Lina Taskovich sums up a generous undertaking—an estate gift for Michigan Tech—in a word: "gratitude." She says simply, "I owe Michigan Tech for what I accomplished and what I have."

A native of Ecuador with Italian heritage, she has endowed a scholarship that will give Ecuadorean or Italian students "the same excellent education I had."

Taskovich graduated in 1952 with a bachelor's degree in chemistry. She was the only female graduate in the discipline. She came to Tech intending to stay a year; she stayed the course and, in fact, encouraged two brothers and friends to attend, too.

At Tech, she especially liked the helpful faculty. She remembers fondly a chemical engineering professor, Marriott Bredekamp, who told students that they couldn't learn everything in college—that they had to be able to find the sources of what they needed to know. "We were taught to think," Taskovich says. "That was the key to my success."

At the time, she says, chemistry was viewed as "a man's profession," but she threw off those constraints and merited distinction in her career. "I earned the respect of my superiors and colleagues—gained by my good work," she says. "I had the reputation of being an excellent scientist." She attributes her success to not only Tech but also to "the love I had for research, perseverance, dedication, and many, many hours of work."

She is ever grateful that her parents encouraged her to enter science; she has named her endowed scholarship after them: Natale and Maria Louisa Tormen.

After Michigan Tech, Taskovich earned a master's degree in chemistry from the University of Minnesota. She worked for fourteen years at Stanford University, then moved to ALZA Corp. in Palo Alto, California, where she started out as a senior biochemist and then was promoted to research scientist. Over twenty-four years, she earned prominence in the study of drug-delivery systems—especially in drug permeation through human skin, work that helped make possible the control drug delivery systems known in the pharmaceutical industry as "patches." She is the inventor on one US drug patent and coinventor on six others. She retired in 1995.

Through the years, her family has remained paramount in her life. Accordingly, she has created three deferred gift annuities to supplement her sons' retirement income with fixed lifetime payments—and, secondly, to later help fund her endowed scholarship at Tech. She also appreciated the charitable income tax deduction she received at the time she established each annuity.

Besides her sons and godchildren, she includes in her estate planning St. Athanasius Church, where she is a member of the St. Vincent De Paul Society, and Michigan Tech. Taskovich concludes, "Michigan Tech enabled me to excel in my profession, which in turn has helped me to help Michigan Tech."
Michigan Tech’s McNair Society

Named after Fred McNair, president of the University from 1899 until 1924, the McNair Society honors alumni and friends who leave a legacy for Michigan Tech by providing for a planned gift or a bequest through their estates. We welcome the following new members to the McNair Society:

Anonymous ’50
David K. Hayes ’00
Sally ’81 and Dean Heidtke
Joseph ’65 and Linda Mikols
Sara and David ’73 (dec) Niemeyer
William ’66 and Patricia Ross

Michigan Tech is grateful for their foresight and generosity. Please notify our Office of Gift Planning if you have provided for the future of the University through your estate and have not previously informed us. We would be pleased to recognize you, too, as a member of the McNair Society.

It’s Never Too Soon to Plan for the Future!

Consider a deferred-payment gift annuity

Are you looking for a way to supplement your retirement income? Do you want a charitable tax deduction this year? Do you wish to provide for the future of Michigan Tech?

A charitable gift annuity can meet all of these objectives and have even more advantages when you choose to wait for the first payment.

You probably know how our standard charitable gift annuity works. You give stock or a check to the Michigan Tech Fund in exchange for fixed lifetime payments that begin immediately. Because the annuity is part gift, you also are entitled to a charitable income tax deduction for the year in which you create the annuity.

But you may not know that you can wait to receive your first annuity payment. Some people need tax relief now but want to defer the income for retirement. Some want to support Michigan Tech but fear they might need the cash flow in the future. Others, like Lina Taskovich, want to provide for the future of their children.

A deferred gift annuity can be the solution if you fit any of these scenarios. At the time you create the deferred gift annuity, you receive an immediate charitable tax deduction but fix a future date for the payments to begin. Or, you have the option to wait to make a final decision on the start date for the payments. In either case, the longer the deferral period, the higher the payment rate will be.

After a lifetime of payments to you or someone close to you, the remaining value of your gift annuity will be used by Michigan Tech to further its mission of preparing students to create the future.

The unknowns of tomorrow are prompting Americans to take full advantage of plans that provide retirement income. Call our Office of Gift Planning at 906-487-3325, or send an email to giftplan@mtu.edu, and ask for a personalized illustration of a deferred-payment gift annuity.

Request Our Brochure

Return the enclosed reply card to receive a copy of our brochure, Augmenting Your Retirement Security: The Deferred-Payment Gift Annuity.
Steadily and assuredly, Michigan Tech is fashioning a railroad program that is becoming noticed in North America and around the world.

The Rail Transportation Program, begun in 2007, has already attracted widespread support, including $250,000 from CN (formerly Canadian National Railway), for establishing the Rail Transportation Education Center at Tech.

Pasi Lautala, assistant professor and program director, calls the support key as it gives the program a facility: workstations, a library, and online learning technologies. IBM has donated two Notepad laptops to the center. That support was facilitated by John Soyring, a 1976 alumnus who is a vice president at IBM. Lautala says, is seeking opportunities to assist the rail industry in managing its assets better. In June, they opened their Global Rail Innovation Center in Beijing. Lautala is an advisor for that center.

Tech’s connection with China is “logical,” Lautala says, because that country is a leader in investing in rail networks. One offshoot of the collaboration: In 2010, Tech will host a visiting scholar from Shijiazhuang Railway Institute.

Another research thrust at Tech is investigating the way railroads operate in cold climates. Lautala has traveled to Russia and other countries in pursuit of this inquiry with the hope of developing a rail connection between Canada and Alaska.

The backdrop of all of the outreach: “The US has the most efficient freight railroads in the world,” Lautala says, “while passenger rail is far behind the leading countries of the world.” His goal: increase the capacity, efficiency, speed, and safety of rail transportation for moving both people and freight.

As overseer of the rail program, Lautala teaches and coordinates a research group that addresses concrete railroad ties, new track for the Lake Superior and Ishpeming Railroad (a student project), and the regional transportation of forest products.

Lautala says his main objective is to foster collaboration among industry, government, and academia. He describes the effort as “a success so far.” Besides IBM and CN, other support for the rail program has come from CSX Transportation, Union Pacific Railroad, the Michigan Economic Development Corp., the US Department of Transportation, the Department of Education, and the Finlandia Foundation National.

“He hopes to shape one of the best rail transportation education programs in North America.

Chair William Bulleit, of the civil and environmental engineering department, says Lautala is on his way to reaching that goal. “The program has become one of the best-known places for railroad education in the US,” Bulleit says. “We see a bright future.”

Pictured are the Duluth, South Shore and Atlantic engine number 110 and train in Houghton, Michigan (below), and the old Houghton train depot (above). Photos courtesy of the Michigan Tech Archives.
Second Opinions: Why Many Seniors Don’t But Should Get One

Dear Savvy Senior,

Are second medical opinions worth the trouble or risk of offending your doctor? Does Medicare cover them?

Nervous Nelly

Dear Nelly,

Yes! A second opinion is good medicine and your right as a patient. Besides, good doctors welcome second opinions and will even offer referrals. If they don’t, you probably should find another doctor. Here’s what you should know.

Second Opinions

A mountain of evidence shows that second opinions save lives, prevent mistakes, and cut costs. Yet most older patients choose not to get them because they’re either afraid of offending their doctor, don’t want to hassle with it, or fear their insurance won’t cover it. But getting a second opinion may offer you new information and additional options for treating your condition so you can make a more informed decision. Or, if the second doctor agrees with the first, it can give you reassurance.

Who Pays

In most cases Medicare pays for second opinions under Part B and will even pay for a third opinion if the first two differ. Most Medicare Advantage plans also cover second opinions, but some require a referral first from your primary physician. If you have private insurance, you’ll need to check with your insurance provider.

When to Ask

The key times you should seek a second opinion are when:

• Your doctor suggests surgery. You should always question elective procedures, especially if a less-invasive alternative is available.
• You’re diagnosed with a life-threatening disease such as cancer or heart disease.
• You’re not getting any better.
• Your regular doctor can’t diagnose your problem.
• You’re having trouble talking with your current doctor.
• You’re having multiple medical problems.

Where to Look

When you opt for a second opinion, you can ask your first doctor for a referral, or if that makes you uncomfortable, seek one on your own. Whatever route you choose, it’s best to go with a doctor who has extensive experience in treating your condition and who’s affiliated with a different practice or hospital than your first doctor. Hospitals and practices can be set in their ways and are likely to advise similar treatment. Physicians from research and teaching hospitals are smart choices, especially for rare or complicated conditions because of their ongoing research and expertise in specific areas of medicine.

To locate and research doctors, the American Medical Association (www.ama-assn.org) and the American Osteopathic Association (www.osteopathic.org) offer free doctor-finding services that list virtually every licensed physician in the US. Another good resource is Health Grades (www.healthgrades.com) that provides detailed reports on doctors for $13, or see Vitals.com that lets you search free for top-rated doctors.

Online Advice

If you’re having a hard time finding another doctor for a second opinion, consider the Internet. Yes, web-based second opinions are now available from top medical centers that allow you to consult with medical experts regardless of where they’re located. Two good ones to check out are the prestigious Cleveland Clinic (eclevelandclinic.com; 800-223-2273) and Partners Online Specialty Consultations (econsults.partners.org; 888-456-5003) which is affiliated with Harvard Medical School. The cost for this online advice ranges between $500 and $1,000 and is usually not covered by insurance or Medicare.

Savvy Tips: Before getting a second opinion, you’ll need to ask your doctor’s office to send your medical records ahead to the second doctor. Also, be sure he or she knows about your original diagnosis and recommended course of treatment.

Savvy Senior 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. Jim invites you to send your senior questions to: Savvy Senior, PO Box 5443, Norman, OK 73070.

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