

Medicine for middle-age on the rise

United Press International
LAKE BUENA VISTA, Fla. — Morris Notelovitz, an expert in the field of middle age, is 49 and cringes at the thought of being 20 again. What Notelovitz shouts from the mountaintops is acceptance — and enjoyment — of middle life. As a gynecologist, Notelovitz specifically targets menopause as the main problem for women.

Notelovitz, a University of Florida professor, is chairman of the International Congress on the Menopause. The congress, which attracted 500 experts in the field, recently met to try to dispel the "myths" surrounding menopause and middle age.

The experts admit the human body undergoes many changes as people approach and enter middle age. However, people no longer must sit back and take what life throws their way, the new theory goes.

"Once you accept a new lifestyle, age almost becomes irrelevant," said Notelovitz.

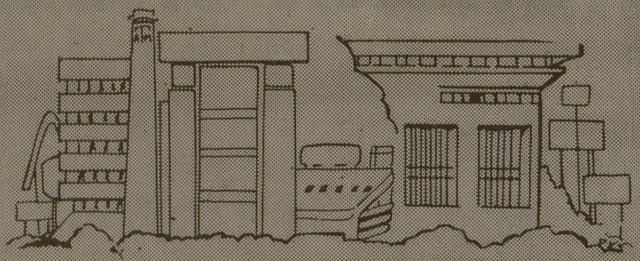
Regular exercise, appropriate diet and moderation in everything represent the foundation for a lifestyle change, Notelovitz said.

He said such simple measures can help stave off cardiovascular problems, diabetes and even osteoporosis, a crippling bone-thinning disease that primarily affects women after menopause.

That's the basis for much of the study of climacteric — middle-age — medicine. Prevention is the key. Dieting and exercise must be undertaken at 35 instead of 65, when it's probably too late to help.

But climacteric medicine is relatively new compared with pediatrics (children) and geriatrics (the elderly). Notelovitz said too much emphasis has been placed on those fields and not enough on climacterics.

But climacterics is gaining, and Notelovitz predicts it will be raised to the same level with pediatrics and geriatrics in the next decade. With more emphasis on middle age medicine, Notelovitz said people will be healthier as they grow older and less pressure will be placed on doctors treating the elderly.



Around town

Apply for Fish Camp chairman now

Student Y Fish Camp is now accepting applications for chairman, sub-chairman and recreation coordinator. Applications will be accepted until 5 p.m. Thursday. There will be a reception for all applicants in the MSC on Friday.

Defensive driving class begins Saturday

The TAMU After Hours Program will sponsor a **driver safety course** Saturday. This course may be used to have certain traffic violations dismissed and to receive a 10 percent discount on automobile insurance. Registration will be held from 8 a.m. to 5 p.m. Monday through Friday in 216 MSC. For more information call 845-1515.

Organizations can participate in fair

All student organizations are invited to participate in this year's **MSC All-Night County Fair**. Organizations may sponsor a game booth by filling out an application in the Student Finance Center of the Student Programs Office and returning it with a \$20 deposit (\$10 refunded). This is a great chance to have fun and raise money for your organization. Call the Student Programs Office at 845-1515 or Mike at 260-7053 for more information.

Soil and Crop Sciences Seminars

The Soil and Crop Sciences Department is presenting "TAMU's soil management research in Niger, West Africa." Dr. Persaud and Dr. Chase will give the seminar at 4 p.m. Wednesday in 103 Soil and Crop Sciences — Entomology Center. Hart Dailey will speak about "Aflatoxins in Cereals" and Nina Baj will speak about "Phylates in Cereals" on Thursday at noon.

Entomology Dept presents Seminar

Max J. Whitten will speak Friday on "The Ecological Genetics of Pesticide Resistance in the Australian Sheep Blowfly" at 3:30 p.m. in 103 Soil Crop Sciences — Entomology Center.

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Pension costs are down despite impact of ERISA

United Press International
NEW YORK — Federal pension reform legislation, which caused howls of protest when it was implemented a decade ago, has not turned out to be the economic burden many businesses predicted.

A study of large corporate pension plans this year found a downward trend in pension costs, according to Mary Lanning, manager of the national research center of Johnson & Higgins, which has conducted surveys of the country's 700 largest companies for the last seven years.

The study found that 1983 pension expenses were almost 5 percent lower than in 1982.

"We find this study, published on the tenth anniversary of the Employee Retirement Security Act particularly significant," said Carl Swope, head of research and development for Johnson & Higgins.

ERISA required minimum standards of funding for private pension plans in an effort to insure that companies which claimed to provide pension protection for their employees actually did so.

At the time it was passed into law, business lobbyists claimed the cost of ERISA would send some companies

into bankruptcy, or discourage them from providing pension benefits at all.

The Johnson & Higgins study, however, found pension expense per employee in 1983, when adjusted for inflation, was virtually the same as when ERISA was passed.

The performance of the stock and bond market, where most pension assets are invested, helped keep costs down, Johnson & Higgins said. Decline in inflation was another factor, since a rising cost of living pushes pension expenses higher through salary increases and benefit formula improvements.

The study also cited increased use of specialized pension asset management, including dedicated or immunized asset portfolios and expansion of investment in real estate.

"I think the key point for us was that pension plans are coming out of the closet as a matter of corporate financial planning," said Lanning.

"There was a time people thought of pension plans as a purely benevolent act on the part of the employer. Something of that aura has hung over them for years."

Now Johnson & Higgins has been finding companies are using the same strategic planning for pensions

that they use for other commitments of corporate assets, she said.

The study does not cover experiences of smaller firms in post-ERISA pension management, but Lanning said she doubted they differ greatly from those uncovered in the survey.

Three-fourths of the 100 largest companies in the study had plans that were 100 percent funded or better. Among those that reported any portion of their plan obligations as unfunded, the unfunded amount was on weighted average only slightly more than 10 percent of aggregate net worth.

The Labor Department estimates private retirement plans account for more than \$1 trillion of the nation's \$14.2 trillion in total asset holdings. More than 25 percent of that was controlled by the 700 large companies studied in the Johnson & Higgins report.

The combined plan assets of the 700 companies studied were destined to pay retirement benefits to over 20 million people — 23 percent of the nation's work force.

Johnson & Higgins, the largest privately held insurance broker in the nation, also owns a human resource consultant firm that specializes in employee benefits and executive compensation.

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