**Bring Your Appetite! Spring Luncheon**

*by Jane Dugas, Luncheon Coordinator*

**Thursday, April 25, Noon-1:30 p.m.**

The DoubleTree Hilton Hotel at Reid Park is the location for the UARA Spring luncheon. We hope you can join us! Doors open at 11:30 a.m. and lunch will be served at noon in the Boojum Room. Great door prizes! The cost is $24.25 per person, inclusive. Ample parking is available for members and their guests. A reservation form is attached as an insert.

UARA is pleased to welcome soon-to-be-retiree, Kathleen "Rocky" LaRose as our guest speaker. Ms. LaRose is currently the Deputy Director of Athletics, and was the first woman to be appointed in this position in UA history.

**Upcoming UARA Programs and Activities**

**UARA Day at The Ballpark**

*Saturday, May 4, time to be notified*

UA baseball game, Hi Corbett Field, 3400 E. Camino Campestre. Help us cheer on the Wildcats, 2012 NCAA National Champions, when they play the Washington Huskies in an NCAA Conference game. General admission tickets are $4.00 each. Bring a guest! Please mail check to the UARA office at P.O. Box 42391, Tucson AZ 85733 (by April 26) with number of tickets needed and names of participants. Meet us at the ticket booth at Hi Corbett (look for UARA sign). Note: the game will be either at 2:00 p.m. or 6:00 p.m., depending if the PAC-12 network covers it. Make sure you send in your name, phone number or email address so we can let you know as soon as the game time is announced. Let’s show the UA baseball team that we are proud of them!

**Legislative Update**

*Tuesday, May 14, 10:15-11:00 a.m.*

Mr. Tim Bee, UA Associate Vice President, State Relations will talk at the program session following the monthly Advisory Council Meeting. Vine Annex, 1125 N. Vine, Room 102. Free parking.

**UA Visitor Center, Shuttle Tour of University**

*Wednesday, May 15, 10:00-12:00 p.m.*

Join us for a shuttle tour of the UA, presented by the UA Visitor Center. Cost is $10.00 per person — includes parking and two-hour tour. Park in the Tyndall Garage and meet us on the sidewalk facing the University Services Building (look for the UARA sign). Parking voucher is valid until 2:00 p.m., so participants may walk around Main Gate Square after the tour to shop, dine, and socialize. Please mail check to the UARA office at P.O. Box 42391, Tucson AZ 85733 (by May 1) to reserve your seats.

**UARA Spring Educational Seminar**

*Monday, May 20th, 6:00-7:00 p.m.*

Mr. Patrick M. Klein, ASRS Assistant Director, External Affairs, will discuss “ASRS System and What It Means to You”. Topics to include Financial update of ASRS Trust; ASRS asset allocation strategy; ASRS 2013 Legislation; Retiree health care options; Affordable Care Act (what it does and does not means for ASRS members); Question/Answer session, if needed. UA Student Union Ventana Room. Doors open at 5:30 p.m. Parking available in Second St. garage (parking fees apply: first hr: $2.00, plus $1.00 additional hrs; $5.00 maximum). Please RSVP — Phone: 520-325-4366, or email: uara@arizona.edu
Greetings and welcome to the spring issue of UARA RETIREE NEWS! We have had an exciting year of activities and events, the highlights of which I will share with you at this time.

I was honored to be re-elected to serve as UARA President and I appreciate the leadership of President-Elect Leonor Benitez, Secretary Rose Perrill and Treasurer Tom Rehm. George Evanoff, Past-President has been very generous in sharing his time and knowledge. Trudy Jacobson served admirably as Office Manager as well as volunteering for several activities.

The UARA Advisory Council is fortunate to have had dedicated volunteers who provided leadership for committees and events. Leonor Benitez arranged both excellent monthly programs and three educational seminars. She also served as Benefits chairperson to keep us informed of retiree benefits. Rose Perrill provided creative suggestions for programs as well as keeping minutes of UARA meetings. Roger Caldwell chaired the Communications Committee, served as Webmaster, and served on the Editorial Board of UA RETIREE NEWS, working closely with Trudy Jacobson. They were instrumental in developing the redesigned newsletter and revising the UARA Website. Ruth Eskesen continued her leadership in informing us of legislative activities that may have an impact on retirees. I am grateful that Tom Rehm served as Treasurer and carefully monitored our finances, including identifying the need for a dues increase. Jane Dugas arranged the three wonderful luncheons again this year and served on the Editorial Board using desktop publishing for the newsletter layout. Trudy Jacobson served as Membership chair and we appreciate her meticulous care and updating of our membership records. Cornelius Steelink continued to ably represent UARA in the Faculty Senate by providing periodic updates. George Evanoff, Roger Caldwell and Fran Tickner served as the Nominating Committee to identify our future leaders.

Linda Breci (APAC), Sheri Hill (University Relations), Cynthia Bjerk-Plocke (SAC), and Sharon Bouck (SAC), continued to provide liaison relationships that support the Council in their specific areas of University expertise. Heather Lukach (Presidential Events and Visitor Center) volunteered to serve as consultant to the Activities Committee. Joan Feldman (Human Resources) joined the Advisory Council and is providing an important link between UARA and UA active employees.

The UARA Executive Committee and Advisory Council adopted Goals for 2012-2013 that reflect our commitment to serving retirees by: strengthening our links to the University, sustaining UARA through social and educational functions, improving communication between retirees and active employees, developing constructive relationships with other organizations, providing undergraduate and graduate scholarships, and energizing Council meetings. With the help of everyone, we have been able to accomplish our goals this year.

Membership renewal postcards will be mailed to you this spring if your expiration date (on the address label of this newsletter) is June 30, 2013. You do not need to renew if the date on your label is after that, or you are a Life Member (indicated by LM after your name).

New Dues Schedule
by Thomas R. Rehm, Treasurer

In the Winter UARA Newsletter there was an article pertaining to the financial condition of the Association. The critical points made there were that our income was no longer able to sustain our expenses and that the shortfall was being handled by drawing down our reserves to an unhealthy level. In the article the membership was asked for suggestions on how to address the situation. Some of you did reply and your input was evaluated along with that of the Executive Committee and Advisory Council.

As a result of this evaluation, the Executive Committee has decided that for all renewals and new members after July 1, 2013, the dues schedule will be:

- $20.00 per year
- $80.00 for five years
- $250.00 for a life membership

You may ask why such change? Your dues have been lower than most other peer universities since the Association was established in 1980. Has there been an increase in the cost of most everything? Yes, printing the Newsletter, postage, office supplies, etc. have all increased. Has income from dues increased as well? No, dues income is projected to be only $7500 this year, while over the last five years the range has been between $11,400 and $6527. How about reserves? They have dropped $14,000 since 2008! As a result of a survey, it was found that our dues of $10 are the lowest amongst our peer institutions (where dues range from two to five times ours).

What will you be getting for your dues under the new schedule? A newly-structured Newsletter, a comprehensive and expanded website, a broadened educational program, an updated membership list, and a variety of other activities that were suggested in response to a survey of the membership.

The new dues schedule is projected to get us back to a balanced budget situation, and with your continuing membership in and support of UARA, we will!
Winter Luncheon, Tanque Verde Ranch
by Jane Dugas

The Winter luncheon at the Tanque Verde Ranch in January was an enjoyable event with 91 people attending. The popular buffet included a tasty myriad of entrees, salads, and desserts. For the first time, three lovely door prizes were raffled. We plan to continue with this feature in the future. Canned food items and cash donations were brought to the local food bank. Thank you for participating!

Fall Luncheon, 2013
Our Fall luncheon will be on Thursday, October 24, at the Skyline Country Club. We plan to have a featured speaker. Details to follow in the September newsletter.

ASU Retirees Invite UARA Members to Special Annual Event
The Arizona State University Retirees Association (ASURA) holds a Retirees Day every year. It's a day full of lectures, discussions, updates and includes lunch. This year, Barry McNeill, chair of the ASU Retirees Day Committee, invited UARA members to join them to attend next year's event, to be held on Saturday, February 22, 2014. Watch for the announcement in the January 2014 newsletter.

*UARA Program Highlights*

UARA Winter Educational Seminar (February 19, 2013) If Only I Had Known
by Trudy Jacobson, Editor

Death can be as beautiful and sacred as birth, says Tani Bahti, RN, CT, CHPN, executive director of the nonprofit organization Passages. That is, if you know what you want, can communicate your wishes to your family, and make sure they abide by them.

After a career as an oncology and hospice nurse in Tucson, Tani founded Passages, which offers compassionate guidance in end-of-life issues. She recently was the presenter at the UARA Winter Educational Seminar, and spoke on “My Life, My Choice: Support & Education in End of Life Issues.”

Fear, lack of information or misinformation, unresolved issues, inability to let go of loved ones and poor communication are just some of the family barriers to talking about end of life issues. Many people think their families know their wishes, but they are wrong about 40% of the time. Making treatment decisions without adequate information about the benefits and burdens can too often lead to regret as families may reflectively say “If only I had known.”

Although initially difficult, openly discussing the dying process can actually relieve fear and anxiety, says Tani. Understanding the expected course of an illness, impact of treatment, and sharing your own values and wishes is the most important way you can make sure your choices are informed and your wishes are followed. “Talk about it, normalize it,” advises Tani. Although living wills and advance directives are the first steps, they are too nonspecific. There are many variables and things that can change over time. “Complete a living will anyway, but more importantly, have a trusted, strong willed and well-informed medical power of attorney who will assure your wishes are carried out .” she says.

When a terminally-ill loved one says they are tired of the “fight” and wants to stop treatment, it is important for the family to realize that they must abide by that decision. It’s not giving up, it’s letting go,” says Tani. No one, including family, friends or medical professionals should feel as if they have failed, she emphasizes. When everything possible has been done for the patient, aggressive palliative (comfort) care is then provided to assure physical, emotional, spiritual and psychological support.

Tani says, the best way you can help your loved one is to say, “Help me understand”. Listen, ask questions, be informed. While there is never a ‘good time’ for you or someone you love to die, knowing what to expect and focusing on comfort and dignity is important.

Editor’s Note: For more information about talks or articles, visit www.passageseducation.org or the UARA website, uara.arizona.edu, click on “end of life issues. Copies of Tani Bahti’s book, “Dying to Know – Straight Talk About Death & Dying”, can be obtained at www.pathwayseol.com or www.bookaboutdying.com and on Kindle.
On Being A Caregiver – Challenge and Opportunity

UARA Advisory Council program meeting on
November 13, 2012
by Jan E. Sturges, M.Ed., LPC Elder Care Specialist
UA Life and Work Connections

In these historic times of social and economic unrest, most of us do our best to believe that, at the end of the day, our glass will remain half-full and not half-empty. Although we may become discouraged by the stressors of daily life, our challenges make us stronger when we take the opportunity to savor special moments with people who are important to us. We are practicing serendipity – the act of transforming adversity into inspiration.

Caregivers - individuals who have responsibility for the safety and well-being of a dependent person - understand what it’s like to live with uncertainty, and be persistent in the face of exhaustion and worry. They become attuned to the power of compassion that emanates from attending to the physical, emotional and spiritual needs of the person in their care. This is serendipity in action; it’s the ability to “get up and dust yourself off” after the daily pitfalls of caregiving that gives individuals the strength to move beyond surviving to thriving for a few minutes, a few days, a few years. It’s focusing on the value of being instead of doing.

We may not always enjoy the process, but the experience of caregiving can create healing and resolution when we recognize that our mother, wife, brother, friend may not be comforted.

But, how do we balance our own necessities with those of the person who depends on us when we are busy with day-to-day caregiving responsibilities in addition to the pressures of family, and other obligations? Here are a few tips:

- Give yourself unceasing credit for your efforts. Whether you are providing care for someone out of love or obligation, you are improving the person’s safety and well-being.
- Set realistic expectations for yourself. Ask for assistance from family members, friends, health care professionals, and community agencies that serve dependent individuals.
- Seek support from family members, friends, counselors, spiritual advisers or other caregivers with whom you can share your woes, joys, problems and successes.
- Make a commitment to your physical, mental, emotional and spiritual well-being by replenishing your energy with relaxation, recreation and time for yourself.
- Connect with the person in your care by creating a peaceful space to reminisce, share experiences and be comforted.

Resilience Is The Key To Living a Long Life

UARA program meeting on February 12, 2013
by Trudy Jacobson, Editor

Resilience is the ability to handle stress, adapt to any situation and bounce back. It takes flexibility and a positive attitude. If you can do that, you are more likely to live longer and better, say geriatric researchers.

Unlocking resilience is the one of the main studies of Dr. Mindy Fain, co-director of the Arizona Center on Aging. Dr. Fain, a geriatrician, recently spoke at a UARA Advisory Council program entitled “Let’s Talk About Resilience.”

“Many people think of ‘frailty’ when they think of older people,” she said. “But frailty, which is an emerging geriatric syndrome, is only a small part of the older population.” Most older adults rate their health as excellent or good, she said. People who develop frailty have high inflammatory markers. One of the important factors in living to a ripe old age is how you handle the world around you, says Dr. Fain. Stress (and other factors) cause inflammation in the body, which is helpful at times (fight or flight) but often harmful.

There are ways to become more adaptable and resilient, as Dr. Fain has found over years of caring for older adults, researching the topic and teaching medical students.

“I believe that you need to be an early adopter of new technology,” she says. “Don’t wait until you can’t catch up with it.” In order to avoid becoming isolated, use email and texting so you can stay connected with people.

Another way to stay healthy is to practice optimism, says Dr. Fain. “Expect a hopeful outcome and focus on the positive aspects of a situation.” We should aim to be optimistic and practice it, she added.

“Developing close ties and connections is a vital part of aging well, and should be embraced,” she says. Though it’s hard to do, when you lose your friends, try to make new ones. “The over 85 group is the most rapidly growing segment in society”, says Dr. Fain.

What about genetics—isn’t that why people live a long time? That accounts for only 30% of your health. “A new field of science, Epigenetics, focuses on the impact of the environment on genomics,” says Dr. Fain. There are many positive things you can do to counteract all types of negative environmental issues, she says. The first ones are to practice optimism, have a support system, and be adaptable so you can have a stable coping style in response to any event.
Authors Among Us

“A NEW AMERICAN FAMILY: A Love Story”
by Peter Likins, UA President Emeritus

Readers of the UA Retiree News may see me as the University President from 1997 to 2006, not the author of a love story, but presidents are people too, and you never know what they’ll do when liberated from the responsibilities of office.

When I first put pen to paper I was not planning to write a book; I was writing a love letter to my wife in a journal that morphed into this memoir. In writing “A New American Family” I deal candidly with life experiences that were both challenging and ultimately rewarding, but not unique to our family. We celebrated many gratifying successes and remained a close-knit family while working our way through issues related to adoption, race, sexual orientation, mental illness (both schizophrenia and drug addiction), early death, marriage without babies and babies without marriage.

All six of our kids were born in California in the 1960’s, coming to us at different ages from different racial and ethnic biological backgrounds. We adopted these children because we fell in love with them, each one separately and all of them together, but from the perspective of the 21st Century we can see that in their diversity they mirror the emerging American population, black, brown and white, an all American family.

Since the book was published in March of 2011 I have been asked to talk about our family experience and the implications for America on nearly thirty occasions, either on television, radio or before live audiences ranging from book clubs to church groups to students to university faculty, who may use our family story in courses on Family Studies.

“A New American Family” is now available in a new paperback edition and in electronic format from Kindle, with the second printing of the hardcover edition increasingly hard to find. The UA Press has published beautiful, well illustrated books, in both the original and the paperback editions.

As an engineering professor I was an author of many technical papers and three technical books, feeling proud of my intellectual achievements. But this memoir is a book from the heart.

In Memoriam—Jency Houser Yall, UARA Past President and Founder of the UARA Irving Yall Book Scholarship
by George Ridge, Professor Emeritus, Journalism

When I look back on 45 years of valued friendship with Jency Yall, one word comes to mind: “loyalty.” Loyalty to her family ... her friends ... the University ... the Journalism Department ... its students... UA retirees. She had an abiding love and loyalty that extended to people whose paths she crossed during nine decades of a life that spanned much of the 20th century and extended into the 21st.

Jency passed away at the age of 91 on Jan. 5. Her ten years of retirement in the southern Virginia town of Honaker had been idyllic; she was near her sister, Rosemary, several nieces and nephews—and her cherished garden.

Jency came to Tucson after periods of residence in Detroit and Washington, D.C. She was an administrative assistant in the Journalism Department when I arrived there in 1968. I had no previous experience in university life, and it was to Jency who I turned to navigate the halls of academe.

In those days everyone in the Journalism Department was a multi-tasker—a word that was not even in use at that time. She was as patient with every student who came into the office as she was with me, a new prof often puzzled by academe after a background in journalism and law. Not many years later, she eased my transition from professor to department head. She left the department to care for her first husband, Thomas Houser. Later, she set up a scholarship for students in the name of her second husband, Dr. Irving Yall, when she became active in UARA.

Jency was an investment adviser for five years before moving to Washington, D.C., as a registered lobbyist. Ever the multi-tasker, she also gained recognition as a radio personality where she read poetry. She wrote a poetry book. She served as president of Tucson’s branch of the National League of American Pen Women and as president of UARA, ushering in many innovations for that group. Memories and condolences can be sent to www.honakerfuneralhome.net

Thank you to the UA retirees who donated more than $1,400 to the UARA scholarship funds during this year’s UA Cares Campaign. To donate to the UARA scholarship funds, please contact the UARA office.
Scams, Fraud, and Identification Theft: Part 2  
by Roger Caldwell, Webmaster

The UAFA Fall 2012 Educational Seminar (October 16) on Fraud and Identity Theft was given by Sheriff’s Department Detective Brian Greeno. He provided a very informative (and humorous) session and stayed afterwards to continue answering questions. This article summarizes some of Detective Greeno’s comments, but also expands the types of examples and lists additional sources of information.

Part 1 covered primary agencies involved, definitions, types of common complaints, and how you are exposed to scams and fraud. Part 2 covers examples and defensive solutions to protect yourself.

Email “phishing” Message: Phishing email is sent to many people in hopes some will bite. You get a message like “We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.” Often this type of message gives you a clue to its real meaning, but you need to know how to find the clue. If you roll your computer mouse over the link in the message (don’t click, just move the mouse over it), you will see the real address – which can be different than the one shown on the screen. If the link is different than the one indicated on the screen, do not use that site. If the link has a two digit final entry, that indicates which country from which it was sent. You can see the list of country codes at: theodora.com/country_digraphs.html (note underscore after “country”). Another clue is to see who else is receiving the message. Often there is a long string of names and you will not recognize most or all of them. This is a clear signal it is junk mail or worse.

Insurance Fraud: You are urged to change policies that seem to be perfectly fine, by overstating benefits or selling unsuitable policies to someone in your situation. Do your homework and ask questions, do not sign up immediately.

Disaster Relief: When natural disasters or other crises occur, pop-up charities spring up quickly. It is better to use established charities. For more information to http://ftc.gov/charityfraud

Grandchild Calling: Someone calls claiming to be your grandchild or calls on their behalf and asks you to wire money to them. Today people can find out a lot about other people through Facebook and other social media, making it relatively easy to appear to be the real grandchild.

Advertising – You Decide if it is Deceptive or Not: You can get inexpensive internet access for multiple years (but the fine print indicates you must also meet other requirements...such as having phone service). A variety of services and health supplements of all types are common examples.

Medicare Scams and Fraud: Medicare fraud is billing for services or supplies that are not provided. There is a wide range of ways this is done, including:
1. Phantom Billing: a provider bills Medicare for procedures that were not performed or were unnecessary. Or, billing for home health care for those who can still drive.
2. Pharmaceutical Pricing: a manufacturer pays a prescription benefit manager a kickback to list their drug.
3. Durable Medical Equipment: billings for items like wheelchairs that do not meet Medicare coverage guidelines, or improper marketing or sales door to door.
4. Nursing Homes: bill Medicare for multiple payers (Medicare and private insurance companies) allows complex billing opportunities and “vulnerabilities” in the system.
5. Medicare Plans: a company uses false information to mislead you into joining a Medicare plan.

Arm Yourself by Being Defensive:
• Keep alert, if something seems too good to be true, it probably is not true.
• Before buying something you need to know where an offer is coming from and who you are dealing with.
• Don’t send money to someone you don’t know.
• Don’t respond to messages asking for personal or financial information.
• Read financial statements or bills (online or paper) regularly to see if there are any unexpected charges.
• Keep a good security program on your computer and do not respond to questionable phone calls or email.
• Sign up for the FTC’s National Do Not Call Registry for your phone (including cell) at: https://donotcall.gov, or call 888-382-1222 from the phone you want to register. Cell phones should be less of a problem because federal law prohibits automatic dialers from calling cell phones. Regis-tration will not expire once you have entered your phone number.
• Minimize your credit cards (e.g., retain one major credit card for each spouse and get rid of the rest).
• Monitor your financial statements and take advantage of free annual credit checks. The three primary credit agencies must each give you one free statement per year, required by the Fair and Accurate Credit Transactions Act (FACT Act) required by the Fair and Accurate Credit Transactions Act (FACT Act) of 2003.
You can receive three time periods by requesting these statements at different times.
The three organizations are: Experian, TransUnion, and Equifax. There is a single website, sponsored by all three organizations, to get any of these reports. The website is also informative about what is in the reports, a description of the FACT Act, and a FAQ section that gives advice on how to flag your record if you have been subject to fraud. Go to - annualcreditreport.com.

- Take care to protect your credit cards as they include lots of information about you on the magnetic strip, including your name and bank account number. An unscrupulous organization could take your credit card into another room, scan it, and keep the information.

Mail theft is becoming more common. The thief quickly checks the mail for financial information and can make fake credit cards or bank withdrawal identification in minutes after getting your mail. The solution here is to use a post office box or a well-made locking mailbox (some locking mailboxes can easily be broken into).

What To Do If You Think You Are a Victim
You can file a complaint with these organizations:
1. Southern Arizona Better Business Bureau (tucson.bbb.org)
2. Arizona Attorney General (azag.gov/consumer)
3. Federal Trade Commission (ftc.gov/bcp/index.shtml), or many consumer-oriented organizations
4. Name identity theft – (idtheft.gov)

Updated Website. The federal government has a new website that addresses on-line scams and safety issues. It covers different age groups form children to retirees, explains how the scams and security issues work (including cookies, viruses, wireless networks, and phishing), and it easy to understand. The site managed by the Federal Trade Commission but is a joint effort with 16 federal agencies. To see the site go to onguardonline.gov

Thanks to Detective Brian Greeno of the Financial Crimes Division, Pima County Sheriff’s Department, Nick LaFleur of the Southern Arizona Better Business Bureau, and Kenney Hegland, retired UA Professor of Law for reviewing a draft of this article. Additional links to fraud and scam information are on the UARA website, and a copy of both parts of this newsletter article is available as a single pdf file at uara.arizona.edu/newsletter/fraud

LONG TERM CARE INSURANCE
UARA Advisory Council program meeting on January 8, 2013
by Lynn Heskett, SHIP Coordinator, Pima Council on Aging

What is it long term care (LTC)? It is a variety of services that help people with health or personal needs and activities of daily living over a period of time. Medicare covers short-term skilled care if their criteria are met (including a three-day in-patient hospital stay), but Medicare does not cover long term care.

Who pays for LTC needs? Some people are private pay, some are in the Arizona Long Term Care System (ALTCS), and still others have a Long Term Care Insurance policy.

Long Term Care Insurance includes policies that cover nursing homes, adult day care, home health care and assisted living facility costs. Your coverage will depend on the specific policy you purchase.

Daily benefit—You choose the daily benefit you want. Inflation protection must be offered, which will typically increase the daily benefit by 5% each year.

Benefit period—The length of time that the policy will pay the daily benefit.

Deductible or Elimination period—the period of time during which the policy holder will be responsible, before the insurance payments begin (usually 0 to 180 days).

Benefit Triggers—determine when your physical or mental condition has reached a point where you are entitled to benefits.

Tax Deductions—Federally qualified policies allow a tax deduction if you itemize and your unreimbursed medical expenses exceed 7.5% of your adjusted gross income. Some exclusions apply and vary by company, so be sure to inquire as to specific policy exclusions.

UARA Legislative Update report by Ruth Eskesen, Legislative Committee Chair, is available on our website (uara.arizona.edu).
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