# NAU Retirees FLASH

Vol. 28, No.2 Winter 2019

# **Holiday LUNCHEON**

Date: Thursday, December 12, 2019

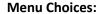
Place: DoubleTree by Hilton

Program: ACDA Carolers, NAU's Music Department

Social Time: 11:30 AM Lunch: Noon

**Price:** \$20 per person

\* Share the warmth—don't forget our annual hat/glove drive



#### **Turkey Buffet**

Roasted Turkey with Stuffing

Mashed Potatoes with Gravy

Fresh Spring Green Mix Salad with Dressing

Seasonal Steamed Vegetables

Pumpkin Pie or Pecan Pie

Rolls and butter

Coffee ,Tea, Water

# **Vegetarian Option**

Includes Stuffed Portobello Mushroom in lieu of Turkey

Make luncheon reservations by Monday, December 4, 2019.. Enclosed with this newsletter is a reservation form for the Holiday Luncheon. Please fill out the form and enclose your check for \$20. per person. Your reservation form and check must be mailed in advance and received no later than Wednesday, December 4, 2019.

Mail your completed reservation form and check to:

Treasurer, NAURA
NAU Box 5601
Flagstaff AZ 86011-5601
A pre-paid reservation is required.







# PRESIDENT'S CORNER

# Happy Holidays NAU Retirees!

I hope this note finds you in good spirits and good health. The fall colors this year have been amazing in our neighborhoods and on the peaks. There is a special peace walking in the golden aspens, grateful to live in Flagstaff. Recently Shannon Rice and I attended the TRI University Retirees Association meeting in Scottsdale and the folks from ASU and UofA were excited about the fall colors and all wanted to come to Flagstaff next October as NAU is hosting the meeting, so we'll see.

The meeting was very informative with Paul Matson, Executive Director of Arizona State Retirement System (ASRS), speaking and answering questions along with two members of his staff. For those of you on the ASRS the report was very good with it rated as one of the top state pensions in the country. I asked about a Cost of Living Allowance (COLA) increase. Paul indicated they use Permanent Benefit Increase (PBI) not a COLA with the last one in 2005 and they based it on financial Formulas and with the right economic conditions he indicated there could be a PBI in 2-3 years.

From the Arizona Department of Administration Paul Shannon, Benefits Director, and Yvette Medina, Plan Administrator, reported on the health care plans and changes for 2020. There was also a Legislative Update from Sabrina Vazquez from the UofA with the usual budget drama with the three universities trying to focus on outcome-based budget increases. William Hurley for TIAA also spoke.

The Arizona State University Retirees Association (ASURA) folks led by President Jan Thompson had a very dynamic group asking many excellent questions. They are very focused on advocacy for members, an area where we could perhaps be more active. The University of Arizona Retirees Association represented by their president Dotty Sherwood-Cooney was our host and did a great job arranging for our speakers so many thanks to her. She encouraged focus on organizational purpose to foster a healthy organization. So my question to you, the members of NAURA, what is important to you and what guiding purpose(s) should we have now? Let us know!

On a less serious note many thanks to all who attended and helped with our fall picnic! We had a great time with a bit of thunder for a true Flagstaff picnic. About 60 persons attended this relaxed, fun event with many new folks. Special thanks to Shannon Rice for keeping things organized, Jennifer Prior for organizing the scholarship raffle (please consider donating for the holiday luncheon raffle!), Harlan and Gae Johnson for bringing ladder ball and corn hole toss games, Sherry Markel for editing the Flash, Greg Larkin for helping setup and cleanup, and the rest of our volunteers. Thanks also to Kathe Shinham who led another highway cleanup in October that cleaned up I-17 by the airport.

I hope you can attend the Holiday Luncheon on Thursday, December 12 at the Double Tree by Hilton which will feature festive holiday singing by NAU choral students, a raffle supporting scholarships for NAU students, and a tasty traditional turkey dinner. Come share the holiday spirit!

Wishing all of you the joy of the season immersed in

the love of family and friends.

John Nauman, President NA-URA



#### **NAURA INTEREST GROUPS**

Membership has its privileges. As NAURA members, you have the opportunity to participate in various interest groups.

# **GALS' LUNCH GROUP**

Meets the second Wednesday of each month at a variety of restaurants in Flagstaff.

Contacts: Eudora Larson 928-774-0438 Or Fay Allen 928-774-2449 Or e-mail rf@npgcable.com

Once on the list, you will receive either a phone call or e-mail, your choice, each month identifying the restaurant for 11:30 lunch.

#### STAG MEN'S LUNCH GROUP

Meets the second Wednesday of each month at a variety of restaurants in Flagstaff.

Contact: Ernie Kurmes 928-526-6262 or e-mail ernest.kermes@nau.edu

Once on the list, you will receive either a phone call or e-mail, your choice, each month identifying the restaurant for 11:30 lunch.



# **Health Insurance ... Medicare**

Bill Nietmann, Benefits Representative

Let's start with background. Those of you not yet initiated into Medicare may be mystified by Medicare alphabetic designations. Here is the first set: Plan A refers to hospitals and you've already paid for this; Plan B refers to doctors and other designated medical people. Most people will pay for this out of their monthly Social Security income, but there are exceptions. Plan C refers to the Advantage plans. These are private insurance company plans which must meet specific government requirements to be sanctioned as a part of Medicare. Keep in mind that insurance companies are in business to make a profit and will dangle some bobbles and bells to attract you into their insurance policies—gym memberships, eye-glasses, prescription drugs. So . . . , what should you do? For those who think about using the NAU BC/BS plan to cover prescription costs and the 20% Medicare doesn't pay for hospital and doctor services, think twice. The chances are that you can do better. When you turned 65, you went through the process of signing up for Medicare at the Social Security office. You may have even filled out the form to delay your use of Medicare when at the Social Security Office because you were going to work at NAU a few more years (thereby retaining the NAU BC/BS plan) before retiring. You now want to retire. When you are no longer an employee you must formally begin using Medicare. You are given 45 days to enter into the A, B, and D parts of Traditional Medicare. Now comes a tricky part: Nobody come to you and says "sign up, now." You're on your own. The incentive to be prompt is this: not following the rule adds a compounding percentage to each month you failed in signing up. The fine can be substantial, because you pay the total fine each month for the rest of your life.

Most of the people you know that chose Traditional Medicare are likely to buy a Medigap insurance plan also called a "Supplemental" plan--the names are interchangeable. You don't have to buy a a Supplemental plan, but then you will pay the 20% Medicare doesn't pay for doctors and hospitals. If you had a \$100,000 bill, you'd pay \$20.000. Since people know it's easy to run up a \$100,000 bill, they buy Supplemental insurance. Supplemental plans run from paying 'some of' to 'all of' the 20%. These are presented in alphabetical order. Generally speaking, the cheapest is at the beginning and the most expensive at the end of the sequenced. There is no variation in each plan type. Plan A is identical to every other Plan A. Each Plan G is identical to every other Plan G, and so on. The *only* differences are the costs and the reputations of the insurance companies which offer it. What it costs *you* may depend on your age, on the company's assessment of your health, and health-related habits (e.g., smoking, exercise).

Then there is the requirement that you sign up for Plan D, the drug plan. The same 'punishment' rule mentioned above applies here. What you will do is go to Medicare.gov, then the "My Medicare" site and your account—create one if you haven't yet. Now you can explore the companies' formularies and how they have priced the specific drugs prescribed to you. You would do this each year. Why? The insurance companies will add drugs, delete drugs, and change the Tier level of drugs to suit their own profit-making purposes. (For example, last year a Tier 1 (the least expensive level) generic drug I use was moved to the more costly Tier 3 level. I switched companies. This can be done yearly in the fall enrollment period.

People ask me what choices I made. It's a hard-to-answer question. I'm relatively healthy. I don't like but can endure the tediousness tracking down of good choices. Knowing the insurance companies are in the business for themselves, I also try to find companies which have some semblance of concern for their clients' well-being. Here I trust the judgment of the agent I use. If I had health problems, bad habits, raw nerves about the involvements of making insurance choices, and was persuaded by slick advertising, my most satisfying procedure might be to use the plans offered by ASRS (UHC) or ADOA (NAU BC/BS).

The brambles of Traditional Medicare (above) drive many people to choose an Advantage Plan. Everything is bundled together into one happy package. No sweat, well, except for the caveats. The heavy and slick advertising of the various Advantage plans is a pretty good clue that, for them, good profits are at the end of the trail. The addition of all the 'fluff' suggests that were you to buy each of the elements offered by an Advantage plan individually, you could pay less. In other words, *you* would profit by winnowing through traditional Medicare on your own. "Winnowing" is why a lot of people prefer the convenience of the Advantage plan. If you don't have favorite doctors, then you won't need to check out whether the Advantage plan employs the doctors you prefer. If you don't care about the facilities used, then the Advantage plan's (cost driven) choice(s) won't bother you. But know this, too: should you step outside the plan, *you* will pay the additional costs.

Traditional Medicare payment is widely accepted by hospitals and doctors alike. The same is not true of the private insurance companies. One of the TV ads I've heard vaguely speaks of a doctor network they have assembled. Be sure to check it out. Finally, Advantage plans apply to regions. Except for emergencies, they are not national in scope. Yet, if you are basically a stay-at-home person, there should be no problem. Check the doctors/hospitals, and pharmacies you prefer as to whether they will accept the Advantage plan that you might choose. If you wonder how we got ourselves in such a mess, some of you will recall NAU historian Paul Dutton's presentation to NAURA on medical care and how we got there. For those interested in this issue, read his book, *Differential Diagnoses*, and you'll understand why the U. S. medical system ranks in the mid-twenties among the rich nations respecting the effectiveness of its medical system. France is #1.

TREASURER'S REPORT: Submitted October 22, 2019

Starting Chase Bank Balance: January 16, 2019 \$32,890.02

Revenue:

Dues \$465.00 (31 memberships) Picnic payments \$560.00 (56 paying eaters)

Expenditures

Picnic costs \$700.71

Total in Chase Bank Account, October 22, 2019 \$33,214.31

Edward Jones Account Balance: June 30, 2019 \$60,381.06

Revenue:

Five Lifetime Memberships \$1125.00

Gain in Account Value \$709.66

Total in Edward Jones, June 30, 2019 \$62,215.72

Total in both accounts June 30, 2019 \$95,430.03

Respectfully Submitted: Greg Larkin

Treasurer

# **NEW MEMBERS OF NAU RETIREES ASSOCIATION**

Elizabeth Applebee Linsey Baker Suzanne and Gary Botello Deidre Crawley William Creedon Michael Evans Kathleen Ferraro Sharon Gorman Frances Hill-McBroom



Lee Hospodarsky and Martha Denver

Alan Lew Pamela Lynch-Van Wyck Jo MacKenzie John Mead Philip Patterson Jimmy Sandoval Aregai Tecle

# **NAU Retirees FLASH Newsletter**

Published by NAU Retirees Association Northern Arizona University P. O. Box 5601 Flagstaff AZ 86011-5601

**Editor:** Sherry MarkelThe FLASH is published as determined by the Executive Committee. Special editions are published as needed.

The newsletters are mailed ONLY to **paid** NAURA members and **first-year** retirees. Material for publication is welcome, subject to Executive Committee approval. Send articles to the editor at the above address or e-mail: sherry.markel@nau.edu

#### IN MEMORY

Our condolences to the families of these NAU retirees, spouses, and faculty members who have recently passed away in 2019. (Information is from published obituaries except where noted. If you know of a retiree or spouse who has died, please contact Sherry Markel at Sherry.Markel@nau.edu.

**Shirley "Joy" (Graham) Crozier**, born on April 25, 1936, passed away on October 19, 2019. After graduating from Flagstaff High School in 1954, Joy worked as a secretary for the President of Northern Arizona University for two years, then accepted a position at Navajo Army Depot where she met Bob Crozier. Joy and Bob tied the knot in 1957 and were married for 62 years.

Louis "Hank" Fester—Louis was born, January 31, 1927, in Slick Lake, PA, and passed away in Mesa, Arizona, on August 23, 2018. He had worked for the city of Flagstaff, AZ, Northern Arizona University and had built a home in Chino Valley, AZ. Hank will be remembered as a wonderful husband, father and friend. He had passion for life, loving people, gardening (he was so pleased about his tomato plants this year), farming, making and fixing things, horses, cattle and operating machinery. In 2000, Hank slipped on ice at work leaving him wheelchair bound. In spite of his condition, in his later years, he would "go for a walk with Buddy" as he would say, meeting new friends and talking to neighbors along the way.

**Richard McKay**— passed away suddenly October 15, 2019. Richard worked in Computer Service/IT before retiring and moving to Camp Verde.

**Katharine Nutt**—Katherine Ferris Nutt passed away September 27, 2019 at the age of 99 in Tucson, AZ. Dr. Nutt was born in Wakefield, MA, graduated from Mary Washington College and received a doctorate from University of New Mexico in 1951. She taught at NAU in Flagstaff for 20 years.

#### DID AOTI KNOMS

#### Northern Arizona University: Speech-Language-Hearing Clinic

The clinic offers you a full range of speech, language, and hearing services. **Location** We are located in Building 66 (Health Professions Bldg), Room 339 on the NAU Mountain Campus.

**Equitable treatment** The Arizona Board of Regents and Northern Arizona University are committed to maintaining an environment free from unlawful discrimination. In support of this commitment, all persons served in the program's clinic are treated in a nondiscriminatory manner – that is, without regard to race, color, religion, sex, national origin, participation restriction, age, sexual orientation, or status as a parent.

**Services** The clinic offers a full range of speech, language, and hearing services, including but not limited to voice evaluation and treatment, cognitive retraining, audiological evaluation and hearing aid dispensing. Appointments can be set-up by contacting the NAU Speech-Language-Hearing Clinic at <u>928-523-8110</u> or <u>shclinic@nau.edu</u>.

**Conditions and disorders** At the Speech-Language-Hearing Clinic, we provide services for the following conditions and disorders:

Accent Modification, Aphasia, Audiology Services, Cognitive Communication Disorders, Dysphagia, Fluency Disorders, Literacy, Motor Speech Disorders, Speech Sound Disorders, Voice Disorders **Who can use the clinic?** Our clinic is available for community members and students of all ages, newborn through geriatric. Students, faculty, staff, and persons served in the NAU Speech-Language-Hearing Clinic are treated in a nondiscriminatory manner.

Fees Certain fees may apply when using the Speech and Hearing Clinic.

Who provides the services? Services are provided by graduate student clinicians working toward their master's degrees in speech/language pathology. The graduate clinicians evaluate and treat clients under the direct supervision of clinical faculty certified by the American Speech-Language-Hearing Association (ASHA). From: https://nau.edu/csd/clinic/

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# GETTING TO KNOW WHO IS BEHIND THE SCENES

Introducing those worker bees "behind the scenes" as appointed members of the NAURA Executive Committee this Flash newsletter is pleased to present:

#### Willilam "Bill" Nietmann

Biographies start before one's birth with matters one can't help. I was born in New Hampshire, and in the subsequent ten year period I lived in eight different locations. It wasn't until 1947 that I was finally landed . . . in Stockton, California. Here my dad became the one man Philosophy Department at the, then, College of the Pacific, and California became my home. Nineteen years later, 1966, with my wife of six years, Betty, and one year old daughter, Becky, we moved to Flagstaff.

Being hired to teach at Arizona State College was itself an odd event. Betty and I met the interviewer, Biology Professor Dick Beal, in a Oakland CA hotel. We drove down from Sonoma State where I was a sabbatical replacement at the time. He wanted to talk about my religious beliefs. As a philosophy candidate I presumed that my having a Masters of Theology degree was worrying him. Such degrees are awarded to persons entering a church ministry. Philosophy departments, especially in state schools, are leery of what might go on in classes taught by people with theological interests. I had yet to complete my PhD which was in the area of existential phenomenology. He didn't care about that. He wanted to talk about a church dogma which genuinely interested him. Later, I learned that someone like me was precisely what President Walkup did want, a philosopher who wouldn't corrupt the morals of the youth! Apparently, that's what they thought philosophy is capable of. Thus, from California's life-embracing San Joaquin Valley and the academic milieu of the Claremont Graduate School, Betty, Becky and I arrived at a dissolute place named "Flagstaff." The cheerful sunflowers on Route 66 out of Williams were encouraging; but, surely, the edge of the earth was somewhere close by . . .

As we were gathered that first day of orientation, I was introduced to three other new hires and one from the previous year. To my great surprise there was Ruth Miller, an undergraduate student with me at Pacific. (Eventually, marriage took her to North Carolina.) We all had much in common—good graduate schools and hope for a productive future. Like puppies thrown together, the five of us were bonded by philosophy but . . in the incongruous setting of a Humanities *Department* in the Creative Arts College. There was no philosophy department! "Humanities" is a generic word. Besides philosophy it includes literature and history, these the stuff of the liberal arts. Why "liberal"? They liberate the mind from thoughtlessness. We

probably just 30 miles away, northwest of Winslow.

recently-hired philosophers quickly realized that attitudes about philosophy would have to change were we to remain at NAU. Suffice it to say, the ensuing events of the next four years took strange turns. (Ask about the Kidd Trial.) A silent collaborator (Dean of Arts and Sciences, John Wright) and an advisor (Vice President, Rex Berndt) helped us. Eventually the matter was put to a vote in the Humanities Department. It was unanimous. We were to become a Philosophy Department in the College of Arts and Sciences.

Little known biographical fact #1: I was one of the founders of the NAU Philosophy Department and the person primarily responsible for developing its novel, yet rigorously traditional, curriculum. Of the original group, now reduced to four by Ruth's departure, two left for greener pastures, and one didn't complete his PhD and thus was released. I alone remained. Over the years, it's been a solid department. In fact, the most persistent remark in student evaluations about their philosophy course is: "This is the first time in college I've had to think." Though a complement to philosophy, it's disturbing.

Little known fact #2: I created the academic mace used at the graduation ceremony. Knowing I liked woodworking, Gus Cotera (eventual assistant to President Hughes) asked me to create a mace for Hughes' inauguration ceremony. After researching what a mace was and what it might look like, I began its creation. The mace would be a symbol of Northern Arizona and utilize NAU faculty and students in its creation. Its core was to be Arizona walnut. The Forestry School would give us a suitable log from their inventory of woods. With Grant Holdworth's oversight, I turned the log into a mace on the lathe, carefully planning its features. It was then that someone leaked the secret: to me: this specific piece of Arizona walnut was found somewhere in western New Mexico. Don't you tell . . . .





If you would like to donate something to the Christmas raffle please contact Jennifer Prior at: Jennifer.Prior@nau.edu

\* Don't forget we collect warm gloves and hats at the luncheon!

# **Performances Coming Your Way!**

# We are proud to announce that the Theater Department is offering \$10 tickets to NAURA members for the following upcoming performances:

# All in the Timing by David Ives

# Thursday, November 29

David Ives renowned wit shines radiantly in his critically acclaimed, award-winning evening of comedy shorts that combine intelligent satire, concentration of thought, precision and poetry. An evening of hilarious fun that the New York Times called, "Theatre that aerobicizes the brain and tickles the heart."

Don't miss, All in the Timing - a masterpiece by the "phenomenal word master" David Ives! ~~

# The Effect by Lucy Prebble

# Thursday, February 28

The Effect, called "a clinical romance" Tells the story of two young volunteers who agree to take part in a clinical drug trial, but as love would have it, they succumb to the pull love which throws the research off and frustrates the researchers and clinicians involved in the study. The Effect is a funny, moving and vibrant story – a theatrical exploration into the human brain via the heart.

The Daily News called Prebble's play. "[a] crackling good play about love, medicine and morals..."~~

#### Mr. Burns, A Post-Electric Play by Anne Washburn Thursday, April 25

The USA has experienced a widespread and catastrophic nuclear-plant failure that has destroyed the country and its electrical grid. After the disaster, a group of five survivors gather around a fire and recount the episode entitled "Cape Feare" from *The Simpsons*. As the survivors attempt to remember the events of the episode, they discover that memory is unreliable, disagreeing over who said what and how significant punch lines were worded. "What will endure when the cataclysm arrives—when the grid fails, society crumbles, and we're faced with the task of rebuilding?" Playwright, Ann Washburn asks why and how stories are told, and how they mutate over time. *Mr. Burns*, an imaginative, dark comedy takes us on an animated exploration of how the pop culture of one era might evolve into the mythology of another.

Mr. Burns a Post-Electric Play is a dark game of "telephone" with mythic proportions. ~~

To get your discounted tickets, visit the Central Ticketing Office and let them know you're a member of the NAURA.



NAURA Executive Committee Directory 2019 - 2020				
POSITION	NAME	E-MAIL	PHONE	
Elected:				
President President-Elect Past President Secretary Treasurer	John Nauman Rich Bowen Kathe Shinham Gae Johnson Greg Larkin	John.nauman@nau.edu rb@genterragroup.com kmshinham@gmail.com gae.johnson@nau.edu greg.larkin@nau.edu	928-890-7079 928-220-1635 9 28-310-8008 928-226-8376 928-526-9169	
APPOINTED: Activities Chair Archivist Athletics Dept. Liaisor Benefits Rep Legislative Concerns ASRS Liaison  Member Records Newsletter Editor Scholarship Chair Web Master Admin. Support	Rosemary Gray Harlan Johnson Harlan Johnson Bill Nietmann Joan Brundige-Baker Don L. Mansfield Susan J. Mansfield Shannan Rice Sherry Markel Jennifer.Prior Shannan Rice Shannan Rice	rosemary.gray@nau.edu harlan.johnson@nau.edu harlan.johnson@nau.edu william.nietmann@nau.edu sbjbake@yahoo.com don.mansfield@nau.edu susan.mansfield@nau.edu shannan.rice@nau.edu Jennifer.prior@nau.edu shannan.rice@nau.edu shannan.rice@nau.edu	928-774-8398 928-226-8376 928-226-8376 928-213-0183 928-774-6545 623-824-5648 623-824-5647 928-523-3152 928-310-2697 928-266-5228 928-523-3152 928-523-3152	

NAURA PRESIDENTS LIST				
1985 - Chair Organizing CommGlennda Lake 1985-1987 Clayton Chance 1987-1989 Joe Rolle 1989-1990 J. Lawrence Walkup 1990-1991 Bob Wooldridge 1991-1992 Persis Fuller 1992-1993 Bill Lyon 1993-1994 Ray Hagelberg 1994-1995 Jim Fredrick 1995-1996 Chuck Baldwin 1996-1997 Dan Julien 1997-1998 Chuck Aurand 1998-1999 George Williams 1999-2000 Ken Bean 2000-2001 Ernest Kurmes 2001-2002 Richard Neville 2002-2003 Don Gilbert	2003-2004         Rosemary Gray           2004-2005         Don Riggs           2005-2006         Harlan Johnson           2006-2007         Ben Zinnecker           2007-2008         Charles Barnes           2008-2009         William Nietmann           2009-2010         Zinnecker, Barnes, Nietmann           2010-2011         Walter "Hoppy" Hopkins           2011-2012         Don McCallum           2012-2013         David Best           2013-2014         David Best           2014-2015         David McKell           2015-2016         Warren Johnson           2016-2017         Toni Fox           2017-2018         Norman Bertram           2018-2019         Kathe Shinham           2019-2020         John Nauman			