



# HURAnews

HARVARD UNIVERSITY RETIREES ASSOCIATION

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## Harvard Selects Its Next President

“On behalf of Harvard’s governing boards, I am extremely pleased to announce that Claudine Gay has been elected to become the 30th President of Harvard University, starting July 1, 2023.”

With these words, senior fellow and search committee chair Penny Pritzker introduced Claudine’s new role in the University community. “Claudine is a remarkable leader who is profoundly devoted to sustaining and enhancing Harvard’s academic excellence, to championing both the value and the values of higher education and research, to expanding opportunity, and to strengthening Harvard as a fount of ideas and a force for good in the world.”

At the ceremony in Harvard’s Smith Center on December 15, 2022, Gay spoke briefly and said that the University must become more globally engaged and that now is the time “to bring bold, fearless, and pioneering thought to our greatest challenges. The concept of an elite academic institution, or ivory tower,



Claudine Gay will move from University Hall to Massachusetts Hall on July 1, 2023.

PHOTO BY STEPHANIE MITCHELL/HARVARD UNIVERSITY

belongs to the past, not the present. We are not apart from society but rather embedded inside it. That’s why Harvard must lean in, get involved, and help the world.” In her address she also urged for increased cooperation across Harvard’s schools.

Claudine Gay’s parents immigrated to the United States from Haiti. Both attended university in New York City, where they met and where Claudine was born in the Bronx. Her mother became a registered nurse, and her father an engineer.

Claudine attended Phillips Exeter Academy studying economics and was given the Anna Laura Myers Prize

for the best undergraduate thesis in economics. In 1992 she earned her bachelor’s degree from Stanford University and was an assistant professor and later an associate professor there in the department of political science from 2000 until 2006.

In 1998 she obtained her PhD from Harvard. The title of her doctoral dissertation was “Taking Charge: Black electoral success and the re-definition of American politics.” Gay’s studies examine, among other topics, the political behavior of Americans, the politics of race and identity, and voter turnout.

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## COMING EVENTS

### Wednesday, April 5, 11:00 a.m. Tour of Nichols House Museum

The Nichols House Museum at 55 Mount Vernon Street on Beacon Hill in Boston was designed by the architect Charles Bulfinch and built in 1804. The museum highlights topics such as women's history, decorative arts, and everyday life through stories of the Nichols family and their contemporaries in late 19th century and early 20th century Boston.

In 1885, Dr. Arthur Nichols and his wife Elizabeth purchased the townhouse where their three daughters matured into designers, writers, and social activists. Rose Standish Nichols later inherited the property and occupied it until her death in 1960.

Registration flyers will be sent by email in early March.

### Early May: Tour of Royall House and Slave Quarters, Medford

In the 18th century, this was home to the largest slaveholding family in Massachusetts and the enslaved Africans who made their lavish way of life possible. Today, the Royall House and Slave Quarters is a museum whose architecture, household items, archaeological artifacts, and programs bear witness to intertwined stories of wealth and bondage, set against the backdrop of America's quest for independence.

The Slave Quarters is the only remaining such structure in the northern United States, and the Royall House is among the finest colonial-era buildings in New England.



### Late May or June: HURA Annual Meeting

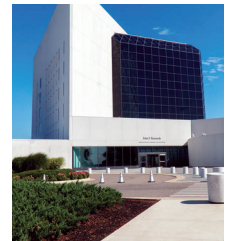
HURA's in-person annual business meeting and luncheon is being planned for late spring. This event will include the election of new Board members and other business that needs to come before HURA members. The report of the Nominating Committee will be announced in the next newsletter. An after-lunch speaker is being engaged to discuss briefly Harvard news of interest to retirees.

Date, time, and place will be announced in the April/May/June *HURA News*.

### Sunday, June 4, 3:00 p.m.: Handel & Hayden Society, "Crossing the Deep" at the John F. Kennedy Presidential Library and Museum.

Two hundred fifty years ago, European composers were writing music inspired by the Bible. At the same time, enslaved Africans in America were inventing a new art form—the spiritual—from the same texts. H+H takes you on a dramatic—and revelatory—journey exploring the shared wealth of Old and New World music—from cherished spirituals to Handel's uplifting anthems and more. The concert will truly be a tribute to the universal power of music.

Registration information will be included in the April/May/June *HURA News*.



For program announcements that are sent only to the E-List, interested HURA members who do not have email should be in touch with Malcolm Hamilton at 781-641-2942 to request that a printed flyer be mailed to them.

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Claudine Gay and Christopher Afendulis at the December 15th program.

PHOTO BY STEPHANIE MITCHELL/HARVARD UNIVERSITY

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Claudine has held positions in the administration of higher education and as a political scientist. In July 2015, she was appointed dean of social science at Harvard University and since 2018 has served as the Edgerley Family Dean of the Faculty of Arts and Sciences and the Wilbur A. Cowett Professor of Government and African and African American Studies.

She is also currently vice president of the Midwest Political Science Association and since 2017 has served as a trustee of Phillips Exeter Academy.

Claudine’s husband is Christopher Afendulis, an associate of the

Faculty of Arts and Sciences. He has a bachelor’s degree from the University of Michigan and, after obtaining the PhD in political science from Harvard, was lecturer (2006-2015) and research associate in health care policy (2015 to 2018) at Harvard Medical School. They have one son.

With Gay’s appointment, female leaders now outnumber males among the eight Ivy League institutions. This year, Brown, the University of Pennsylvania, and Cornell were joined by Dartmouth and Columbia in appointing women. Men continue to run Princeton and Yale. In addition, Sally Kornbluth started as MIT’s new leader on January 1.

## Letters to the Editor

**I was very moved** by HURA’s lovely New Year’s greeting message that I received in today’s mail here in Santa Fe. I frankly rarely receive a card or greeting restricted to the New Year only. So, kudos for that “groundbreaker,” if that it be. But other thoughts flow: The quote from Goldsmith is absolutely delicious and moving at the same time, if that be possible! Another layer, however, lurks. Only a few weeks ago I stood and admired the statue of the very same Goldsmith at the entrance to Trinity College Dublin while on a short visit to my hometown. It is one of two statues that grace the Porter’s Gate leading to a cobblestone walkway, which then gives on to the splendid Inner Quadrangle of the College itself. That vivid image is a reliquary of my youth in that city where I finished my high school years and fantasized about attending Trinity. In another story for another

time, my family moved to America, and I became a Harvard freshman! By the way the other statue by the Trinity Gate? None other than Edmund Burke, whom some see as a “grandfather” of the American Revolution through his Political Essays of that era.

Anyhow, I love the Alum Bulletin, savor the Div. School publication I receive, BUT the warmest cockles of my heart are most delighted by the HURA newsletter and much as I love Santa Fe, I wonder if I had chosen NH instead of NM after my Div. School years of the early 2000’s, would I truly have taken advantage of all that you offer locally to HURA denizens. Oh well.....we move on. I LOVE your efforts with this engaging and nostalgia-filled periodical. Keep it up.

*Seamus Malin*

**I did this!** With the help of new friends David Crabill and Julia Ward, I climbed the stairs of all 37



Julia, David, and Cathy.

sections of Harvard Stadium as a Veterans Day fundraiser for HUVUO (Harvard Undergraduate Veterans Organization) and the Red Sox/MGH Home Base program for veterans. Thank you Harvard University Retirees Association for telling me about this great event!

*Cathy Terwedow*

Cathy is the wife of HURA Board director Henry Terwedow. She frequently provides the flyers for the Harvard sports programs that Henry organizes for members.

## HEALTH MATTERS

### Medicare Advantage Plans under Scrutiny

The inspector general of the U.S. Department of Health and Human Services has found that some private Medicare Advantage Plans may be inappropriately denying care that Medicare guarantees to patients. Some plans are also being sued by the Justice Department for fraudulently overcharging the government. While such things as free eyeglasses, hearing aids, and dental coverage may make these alternate plans seem more attractive, there are down sides to these Medicare alternatives, as well. For Harvard retirees, one of the disadvantages is losing Harvard's 50% to 80% cost subsidy. Medicare Advantage Plans are sometimes referred to as Medicare Part C.

Medicare Supplement Plans, which are different from Medicare Advantage plans, are designed to cover the 20% that is not covered by your standard Medicare Part A plan. The senior Medicare Supplement plans offered by Harvard are Blue Cross Blue Shield MEDEX, Tufts Medicare Preferred HMO, and Harvard Pilgrim Health Care HPHC Medicare Enhance.

### 988 Suicide & Crisis Lifeline

The 988 Suicide & Crisis Lifeline is a United States-based suicide prevention network of over 200 crisis centers that provides 24/7 service via a toll-free hotline with the number 9-8-8. It is available to anyone in suicidal crisis or emotional distress.

In 2020, the U.S. had one death by suicide every 11 minutes. Suicide is a leading cause of death for people aged 10-34 years, and number 12 as a cause of death in the U.S. overall

“Older adults are about 12% of the population but make up about 18% of

the suicides,” says Jerry Reed, PhD, senior vice president for practice leadership at the Education Development Center, an organization that runs suicide prevention programs nationwide.

One reason the numbers are so high is that older adults, especially men, have a much higher death rate than other groups. One in 4 seniors who attempt to kill themselves will die, compared to 1 in 200 youths. That's



because they often have access to some of the most lethal means: firearms and medication. Reed says, “51% of all completed suicides are with a firearm, with older adults, that number rises to about 70%.”

For seniors, things that contribute to suicide-inducing depression can include these:

- Having lost multiple loved ones
- Chronic pain
- Being homebound and isolated
- Feeling like a burden to others
- Loss of senses like vision and hearing
- Food insecurity and financial troubles

Sources:

- <https://www.cdc.gov/nchs/data/haus/2020-2021/SuicMort.pdf>

- <https://www.webmd.com/healthy-aging/features/suicide-rates-older-adults>
- <https://infocenter.nimh.nih.gov/publications/frequently-asked-questions-about-suicide>

### Life Expectancy on the Decline Again

The National Center for Health Statistics reports a continuing decline in the life expectancy of U.S. citizens. The age-adjusted death rate increased by 5.3% from 835.4 deaths per 100,000 standard population in 2020 to 879.7 in 2021. Heart disease, cancer, and COVID remained the top 3 leading causes of death.

In 2021, life expectancy at birth was 76.4 years for the total U.S. population—a decrease from 77.0 years in 2020. For males, life expectancy decreased from 74.2 to 73.5 years. For females, it decreased from 79.9 to 79.3 years. The difference in life expectancy between females and males was 5.8 years, a slight increase.

In 2021, life expectancy at age 65 for the total population was an additional 18.4 years, a decrease of 0.1 year from 2020. At age 65 in 2021, a person could expect to live to be 83.4 years. For females, life expectancy at age 65 decreased only slightly but for males, unchanged from 2020. The difference in life expectancy at age 65 between females and males decreased 2.8 years in 2020 to 2.7 in 2021. Find more at <https://www.cdc.gov/nchs/products/databriefs/db456.htm>.

The overall picture for the country is not bleak however. The Census Bureau reports that the U.S. resident population increased by 0.4% to 334.2 million on January 1, 2023, with growth driven largely by international migration, which has returned to pre-COVID levels. The

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## HEALTH MATTERS

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combination of births, deaths, and net international migration increases the U.S. population by 1 person every 27 seconds.

### Free COVID Test Kits

Medicare now covers up to 8 over-the-counter COVID tests each calendar month, at no cost to you. The large pharmacies, like CVS and Walgreen's, have COVID test kits for sale in their stores. Please be aware that if you have Medicare B these tests are supposed to be free. You may have to get them at the actual pharmacy desk, rather than the front-of-the-store checkout desk, where clerks may be unaware of this Medicare provision. Try calling ahead to order them for pickup to save time when you get there.

- This coverage continues until the COVID public health emergency ends.
- Medicare Part B will cover these tests.
- If you're in a Medicare Advantage Plan (often called Medicare C and not typical of Harvard retirees), you won't get this benefit through your plan, but will get it as you would if you weren't enrolled in the plan.
- You might need to show your red, white, and blue Medicare card to get your free over the counter COVID tests (even if you have another card for a Medicare Advantage Plan or Medicare Part D plan).

If you have older unused test kits with expiration dates, check this website to see if that date has been extended. Original free kits from the government may have been SD BioSensor kits. Expiration dates are printed on the sticker on the front of the box.

<https://tinyurl.com/Nhe772j5>

## Holiday Luncheon Attracts Joyful Crowd

**F**or the first time since 2019, HURA was able to welcome members to the Holiday Luncheon in December at the Oakley Country Club. Nearly 125 members and their guests signed up for the event, which was organized by Diantha Brown and her crew of other volunteers from the HURA Board. This year the theme was cardinals in the snow, and the birds were everywhere—though snow did not cooperate.



Lynn Schmelz, Maija Lutz, Janet Stein, and Amada Bowen.



Malcolm Hamilton, HURA's managing editor, at the Holiday Luncheon holding *Moo*, a board book by Jaye Garnett that a generous HURA member had brought for the toys table. Students from Phillips Brooks House later arrived to pick them up to distribute to disadvantaged Boston and Cambridge children during the holidays.



Former HURA Secretary  
Carole Lee.



Bill Rasschaert and program organizer  
Diantha Brown.



Judy Genthner, Joe Gabriel, and Ann Flentje—a Gutman reunion.

## IN BRIEF

### Changes to Social Security in 2023

In 2023, persons collecting Social Security have seen a Cost of Living Adjustment (COLA) increase of 8.7%. This means that if they collected \$2,000 a month in 2022, this year that number has gone up to \$2,174. In addition, there has also been an adjustment for those still working when it comes to paying the payroll tax for Social Security. In 2022, the threshold to pay into Social Security was \$147,000. This number is also referred to as the maximum taxable earnings base. That's the amount of income that is subject to Social Security taxation. Anything made above that amount is not subject to further taxation for Social Security. The employer pays the same amount for the employee, but self-employed persons pay both. In 2023, the maximum has increased to \$160,200. So, this year the first \$160,200 of income is taxed for Social Security at a rate of 6.2%.

An additional payroll tax rate of 1.45% is deducted for Medicare on all income and makes a combined payroll tax of 7.65%. It is often called FICA and was originally enacted by the Federal Insurance Contributions Act of 1935, amended by the Medicare and Medicaid Act of 1965.

### REAL ID Deadline Extended

The deadline to obtain a REAL ID has been extended from May 2023 to May 7, 2025. At that time every air traveler age 18 or older will need a REAL ID-compliant driver's license or other TSA-acceptable ID to travel on domestic air and to enter certain federal facilities. Calls are beginning to be heard to question the actual usefulness of the REAL ID at all.

### How the Tax Brackets Work

If you're filing income taxes as a single and had \$100,000 of taxable income in 2022, \$100,000 places you into the 24% bracket. Will your 2022 tax bill be a flat 24% of \$100,000—or \$24,000? No! Your tax is less than that amount because only a portion of your income is actually taxed at the 24% rate.

#### 2022 TAXES FOR \$100,000 IN INCOME

Income Brackets	Tax Rate	Dollars Taxed	Taxes Owed
\$0-\$10,275	10%	\$10,275	\$1,027.50
\$10,276-\$41,775	12%	\$31,499	\$3,779.88
\$41,776-\$89,075	22%	\$47,299	\$10,405.78
\$89,076-\$100,00	24%	\$10,924	\$2,621.76
	Totals	\$100,000	\$17,835
			Tax rate of 17.8%

Other portions of it are taxed at the 10%, 12%, and 22% rates and in this case equals an overall effective rate of 17.8% or \$17,834.92 taxes owed. Brackets for married couples filing jointly or separately, and heads of households also result in lower overall rates. There are additional brackets for people who make more money.

### Excess 529 Money

The \$1.7 trillion federal spending bill that President Biden signed in December includes a provision that addresses what to do with leftover money in a 529 college savings plan. These are the state-sponsored college savings accounts that permit parents and others to set aside state and federal tax-exempt money to pay for a child's or other dependent's college education. In 2023, the annual 529 plan contribution limit is \$17,000 per contributor. That means, in 2023, a couple can gift \$34,000.

For decades, some parents have avoided putting money into a 529 plan because of one big concern: the possibility of having to pay taxes and a

penalty if they someday no longer need the funds for higher education expenses and want to withdraw the money. The scenario might arise if a child doesn't go to college, for instance.

Under the new bill, many families with leftover 529 savings would be able to move it to a Roth IRA without penalty starting in 2024. There is a

\$35,000 lifetime limit on these transfers per account beneficiary plus a few other restrictions that aim to keep this from being too much of a wealth transfer extravaganza for affluent families.

### HMS Retirees Received This Message:

"Harvard Medical School and Dental School will no longer be able to support an active email address for retirees, due to changes in policy and the need for enhanced security measures. Please be aware that on December 1, 2022, your HMS email address (name@HMS.Harvard.edu) will no longer be available."

Fifteen subscribers to the HURA E-List are registered with ...@HMS.Harvard.edu email addresses. Unless they have acquired different email addresses and notified HURA of the change, they are no longer receiving our messages by email.

Send your new address to Malcolm Hamilton at MCH12938@comcast.net and the change will be made in HURA files and the central PeopleSoft database.

## Bad Time for Children

Have you thought about  
the children

(It's a global thing)

Awakened with a start

By wildfires missiles and floods

And befriended by famine  
and drought

They have to think now

Of viruses and AR-15s

On their way to school

And when they judge their  
parents' eyes

Confused like an unknown land

Can you blame them for  
wondering

If that sweet

Eternal time

Of playing tag and giggling  
at words

Or pajamas on

Tucked in and hearing I love you

Really was

© RAYMOND COMEAU, AUGUST 2022

### HURA member Raymond Comeau

served as associate dean of management studies in Harvard University Extension School until his retirement in 2008 but continues as lecturer in extension. He was also director of foreign language instruction for both the Extension School and Harvard Summer School and has published multiple editions of college textbooks on French language, culture, literature, and history.

Dr. Comeau holds the PhD in French and English Literature from Indiana University, the EdM in Administration and Management from Harvard, and the BS in French from the College of the Holy Cross.

# FREE STUFF ONLINE

## FREE ONLINE NEWSLETTERS

Those lamenting the withdrawal of free subscriptions to the *Harvard Health Letter*, may enjoy **Harvard Medicine News**, the free monthly e-letter from the quarterly *Harvard Medicine* magazine of Harvard Medical School. It includes in-depth stories of discovery, learning, and service on topics in science, medicine, and health. Sign up and start receiving stories about the thought-provoking ideas and world-changing work of the Harvard Medical School community. Recent issues have focused on aging, child sleep needs, dentists, COVID risks, and racism in medicine.  
<https://hms.harvard.edu/magazine/subscribe>.

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RETIRES ASSOCIATION**

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## Undergraduates Seek New Harvard Mascot

**The Harvard Undergraduate Association** has proposed to adopt the turkey as Harvard’s official mascot. They argue that each of the Harvard Houses has its mascot. Leverett House’s is a hare; Winthrop, a lion; Lowell, blue man; etc. Harvard’s athletic teams officially compete as the “Harvard Crimson,” while the College’s official mascot is “John Harvard the Pilgrim.” But there is no official overall Harvard University mascot.

To justify the choice of a turkey, Felix B. Bulwa ’23, pointed to the bird’s prevalence on campus and its compliance with Harvard’s color scheme. According to *Crimson* reporting, in a March 2022 survey conducted for the *Harvard Political Review*, over 70 percent of the



Turkeys roam Harvard’s campus.

PHOTO BY KRIS SNIBBE/HARVARD UNIVERSITY

130 respondents supported a new mascot. Roughly 36 percent of them ranked the turkey as their top choice for a mascot. Lobster placed second.

Read more at <https://www.thecrimson.com/article/2022/11/14/hua-turkey-mascot-pilot/>.

HURA is a tax-exempt 501 (c) 7 all-volunteer organization. Membership is open to benefits-eligible retirees of Harvard University and is complimentary until the renewal period the following June 30. Thereafter dues are \$20 annually. Visit HURA on Facebook at [www.facebook.com/HUretirees](https://www.facebook.com/HUretirees) or at [www.HURA.harvard.edu](http://www.HURA.harvard.edu).