contributions to a University Development account as described below. ***This is the only way your gifts can be tax deductible.*** Your gifts also will count toward university donor recognition clubs and societies. You may also make gifts to this account in tribute to deceased or living loved ones or former colleagues.

***To make a donation by mail, enclose the form at right with your donation and mail to: University Development, 300 Spartan Way, Michigan State University, East Lansing, MI 48824.***

**This is a charitable contribution to Michigan State University** to support the educational programs and services provided by the MSU Retirees Association for retirees and their spouses and in support of the university community.

Make your check out to: **MSU -- Retirees Association**

Name(s)

Full address:



## Touching Your Heart



It's not often that something you simply do on a daily basis and then the "thank you" you receive reduces you too tears and touches your heart.. This happens to our knitters frequently. Let me tell you about one of those times. On a Friday I took 20 afghans to the Hospice of Lansing. Their gratitude was unbelievable. While visiting with one of the ladies I mentioned that I had chemo hats and did they need any. Yes, came the answer and I said I would be back on Monday. When I arrived I received the biggest hug and she could not thank me enough for what the knitting ladies had done. She then told me that Hospice had just lost two young boys to cancer and proceeded with a story of a man who was dying of cancer and the family was very poor. They could not pay for any of the Hospice care (Hospice cares for them anyway). The wife was very sad and depressed since she wanted to give a last Christmas gift to her husband but could not even afford to do that. The Hospice lady told her not to worry that she had something she could give her husband. Hospice wrapped and gave her one of our afghans to give as a last dying gift. As the story unfolded the tears welled and all I could think about was that this is the true meaning of Christmas and the spirit of giving.

That spirit of giving does not end with Christmas. It should continue throughout the year. This is what the retirees knitting group is all about. If any of you would like to share in this spirit of helping those less fortunate please give Rosemary Pavlik a call at (517-882-2030). The group meets every other Tuesday in Room 27 of the Nisbet Bldg. from 1:00—4:00 p.m. or you can knit at home. Yarn donations, patterns, even money will be gratefully appreciated.

—Rosemary Pavlik

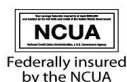


## It Just Keeps Getting Better

MSUFCU membership has always been great, but now as Senior Class members many of the products and services we use regularly are free! All we did was contact MSUFCU and sign up.

- **Free** Checks and Money Orders
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- **And more**

Enroll as young as 55!  
Contact us today.



517-333-2424

800-678-4968

[www.msufcu.org](http://www.msufcu.org)



## Tips on Using the MSU Pharmacy

We heard that big changes are on the way for the MSU Pharmacy, so we got in touch with Chief Pharmacist Jana Jirak. The entire focus of the changes is to improve the efficiency of the pharmacy in serving our large university community. We will explain these improvements in detail as they come on line, but right now we will just share a few tips that can speed up your service immediately.

By far the **busiest times of day** are **12 noon to 2:00 PM, and 4:00 to 6:00 PM**. The pharmacy closes at 6:00. If you can come at times other than these, you can probably pick up your prescription more quickly.

The **busiest days of the week** are **all day Monday and Tuesday, and Friday afternoon**. There is usually a backlog of prescriptions waiting to be filled on Monday, and sometimes this continues into Tuesday. The reason is that many prescription refill requests come in by phone during the weekend. These have to be processed one at a time beginning when the pharmacy opens on Monday morning. Allow extra time if you can.

**But don't leave your filled prescription at the pharmacy for too long before picking it up.** Allowing extra time, for example a few days, before picking up your prescription will help you to avoid the beginning of the week backlog. However, it is important to pick up your filled prescription within two weeks. If a filled prescription is left longer than that at the pharmacy, it must be returned to stock. This is because your pharmacy insurance company reimburses the university as soon as your prescription is filled. It would be a violation of insurance fraud laws if the insurance company is allowed to pay for a bene-

fit that never arrives to the beneficiary. It was quite a revelation to hear this, but it makes sense and explains why your prescription is not there if you take too long to pick it up. Jirak says you should leave a phone message for the pharmacy if you expect to be greatly delayed in picking up your filled prescription.

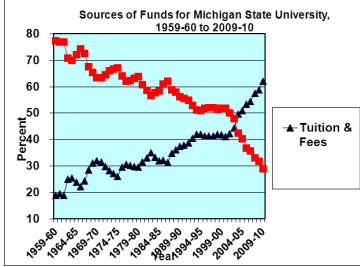
Jirak has served as a professor in the College of Pharmacy at Ferris State University, has worked at Upjohn corporation, and worked for eight years at the CVS Pharmacy in East Lansing. Her father owned a drug store and she grew up helping in the family store. —**Al LeBlanc**



### MSU Benefits Open Enrollment

Open Enrollment will be held from Monday, April 16 through Monday, May 7, 2012.

--MSUHR Office



# Decision Point for the Michigan Economy



On February 13, noted economist Charles Ballard spoke to the MSU Retirees Association. Ballard is Professor in the MSU Department of Economics and is author of **Michigan’s Economic Future**, published by the MSU Press.

Ballard showed evidence of a dramatic decline in manufacturing in the United States in the last 50 years, and pointed out that this decline has hit Michigan especially hard because the state had so strongly specialized in manufacturing. The recession of 2007 – 2009 is by far the worst in our country since the Great Depression. Formerly considered a wealthy state, Michigan now ranks 36 out of 50 in per-capita income. Ballard argues, however, that Michigan is still not a poor state.

Personal incomes have become much more unequal now than 35 years ago, and Ballard holds that financial deregulation at the national level is closely related to this. Higher incomes tend to be associated with higher levels of education, and Massachusetts, which is now much more highly educated than Michigan, has a much higher per-capita income. Michigan was way ahead of Massachusetts in 1955, but now it is way behind. Within Michigan, there is a large income inequality between counties, with residents of the rural counties making less.

Despite the evidence that better education leads to higher per-capita income, Michigan has chosen to disinvest in education. Ballard pointed out that Michigan would have to close 12 of its 15 public universities in order to make up the higher education budget cuts of the last 9 years. It is not just higher education that needs to be supported. Ballard also pointed out the high value of investment in early childhood education.

Ballard said that based upon the available evidence, Michigan should reinvest in education. We have never been one of the highest taxed states, and we could get the money to reinvest in education with a few changes to the tax laws. Ballard said that none of Michigan’s major sources of tax revenue have been adjusted to keep up with the economy. As a first step, he would recommend extending the sales tax to entertainment and services, and establishing a graduated income tax, or at least raising the rate of the current flat income tax. —**Al LeBlanc**

[A few days after the Ballard presentation, I was in the audience when Joel Ferguson, Chair of the MSU Board of Trustees, made a few comments on the state of higher education in Michigan. He said that by some measurements, Michigan now ranks 49 out of 50 states in the public funding of higher education. —Editor]

## MSU’s “Neighborhoods” Initiative

At the January meeting of the MSU Retirees Association, Kelley Bishop, MSU’s Assistant Vice President for Strategic Initiatives, described the university’s new “neighborhoods” initiative for student resident life. The university now graduates approximately 70% of all who enroll, so it is already doing well in student retention. The neighborhoods concept, which draws many university resources together in places where students live or congregate, is intended to help with retention, improve the quality of student life, and get students to make better use of the resources that the university has been providing for many years. In essence, MSU has moved the resources closer to the students, putting the resources in the same buildings where students reside.

The new neighborhood concept takes shape in new engagement centers that have been established in centrally located residence halls. For example, the Brody Neighborhood Engagement Center brings to one place math and writing assistance, academic advising, health center services from a nurse practitioner, career planning, an intercultural aide, as well as access to residence hall management. To learn more, visit <http://neighborhoods.msu.edu/>. —**Al LeBlanc**

**MSU RETIREES ASSOCIATION  
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### ***New Neuropathy Support Group***

A new Neuropathy Support Group is being formed. What is Neuropathy? It is caused by damage to the nerves of the body and can cause pain, numbness and a prickly feeling. There are approximately 20,000 people who have some form of neuropathy.

The purpose of this Support Group is to provide a forum for discussion of the disease, its causes, and possible treatments. For further information, please call either **Melissa Merritt 332-7247** or **Kay Butcher 882-3534**.  
**(Kay Butcher)**

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