



Borealis

The Monthly Journal of Northern Michigan Mensa



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Borealis
Northern Michigan Mensa

www.nmm.us.mensa.org

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Mensa:

Mensa's constitution lists three purposes: to identify and foster human intelligence for the benefit of humanity; to encourage research into the nature, characteristics, and uses of intelligence; and to provide a stimulating intellectual and social environment for its members.

Mensa accepts individuals who score at or above the 98th percentile on certain standardized IQ tests, such as the Stanford-Binet.

Borealis is published by Northern Michigan Mensa (3/496) once each month under the auspices of its Executive Committee.

After mandatory items, priority in the newsletter is given to matters appealing to members of the group which relate to their membership in Mensa. The content of the newsletter shall appeal to the general membership of Northern Michigan Mensa.

The newsletter shall not include matters which are indecent, scandalous, libelous, or invade someone's privacy, nor shall copyrighted material be used without the permission of the owner. Ethnic, racist, sexist, or religious slurs shall not be printed. Northern Michigan Mensa recognizes that the newsletter is addressed to both minors and adults; material printed will be appropriate for distribution to minors.

All submissions are welcome and encouraged. They may be sent via email or snail mail. They may be sent as attachments or in the body of the email.

Submissions requiring major editing are also welcome. If requested, the author may approve the editing before the article is published.

Photographs are also welcome. Please include a brief description of the photo and the name of the photographer. You may also include an entire article to accompany the photo.

Deadline:

The deadline for submissions is the 15th of the month before the month of publication. Submissions received after that time may be considered if time and space permit.

Advertising:

At this time Borealis does not accept advertising from either members or non-members.

Email submissions to:

nmmnewsletter@hotmail.com

US mail:

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VISIT OUR WEBSITE AT www.nmm.us.mensa.org

ON THE COVER: Northern Michigan fall foliage. Photo by Jack Schultz.

Northern Michigan Mensa

November 2008 Calendar

BRUNCH - Saturday, 8 November 2008 at 11:00 a.m.

We will meet at Cottage Café, located at 420 Munson Avenue, Traverse City this time, in the large dining room to the left after you enter the restaurant.

We will have as guest speaker, **Jeff Vande Zande** from Delta College (near Midland/Bay City) whose topic will be: **“Writing Short Fiction and Poetry: The Basics”**. Don't miss this interesting and informative event!

FALL HIKE - Sunday, 16 November 2008 at 2:00 p.m.

We will hike around the area we have been before to see the effect of the water lowering behind the Cass Road Dam. Plan to meet at the Lone Pine Trail parking area on the west side of Keystone Road in the Grand Traverse Nature Preserve just south of Traverse City. The parking area is about 1 mile south of where Cass Road intersects Keystone road. The hike will occur rain or shine. Call Jack Schultz at 231-275 6735 for more info or directions.

TGIF - Friday, 28 November 2008 at 5:30 p.m.

This is our monthly, 4th Friday get together to unwind and chat. We will meet in the Horizon Shine Café located in the lower level of Horizon Books, 243 Front Street, Traverse City. They have coffee, soft drinks, sandwiches, wraps and desserts available upstairs.

Member News

Happy November Birthday

1	Bobbi Walker	14	Stephanie Quist
3	Gary S Cools	14	Melissa J Rennie
3	Shaun E Roark	15	Richard R Hopfner
13	Kimberly Lohr	26	L Jonson
		28	Gary L McWhirter

Mensa Membership Milestones

(Years of continuous Membership)

38 Years	Ruth Minshull	6 Years	C K Hulse
7 Years	Susan D Nolf	3 Years	Stephen H Quick
7 Years	P Walmsley	2 Years	Robin E Wottowa
6 Years	Donald L Curtis	1 Year	Stephanie Quist Jerome D Smith Bobbi A Walker

2008 Statistics

	AML	NMM
Total membership	51623	98
New and reinstating membership	549	0
Offers of membership	298	0
New members since April 2008	1826	5
Reinstating members since April 2008	1760	2

Membership directory information is based on data from American Mensa records as of 9/30/2008. If you would like to change the privacy releases on file, go to www.us.mensa.org and click on “Member Login”. Then click on “Profile Update” and “PDQ Update”.

The LocSec's Login

By Jack Schultz
NMM LocSec

MAKE OF IT WHAT YOU WILL

As most of us know, what you put into any organization has a lot to do with what you get out of it. The same definitely goes for Mensa. If you really don't want to get involved, you don't have to. But, if you're looking for ways to gain new friendships or to expand on those already established, there's no better way than to join in on some of the various activities we try to make available to you.

Our canoe/kayak trip on the 5th of last month was a bust...because no one actually expressed an interest in participating. Same goes for the author session at Interlochen on the 9th of the month. (An exception to that was Aaron and Mary Kay Stander who attended the evening reading.) I was there for both the afternoon and evening sessions, and I remain convinced that our members are really missing a bet when they don't catch at least one of those events when they are held. For that reason, we'll continue to let you know when such opportunities come up.

Our Northern Michigan Mensa book club—Bibliomensans—is nearing the end of its third year and Sherry McNamara, our exceedingly capable coordinator, is now soliciting suggestions for books we will read during 2009. There will be six book selections, and we meet on the first Saturday of every other month, beginning in February. There's still one discussion remaining this year and it will be on Saturday, December 6. These discussions are very enlightening because the leader for each one (a different person each time) presents extensive information about the author and about the particular book. We then go around the table and everyone has a chance to offer his/her impressions about the book. There's good give-and-take at all of these sessions, and even if you haven't read the book you can learn something of value. If you're interested in joining Bibliomensans, please send an email to Sherry McNamara at kikiwon@hotmail.com.

NEW INTERNATIONAL MEMBER

To my knowledge, we haven't had a person from a foreign country join our group in a very long time. (Well, I guess you could say that Ken Bryson, who was born in Scotland, might qualify, but he joined a long, long time ago.) A month or so ago, we received an inquiry from a young man who is currently an exchange student living with a family at Afton, Michigan. **Stefan Dragicevic** is 18 years old and is from Serbia. He hopes to continue his education, post-high school, at an American college or university. Stefan qualified for Mensa in

Serbia and now American Mensa has granted him membership with us, so we welcome him warmly and look forward to seeing him at some of our events during the time he lives in northern Michigan. I hope he will be able to attend some of the events held in Petoskey and possibly those in Traverse City.

SPECIAL EVENT AT NOVEMBER BRUNCH

Professor Jeffrey C. Vande Zande, from Delta College (near Midland/Bay City), will be guest speaker at our November brunch at the Cottage Café. Jeff has been teaching courses in creative writing, along with general English courses, for the past eight years. He's a native of Marquette and he has been published widely in a number of magazines as well as several books on his own. Our book club will be discussing his novel—*Into the Desperate Country*—sometime during 2009. That book, along with many of Jeff's writings, is set in northern Michigan. He has published books of poems as well as a collection of short stories. When he meets with us at our brunch on November 8, he has chosen the topic of **Writing Short Fiction and Poetry: The Basics**. I hope many of you will join us at the brunch so you can learn from this. I have read his novel as well as the collection of short stories and I am sure you will find his presentation stimulating.

MENSA TESTING DAY

Although we got out a lot of advance publicity, only one person took the Mensa Admissions Tests on Mensa Testing Day. A major milestone was passed on that day, however, because Melissa Rennie completed the requirements to become our third proctor. For a small local group (now at 99 members), we have more proctors now than many groups with far greater numbers of members. Melissa will now be able to test people who live southwest of Traverse City (like Ludington, Manistee, Bear Lake, etc.) and of course she can proctor tests anywhere else in northern Michigan. Here's a great big THANK YOU, MELISSA, for showing the interest in Mensa by becoming a proctor.

TAKE YOUR MEDICINE...

By Margaret J. Scott

You should do what your doctor says. Since all the advances in the field of medicine, there are more medications discovered every day and your doctor may want to use the newest drug for your treatment. Usually the newest drugs are very expensive. Also, you may find costs of all medication becoming extremely expensive. Following continuing complaints about costs of prescriptions, the Prescription Drug Act of 2003 was enacted. You may or may not personally be affected by this, but you may: be on Medicare, or looking toward when you must sign up for Medicare, be disabled, or have elderly parents or relatives who are presently dealing with Medicare. Grossly simplified, you can describe Medicare coverage as: Medicare Part A – covers in-patient care and skilled nursing; Medicare Part B – covers outpatient and physician services; Medicare Part C -- covers Medicare HMO plan; and Medicare Part D – the Prescription Drug Act itself. Here I will unmask some of the problems with this system.

Part D is voluntary, but unless you have other prescription coverage certified to be the equivalent, each year you delay in signing up raises the cost of enrollment. You pay for Part D by having a monthly premium deducted from your social security payments. Medicare Part D offers a financial incentive to insurers willing to risk assuming coverage for prescription drugs within the structure of the Act. The word “insurers” may include insurance companies, prescription drug companies that agree to participate and Medicare HMOs. Most people old enough to sign up get numerous solicitations by mail, or other advertisement.

Once signed up, in addition to their premiums, beneficiaries must pay a \$250 annual deductible, and they must also agree to co-payments of 25% of the cost of prescription medications until they reach a threshold of \$2,250 (a year-based cost which may increase in subsequent years). Next the beneficiary must pay the full cost of prescriptions up to an aggregate expenditure of \$5,100, at which time the insurer will pay the balance of all prescription costs (but carving out such items as: the beneficiary must pay 5% of the cost of new prescriptions as a co-payment, or \$2 for generic drugs or \$5 for prescription drugs even after the annual cap of \$5,100 is met). Sounds rather bad, doesn't it? But it gets worse.

The gap between \$2,250 and \$5,100 is the area of concern for the insurers. They have an incentive to do everything possible to not permit a Medicare beneficiary

to exceed the maximum annual payment, or else to not exceed it until very late in the plan year. This minimizes their exposure.

The payment scheme is reset every year so that when the new plan-year commences, the beneficiary must return to paying the initial \$250 deductible and a 25% co-payment and assume all the cost of drugs falling within the \$2,250 and \$5,100 range. Each year the beneficiaries have a 30-day period within which they can change insurers. Then they are locked into their plans for a year. Here is where the scheme changes. The insurers may modify their drug formularies unilaterally with 60 days notice to the beneficiaries.

To illustrate the tricks insurers use, consider this: Assume that the Medicare beneficiary is Mrs. Z, who is an elderly widow, with limited mobility, who lives alone on a fixed income. She takes medications regularly to control high blood pressure and has been taking Drugs A, B and C, at a dosage of 200 mg each, and Drug D for her arthritic pain, all under her doctor's care for several years. An insurer solicits her to enter its program and advises her that Drugs A, B, C and D are part of the formulary they use. It seems like a good deal to her and she signs up for the coverage.

On her first visit to the pharmacy she pays her deductible and if the cost of her prescriptions is more than the \$250 deductible she also makes a 25% co-payment. Mrs. Z should pay close attention because she may get a dosage that is less than her regular prescription, or only receive half of her normal allotment of her Drugs A, B, C and D. Dosage reduction is an insidious trick because many insurers, in their own formulary, limit the amount or dosage of a drug. This requires the beneficiary to seek an appeal with the insurer to justify the need for her drug and her dosage even though it may have been deemed appropriate for her for several years. When she receives the smaller allotment of drugs, the insurer indicates that its formulary requires it to ensure the beneficiary has a new prescription for each such allotment.

Now costs of time and money have just increased for Mrs. Z. The program itself is not cheap, but she now has to go twice as often to her physician (and pay her co-pay to him for each office visit) to secure a new prescription, even though it has been the same for five years. If it is a Medicare HMO it can be worse since the physician must participate in their plan or she may have to get a new physician who participates.

Then, only 30 days into her plan, the insurer modifies its plan to discontinue Drugs A, B, C and D from their formulary and substitute generic counterparts, Drugs a, b, c and d. To qualify as proper generic counterparts, Drugs a, b, c and

d need only be effective 80% of the time. Now Mrs. Z must revisit her physician (and pay another co-payment for office visit) to ensure that the generic drugs will work for her. She learns the generic Drug d will not work as effectively for her as the prescribed Drug D, so she will now be charged an extra fee for the non-generic drug. Even though the change will not be made for 60 days, Mrs. Z will have to receive the generic option drugs and pay extra for the non-generic prescription for another 8 months of the plan year, without the ability to change plans. At some time during the plan year when Mrs. Z goes to the pharmacy for her medication, she is told when she submits her insurance card, that the prescription coverage has been denied and to contact her insurer. Mrs. Z is not sure what to do, but faced with not getting the prescription filled she pays the full price and goes home to contact the insurer.

After a frustrating two hours on the phone she reaches someone who asks her to verify her name, address and identity as part of the anti-terrorism program the insurer has developed (they refer her to page 29 of the booklet they gave her when she signed up for the program). She is then told her prescription benefits have been restarted. She gets no credit for paying for her drugs outright because she was not covered at the time she requested them. As a result, her time to reach the end of her payment requirements have just been extended another two weeks and time within which the insurer may have to pay the cost of the drugs has been reduced by two weeks. This trick might also include the requirement for a physical examination as a condition of continuing her drug coverage (takes longer to accomplish the restart).

The tricks described above are designed to protect the economic interests of the insurers and offer no flexibility to the beneficiaries. Although the paperwork may be confusing, if you are considering an insurance plan be sure to check the coverage, the generic drug requirements, the conditions of coverage and the formulary of exactly the type and dosage of drugs they include before signing up. What may appear cheaper may not be the “best” deal for you.

Lastly, watch out for deals which may be advertised on television, no matter what celebrity spokesperson or established organization is pitching it. It may seem too good to be true and that would be correct.

Miscellaneous Picture Roundup

Time again for a sampling of the photos taken and submitted throughout the year that didn't, for one reason or another, make it into Borealis.



Jim McDermott, Pete Turkus and Lou Isabell Handle the phones for Interlochen fundraising. Photo by Jack Schultz.



Trillium from the May wildflower hike. Photo by Jack Schultz. Peter Bean and Jack Schultz at the Annual Picnic. Photo by Stan Cain.



Winter scene. Photo by John Porter.