It’s the helping hand that pulls you up the most when you need it, and Grant Nuttall has never forgotten the hands that have helped him. The retired oil executive and his wife have established the Joseph A. Romig Annual Memorial Scholarship, keeping an important mentor’s name alive and helping the next generation of entrepreneurs.

When Grant Nuttall decided to leave Imperial Oil—a colossus of an energy company in his native Canada—to further his education at Michigan Tech, his family had some concern.

“They thought it was a bad move,” he explains. “My mother, my sister, they didn’t think school was for me. And I had never heard of the place before talking to my uncle. Never heard of Michigan Tech or Houghton,” he says with a laugh. “I’d heard of Lake Superior.”

An aptitude test showed that he should excel in business, and with the support of faculty, he did indeed excel. “At the end of four years, I was ranked either one or two in the entire School,” says the 1959 graduate. “And my family thought I was lying! I had to convince them that I had become a good student.”

There was help along the way, with faculty not just teaching, but mentoring. “Joe Romig asked me what I wanted to do,” Grant says, remembering the long-time business professor. “He just transitioned within one question, going from being my teacher to being my mentor. It got me thinking about the future.”

Joe also proved to be prophetic near the end of Grant’s studies, saying that if he went back to Imperial, he’d be on the board some day. “And I did,” Grant says. “I became a vice president of the company. He was right. It’s quite something.”

Grant and Maureen—whose career was also with Imperial—have been paying it forward throughout their lives. Grant has been mentoring for a number of years at a local school for troubled children in Naples, Florida, and Maureen has now joined him. As they give to their local community—splitting the year between Ontario and Florida—they have also sought to make a difference in the lives of students at Michigan Tech.

“When I started giving back to Tech, it was nothing huge, but what we could do every month,” Grant explains. The Nuttalls—who are McNair Society members—decided to remember Grant’s mentor with their giving, establishing the Joseph A. Romig Annual Memorial Scholarship.
“I can tell you it’s a great feeling. When that scholarship named after Joe came out, it was very emotional. It put me on a high. It was definitely doing the right thing.”

But why give now, decades after paying your last tuition bill?

“It’s a concept of owing,” he says. “There aren’t many days that go by that I don’t think of Michigan Tech. You do owe. We all do. We owe for what helped us get there in our lives and careers. It’ll make you feel good, and you’re making a very real contribution. How can you pay back what was given to you?”

Grant and Maureen make it back to Houghton occasionally, and their relationship with the School of Business and Economics has grown stronger over the years; they have made provisions in their will to further support Tech and the School of Business and Economics.

“I was on that first SBE National Advisory Board,” Grant says. “My sister came with me for the presentation. Here I was, all these years later, and I said to her, ‘I don’t know who is going to see our mother first, you or me, but if it’s you, can you let her know I did okay?’”

If you own appreciated securities, you know that selling these assets will produce a taxable gain. Remember that this is the sort of asset you could use to fund a charitable gift annuity with the Michigan Tech Fund and receive immediate capital gains relief.

What is a Charitable Gift Annuity?
A charitable gift annuity is an agreement in which Michigan Tech, in return for a transfer of assets, agrees to pay a fixed amount of money to you for life. These assets can come in the form of cash or appreciated securities. Your annuity rate is based on your age at the time you make an agreement with us. You will also receive an available income tax deduction for your gift in the year you set up the annuity.

Gift Annuity from Stock
If you are like most individuals, the value of your stock and other investments has grown over the years. Perhaps you are entering your retirement years and are wondering how you can turn your highly appreciated assets into extra income. You may also be concerned about the mounting capital gains taxes due.

By transferring stock to fund a Michigan Tech gift annuity, you not only will gain fixed income for life and an income tax deduction but also bypass a portion of the capital gains tax.

Another Benefit
You can enjoy the satisfaction of knowing that the funds left in your gift annuity—after a lifetime of payments to you—will benefit Michigan Tech. This is a great way to continue supporting the department or program of your choice long into the future.

Visit our website at www.mtulegacy.org or call the Office of Gift Planning at 906-487-3325 to request a no-obligation illustration with your potential gift annuity payment and tax benefits.

FOR MORE INFORMATION
Return the enclosed reply card, email giftplan@mtu.edu, or call 906-487-3325 to learn more about the benefits of a charitable gift annuity.
What Medicare Doesn’t Cover

Dear Savvy Living,

I’m about to sign up for Medicare Part A and B and would like to know what they don’t cover so I can avoid any unexpected costs down the road.

Medicare covers a variety of health care services, but it doesn’t cover everything. If you need services that aren’t covered, you’ll have to pay for them unless you have other insurance or are in a Medicare Advantage health plan. Here’s what Medicare generally does not cover.

**Alternative Medicine:** This includes acupuncture or chiropractic services (except to fix subluxation of the spine) and other types of alternative or complementary care.

**Cosmetic Surgery:** Elective cosmetic procedures are not covered; however, certain surgeries may be if necessary to fix a malformation. For example, breast prostheses are covered if you had a mastectomy due to breast cancer.

**Long-Term Care:** This includes nursing home care, the costs of assisted living facilities, and adult day care. Medicare does, however, help pay up to 100 days of skilled nursing or rehabilitation care immediately following a three-day inpatient hospital stay.

**Personal Care:** The cost of hiring help for bathing, toileting, and dressing isn’t covered unless you are homebound and receiving skilled nursing care. Housekeeping services like shopping, meal preparation, and cleaning are not covered unless you’re receiving hospice care.

**Routine Dental and Vision Care:** Medicare won’t cover routine dental checkups, cleanings, fillings, or dentures, nor routine vision care like eye exams, eye refractions, contact lenses, or eyeglasses—except following cataract surgery.

**Hearing:** Routine hearing exams and hearing aids are not covered, but some hearing implants for severe hearing loss may be covered.

**Foot Care:** Medicare does not cover most routine foot care, like the cutting or removing of corns and calluses, nor does it pay for most orthopedic shoes or orthotics. Medicare will cover foot injuries or diseases like hammertoes, bunion deformities, and heel spurs, along with foot exams and treatments for diabetes-related nerve damage.

**Non-Emergency Services:** Medicare does not pay for copies of x-rays or most non-emergency transportation including ambulette services.

**Overseas Coverage:** In most cases, health care received outside the United States is not covered.

The best way to find out if Medicare covers what you need is to talk to your doctor or other health care provider. Visit www.medicare.gov/coverage and type in your test, item, or service to get a breakdown of what is and isn’t covered.

You can get help from Medicare at 800-633-4227, or contact your State Health Insurance Assistance Program (SHIP). Find a local SHIP counselor at www.shiptalk.org or 800-677-1116. If you enroll in a Medicare Advantage plan, contact your plan administrator.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of *The Savvy Senior*. 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.

Michigan Tech’s McNair Society

The McNair Society, named after Fred McNair, president of the University from 1899–1924, 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:

- Roy ’72 and June Aydelotte
- Patrick ’54 and Joan Bergmann
- James ’65 and Elaine Bolthouse
- Dale ’79 and Judy Elliott
- Thomas ’50 and Dorothy Elwell
- Arthur and Louise Floro
- Charles ’62 and Doris Hand
- David M. Knowles ’54
- Eugene ’56 and Barbara Moore
- Eugene ’55 and Nancy Suppelsa
- Frank ’62 and Marvel Townsend
- Thomas Wilson ’68 and Ann Colfax

Please contact the Office of Gift Planning if you have provided for the future of Michigan Tech through a bequest or a planned gift. We would like to recognize you, too, with membership in the McNair Society.
Filling out financial aid paperwork before the first year of college can be stressful. Thankfully, a number of aid options are available to most students, including grants and scholarships. This support is made possible through the generosity and foresight of a great number of donors.

For students in graduate school, the options are much fewer. Last year, around 87 percent of master’s students at Michigan Tech were self-funded without University financial aid, mirroring nearly identical numbers seen around the country. While loans are available to help cover expenses, a helping hand is most welcome for those in advanced study.

Lina Taskovich, a 1952 Tech graduate, established the Natale and Maria Luisa Tormen Endowed Scholarship to benefit students from Ecuador or Italy, the two nations making up her heritage. Without a significant student population hailing from either Ecuador or Italy in the undergraduate ranks, financial aid staff and the Graduate School were informed by John Gierke of the Department of Geological and Mining Engineering and Sciences about a graduate student who would benefit greatly from Lina’s generosity.

Teresa Munoz is pursuing an advanced degree in geological sciences, hails from Ecuador, and happens to have attended the exact same high school as Lina. “I used to work at the Public Metropolitan Enterprise of Water Supply and Sanitation of Quito (EPMAPS),” she says, “which is interested in proper management of water resources over the basins that are used for water supplies.”

Teresa was awarded the Tormen Scholarship, enabling her to focus on her research. “My topic is on the contributions of glacier meltwater to recharging groundwater systems in the headwaters of Ecuador’s Pita River Watershed,” she explains. “Most of my work uses geochemistry to quantify the contributions of melting glaciers on Cotopaxi to the river flows and groundwater supplies.”

Lina’s gift isn’t only benefiting Teresa, but is also helping contribute to the body of knowledge in geological sciences and the scientific understanding of the hydrological processes in Ecuador. “After I graduate, I will go back to my country and work for EPMAPS and contribute to their objectives for more sustainable management of water resources,” says Teresa. “I am very grateful to have received the Natale and Maria Tormen Endowed Scholarship and Lina’s generosity means so much to me.”

The two had the chance to meet last December in California, one generation of Tech researcher benefiting from another. Asked why she endowed this scholarship, Lina said it was to help others get “the same excellent education I had.” Taskovich graduated in 1952 with a bachelor’s degree in chemistry, 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.

Lina remains grateful that her parents encouraged her to enter science; she has named her endowed scholarship after them—Natale and Maria Luisa Tormen—and their encouragement those decades ago is making more research, more scholarship possible in 2015.

Would you like to make that kind of difference? The Graduate School’s growth has doubled in the last five years and the University’s goal is to double that again—even with the self-funding model. There are many ways to give, and your generosity continues groundbreaking research, innovative ideas, and discoveries to make a difference in the lives of all of us.