

MONTHLY LUNCHEONS

Mark your calendar

TCU Retirees' Association Monthly Luncheons for 2019-2020

Plan to join us for each of our monthly luncheons during the 2019-2020 year. The luncheons are a time to greet friends, enjoy a nice buffet meal and hear an informative speaker.

As you know, Tuesday meetings are scheduled from 11:30 a.m. to 1 p.m. in the Kelly Center on campus. This year's meetings are scheduled on the third Tuesday of each month, except for December 10, which is the second Tuesday. Information about programs will be announced soon. Check the website (tcu.edu/tcuira) or watch your email for details. The next newsletter will be published in September.

PLEASE NOTE:

Reservations for the September meeting are due Monday, September 9, so please RSVP as soon as possible online at tcu.edu/tcuira or by contacting Joan Yates at j.yates@tcu.edu or 817-292-7087.

TCU RETIREES' JULY LUNCHEON

University update

The first meeting of the 2019-2020 year of the TCU Retirees Association will be Thursday, July 25 in the Stuart Family Courtside Club, located on the southeast side of the stadium under the Schollmaier Coliseum. Gates and the club will open at 9:30 in time for the 10 a.m. coffee. Parking is available in the Kelly Center Lot or Lot 1, both of which have disability parking available. Coffee, fruit and pastries will be served, and Chancellor Boschini will give an update on the University. Reservations should be made by July 15.

Please join Chancellor Victor J. Boschini, Jr. for the

TCU Retirees' Association Summer Coffee

**Thursday, July 25
Stuart Family Courtside Club
10 a.m. - 11:30 a.m.**

Parking available in the Kelly Center (Lot 6) or Lot 1

Kindly reply by July 15th

To D.M.Johnson@tcu.edu | 817-927-4620

Space is limited to Retirees' Association members only

LUNCHEON DATES

**SEPTEMBER 17
OCTOBER 15
NOVEMBER 19**

**DECEMBER 10
JANUARY 21
FEBRUARY 18**

**MARCH 17
APRIL 21
MAY 19**

PRESIDENT'S COLUMN

Welcome

Welcome to a new year of the TCU Retirees' Association (TCURA)! This will be the 36th year of our organization and we plan to celebrate throughout 2019 and into 2020. Many of us feel a very special bond with TCU no matter our length of service and TCURA allows us to continue that connection by keeping abreast of what's going on at the University and enjoying fellowship with our friends and former colleagues.

I hope all of you will attend our monthly luncheons that will provide interesting and informative speakers. We also want you to take advantage of other programming opportunities including pre-luncheon seminars, fine arts performances and other events planned by our Program Committee chaired by Vice President Suzanne Huffman. The newsletter will keep you informed of all the opportunities.

My history at TCU includes 39 years on the social work faculty with a lot of committee work and interaction across campus. Since retiring in 2016, I have kept



LINDA MOORE

involved by tutoring in the Athletic Department, serving on the TCURA Board as the UCAC (university compensation advisory committee) representative, and being a member of the VIA Strategic Planning committee. We plan to let you know of ways to join us in other leadership and service opportunities as part of TCURA and I hope you will.

Also, if you know of someone previously affiliated with TCU or with another university, or any individual who might enjoy our organization, please propose them to our Membership Chair, Richard Sybesma, or me for consideration by our Executive Council. We've had several Associate members and value them as part of our group. In fact, our terrific past president is an Associate member.

This year we look forward to the completion of our TCURA cookbook (maybe for Christmas) as well as the addition of more special interest groups (SIGS). If you would like to propose a new SIG, please email Communication Chair Dee Dodson. We will have our Summer Coffee with Chancellor Boschini on Thursday, July 25 at 10:00 a.m. I look forward to seeing you there - more details to follow. Here's to a great year ahead and Go Frogs (of any age)!

TCU RETIREES' ASSOCIATION EXECUTIVE COUNCIL 2019-2020

TERMS OF OFFICE END MAY 2020.

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COLUMNIST CAROLYN SPENCE CAGLE PHD, RNC-E

Living in a “Blue Zone:” Ideas for a Longer Life

Many recent media sources have focused on “ways to live longer,” a topic I believe of interest for TCU retirees for this column. Living longer means considering ways to support sufficient retirement monies for a productive lifespan that differs from earlier generations. Recent literature indicates five global areas (“Blue Zones”) have a high percentage of residents living past age 90 and often without chronic disease. These areas include Loma Linda, CA; Okinawa, Japan; Sardinia, Italy; Ikaria, Greece; and Nicoya Peninsula, Costa Rica. What can we learn and perhaps implement from these “Blue Zones” areas to help in our quest for a longer life with fewer financial concerns?

- Many non-U.S. Blue Zone residents have a form of national health insurance that controls health care costs and allows for doctor home visits, an uncommon medical practice in our country.

- Japan funds long term care to keep older people in their homes and control the high cost of nursing or assisted living care that often dilutes elder savings. The U.S. PACE program, through an

interdisciplinary care approach, also aims to keep elders in their home, but it is not widely available in our country.

- Non-U.S. Blue Zone countries often have governmental master plans that address diverse needs of elders (health, housing, transportation, food, and social needs) that research indicates deeply affect personal health. In fact, recent evidence shows that “where you live” correlates to your health status.

- Consumer food is often plant-based; elders generally work in gardening or farming, exercise daily, and eat much fish. Many residents eat a Mediterranean diet (lean meats, fruits and vegetables, limited sweets) for health and use few medications. Gardening or farming decreases grocery costs and provides “cleaner” food. That work increases elder socialization, connects them to nature for less stress, and supports elder sense of purpose and happiness.

- Family/neighbor/community support is the norm in all five areas. Generally family or friends provide unpaid caregiving due the community value to save elder retirement funds.

- In the Loma Linda, CA “Blue Zone,” 30% of the city practices the Seventh Day Adventist religion that “values the body” and shuns smoking and alcohol use. Those practicing that religion have led a frugal life but made wise investments to support sufficient funds for the aging years. Many persons continue working part-time or in earlier careers to remain mentally, physically, and socially engaged.

References: Buettner, D. (2008). *The Blue Zones: Lessons for living longer from the people who’ve lived the longest*. Washington, DC: National Geographic Society.

Eisenberg, R. (2019, April 8). *Blue Zones, Part 2: How the World’s Oldest People in Asia and Europe Make Their Money Last*. Retrieved from <http://nextavenue.org/blue-zones-worlds-oldest-people-asia-europe-make-their-money-last>.

Eisenberg, R. (2019, April 16). *How the Oldest People in America’s Blue Zones Make Their Money Last*. Retrieved from <http://www.nextavenue.org/oldest-people-americas-blue-zone-make-their-money-last>.

Special Interest Group Announcements

Bridge will continue to meet throughout the summer, on Friday, July 12, and Friday, August 9, from 1 to 4 p.m. at Nancy Madsen’s house on both days. We will resume our normal schedule of playing on the second Friday of each month in September. Feel free to join us! If

you are interested call or text Nancy at 817-938-4341.

Coffee, Books & Conversation plans to meet on Wednesday, September 18, at 10 AM, for our Fall meeting. Dr. Kendra Belfi, MD will lead the discussion of the book, “Quackery, A History of the Worst

Ways to Cure Everything,” by Lydia Kang MD and Nate Pedersen, a humorous and helpful insight into good and bad cures. All Retirees are welcome.

The place of our meeting is in the process of being arranged. Judy Smith 817-921-4798

COLUMNIST CAROLYN SPENCE CAGLE PHD, RNC-E

Medicare D Policies and Cost of Chronic Illness Medication: Ideas for Change

Twenty-five percent of retirees ages 65 to 69 take 5 daily medications, including costly brand name drugs, to manage their health. The high cost of prescription drugs continues to plague many Americans, including retirees with Medicare D policies. These plans lack annual limits on insured persons' payment for drugs, including expensive ones to manage chronic illness. This differs from commercial (private) insurance plans under the Affordable Care Act that limit insured policyholders' out-of-pocket drug payment to \$7,900.00 each year. Once that limit has been reached, plans pay 100% of drug costs for insured consumers.

Retirees with a chronic disease may discover that valuable "cutting edge and targeted" drugs to control their disease are costly. Legislative changes to close the "donut hole" medication coverage gap this year have helped retirees with Medicare D plans that require them to pay 25% of brand name drug cost once they reach \$5,100.00 out-of-pocket this year. After that, an insured retiree reaches the "catastrophic coverage" phase and pays 5% of brand name drug cost for each prescription. That 5% never disappears: for a person dependent on a brand name drug that costs \$5,000.00 each month, that 5% remains a heavy burden (\$250.00 each month + the initial \$5,100.00). An annual cap on out-of-pocket expenses would help retirees with expensive chronic illnesses to purchase costly brand name drugs for

illness management.

Relatively unknown, a federal program called Medication Therapy Management (MTM) may help retirees with complex prescription needs related to chronic illness. Created by the 2003 Medicare Prescription Improvement Act, the MTM includes a health professional (often a pharmacist) who provides a personalized review of retiree medications to prevent medication-associated problems. This review may identify unnecessary medications, incorrect medication dosing, drug-herb-vitamin interactions, and barriers (e.g., visual difficulties, unable to find pharmacy with lower costs, etc.) to taking prescriptions for maximal retiree benefit. I like that the program focus is broad, aims to "deprescribe" (decrease unnecessary medications), and creates an action plan involving consumer, a health professional, and program professional to resolve issues to support consumer health. Many retiree insurance plans cover a MTM plan if one has 3 or more chronic illnesses, (Alzheimer's, diabetes, cancer, end-of-life issues, etc.), take up to 8 daily prescriptions, and likely to have total medication costs of \$4,044.00 or more in 2019. Check with your health plan to see if it covers an annually free phone MTM consultation or a face-to-face one.

With multiple individuals in the Presidential race, opportunities exist to propose creative and responsive strategies to manage high drug costs for all consumers, including retirees.

Now seems to be a great time to write letters to your Congresspersons to advocate for "just" prescription prices. It is also a perfect time to become involved in Presidential candidate forums to express your views on the prescription drug costs based on your experience and those you know!

What proposals are "on the table" now to respond to the costly prescription drug issue, according to the AARP?

- Setting a spending cap on drugs covered by Medicare D policies: President Trump and Senator Ron Wyden (D-OR) support this idea along with more retiree use of cheaper generic drugs. However, some believe those drugs may lack the more targeted approach of newer brand name drugs preferred by chronically ill consumers. AARP also supports in its initiative, "Stop RX Greed Now," the spending cap.

- Giving the federal government the ability to bargain with drug makers about product pricing, behavior limited by the 2003 Medicare bill that crafted Medicare D policies to cover outpatient retiree drug costs (many countries with national health programs have drug review boards that negotiate with drug makers for fair pricing)

- Allowing consumers to buy lower cost Canadian drugs for personal use, rather than paying higher prices for American marketed drugs.

Continued online...

Thank You

Forty-four TCURA individuals and couples made gifts to support TCURA programs and services in the fiscal year ended May 31. "These gifts made a difference in what the organization accomplished this year," Janet Herald, 2018-2019 TCURA president, reported. Many of the gifts were made as a part of "TCU Gives Day," and helped the university earn a matching gift as well as contributing to TCURA's success.

Paul Hartman, TCURA Development Coordinator, called on members to continue and increase their gifts to the association in the coming year. "Our budget is severely constrained," he said. "To continue to moderate the cost of luncheons, support programs such as Coffee and Conversation, Art and Antiques, 'TCU Treasure' recognition, and others we will need to step up our gifts designated for TCURA."

Development of additional programming is another reason for supporting TCURA financially, Hartman added. "And showing our financial support for the association

demonstrates to the university administration the significant role we believe our organization plays."

President Herald extended her thanks all those who contributed last year. The names of donors provided by the University Advancement Office are listed below.

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MISSION STATEMENT

The Texas Christian University Retirees' Association exists to provide opportunities for fellowship, to promote lifelong learning, to advocate for fair benefits, to recognize the accomplishments of its members, and to strengthen the relationship between the retirees and the University.



IN MEMORIAM

Suzanne Stone, Brite Divinity School
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Publications

**IF YOU ARE
INTERESTED IN
STARTING A SPECIAL
INTEREST GROUP,
CONTACT CHUCK
LAMB AT
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Photos from the May TCURA luncheon (from top left): 1) Outgoing TCURA President Janet Herald passes the gavel to Linda Moore 2) New Provost Dr. Teresa Abi-Nader Dahlberg spoke at the May luncheon 3) UCAC Representative Arturo Flores and his wife, Leslie 4) Jeannie Chaffee and Joan Sullivan 5) Robert Boatler and Don Nichols 6) Jean Andrus and Mary Lane 7) Donna Johnson, Maureen Munson and Linda Moore 8) Anne Lind and Willadean Ball. *All photos taken by Deana Ray*

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