Retirees Highlight Successes, Pinpoint Issues, Offer Advice

The Emeriti Center’s “Situation and Circumstances Survey” is just about ready for publication.

Thanks to the good work of Frances Feldman, Bob Scales, and Bob Stallings along with the Survey Task Force: John Gaspari, Nancy Warner, Carole Gustin, Michelle T. Jones, Gloria M. Reyes, Janette Brown, Bob Biller, and Barbara Solomon, the comprehensive document will be available in its entirety on the EC Web site by the end of the year. It will include both a summary with charts and graphs along with background statistical analysis.

The Retiree Situation and Circumstances Survey was undertaken out of concern about how retired faculty and staff have been faring in a climate of general economic uncertainties and changes. The survey instrument and process centered on pension and health benefits and how

Stallings Honored With Leibovitz Award

Robert A. Stallings. Professor Emeritus, USC School of Policy, Planning, Development, is the 2007 recipient of the Faculty Leibovitz Award for contributions to seniors.

Stallings received his award at the Provost’s Faculty Recognition Luncheon held at Town and Gown on Nov. 14. A full article on Bob’s many contributions to the retiree community will appear in our March issue.

You are cordially invited to our USC Retiree Community Holiday Celebration!

When: Thurs., Dec. 13
Where: Galen Center
Time: 9 a.m. check in,
9:30 a.m. breakfast buffet

Please join us for our 2nd Annual Holiday Celebration with a hot breakfast buffet and an encore performance with Prof. Parmer Fuller of the USC Thornton School of Music and some of his students.

Each RFA member and SRA membership (single or joint) may bring one guest.

**Please RSVP to (213) 740-7122 by Friday, Dec. 7.

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News from the Executive Director

The Next 30 Years...

As we plan for the Emeriti Center’s 30th anniversary, starting next October, we are reviewing our history and envisioning what we might become 30 years from now. How should we evolve? What seeds shall we plant that will provide a bountiful crop for the retirees to come? How are we to find the donors to build a more adequate Emeriti Center facility with space for intergenerational and interdisciplinary lifelong learning, research, and programs? Will we have senior intergenerational housing nearby? Will we become a major learning contributor, the synergy behind groups of problem solvers who work to address societal needs?

Help us shape the future by contacting me with your ideas. Help us generate the funds to build upon our endowments and to create new ones. We have made a good start with our annual giving campaign this year. We sincerely thank our donors for their generous contributions to our Annual Giving Campaign that:

- provides for the future by increasing the Emeriti Center Endowment
- helps us expand services, advocacy, and support for USC retirees
- adds to the USC Living History endowment
- provides support for Emeriti College programs, research, teaching and learning
- enables us to improve pre-retirement resources for current USC faculty and staff

Contributions to the Emeriti Center/Emeriti College are separate from RFA and SRA membership contributions. The RFA and SRA membership associations collect dues and gifts in the spring to fund social, intellectual, and scholarship activities within their associations.

Contributions to the Emeriti Center/Emeriti College support staffing, advocacy, programs, resources, teaching and learning, the Living History Project, and research on behalf of the entire USC retiree community. The Emeriti Center provides a home, staff support and office space enabling the RFA and SRA to function smoothly and efficiently.

Please join in our efforts to support you and future retirees as we work to enrich the USC Retiree Community and, in turn, as this vital group enriches the university and society at large.

All of us send you our best wishes for a happy and healthy holiday season and New Year!

P.S. Remember to get your flu shot!

– Janette Brown, Executive Director

jcbrown@usc.edu, 213-740-7121
News from the RFA

When I started in academic medicine in 1965, a career was likened to a three-legged stool: the “legs” were service, teaching, and research.

Retirement could be considered a “new career,” a three-legged stool, with its legs being financial health, physical health, and mental health.

Retirement used to be fairly straightforward; you retired at age 65 with a pension and moved to a warm climate with friends or family and access to medical care.

Now “retirement age” is your decision, there are numerous good places to retire, and friends and family are spread across the country. Financial issues are complex, and mental and physical health are major considerations in retirement; the strength of these three legs of your “new career” is critical.

One of the ways we survived the early days in medicine was by interacting with our peers for support and companionship, often finding a mentor for guidance and knowledge. Alas, where can one find such people for our “new career” in retirement?

The obvious answer is the Emeriti Center, the Emeriti College, and the RFA. Join us for EC programs, Emeriti College lectures, and RFA events such as the annual Provost’s Recognition Luncheon.

This month, join us at the Galen Center for a holiday brunch with the SRA on Dec. 13 at 9 a.m. Call 213-740-7122 to RSVP for this event, and visit our Web site (www.usc.edu/rfa) – recently expanded and reorganized by our Webmaster, Bob Stallings – and find other ways to meet peers or mentors.

In the meantime, have a great holiday season!

– Steb Chandor, RFA President
  chandor@usc.edu; 323-442-9615
  www.usc.edu/rfa

News from the SRA

HAPPY HOLIDAYS! I hope that you will be able to join our Holiday Celebration on Dec. 13 at 9 a.m. in the Galen Center. We will serve a breakfast buffet and have a special program.

We are sorry to report that Ginny Ainsworth has resigned from the Board as Membership Retention/Records Chair. We thank Ginny for more than 23 years of service on the SRA Board.

Lucy Brown, who served the Marshall School, will assume those duties. We welcome her to the Board. You can direct questions to her at <calvobrown@roadrunner.com>.

Our September program was a huge hit. Beverly Rhue’s story of her family’s history from the USA to Canada and back to the USA was fascinating. Lynn Williams, Judy Diaz and Jennifer Ontai deserve thanks for making the arrangements. Thanks to Jeanne and Bob Church for providing a delicious luncheon.

By now, you have received a request for support of the Emeriti Center. I hope many of you were able to contribute. Janette, Gloria, Jennifer, and Judy provide assistance to the entire retiree community and they need our help to maintain and enhance programs, publications and hands-on service.

We look forward to the New Year. On Feb. 23 a group of us will attend a USC basketball game. If you haven’t made your reservations, let me know. We enjoyed a win last year and hope to cheer our Trojans on to victory over Oregon State this time.

SAVE THE DATE: March 20, 2008, will be the annual Staff Recognition Luncheon for 2007 retired staff.

Best wishes for a happy and healthy 2008!

– Carole Gustin, SRA President
cgustin@usc.edu; 310-842-7544
www.usc.edu/sra
NEWS FROM USC’S EMERITI COLLEGE

Do you recall the activity of studying everyday, taking classes, making new friends and learning new things during the time you were pursuing your formal education? Well, guess what? It’s becoming recognized in the research of dementia that it is important to keep the brain working vigorously or parts of it become lost – “use it or lose it” certainly seems to apply. The Emeriti College encourages you to keep learning and exploring, so we have collected some activities and options for learning to help keep your brain healthy and alive. In the near future, we plan to launch new Emeriti College programs to address mind and memory fitness issues.

In addition to the diverse programs offered through the Emeriti College there are other meaningful programs available through other venues. Such programs encompass social activities and services within the USC community and the surrounding community which may inspire you to further expand your intellectual horizons or attend a concert, theatrical performance, or museum exhibit.

Recently we met with the directors of the Osher Lifelong Learning Institute (UCLA Extension) to collaborate on shared endeavors on lifelong learning, and we thought we would highlight a few exciting opportunities for older adults. Below is a quick guide of available resources which you may want to explore:

- USC College of Letters, Arts & Sciences, MLS Program, www.usc.edu/schools/college/mls (213) 740-1349
- Department of Aging, City of Los Angeles – www.lacity.org/doa; 800-834-4777
- Elderhostel – www.elderhostel.org; toll free (877) 426-8056
- Senior Corps, A Program of the Corporation for National and Community Service, http://www.seniorcorps.gov
- Senior Scholars, UCLA, http://www.aging.ucla.edu/srscholarsabout.html; (310) 794-0676
- Osher Lifelong Learning Institute, UCLA Extension – uclaextension.edu/ usher, (310) 825-9168

We encourage you to call a friend and others and invite them to share in a lecture or engaging event. We are also interested in featuring your personal experiences in future quarterly newsletters regarding any programs or events you have recently attended which you may want to share with other members of the USC Emeriti community. There are many dynamic educational, social, and cultural activities for your enjoyment. We’ve touched upon just a few.

Robert R. Scales, Ph.D. 213-740-1289; rscales@usc.edu
Judith C. Diaz, Assistant Director 213-740-8841; judydiaz@usc.edu
On Sept. 19, the Emeriti Center sponsored a seminar entitled “Collaborative Approaches to Reducing Elder Abuse” presented by Prof. Kathleen H. Wilber of the USC Davis School of Gerontology.

Before an audience of about 60 individuals including retirees, university employees, students and health care professionals, Wilber presented a fascinating review of current practices and research themes in elder abuse. Wilber explained that a major problem is the difficulty in defining just what constitutes elder abuse. Researchers focus on physical, psychological, sexual, and financial abuse, as well as abandonment and self-neglect. Studies have indicated that roughly 4% of elders experience some sort of abuse, with many cases going unreported. Unfortunately, a worrisome statistic is that most abusers are relatives.

In addition, seniors (those over 50 years of age) control 75% of the nation’s wealth and, therefore, are an attractive target for scams, many of which are conducted by telemarketers. Unfortunately, efforts to inform seniors about how to avoid being victims do not seem to prevent some seniors from participating in scams again.

A bright spot is the Los Angeles County Elder Abuse Forensic Center, a multidisciplinary team of professionals that meets weekly to deal with issues related to elder abuse and works on ways to protect vulnerable elders and dependent adults from abuse and neglect. Wilber encouraged reporting of suspected abuse to the appropriate agencies.

For the first time, the Emeriti Center offered Continuing Education Units to Licensed Clinical Social Workers and Registered Nurses thanks to Partners in Care Foundation.

A video recording of the seminar can be viewed on the Emeriti Center website. Simply click on the link “Video Recordings” on the home page to view.
benefits might be impacted.

The 512 retirees who responded to the survey had collectively devoted more than 11,000 years of service to USC; ranged in age from 56 to 103; and comprised slightly more faculty than staff, slightly more women than men, and two-thirds were married.

Seventy-five percent of the responders (384 retirees) considered their financial planning adequate to meet their current financial needs. Most attributed their financial comfort to savings and investment accounts, social security, TIAA/CREF, IRAs, and real estate investments; a fifth commented on good advice received during the planning phase; and some identified retirement income from work places other than USC and/or income from other sources, such as paid employment, royalties, writings, and inheritance. Seven percent mentioned “prosperous” spouses or generous children. Almost six percent cited insurance – health, disability, long-term, or other – as an important factor in meeting present needs, nearly 12 percent identified their present financial adequacy to their ability to live within their means.

Close to twenty-two percent identified situations or circumstances that led to financial difficulties. The top causes of the difficulties included care giving, living costs, the retiree’s personal health care costs or dependents’ health care; and spousal loss.

Interestingly, older respondents were more confident about their healthcare situation than younger respondents; furthermore, the longer the respondents had been retired, the greater was the increase in reported confidence about their present healthcare arrangements.

The Survey solicited responder advice that might help others in their retirement planning; 416 offered more than 550 suggestions. Some of these included saving and investing (222); knowing about financial status and resources, decreasing expenses and debts (53); and consulting a retirement adviser (22).

As a result of the survey, the EC is posting new resources and planning and executing program upgrades and changes. We commend Benefits Administration for creating new workshops to inform and prepare pre-retirees for successful futures.

The EC continues to work with Benefits Administration, Center for Work and Family Life, the Credit Union and others to provide new resources and presentations for the benefit of the USC retiree community and for those preparing for the future.

(To see the full report, please visit our Web page at the end of the year.)
Many “Tips” Were Gleaned from Financial Life Seminar

Before an audience of more than 170 persons, Dagmar Halamka, Clinical Full Professor of Law, USC Marshall School of Business, gave a dynamic presentation sponsored by the Emeriti Center, entitled “Ten (or more) Tips for Living an Informed Financial Life.”

Some of the highlights included Halamka’s caution that all of us need to spend some time with a financial planner.

Halamka said it is important for everyone to know their FICO score, because this is the score that determines one’s ability to get credit at the best rates. Also noteworthy is that current law makes purchase of extended warranties unnecessary.

Halamka also emphasized the need for property owners in California to have a Revocable Living Trust in lieu of a will.

You can view the presentation on the Emeriti Center Web site – www.usc.edu/emeritcenter – by clicking the link “Video Recordings.” You’ll find lots of handy hints to help you make the most of your “financial life.”

Applications for 2008 Leibovitz Staff Award Now Being Accepted

This award is presented by the Emeriti Center to a staff member in appreciation for volunteer service to seniors. The recipient will be recognized at the annual retired staff recognition luncheon on March 20, 2008. The award includes a monetary prize funded by a grant from the Leibovitz Foundation.

To nominate someone, please provide a summary of nominee’s volunteer service to seniors – at the University, in the community, and/or to senior society in general. Please provide names and dates of organizations or types of individuals served, nature of service, and significance of contribution.

- Include name and telephone number of nominator as well as the name and telephone number of a second person to endorse the nomination.
- Include name and address of nominee.
- Nominees must have been a full-time staff member at USC for 10 years or more and no longer be on the regular payroll of USC.
- Any staff or faculty, active or retired, may nominate or endorse a nomination.
- Relevant supporting material may be submitted along with the nomination, including news articles, supporting letters, etc.

Nominations must be received by FRIDAY, Feb. 15.

Send your nomination to: Leibovitz Award, USC Emeriti Center, GER 220, 3715 McClintock Ave., Los Angeles, CA 90089-0191.

You may also Fax (213) 740-7120 or e-mail at emeriti@usc.edu. *A PDF of the application can be found at www.usc.edu/sra – click on “Leibovitz Staff Award” in the column to the left.

Past Recipients Include:

AROHE Conference at USC in 2008

The AROHE Conference (Association of Retirement Organizations in Higher Education) will take place at USC on Oct. 24 – 26, 2008 – in conjunction with the kick-off for the Emeriti Center’s 30th Anniversary year. The conference will provide cutting-edge information for retirees in higher education.

We are distributing an AROHE Survey of College and University Retiree Organizations to help us discover what educational institutions are doing to support, serve, advocate for, engage, utilize, and honor their retired faculty and staff. If you would like more information about the conference or survey, please contact Janette Brown at <jcbrown@usc.edu>.

We Thank Our Center Benefactors

Through the Emeriti Center’s Benefactor Program, we thank those who have become benefactors of the Center and who have recognized honored colleagues, friends, and family with a $500 contribution. For details on how you can participate, call 213-740-8921, or send an e-mail to <emeriti@usc.edu>.

Recent Benefactor Donations

- Donor: Leonard Wines
  Honoree: Norman H. Topping
- Donor: Mitzi Tsujimoto
  Honoree: Louise and Tilly Hall
- Donor: Dr. Robert Penny
  Honoree: Marie Penny
- Donor: Robert Biller
  Honoree: Louise Ball
- Donor: Robert E. Coffey
  Honoree: Janette C. Brown

Autumn Leaves the EC This Winter

As I will graduate this December, and leave the Emeriti Center sometime in January, I want to take a moment to let everyone know how much I loved working here. I have learned a great deal about the inner workings of office organization, but more important, I have learned a great deal about the people within the retiree community. I can’t begin to describe what a wonderful experience this has been for me, thanks to you all. One of the most important things that I am able to take away is to NOT be afraid of change. Although I don’t necessarily want to leave the EC, I can view this as my own retirement; retirement from school and life as a student and a time to experience the next part of my life. Thank you all, once again, for everything and take care.

– Autumn Lamb

Trojan ENCORE is the official name of the new pilot program for retirees returning to work in part-time and short-term positions at USC. We should be ready to launch a very small group at the beginning of the New Year.

USC units are showing interest in hiring experienced retirees and there is time for a few more retirees to volunteer to test the online software, and try out the training and resume posting process, essentially testing the waters of all aspects of the new program. Payroll and HR are still working out the processes, but we should be ready to go fairly soon!

If you are interested and have not yet contacted us, please email or call Carole Gustin: <cgustin@usc.edu> (310) 842-7544.

SRA’s Day at the Museum

Jane Pisano, Museum Director, welcomed Dick Martin and the SRA to a tour of the Los Angeles Country Natural History Museum on Oct. 4.

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EC Members’ Experiences Contribute to Provost’s Committees

The academic business of the university is done with the oversight and advice of a number of important academic advisory committees. This year, Provost C.L. Max Nikias has appointed the largest number ever of retired faculty to serve as members on these committees.


The Academic Advisory Committees include: Academic Leadership & Development; Academic Policy and Procedures; Faculty Mentoring; Faculty Tenure and Privileges Appeals; Oversight Committee on Athletic Academic Affairs; Lifetime Faculty Achievement Award; Public Arts and Campus Design; Curriculum Committee (with sub committees on Arts and Humanities, Health Professions, Social Sciences, Business and Communication, Science, Math and Engineering, General Education, Overseas Study, and Writing) and Work and Family Life.

If you would like to be considered for service on one of these university academic advisory committees for 2008-2009, please contact: Steb Chandor RFA President, at <chandor@usc.edu> by March 15, 2008.

Turn Some Great Pages Each Month With the Book Club

The USC Book Club meets each month on a Thursday, from 1 – 3 p.m., in the Gerontology building.

Participants discuss interesting books they have read and focus more in-depth on one particular book each session.

Free parking is available in Parking Structure A with your Gold Card (next door to GER, and PSA has an elevator).

If you would like to have lunch as a group before the meeting, join us at 11:45 a.m. at Tudor Hall Café (across from Gerontology).

RSVP to Eileen or Glenn Hamor, (310) 645-9453. See the article on the Hamors on page 11.

Everyone is welcome at each meeting.

Dec. 6 – Linda Fairstein, “Bad Blood,” an Alexandra Cooper mystery (meet in Rm. 305)

The meeting room for 2008 dates TBD.


Feb. 28 – A classic Shakespeare play TBD

March 27 – Carol Muske-Dukes, “Channeling Mark Twain: A Novel,” set in 1970s New York City. Muske-Dukes is a USC English professor, novelist and poet

April 24 – Ellis Peters, “Monk’s Hood,” the third Brother Cadfael mystery, set in 1138 AD

May 22 – Irene Nemirovsky’s “Suite Francaise,” a novel about occupied Paris in 1941, before the Holocaust

June 26 – Selection TBD by Book Club
Sharing Their Expertise:

Dale Garrell, professor emeritus (medicine), was highlighted in a New York Times story about fractional home ownership. Garrell and his wife enjoy fractional ownership in a Parisian apartment.

Norman Corwin, professor emeritus (Annenberg) was highlighted in a Los Angeles Times column. Corwin, 97 years old, has roots in the early days of classic radio, the columnist wrote, “Corwin ruled the airwaves in the days when the imagination that radio provided lifted us from our Depression-era lives ....”

Hugh Hurt, professor emeritus (engineering), was quoted in the Los Angeles Times about the legal practice of motorcycles driving between lanes on the freeway. Bikers say it helps them better anticipate accidents, the article reported. “Research indicates that if you’re tucked in behind a vehicle on a bike, you can’t see what’s in front of you,” Hurt said.

Robert Harris, professor emeritus (architecture) was quoted in the Los Angeles Times about the role of sidewalks in downtown L.A., noting that sidewalks constitute the greatest expanse of open space in downtown. Harris said developers should add benches and public art.

Doyce Nunis, distinguished professor emeritus (USC College) was quoted about L.A.’s multiethnic roots in the Los Angeles Times. “Its cosmopolitan population has been one of the hallmarks of Los Angeles since its founding,” Nunis said.

An article in The Guardian (U.K.) remembered late violinist Eudice Shapiro. “A cultural treasure, musical pioneer and a great violinist, [her] life was packed full of infectious enthusiasm,” the story stated.

Retired staff member Jack M. Nilles (Center for Future Research) reports that his article on the evolution of e-learning appeared on the Innovate Web site in July.

An article on the work of Joy G. Cauffman, professor emerita, family medicine, was featured in the CAHPERD (Calif. Assoc. for Health, Physical Education, Recreation and Dance) Times. The article gave a historical overview of her work with the Coalition of National Health Education Organizations. Also, Cauffman was recognized in July as the only honorary member of V.F.W. Post No. 7484 of Blanchester, Ohio, her hometown.

Retired professor A.N. “Andy” Mosich (accounting), was honored at The California Club by former students and CPA firms for his work. In 2006, the A.N. Mosich Chair in Accounting was established at the Leventhal School.

Professor emeritus Herb Farmer (cinematic arts) was honored by USC’s Half-Century Club with its “Most Active Alumni Award” at the club’s luncheon for the class of 1957 during Trojan Parent’s Weekend.

The Winter issue of Trojan Family Magazine notes that retired staff member Fred Dear (registrar/admissions) was appointed education chair of the executive committee of the Los Angeles Opera League board of directors.

In Memoriam:

We honor and mourn our university colleagues who have died. Those who were recorded by press time, and whose names were not noted in previous newsletters, are: Thomas Callister (medicine, in 2006); Norman Cliff (psychology, in 2006); Dorothy Dougherty (medical school); Robert W. Jaross (medicine); Ruth McCormick (medicine); Edward Ryan (education, in 2004); and Eudice Shapiro (music).

* If you know of colleagues we have missed, please contact the Emeriti Center at (213) 740-8921, or send an e-mail to <emeriti@usc.edu>.

Correction: September’s issue stated incorrectly that Ron Violette “was responsible for all aspects of the Master of Science in Systems Management, and Master in Safety Programs, both on campus and abroad.” Violette was, instead, he tells us, the Director of Degree programs Services and was responsible for the administrative aspects of the worldwide program, while an executive director was responsible for all (including faculty) aspects of the program. We regret the error.
Retiree(s) of the Quarter: In each issue of the newsletter, we highlight the contributions of someone in the USC retiree community. This month we honor faculty retiree Glenn Hamor and his wife, Eileen.

Who has a current copy of the “Hungry Horse Weekly” when you really need one quickly? Eileen and Glenn Hamor of course – aka the “Impresarios of the Emeriti Center Book Club.”

Glenn was born in Kootenai, Idaho, but his family soon moved to Missoula, Montana, where he and Eileen were kids growing up in the same neighborhood. Both served in WW II – Glenn as a medical technician in the Army 13th Airborne Division in France and Eileen in the 3rd A.F. in Tampa, Florida.

Both went on to college at the University of Montana – Eileen in political science and history, and Glenn in medical chemistry. They were married in 1947 in Missoula, Montana, and went to Glacier National Park for their honeymoon. But their cabin was so cold they promptly left to go back to Eileen’s parent’s place where they could build a fire!

Glenn earned his PhD in 1952 before coming to USC that year on the faculty of the School of Pharmacy.

Subsequent overseas tours included a semester in Ireland and a year in Trieste. After a career in the design and synthesis of new drugs Glenn retired and, with Eileen, they have since enjoyed their four children and seven grandchildren.

Eileen has taught English and our local customs to the spouses of USC international students as well as being a lifetime member of the Jane Austen Society of the U.S. Glenn and Eileen both enjoy reading and hiking, and once walked the original Greek Marathon route in eight hours (with frequent stops for coffee to watch the runners go by!).

The Hamors have led the USC Emeriti Center Book Club for most of these last two decades (see the Book Club box on page 9). Everyone is welcome to join in and take part in the enjoyment of discussing a good read and saying hello to friends.

*If you would like to nominate someone for “Retiree of the Quarter” in a future newsletter, please pass your suggestion along to emeriti@usc.edu or call 213-740-8921.

Want to Know More About What’s Going On?

Are you receiving e-mail messages about events, resources and information from the Emeriti Center? If not, would you like to? What kinds of information would you like us to send? To receive updates, send a request to <emeriti@usc.edu> or call 213-740-7122.

Did you know that you can also receive USC events by e-mail from USC Spectrum? Just go to the bottom of Spectrum’s “contact” Web page and fill in the information with SUBSCRIBE in the subject line: www.usc.edu/studentaffairs/spectrum/contact
For a full listing of EC, RFA and SRA Board officers/members-at-large, and their contact information, go to www.usc.edu/emeriticenter and click on the group you want to find out more about.

### USC Emeriti Center Winter Events

**Dec. 6 (Thursday):** Retiree Book Club; 1 p.m. to 3 p.m., GER 305  
(See page 9 for more information, and 2008 dates)

**Dec. 13 (Thursday):** SRA/RFA Holiday Party; Galen Center, 9 a.m. – 11:30 a.m.

**Dec. 24 – Jan. 1:** USC’s Winter Recess

**Jan. 30 (Wednesday):** Family Caregiving Workshop; 10 a.m., GER Aud.

**MEDICARE ALERT:** Those of us on Medicare D (drug coverage) need to check out the 2008 premiums and coverages. Remember, you have to make your choice by Dec. 31, or stay with what you have. The 2008 Medicare prescription drug plan and health plan information is now online through the Medicare Prescription Drug Plan Finder at: [www.medicare.gov](http://www.medicare.gov)