



# HURAnews

HARVARD UNIVERSITY RETIREES ASSOCIATION

VOLUME XXXIX, No. 2

NOVEMBER 2023-JANUARY 2024

## Gay officially named 30th Harvard president

**O**n a cool, rainy Friday afternoon on September 29, Claudine Gay officially became Harvard's 30th president. In a ceremony lasting two hours, some HURA members were glad they had decided to watch from the comfort of a desktop computer or laptop, as others shivered in the rain.

Her remarks at the end revealed once again how impressive she is.

"What we offer to the world will depend on Harvard's courage—*our* courage—to ask two questions that propel our work: *Why? And Why not?* And it will depend on the courage to answer, with confidence, two others: *Why here and why now?*

"Not four hundred yards from where I stand," she said, "some four centuries ago, four enslaved people—Titus, Venus, Bilhah, and Juba—lived and worked in Wadsworth House as



the personal property of the president of Harvard University. My story is not their story. I am a daughter of Haitian immigrants to this country. But our stories—and the stories of the many trailblazers between us—are linked by this institution's long

---

*"...it will depend on the courage to answer, with confidence ... Why here and why now?"*

---

history of exclusion and the long journey of resistance and resilience to overcome it."

You can read the text of her inaugural speech here.  
<https://www.harvard.edu/president/speeches/2023/courage-to-be-harvard/>

*\*These photos were taken from the editor's desktop computer of the event on a rainy day, so the quality may be limited.*



Above, Claudine Gay speaks at her inauguration ceremony. Behind her, past Harvard presidents Larry Summers, Drew Faust, and Larry Bacow. At left, her husband Christopher Afendulis and their son Costa watch her from the front row in the rain.

## HURA BOARD of DIRECTORS

### OFFICERS

President: John Collins  
Vice President: Steven O'Donnell  
Treasurer: Paul Upson  
Recording Secretary: Sandra Spanier  
Membership Secretary: Carleen Farrell  
Past President: Donna Chiozzi  
Managing Editor: Malcolm Hamilton

### DIRECTORS

Diantha Brown  
Ann Flentje  
James Hoyte  
Daniel McCarron  
Beverly Sullivan  
Henry Terwedow  
Ann Walter  
Sarah Wood

### DIRECTORS EMERITI/AE

Margaret Carayannopoulos  
Jackie Benson Jones  
Charles Millstein

### HURA PRESIDENT

John Collins  
508-243-2184  
johnwcollinsiii@gmail.com

### HURA MEMBERSHIP

Secretary: Carleen Farrell  
617-285-9390  
huramembership@gmail.com

### HURA NEWS & E-LIST

Managing Editor: Malcolm Hamilton  
781-641-2942  
MCH12938@comcast.net

Editor: Ann Flentje  
Editor: Ann Walter

Design/Production: Anne Parker

### HURA WEBSITE

<https://HURA.Harvard.edu>

### HURA FACEBOOK PAGE

Facebook.com/HUretirees



## HURA's Fall Reception at the Faculty Club

**H**URA's popular Fall Reception at the Harvard Faculty Club on October 18 attracted over ninety members and guests. There were no speakers this year, except for President John Collins, who gave brief welcoming remarks, leaving the rest of the time uninterrupted for catching up with old and new friends. As one former Board member said, "And a good time was had by all."



HURA president John Collins and wife Linda, also a Harvard retiree.



Old friends George White and Vicki Johnson.



Steve Abany and HURA VP Steve O'Donnell with Coral Sullivan.



Jamie Hoyte and Shiela Nutt



Uninvited guest



John with Membership Secretary Carleen Farrell and husband Dan.

## COMING EVENTS

**Saturday, November 11, 1:00:**  
**Crimson vs. Penn**, Senior Day Football game. (Flyer to be sent by email.)

**Thursday, December 7, 11:30-2:00:**  
**Holiday Luncheon**, Oakley Country Club. (Flyer in this issue of *HURA News*.)

**Saturday, December 16, 3:00: Holiday Pops.** (Flyer in this issue of *HURA News*.)

**Wednesday, June 5, 2024**  
**11:30-2:00: Annual Meeting**, Loeb House. Former provost Prof. Harvey Fineberg, guest and featured speaker.



## HEALTH MATTERS

### How durable is your immunity?

William Hanage is an associate professor of epidemiology at the Harvard T.H. Chan School of Public Health and associate director for the School's Center for Communicable Disease Dynamics. In an interview for the *Gazette*, he talks about his expectations for the months ahead. Hanage describes the COVID outlook for fall and winter, hybrid protection, vulnerability of older people, and the wisdom of Taylor Swift.

People who got vaccinations early, but not the boosters are very unlikely to have any immunity to infection, but they will likely have immunity against severe illness. Unfortunately, though, the group for which that's least likely to be the case is older people. That is the group about which we are most concerned.

<https://tinyurl.com/4bjjs9ek>

### The new COVID vaccine shot

CDC recommends everyone 6 months and older get an updated COVID-19 vaccine to protect against the potentially serious outcomes of COVID-19 illness this fall and winter.

In the last week of September, COVID-19 deaths in the United States rose by 8 percent from the previous week, and the number of hospitalizations hit 19,079—up by nearly 4,000 from the same week the month before.

### COVID reinfections

Multiple COVID infections can lead to chronic health issues. While a previous SARS-CoV-2 infection can protect against a reinfection for an average of seven months, the immunity wanes afterwards. Repeated

bouts of COVID-19 are harmful—even if the episodes are mild—because the long-term consequences add up for each additional infection. Research shows that patients who were reinfected with any SARS-CoV-2 variant are much more likely to develop chronic health issues like diabetes, kidney disease, organ failure, and even mental health problems.

*Sanjay Mishra*

*National Geographic [online]*

September 13, 2023



### First drugs selected for Medicare drug price negotiation

For the first time, thanks to President Biden's Inflation Reduction Act, Medicare is able to negotiate the prices of prescription drugs. The first 10 drugs covered under Medicare Part D have been selected for negotiation in 2023 and 2024. Any negotiated prices will become effective beginning in 2026. Medicare enrollees taking the 10 drugs covered under Part D selected for negotiation paid a total of \$3.4 billion in out-of-pocket costs in 2022 for these drugs:

Eliquis  
Jardiance  
Xarelto  
Januvia  
Farxiga  
Entresto  
Enbrel  
Imbruvica  
Stelara  
Fiasp; Fiasp FlexTouch; Fiasp PenFill; NovoLog; NovoLog FlexPen; NovoLog PenFill

These selected drugs accounted for \$50.5 billion in total Part D gross covered prescription drug costs, or about 20% of total Part D gross covered prescription drug costs between June 1, 2022, and May 31, 2023, which is the time period used to determine which drugs were eligible for negotiation. CMS will publish any agreed-upon negotiated prices for the selected drugs by September 1, 2024; those prices will come into effect starting January 1, 2026. In future years, CMS will select for negotiation up to 15 more drugs covered under Part D for 2027, up to 15 more drugs for 2028 (including drugs covered under Part B and Part D), and up to 20 more drugs for each year after that, as outlined in the Inflation Reduction Act.

### Medicare fraud

The best way to stop Medicare fraud? Help prevent it in the first place. Follow these three tips to protect yourself from scammers.

1) If you get a call, text, or email asking for your Medicare number, don't respond.

2) Don't give your Medicare card or Medicare number to anyone except your doctor or people who are authorized to have it. Remember, Medicare will never call you unprompted and ask for your personal information.

3) Check your Medicare Summary Notices (MSNs) or claims statements carefully. If you see a charge for a service you didn't get or a product you didn't order (like a COVID-19 over-the-counter test), it may be fraud.

If you suspect fraud, report it to 1-800-MEDICARE (1-800-633-4223). Visit [Medicare.gov](https://www.medicare.gov), the official source for Medicare information, to learn more about preventing Medicare fraud.

## IN BRIEF

### Alumni interviewers told not to consider race

The *Crimson* reports that following the Supreme Court's decision to strike down affirmative action in higher education admissions, Harvard has instructed alumni interviewers not to take an applicant's race or ethnicity into account in evaluations.

"To the extent that an applicant's race, ethnicity, or family's country of origin seems apparent to an interviewer, the interviewer may not consider that information in the interview process, including evaluation, making recommendations about, or assigning ratings to the student," state the guidelines that apply to applicants for the College's Class of 2028.

The Court's decision, however, contained a significant exception: Universities may still take into account how an applicant's identity has shaped their personal growth. It said that nothing in the opinion prohibits universities "from considering an applicant's discussion of how race affected his or her life."

Read the full *Crimson* article at <https://tinyurl.com/36trm5pw>.

### Social Security COLA

More than 71 million retirees receiving Social Security checks will see their monthly government payments rise 3.2% next year, thanks to the Social Security Administration's cost-of-living adjustment (COLA) increase for 2024. On average, Social Security retirement monthly benefits will grow by more than \$50 starting in January.

Some other adjustments that take effect every January are based on the increase in average wages. Based on that, the maximum amount of earn-

ings subject to the Social Security tax (taxable maximum) will increase to \$168,600 from \$160,200.

For 88 years, Social Security has provided income protection to millions of retirees, people with disabilities, dependents, and families that lose a wage earner. This year, Social Security will administer more than \$1.3 trillion in benefits and payments to more than 70 million beneficiaries and cover 181 million workers and their families. In addition to paying benefits, they issue millions of Social Security numbers each year, maintain the wage records of workers, and more. The scope of what Social Security does is enormous.

For a detailed list of 2024 benefits by category compared to 2023 benefits, see the COLA fact sheet at <https://www.ssa.gov/news/press/factsheets/colafacts2024.pdf>.

### The 2023 standard deduction

For 2023 federal income tax returns, the standard deduction amounts are as follows;

#### 2023 STANDARD DEDUCTION AMOUNTS

FILING STATUS	2023 STANDARD DEDUCTION
Single; Married Filing Separately	\$13,850
Married Filing Jointly; Qualifying Widow(er)	\$27,700
Head of Household	\$20,800

If you are at least 65 years old or blind, you can claim an additional deduction of \$1,850 (also \$1,850 if using the single head of household filing status). If you're both 65 and blind, the additional deduction amount is doubled.

### Everything to know about TSA PreCheck and Global Entry

Most people agree that the smoother airline travel can be, the better. After all, who wants to wait for an hour in the security line, only to spend even more time on the plane to your next destination? The same goes for the lengthy customs line, which can be a particularly exhausting chore after a long international flight. Fortunately for those hoping for a speedier process, there are some great options.

<https://tinyurl.com/mr3yahn6>

### Most expensive places to live in the U.S.

The Council for Community and Economic Research (C2ER) in Arlington, VA tracks the cost of living in over 270 urban areas in the U.S. The five most expensive will not surprise many. Here are the top 8, based on 100 being the average of all 270.

1. Manhattan, NY, 222.0
2. Honolulu, HI, 179.0
3. San Francisco, CA, 169.9
4. Brooklyn, NY, 159.1
5. Orange County, CA (Anaheim, Santa Ana, and Irvine), 150.3
6. Los Angeles/Long Beach, 149.1
7. Washington, DC, 148.7
8. Boston, 148.4

### New population estimates highlight increase in national median age

The nation's median age increased by 0.2 years to 38.9 years between 2021 and 2022, according to Population Estimates released by the U.S. Census Bureau. Median age is the age at which half of the population is older and half of the population is younger.

"As the nation's median age creeps closer to 40, you can really see how

*Continued to page 6*

# HARVARD UNIVERSITY RETIREES ASSOCIATION

Invites You To

## A Gala Holiday Luncheon

Thursday, December 7, 2023, 11:30-2:00

OAKLEY COUNTRY CLUB

410 BELMONT STREET, WATERTOWN, MASS.

Registration and Social Hour: 11:30 a.m. to 12:30 p.m. • Luncheon: 12:30 p.m. to 2:00 p.m.

Credit/Debit Card-Only Bar; Free Non-Alcoholic Fruit Punch

### OPEN SEATING

#### BRING AN UNWRAPPED GIFT OR TOY

Please remember disadvantaged Boston and Cambridge children by bringing an unwrapped gift of toys, books, art supplies, games, stuffed animals, hats & mittens, or gift certificates. Students from Harvard's Phillips Brooks House will distribute your gifts during the holiday season.

#### MENU

Complimentary glass of wine

Salad of mixed greens, cranberries, walnuts, and goat cheese dressed with Oakley balsamic vinaigrette

New England Baked Haddock

or

Roasted Sirloin with Mushroom Bordelaise Sauce

or

Vegetarian entrée: Truffle Risotto, Parmigiano, Reggiano, Roasted Wild Mushrooms

Yukon Gold Whipped Potato

Seasonal roasted vegetables

Flourless Chocolate Torte garnished with whipped cream and fresh berries

#### REGISTRATION DEADLINE: FRIDAY, DECEMBER 1

No registrations can be accepted after the deadline. • There are no refunds for cancellations after the registration deadline.

No acknowledgement of this registration will be sent. • Checks will be deposited after the event.

HURA Members \$30 and Guest (one) \$35

Send registration form with check payable to HURA to

Diantha Brown, 257 High Street, Newburyport, MA 01950 • Questions, call 978-465-2262.

Free parking is available at the Club. For directions go to <http://www.oakleycountryclub.org>.

----- CUT AND RETURN WITH YOUR CHECK -----

Member name \_\_\_\_\_

Telephone \_\_\_\_\_ Email \_\_\_\_\_

Entrée choice: Haddock \_\_\_ Sirloin \_\_\_ Vegetarian \_\_\_

Guest name (one) \_\_\_\_\_

Entrée choice: Haddock \_\_\_ Sirloin \_\_\_ Vegetarian \_\_\_

Amount enclosed (\$30 per member, \$35 per guest) \$ \_\_\_\_\_

# Permanent Daylight Saving Time—a dream deferred again

**Supporters were optimistic** that they would succeed this year to pass the Sunshine Protection Act, but time ran out once again in the House. So, Daylight Saving Time ended on Sunday November 5, and we lose an hour of daylight every afternoon.

S. 623 is the bill to adopt permanent Daylight Saving Time (DST) in the U.S. It calls for no more falling back each fall. The Sunshine Protection Act was first introduced in 2019 by Senator Marco Rubio of Florida but has failed to be enacted into law so far.



The U.S. Senate unanimously approved the bill in 2022 after it was reintroduced by Senator Rubio, to permanently extend daylight saving time for the entire year.

However, the measure has not yet been signed into law by President Joe Biden as it hasn't yet been passed by the U.S. House of Representatives, where it was "held at the desk," a maneuver reserving the right of action on a measure to the full Chamber, rather than to a committee. A bill held at the desk is available for immediate consideration.

Arizona, except for the Navaho reservation, Hawaii, and some areas that already have opted for permanent Standard Time would not be required by this legislation to adopt permanent Daylight Time—but could do so if they wished.

## DST history

In 1916, during World War I, Germany became the first country to adopt DST to save energy for the war effort. (Though reports credit Canada with DST in 1908.) Many countries across Europe soon followed suit. In the U.S., "Fast Time," as it was called then, was first introduced in 1918.

*Continued to page 8*

## IN BRIEF

*Continued from page 4*

the aging of baby boomers, and now their children, is impacting the median age. The eldest of them have started to reach or exceed the nation's median age of 38.9," said Kristie Wilder, a demographer in the Census Bureau's Population Division. "While natural change nationally has been positive, as there have been more births than deaths, birth rates have gradually declined over the past two decades. Without a rapidly growing young population, the U.S. median age will likely continue its slow but steady rise."

A third of the states (17) in the country had a median age above 40.0 in 2022, led by Maine with the highest at 44.8 and New Hampshire at 43.3. There are two forces at work here. Younger people are leaving these states, and retirees are moving in from other states. Utah (31.9), the District of Columbia (34.8), and Texas (35.5) had the lowest median ages in the nation.

## Junk Mail, not always junk

Many email systems have built-in filters to protect you from junk mail—unwanted mail. Some of them are so effective that they send messages you don't want to find in the junk folder. Look through your junk folder to see if wanted mail is there.

## The cost of raising a child rises

American fin-tech company Lending Tree, in its annual assessment, has reported that to raise a child to age 18 in the U.S. today will cost \$237,000. And that doesn't include ballet lessons or sports equipment—just the basics.

## Cambridge Street Code

The Cambridge City Council has released a 28-page Street Code containing Rules and Etiquette for Getting There Together—affecting auto drivers, bicyclists, and pedestrians.

<https://www.cambridgema.gov/-/media/Files/CDD/Transportation/multimodalcommunications/2023streetcode.pdf>

## IN MEMORIAM

**W**e are saddened to report that the Human Resources department has notified us of the following deaths among HURA members during the past twelve months.

Ellen Krog Andersson

M. Claire Collins

Karen Davis

Louis R. DeFeo

Annemarie Fennelly

Doris C. Freitag

John Gabarro

Dr. Alfred Lewis Goldberg

Kevin Higgins

Ruth Edmonds Hill

Robert Hoijer

Jack Kasten

Mary G. McDonald

Hedwig E. Pocius

Lorraine C. Powers

Esther Scott

Margaret Stanley

Yvonne M. Zinfon



*Believe it or not, it's time to think about the holidays!!*



Join Keith Lockhart and Santa Claus at one of Boston's most iconic events!

# The Holiday POPS

**Saturday, December 16, 2023 • 3:00 p.m.**  
**Boston Symphony Hall**

**THIS IS THE BIG ONE!** Performing festive favorites, conductor Keith Lockhart and the Boston Pops will get you in the holiday spirit quicker than you can sing "Fa la la la!"

**ORDER EARLY** Last year we ran out of tickets. To guarantee your spot and not be disappointed, mail your ticket request early!

**REGISTRATION DEADLINE:** Monday, November 13, 2023 (or until all tickets have been sold)

## FOOD & DRINK

- New this year... Food and beverages from the refreshment centers and bars will be permitted in balcony seats.
- For more fun... Make the concert experience even merrier by choosing a seat with table service on the orchestra floor.

## Choose between two, HURA-subsidized seating options:

1. Second balcony seats in the center section at \$58 per person
2. Shared tables of five on the floor at \$135 per person (Bring a group or we'll seat you randomly with other HURA members and their guests.)

Accessibility Information: <https://www.bso.org/symphony-hall/visit/accessibility>.  
To speak with someone directly, call 617-638-9431 or email [access@bso.org](mailto:access@bso.org).



## REGISTRATION INFORMATION

Make your check payable to HURA. Checks will be deposited after the registration deadline.  
Tickets are non-refundable unless we're able to resell the tickets to someone else.

Mail your completed registration, a self-addressed, stamped, business-size (#10) envelope, and your check, to Henry Terwedow, P.O. Box 829, Becket, MA 01223.  
Questions to [hterwedo@gmail.com](mailto:hterwedo@gmail.com), 774-249-8836.

## REGISTRATION FORM

HURA member \_\_\_\_\_

Address \_\_\_\_\_  
(Street) (City) (State) (Zip)

Email \_\_\_\_\_ Telephone \_\_\_\_\_

# of balcony tickets @ \$58 \_\_\_\_\_ # of floor tickets @ \$135 \_\_\_\_\_ Total enclosed \$ \_\_\_\_\_

**HARVARD UNIVERSITY  
RETIREES ASSOCIATION**

c/o Membership Secretary  
Carleen Farrell  
One Atlantic Court  
Mashpee, MA 02649



First Class Mail  
U.S. Postage  
PAID  
Boston, MA  
Permit #1636

## Permanent Daylight Saving Time—a dream deferred again

*Continued from page 6*

The initiative was sparked by Robert Garland, a Pittsburgh industrialist who had encountered the idea in the United Kingdom.

Only seven months later, DST was repealed. But some cities, including Pittsburgh, Boston, and New York, continued to use it.

### **“War Time” and “Peace Time”**

In 1942, at the height of World War II, President Franklin D. Roosevelt reintroduced the measure, instituting year-round Daylight Saving Time in

the U.S. Referred to as “War Time,” DST was in force continuously from February 9, 1942 to September 30, 1945. After the surrender of Japan in mid-August 1945, the time zones were relabeled “Peace Time.”

### **Confusing DST rules**

Historically, there were no uniform rules for DST from 1945 to 1966. This caused widespread confusion, especially in transport and broadcasting. The Uniform Time Act of 1966 aligned the switch dates across the U.S. for the first time.

Following the 1973 oil embargo, the U.S. Congress extended the DST period to 10 months in 1974 and 8 months in 1975, in an effort to save energy. After the energy crisis was over in 1976, the DST schedule in the U.S. was revised several times. From 1987 to 2006, the country observed DST for about seven months each year. Currently it is about eight months.

Fewer than 40% of the countries in the world use Daylight Saving Time today. In North America, eleven countries no longer use it; twenty countries and territories never did.



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).