When he was young, Tom Chamberlain aspired to be financially successful. He has done so and attributes the achievement to hard work, an eye for opportunity, never backing down from a challenge, and a Tech education. He is grateful for that schooling yet. “Tech made me a success,” he says. “I need to give back for the foundation Tech gave me. We all have to do that.” He has done so generously and steadily.

Chamberlain graduated in 1978 with an associate’s degree in electrical engineering technology and in 1982 with a bachelor’s in electrical engineering, majoring in power systems. He has worked for 28 years at Newport News Shipbuilding, a 125-year-old firm that has handled the design, construction, overhaul, and repair of more than 800 ships for the US Navy, the US Coast Guard, and commercial customers.

The company is the nation’s sole designer, builder, and refueling of nuclear-powered aircraft carriers and one of only two shipyards capable of designing and building nuclear-powered submarines. Newport News Shipbuilding built their first nuclear-powered submarine, the Shark, in 1959, and the first nuclear-powered carrier, the Enterprise, in 1961.

Headquartered in Newport News, Virginia, the shipyard’s vast facilities include 600 buildings and span more than two miles of waterfront on the historic James River. It is home of the Western Hemisphere’s largest dry dock. It employs 20,000 people. Chamberlain is the director of quality...
control and oversees 450 inspectors who have the authority to reject any component or stop any job on these projects. This business requires foresight. Building a submarine takes 10 years of planning, 65 months to build, and costs $2 billion. Building an aircraft carrier takes 10 years of planning, 72 months to build, and costs $7 billion. The scope of this operation is astounding. “An aircraft carrier is a floating city,” Chamberlain says. “So everything a town has—from a medical clinic to a fire department to waste facilities—a carrier has.”

Chamberlain is a native of Houghton. As a youth, he had two interests: to become an electrical engineer and a police officer. He made his way through Tech working at a pharmacy and earning scholarships. “I was one of a few who were happy when tuition went up,” he said. “I got a bigger check that paid for books and all that I needed.”

He and his wife Susan have been together for 31 years. They married while in college. Susan, a CPA, graduated from Suomi College and Christopher Newport University. They thoroughly enjoyed their college days. “Even though we didn’t have any money, we had many interests,” Chamberlain says.

In 2000, he allows that he had “a mid-life crisis.” He wanted to realize a lifetime dream and become a police officer. Therefore, he attended the Virginia Police Academy and did yeoman’s duty. The rigor involved four hours a night, four nights a week, plus Saturdays, for six months. All that on top of his regular job. Chamberlain passed the program with the requisite flying colors. “One of my proudest moments,” he says. He is a volunteer police officer at the College of William and Mary. He is known as the “Clark Kent” of William and Mary. “I always wanted to be a cop. I really like it. It keeps me in touch with students.”

Hard work is his kingpin. “I like to be busy. It doesn’t matter what, but it has to be something of value.” That includes service in William and Mary’s Catholic Campus Ministry, along with scouting and cooking holiday meals for his fellow on-duty police officers.

He remembers his roots, and he supports Michigan Tech with annual giving. As well, he and Susan have established a living trust that will support youth programs and educational institutions, including Michigan Tech. The Tech portion of their trust is unrestricted and will be used wherever the University identifies a need. “We don’t have kids,” he said, “and we wanted to have a vehicle that will help Tech when we pass on.” He also is helping to organize social gatherings for Tech alumni in his area of Virginia.

Stewardship—continued from page 1

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Tech Professor Probes Hypertension and Congestive Heart Failure

Qinghui Chen, assistant professor in Michigan Tech’s kinesiology and integrative physiology department, wants to get to the bottom of two cardiovascular diseases: hypertension and congestive heart failure. Hypertension is high blood pressure, which contributes to stroke, heart failure, and kidney failure. Congestive heart failure is the weakening and inability of the heart to supply sufficient blood flow to meet the needs of the body.

Both are chronic and dangerous—and common worldwide: up to 10 percent of people over age 65 experience congestive heart failure; up to 25 percent are affected by hypertension. Much is known about these conditions. For instance, two disorders, obesity and diabetes, raise the blood pressure and contribute to hypertension. As well, most hypertension patients are salt-sensitive. Regulating salt intake and exercising can mitigate both conditions.

But there is an elusive component with both diseases: they agitate the central nervous system, but it is unknown how. Chen’s goal is to decipher these neural mechanisms. “We know there’s a neural part of these two diseases,” he says, “but we don’t completely understand what’s going on. There’s a gap in the science.”

Exercise also induces significant changes of neural activity, and Chen addresses the role of exercise in mediating the two diseases. “This is important work,” he says. “If we can identify the mechanism, then we can develop a treatment.”

Chen has gone from the clinician to the scientist. He went to medical school in China, then earned a PhD in cardiovascular physiology in Japan, focusing on figuring out the central nervous mechanism of cardiovascular disease. “That’s my goal. That’s my life,” he says.

He came to Tech in 2010 from the University of Texas in San Antonio. In 2009, he received the Recognition Award for Meritorious Research by the Central Nervous Section of the American Physiological Society.
Would a Living Trust Fit Your Situation?

If you read the financial pages or spend much time exploring the tools of financial planning, you’re familiar with the term “trust.” A trust is an arrangement whereby a designated person, called the trustee, invests and manages specific assets for the express benefit of the beneficiary. A trust can be created at death, through instructions in a will, or during one’s lifetime to become operable immediately. The latter is referred to as a “living trust.”

As with a will, a living trust typically is revocable. In recent years, the living trust has become increasingly popular and may be an ideal planning tool for you and your family for one or more of the following reasons:

1. To Provide Financial Management. For those to whom the management of financial matters is more of a chore than anything else, the living trust offers an attractive alternative. By transferring the ownership of all estate assets into a living trust, it is possible to streamline financial management. The trust can be managed personally, by a bank, by a family member, or by a friend.

2. To Avoid Probate. Probate is the legal process by which the court oversees the distribution of an estate as provided for by a will. Those assets within a living trust are not subject to probate. Probate can be an unnecessarily expensive ordeal, not to mention time-consuming and frustrating. For this reason, many individuals decide to create a living trust.

3. To Minimize Expense. A trust simplifies the probate and estate distribution process and minimizes expenses. Because no probate proceeding is necessary, the trustee can simply distribute the assets from the trust without further cost.

4. To Ensure Privacy. After an individual dies, a will becomes a matter of public record while a trust remains a private document. When the majority of assets are distributed via a trust document, only the family (and other loved ones, where appropriate) need be aware of the nature of the assets and how they were distributed.

For some or all of these reasons, you may find that a living trust fits into your future. A living trust can also be used to provide for a special gift to Michigan Tech. For more information, please call the Office of Gift Planning at 906-487-3325 or send an email to giftplan@mtu.edu.

Michigan Tech’s McNair Society

The McNair Society, named after Fred McNair, president of the University from 1899 to 1924, honors alumni and friends who leave a legacy for Michigan Tech through their estate plans. We welcome the following new members to the McNair Society:

- Edwin ’77 and Forcela Eiswerth
- Marcia L. Goodrich
- Holly ’83 and Willy Hillberg
- Donald ’51 and Helen Holstein
- Rodney K. Hunt
- David ’80 and Judith Jahn
- Jack ’59 and Barbara Keily
- Donald ’51 and Anita (dec) Liljequist
- Earl W. Maki ’54 (dec)
- Matthew J. O’Neill ’10
- Marie and Harry ’51 (dec) Suprinick

Michigan Tech is grateful for their foresight and generosity. Have you provided for the University through a bequest or a planned gift? If so, please tell us so that we can recognize you, too, with membership in the McNair Society.

Brochure Offer

A Note to Our Alumni and Friends

Everyone’s situation is unique. To assist you in considering whether a living trust might fit with your circumstances, please return the enclosed card to order our free brochure, “Your Guide to Living Trusts.”
To help you compare your options and make an informed decision, there are a number of resources and services available.

**Social Security Administration Tools**
A good place to start is the Social Security website. Go to socialsecurity.gov and click on the Retirement tab at the top of the page to access their retirement planning tools, where you can estimate your benefits at different ages and get guidance. Or, for face-to-face assistance, call 800-772-1213 and schedule an appointment to visit with a claims representative at your nearest Social Security office.

SSA also offers free publications at ssa.gov/pubs that will be mailed to you. “Retirement Benefits,” “When To Start Receiving Retirement Benefits,” and “How Work Affects Your Benefits” are three popular publications.

**Other Resources**
Other good resources include the “Social Security Claiming Guide,” published by the Center for Retirement Research at Boston College. This 24-page guide sorts through all the options, spells out how much you can get, and answers frequently asked questions. Go to socialsecurityclaimingguide.info to read it online or to print a copy for free.

Another good publication is “When To Take Social Security Benefits: Questions to Consider.” Offered by the National Academy of Social Insurance at whentotakesocialsecurity.info, this 16-page booklet uses a question-and-answer format to guide you through the key issues. To get a free hard copy mailed to you, call 202-452-8097.

You also can get help online at websites like analyzenow.com, which offers a free tool called “Social Security Planner” that helps singles and couples calculate the best time to take their retirement benefits. And AARP’s new Social Security Benefits Calculator (www.aarp.org/socialsecuritybenefits) lets you estimate how much you’ll receive in monthly and lifetime benefits based on your salary and your age when you file. Or, for a $40 annual fee, maximizemysocialsecurity.com provides a comprehensive new tool to help retirees, spouses, and survivors maximize their benefits.

For more personalized help, there are financial advisors and firms that, for a fee, take you through the specific claiming strategies. One such firm is Social Security Solutions (socialsecuritysolutions.com, 866-762-7526), which offers three levels of service, including their “Premium Plus” plan that runs multiple calculations and comparisons, recommends a best course of action, and gives you a one-on-one session with a Social Security specialist over the phone to discuss the report and ask questions. Fees for their services range between $20 and $125.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of “The Savvy Senior” book. The articles are offered as a helpful and informative service to our friends and may not always reflect this organization’s official position on some topics.

**Visit Our Website!**
Our website provides helpful financial and estate planning information to assist you in creating a plan that is right for you.

[www.mtulegacy.org](http://www.mtulegacy.org)

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**Dear Savvy Living,**

Can you recommend some good resources to help me decide when to start my Social Security retirement benefits? I’ll be 62 early next year and want to carefully weigh all my options.

Figuring out the best age to start claiming your Social Security retirement benefits is an important financial decision. The difference between a good decision and a poor one could cost you tens of thousands of dollars over your retirement, so doing some homework and weighing your options now are very smart moves.

**What to Consider**

You can claim Social Security any time from age 62 to 70, but the longer you wait, the larger your monthly check. But there are actually many factors you need to take into account to help you make a good decision, including your current financial needs, your health and family longevity, whether you plan to work in retirement, whether you have other sources of retirement income, and your spouse’s situation if you’re married.

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**For More Information on Gift Planning**

Eric J. Halonen, CPA

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