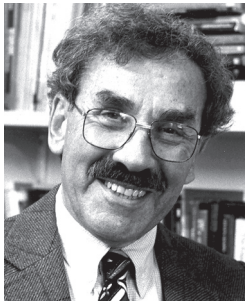


OCTOBER 2006

Kenneth Keller to speak on response to global warming in the upper Midwest

Air, earth, fire, and water: such are the world's constituent parts according to the ancients. The physical sciences have, over time, perfected a more rational, detailed, precise, complex, and, some would maintain, self-correcting model. But in that process, have the connection and interaction between these four entities of early human experience been ignored or diminished? Whatever the answer, it is increasingly apparent that we



are learning, sometimes with alarm, how threatening these interactions can become.

In 2000, we heard a lot about an “energy (fire) crisis” in terms reminiscent of the 1970s: higher gas prices, blackouts, brownouts. The answer to perceived shortages, as proposed by the Bush administration, was more energy—more coal, more oil, more nuclear power plants. This seemed like an echo from another era; it failed to address the two fundamental energy problems that will continue to confront us for a long time. The first is geopolitical: we depend too heavily on oil from the Persian Gulf. The second is the impact of energy consumption (fire) on the environment (air, earth, and water).

There was a time, 15 years ago, when it was possible to use some ambiguities in the data to deny that global warming was under

way. No more. Although the data are not perfect, there is almost complete consensus in the scientific community that our energy consumption has already had an irreversible effect on the planet's climate. The only question is how hot it is going to get and what can be done to change the trend. The trend is clear: ocean temperatures have steadily risen, melting polar ice and shrinking every major glacier in the world. A recent finding is that the thawing of permafrost at far northern latitudes releases greenhouse gases at five times the predicted rate. All confirm the existence of global warming and its likely acceleration.

How can we deal with these two problems? Two steps are urgently needed: (1) devise a way of making the price of energy reflect its actual costs by factoring in the cost of depending on Gulf oil, military and otherwise, and the cost of the profound impact of greenhouse gases have on climate. (2) increase the research into new technologies that can reduce our dependence on oil and also recover the amount of greenhouse gases released into the environment.

The impact of global warming will likely vary across the world and within large land masses. Our speaker at the October meeting will describe the likely effects of global warming on the upper Midwest.

Kenneth H. Keller is the Charles M. Denny, Jr., Professor of Science, Technology, and Public Affairs and holds a con-

Continued on page 4

UNIVERSITY OF MINNESOTA

OCTOBER
LUNCHEON MEETING

Tuesday
October 24, 2006
11:30 a.m. – 1:30 p.m.

Featured Speaker

Kenneth H. Keller, professor and director, Center for Science, Technology, and Public Affairs, University of Minnesota
“Responding to Global Warming”

Location

Conference Room ABC
Campus Club, Fourth Floor
Coffman Memorial Union,
East Bank Campus, U of M

Cost

\$12 per person (tax included)

Reservation Deadline

Thursday, October 19

To reserve your place(s) send a check, payable to the University of Minnesota Retirees Association, to Ben Zimmerman at 2225 Folwell Avenue, St. Paul, MN 55108; call him at 651-645-1662; or e-mail him at zimme003@umn.edu.

Reservations requested after Oct. 19 will be on a waiting list. Cancellations must be received by noon Wednesday, Oct. 18.

Parking

Parking is available in the East River Road Garage at UMRA's membership discount, \$4 for the entire day.

Board Meeting at 10 a.m.

FROM THE PRESIDENT

On September 20th my wife, Cynthia, and I were paddling south on Basswood Lake in the Boundary Waters, heading home from a restorative two-week canoe trip. As we struggled against an unseasonably chilly rain driven by a south wind, I asked myself, “Why I am enjoying this so much?”

During starlit evenings we had sat by the warm embers of the cooking fire while Cynthia read aloud from Thich Nhat Hanh’s meditations on the Buddha’s phrase, “to dwell happily in the present moment.” The venerable monk suggests that we “keep the sun of awareness continually shining...on all circumstances....” That is my goal in guiding an organization that depends on the commitment of members and their volunteer labor.

UMRA does not recruit volunteers the way that the United States Army apparently does: we do not have any sergeants who say, “You, you, and you—hop to it!” We need members who will step forward and say, “Me, me, and me!” So please come forward and serve on

the Ad Hoc Committee for the Small Grants Proposal, chaired by Kim Munhalland, or the Program Committee, being formed with President-elect Gayle Graham Yates as chair. Contact me at 612-331-2145 or mille005@umn.edu. For even more opportunities, call the Volunteer Center at 612-625-8015 and ask about the many new mentoring and/or tutoring opportunities available now.

I especially urge you to contribute to our membership drive by bringing a prospective member to the reception on November 17th. Experts agree that personal contact is by far the best way to recruit members.

We got off to a fast start at the September 26th luncheon with President’s Bruinink’s inspiring and visionary talk about the present condition and future prospects of the University. I know we can rely on Ken Keller to maintain the momentum for a varied series of informative speakers this year. They will surely “keep the sun of awareness continually shining.”

Frank Miller, President

Reception for prospective members is scheduled for Friday, November 17

Time: 2:30 to 4 p.m.

Place: Campus Club, East Wing, Rooms A and B

Refreshments will be served before a short program in which UMRA representatives will speak briefly.

The following groups have been asked to display materials and have someone available to answer questions: Osher Lifelong Learning Institute, 1666 Coffman residence, Volunteer Center, University of Minnesota Women’s Club.

All UMRA members are urged to invite recent and pending retirees, and better yet, to attend with them.

No R. S. V. P. is required, but please put November 17 on your calendar, and invite your retired friends to find out what UMRA is all about. We hope to see you there.

—Frank Miller, President

Check out retirement planning model

Richard Manke, vice president of Securian Retirement Services, has developed four retirement planning models that are available on Securian’s website (www.umnplans.securian.com). The modules are as follows:

1. How much do I need?
2. How will my savings grow?
3. Will I be able to retire?
4. Future Value Calculator

The third calculator was designed especially for retirees, and provides potential help in evaluating the adequacy of the retirement programs that individual retirees have already implemented. This enables one to consider possible changes in investments and/or expenditures if desired. The second module may also be of interest to retirees. Running the models requires inputting personal data.

In addition, at the request of UMRA members, Securian has added a final section to another module entitled, “Saving for Retirement.” This addition discusses long-term care and how to plan for costs. You may find it well worth your time to explore these planning models. Just pulling together personal data to run the models can be an informative activity.

— Burt Sundquist, UMRA representative,
Senate Committee on Retirement Plans

U Retirees to see a moderate increase in U Plan health care coverage costs in '07

With the University now back in session, can open enrollment be far behind? This November, University retirees and their spouses/partners age 65 and over will once again have an opportunity to review and elect their medical and dental coverage under the U Plan for next year.

To assist you in making your selections, here is an advance look at both the new monthly and annual costs for medical coverage under the various plan options as well as the amount of change from this year (see Table 1). In comparison to previous years, the average overall cost increase is relatively moderate, 6.1 percent. By plan, those enrolled in BC/BS's U of M Retiree Plan, our most popular and expensive option, will see the smallest increase in their coverage costs, i.e., 4.1 % or \$11.12 per month, followed by Medica Group Prime Solution, 6.4% or \$16.00 per month; Health Partners Freedom Plan, 8.3% or \$18.60 per month; and U Care For Seniors, 10.4% or \$21 per month. (Note: all rates listed include the cost for Medicare Part D prescription drug coverage.)

Other changes in the medical plan offerings include:

U CARE—Expansion of the plan to 14 additional counties in the state and a decrease in the out-of-pocket maximum from \$3500 to \$3100.

Health Partners—Minor improvements in eyewear benefit.

BC/BS—The addition of an enhanced prescription drug benefit that provides coverage for additional drugs not cur-

rently covered under Medicare Part D at a 25% co-insurance level. Adjustment of the annual deductible to \$131, the same as for Medicare Part B

As for dental coverage, the picture is somewhat mixed. As can be seen in Table 2, single retirees with individual coverage will see their annualized premium costs decline slightly for all but one of the dental plan options, Health Partners Dental Choice. Among retiree couples, on the other hand, while those covered under either Delta Dental PPO/Premier (-\$23.40) or University Choice (-\$14.30) will find their annualized costs slightly lower than in 2006, those insured through Health Partners Dental Choice, Delta Dental PPO and Health Partners Dental will face increases of \$139.10, \$133.90, and \$107.90 respectively next year.

Finally, in addition to somewhat higher premium charges for medical coverage under the U Plan, the cost of Medicare Part B is slated to go up next year as well. Beginning in January 1, 2007, individual retirees with adjusted gross incomes of less than \$80,000 and couples with \$160,000 or less, filing jointly, will see their monthly Medicare Part B premiums payments rise 5.6% to \$93.50. These payments are deducted automatically from your Social Security checks. But, incidentally, the approximate \$5 a month increase is the smallest increase since 2001.

— Ted Litman, UMRA Representative
University Benefits Advisory Committee

TABLE 1 — Comparison of the monthly and annualized premium costs for retiree medical coverage under the U plan in 2007 and the amount of change since 2006 by plan option

Plan Option	Monthly Cost	Annualized Cost	Amount of Change Since 2006
BC/BS U of M Retiree Plan	\$281.85	\$3,382.20	\$133.44
Medica Group Prime Solution	\$251.00	\$3012.00	\$192.00
Health Partners Freedom Plan	\$243.90	\$2,926.80	\$223.20
U CARE for Seniors	\$223.00	\$2,676.00	\$252.00

Source: U of M Employee Benefits, September 21, 2006

TABLE 2— Comparison of the annualized premium costs and amount of change since 2006 for dental coverage for individual retirees and retiree couples under the U plan for 2007 by plan option

Individual Retiree Coverage

Plan Option	Annualized Cost	Amt of Change/ 2006
Delta Dental PPO	\$357.50	(\$3.90)
Health Partners Dental	\$387.40	(\$10.40)
Health Partners Dental Choice	\$403.00	\$19.50
Delta Dental PPO/ Premier	\$423.80	(\$20.80)
University Choice	\$492.70	(\$9.10)

TABLE 2 Continued on Page 4

Table 2 continued
Retiree Couple Coverage

Plan Option	Annualized Cost	Amt Change from 2006
Delta Dental PPO	\$757.90	\$133.90
Health Partners Dental	\$816.40	\$107.90
Health Partners Dental Choice	\$850.20	\$139.10
Delta Dental PPO/Premier	\$890.50	(\$23.40)
University Choice	\$1,041.30	(\$14.30)

Source: U of M Employee Benefits Office, August 17, 2006

Gentle Reminder
to renew your membership

\$20 per year; \$25 per couple

Please send your check made payable to UMRA to our database manager, Carl Jessen, 2161 Folwell Ave., St. Paul 55108. Questions? you can phone him at 651-645-1220, or reach him by e-mail: c-jessen@umn.edu

October Speaker, continued from page 1

current appointment in the Department of Chemical Engineering and Materials Science. His current research, writing, and teaching deal with a wide range of public policy issues arising out of and related to the influence of science and technology on international affairs, the development and adoption of high technology approaches to health care, and the role of American institutions of higher education in research and development.

The Retirees Association looks forward to hearing from our friend and colleague Ken Keller on October 24 at the luncheon meeting.

—Warren Ibele, Past President

For additional information about UMRA and its activities, visit the association's Web site at www.umn.edu/umra.

Have you changed your address, e-mail, or phone?

1. Print new information below.
2. Cut out this form **and address label**.
3. Mail both to the address above.

Name _____
 Address _____
 City, State _____
 Zip _____
 Phone _____
 E-mail _____
 Other Info _____

University of Minnesota
 McNamara Alumni Center
 Room 264, Suite 250
 200 Oak Street S.E.
 Minneapolis, MN 55455-2002



First Class
 U.S. Postage
 PAID
 Mpls, MN.
 Permit No. 155