These are times that I believe we all find trying, more so than others. The budget cuts looming, the economy in shambles, the fact that some people will no doubt be leaving our campus, and the fact that some will be taking on more work, all combine to lead us all to want to complain. Why not?

Over the holiday break, I needed some inspiration. It had been a difficult semester. I read the book called “The Last Lecture” by Randy Pausch. I had seen television shows of Dr. Pausch and his battle with pancreatic cancer. He is truly an inspiration. His book talks not only about his “Last Lecture” as a Professor at Carnegie Mellon, but about life. One passage struck me about complaining and I think it is worth quoting here:

Don’t Complain, Just Work Harder (Chapter 32, pages 138 and 139)

Too many people go through life complaining about their problems. I’ve always believed that if you took one-tenth of the energy you put into complaining and applied it to solving the problem, you’d be surprised by how well things can work out.

I’ve known some terrific non-complainers in my life. One was Sandy Blatt, my landlord during graduate school. When he was a young man, a truck backed into him while he was unloading boxes into the cellar of a building. He toppled backwards down the steps and into the cellar. “How far was the fall?” I asked. His answer was simple: “Far enough.” He spent the rest of his life as a quadriplegic.

Sandy had been a phenomenal athlete, and at the time of the accident, he was engaged to be married. He didn’t want to be a burden to his fiancée so he told her, “You didn’t sign up for this. I’ll understand if you want to back out. You can go in peace.” And she did.

I met Sandy when he was in his thirties, and he just wowed me with this attitude. He had this incredible non-whining aura about him. He had worked hard and become a licensed marriage counselor. He got married and adopted children. And when he talked about his medical issues, he did so matter-of-fact.

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fact. He once explained to me that temperature changes were hard on quadriplegics because they can’t shiver. “Pass me that blanket, will you, Randy?” he’d say. And that was it.

My favorite non-complainer of all time may be Jackie Robinson, the first African American to play Major League Baseball. He endured racism that many young people today couldn’t even fathom. He knew he had to play better than the white guys, and he knew he had to work harder. So that’s what he did. He vowed not to complain, even if fans spit on him.

I used to have a photo of Jackie Robinson hanging in my office, and it saddened me that so many students couldn’t identify him, or knew little about him. Many never even noticed the photo. Young people raised on color TV don’t spend a lot of time looking at black-and-white images.

That’s too bad. There are no better role models than people like Jackie Robinson and Sandy Blatt. The message in their stories is this: Complaining does not work as a strategy. We all have finite time and energy. Any time we spend whining is unlikely to help us achieve our goals. And it won’t make us happier.

These words spoke to me this time of year, as there may be a lot to complain about. It reminds me to reflect on the fact that we don’t have to look very far to find someone who likely has even more to complain about.

BACK BY POPULAR DEMAND—Professional Development Programs

Professional Development Day was such a great success. Some of the programs were so well received, we thought it might be beneficial to offer them again throughout Spring Semester. As such, the following programs will be available for faculty and staff participation:

**African Drumming for Everyone**
(2 sessions; limit 20 people per session)
Dr. Karen Boubel
February 20, 2009
1:30 p.m. to 2:30 p.m. and 3:00 p.m. to 4:00 p.m.
Performing Arts 101

**Disrupting Stressful Communication Patterns**
Dr. Kristen Cvancara
February 23, 2009
1:00 p.m. to 2:30 p.m. CSU 284abc

**Dealing with Mental Health Issues in the Workplace**
Dr. Michael Famsworth
March 19, 2009
9:00 a.m. to 10:30 a.m.
Ostrander Auditorium

**Managing Your Money in Tough Economic Times**
Dr. Ken Park
March 31, 2009
2:00 p.m. to 3:30 p.m.
CSU 253-4

You can register for these programs at: [https://secure.mnsu.edu/mnscupd/login/default.asp?campusid=0071](https://secure.mnsu.edu/mnscupd/login/default.asp?campusid=0071)

Special thanks to these presenters for their generosity in volunteering their time to bring these programs to you.

We hope that many of you are able to take advantage of these opportunities.

NEW I-9 EFFECTIVE APRIL 3, 2009 FEBRUARY 2, 2009 UPDATE: USCIS Announces Delay...

The U.S. Citizenship & Immigration Services (USCIS) has revised the Employment Eligibility Verification Form I-9. The newly revised form is effective April 3, 2009. Employers will be required to use the revised form for all new hires and to reverify any employee with expiring employment authorization.

The current edition of the Form I-9, dated June 5, 2007, will no longer be valid for use on or after April 3, 2009. The new form will be posted on the HR website at [www.mnsu.edu/humanres/forms/](http://www.mnsu.edu/humanres/forms/)
2009 INSURANCE CARDS

Employees who are enrolled in the health plan should have received new health insurance cards for 2009 by now. The dental carriers and Navitus were not planning to issue new cards for 2009. Continue to use the prescription and dental cards from last year if you do not receive new ones.

Please check your health insurance cards for accuracy. Contact your health insurance carrier if you did not receive health insurance cards or if the wrong primary care clinic is printed on the card. Insurance carrier phone numbers are on the Human Resources website at www.mnsu.edu/humanres/phones/index.php?id=healthplans. Contact Therese Mullins in Human Resources at 6942 if you did not receive a card for one of your covered dependents or if a name is misspelled.

The office visit copay is printed on each health insurance card. Employees who completed the health assessment during Open Enrollment and agreed to accept follow-up contact from a health coach received a $5.00 copay reduction for 2009 for themselves and each covered dependent. To view the copays for 2009, go to www.mnsu.edu/humanres/benefitspackets/benhealthsummary08.pdf. If you think the wrong copay is listed on your health insurance card, contact the health assessment administrator, JourneyWell, at 866-977-5128.

BENNY™ CARDS

Each employee who was enrolled in the health plan as of January 1, 2009, should receive two Benny™ cards in the mail. The Benny™ card can be used to purchase or pay for out-of-pocket medical and dental expenses from your MDEA (if any), $250 State Health Reimbursement Account (HRA), and MnSCU HRA (IFO and administrators only).

Like a credit card, the Benny™ card will need to be activated by calling a toll-free number which will be included with the card. The card should then be ready to use within 24 to 48 hours.

The Benny™ card does not replace your insurance cards. You will still need to present your insurance or prescription card when you go to the doctor, dentist, or pharmacy. You may present the Benny™ card as a means of paying for eligible medical and dental expenses such as office visits, prescription copays, over-the-counter medications, glasses etc.

Some retailers and health or dental providers may not be able to process Benny™ card transactions. In those cases after you have paid for the item or service you may submit a reimbursement claim to Eide Bailly. Claims can be submitted using paper forms or via your online account at www.eidebailly.com/services/benefits/doer/. You will also need to send documentation such as receipts or billing statements to Eide Bailly.

Whether you use the Benny™ card or submit a reimbursement claim, remember to keep copies of all your receipts, billing statements, and other documentation because you may be required to produce proof of an eligible expense at a later date. See the State of Minnesota Plan Information section on the Eide Bailly website for more information.

IFO AND ADMINISTRATORS HRA

As of the date this article was written, the MnSCU HRA contributions for IFO ($800) and administrators ($600) for 2009 have not yet been posted to employees' accounts or added to the Benny™ cards. The Office of the Chancellor is working with Eide Bailly to identify which employees should have the money added to the HRA and which should have the money directed to the Health Care Savings Plan (HCSP). See the article at www.mnsu.edu/humanres/benefitsannounce2.html for more information about how this is determined.

Eide Bailly will issue reimbursements from the MnSCU HRA after 1) all money in the employee's MDEA, if any, is used up; and 2) the employee's $250 State HRA is used up; and 3) Eide Bailly and the Office of the Chancellor have reconciled the MnSCU HRA records. Once the reconciliation is complete, the MnSCU HRA balance will be added to employees' Benny™ cards and online accounts. Claims incurred prior to that may be submitted for reimbursement using the paper form or online account.

2009 TAX SHELTER/DEFERRED COMP LIMITS

The maximum contributions allowed for the Deferred Compensation Plan and the Tax Sheltered Annuity (TSA)/403B Plan have increased for calendar year 2009:

- $16,500 under age 50
- $22,000 age 50 and older

These contribution limits apply to each plan separately, so a person may contribute up to the maximum in each plan. For example, an employee age 50 or older may contribute up to $22,000 to Deferred Comp plus up to $22,000 to the 403B plan for a total of $44,000 in calendar year 2009.

The 403B Plan has both a before-tax option and an after-tax Roth option. An individual's combined total contributions to either one or both 403B options are limited to $16,500 or $22,000 depending on age. Both the 403B and Deferred Compensation plans have catch-up provisions that may allow additional contributions of up to $5,000 spread over several years. Eligibility is based on a number of factors. Employees who are interested in this provision should contact the retirement plan administrator to determine eligibility. For Deferred Compensation, call 877-457-6466. For the 403B Plan call TIAA-CREF at 800-682-8969.