

# The SIFTER

A NEWSLETTER OF THE UW-MADISON RETIREMENT ASSOCIATION

on the web at <http://uwra.wisc.edu>

phone 608-262-0641 or email [retireassn@mailplus.wisc.edu](mailto:retireassn@mailplus.wisc.edu)

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RETIREMENT  
ASSOCIATION

University of Wisconsin-Madison

April 2016

## Windows 10? El Capitan?

by Kathy Christoph, Member, Electronic Technology Committee

Are you wondering if you should say “yes” to your computer’s request to upgrade your operating system? User Services specialists from the campus Division of Information Technology (DoIT) will compare and contrast Windows 7, Windows 8, and Windows 10 features and, for Mac users, the features of Apple Mavericks, Yosemite, and El Capitan. They will teach you how to determine if your machine is ready to be upgraded, considering memory, hard drive, and usability. You will also find out whether or not you yourself are ready to upgrade your machine. If you have decided to upgrade, you will also learn how to prepare for the upgrade. Finally, you will walk away knowing what happens if you decide not to upgrade.

Relieve your angst at the on-screen messages by attending this informative session on **Tuesday, April 26, 1:00-3:00 p.m., at the Center for Arts and Education at Oakwood Village University Woods.**

## Food pantry contribution

The food pantry recipient for this event will be the Mount Zion Baptist Church food pantry. Both cash and checks payable to Mount Zion will be accepted.

## Parking

Enter Oakwood grounds at the traffic light at Island Drive and Mineral Point Road. Take the left fork and then the second driveway on the right to enter visitor underground parking. Push the button for assistance. Park in any visitor stall; take elevator to first floor lobby where signs or a receptionist will help. The garage door opens automatically when you exit in the car. You may also park in a surface visitor parking spot, the marked spaces along the drive, and up the hill towards the large lot. On foot, enter Heritage (6205) at its main entrance, the third driveway on the right, at stop sign, or enter the auditorium doors directly from the lower drive.

## President’s column

by Bob Dye, President, UWRA

As I write this column in early March, only a few months remain in my term as president of your Association. Spring is in the air, and summer will be here before we know it. I cannot believe how quickly the year is passing. Perhaps it’s because so much is going on with the UW-Madison Retirement Association.

I sincerely hope you’ve had an opportunity to attend some of the outstanding programs and events organized by our committees this year. If not, there’s still time, and you will find information on upcoming programs and events elsewhere in this and every issue of *The Sifter*. I hesitate to single out or promote any program or event because each and every one offered is worthy of our members’ consideration, but two in particular seem worth mentioning. First is the April 19 financial program, our annual ETF and SWIB update with **Robert Conlin**, secretary of ETF, and **Michael Williamson**, executive director of SWIB. Second is the annual meeting and luncheon on May 2, where the president-elect and three new board members will be elected.

Our Association is fortunate to have so many members active on our committees, but we are always looking for more, and for new ideas. Please consider volunteering or saying “yes” if asked to join a committee. The committees are the core of the Association and where the work is done.

Our program and event offerings continue to increase to meet the needs of our members, and your input is both welcome and needed. Two recent examples are the new Eastside breakfast at Elie’s on Monona Drive, and the Retirement Challenges Committee’s new series on resources for living during our “go-go, slow-go, and no-go” retirement years. If you have ideas for programs or events, or anything concerning the Retirement Association, you can contact me through the Association office at [retireassn@mailplus.wisc.edu](mailto:retireassn@mailplus.wisc.edu). I would be glad to hear from you.

## Financial seminar

*by Millard Susman, Co-Chair, Committee on Financial Matters in Retirement*

### Annual ETF and SWIB update

**Tuesday, April 19, 1:30 to 3:30 p.m.**

**CUNA International Theater, 5810 Mineral Point Road**

Almost 600,000 people look to the Wisconsin Retirement System (WRS) to help provide for their retirement. The State of Wisconsin Investment Board (SWIB) is the state agency responsible for investing the assets of the retirement system. While the stock market performance in 2015 and early 2016 indicates that we are in an environment where it will be possible to make money, there will be significant investment challenges moving forward. Many economists believe this low-return environment will result in investment returns over the next decade similar to those we have seen the past several years, rather than the higher ones we saw in the 1980s and 1990s. **Michael Williamson**, SWIB executive director, will explain the challenges facing SWIB and the WRS, the impact investment volatility can have on WRS participants, SWIB's investment strategy, and other initiatives SWIB is implementing to protect the WRS investments.

The Wisconsin Department of Employee Trust Funds (ETF) is the state agency that administers retirement, insurance, and other benefit programs for active state and local employees and for retirees participating in the Wisconsin Retirement System. **Robert Conlin**, secretary of ETF, will present an update on the WRS and explain the factors that determine annual adjustments in the Core and Variable Fund pensions of WRS retirees.

### Food pantry contribution

The food pantry recipient for this event will be St. Vincent de Paul. Both cash and checks payable to St. Vincent will be accepted.

### Registration

Advance registration is required. Contact the Association office (see masthead), by Wednesday, April 13, to register. If you or your companion registered for the seminar but cannot attend, please call 262-0641 by noon on the day of the program to enable us to comply with our host's security requirements.

Financial seminars are offered free to UWRA members, and members may bring guests who are not members of the Retirement Association. Please indicate that you plan to bring a guest when you register.

## Parking

CUNA International Commons is the round building in the center of the CUNA campus on the corner of Mineral Point and Rosa Roads. The entrance and parking are located on the north side of the building, not on the side facing Mineral Point Road. Parking is limited near the building, so carpooling is encouraged. Additional parking is available in the Garner Park parking lot on Rosa Road. Please be aware that strict registration and security procedures need to be followed when entering the building. No food or beverages are allowed in the International Theater.

## Free membership will expire soon!

*by Debbie Lauder, Co-Chair, Membership Committee*

Would you like a one-year waiver of your UWRA membership dues? Who doesn't like a freebie? If you recruit one or more new UWRA members, you qualify to receive a waiver.

Simply contact Ann Wallace at the UW-Madison Retirement Association Office (see masthead) and let her know when you have recruited a new member. Please ask your recruit to make a notation on the membership form that you recruited the individual in the section that reads "Did someone recruit you to join UWRA, and if so, whom may we thank?" If a former member has a lapsed membership of more than one year, the person will be considered a new recruit for purposes of this promotion and you will get credit for the returning member.

This program is scheduled to end on June 30, so get that recruit to sign up now.

## Healthy Aging Fair

*by Kelli Guyse, Administrator in Training, Capitol Lakes*

On April 16 from 11:00 to 3:00 p.m., UW students will be putting on a free Healthy Aging Fair at the Capitol Lakes Retirement Community located at 333 West Main Street in downtown Madison. The event's purpose is to provide education on healthy aging through common health screenings such as blood pressure and fall-risk assessments, as well as through brief presentations and information booths. Among the many groups from UW represented there are nursing, audiology, dietary, physical therapy, and pharmacy. All will be present to provide an array of health information and screenings to those who attend.

This is a wonderful opportunity for you to learn more about maintaining or improving your health, while it will also give UW students an ideal chance to learn from you. Complimentary parking will be available in the ramp across the street from Capitol Lakes. We hope to see you there!

UW-Madison Retirement Association  
**MAY LUNCHEON AND ANNUAL MEETING**  
**Monday, May 2, 2016**  
**Morning Program 10:00 a.m.**  
**Annual Meeting 11:00 a.m.**  
**Luncheon 11:45 a.m.**

**Zor Shrine Temple**, Hankwitz Hall, 575 Zor Shrine Place

(Take Mineral Point Road off the Beltline and go east. At second stoplight, turn right onto D'Onofrio Drive at KFC and Pier One. Turn left onto West Towne Way, take next right onto Zor Shrine Place.)

The morning program will be presented by **Dr. Patty Loew**, professor in the UW-Madison Department of Life Sciences Communication. Did you know that Wisconsin has more Indian nations than any other state east of the Mississippi River? Patty, a Bad River Ojibwe, will discuss her recently revised and expanded book, *Indian Nations of Wisconsin, Histories of Endurance and Renewal*. The book, widely used in college and high school history courses, is intended to introduce the twelve Native nations in Wisconsin.

Immediately following this program, the Annual Meeting of the UW-Madison Retirement Association will be held, including the announcement of the photo contest winners in the categories of people, landscapes/cityscapes, and nature/wildlife.



We are pleased to welcome our luncheon speaker, **Dr. Jennifer Cheatham**, Superintendent of the Madison Metropolitan School District. Her focus is on systemic improvement in urban school districts. Jen's presentation today is "Excellence with equity: An update on progress in Madison schools."

The food pantry recipient for this event will be Grace Episcopal Church. We can accept cash and checks made payable to Grace.

The luncheon entrees are Swiss steak or tortilla-crusted tilapia, au gratin potatoes, green bean casserole, seven layer salad, dinner rolls and butter, coffee, iced tea, milk, and water. The luncheon buffet will be catered by Hy-Vee Catering.

*The Luncheon Committee: Darrell Barth, Doug Bradley, Pat Henrikson, Sarah Potts, Christine Schindler, Joel Skornicka, Barb Wiley, and Gail Holmes (Chair)*

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## **UW-Madison Retirement Association Luncheon \* Reservations for Monday, May 2**

Please reserve \_\_\_\_\_ places for the morning program at 10:00 a.m.

Please reserve \_\_\_\_\_ places for the luncheon at 11:45 a.m. at \$16 per person.

Select an entree per person: \_\_\_\_\_ Swiss steak \_\_\_\_\_ Tilapia

Special dietary needs \_\_\_\_\_

Name/s (please print) \_\_\_\_\_

Email address \_\_\_\_\_

**Payment of \$16 per person is enclosed. Please make checks payable to UW-Madison Retirement Association.**

Mail to UW-Madison Retirement Association  
c/o Division of Continuing Studies  
21 North Park Street, Room 7229  
Madison, WI 53715-1218.

Questions? Call 262-0641.  
Please mail in time to arrive  
**no later than April 25.**

## **Agenda for annual meeting on May 2**

1. Call to order by President Dye
2. President's remarks
3. Minutes of the 2015 annual meeting
4. Treasurer's report
5. Acknowledgment of long-term committee members and departing board members
6. Volunteer of the Year award
7. Announcement of photo contest winners
8. Report of the Nominating Committee by Past President Certain
9. Elections
10. Passing the gavel from President Dye to President-Elect Mitchell
11. Incoming President's remarks
12. Questions and remarks from the membership

## Eating Well with Diabetes

by Gary Mitchell, Chair, Connections Committee

Please join us for this presentation, the fourth in our series on nutrition, on April 20, in the Center for Arts and Education at Oakwood Village University Woods, from 9:30 to 11:00 a.m. **Cassandra Vanderwall**, UW Health registered dietician, has delivered informative, accessible, and fun discussions that participants have enjoyed while learning a great deal.

Ditch diabetic diets and learn key nutrition principles to eat well with diabetes. Join Cassie as we explore how meal and snack composition can promote blood sugar balance and satisfaction with every bite.

The food pantry recipient for this program will be the Bethel Lutheran Church. Both cash and checks payable to Bethel will be accepted.

### Registration

Advance registration is required. Contact the Association office (see masthead) by Thursday, April 14 to register. These seminars are offered free to UWRA members, and members may bring guests who are not members of the Retirement Association. If you plan to bring a guest, please indicate that when you register.

You will find parking instructions elsewhere in this issue in the article describing the April 26 program on computer operating systems.

## Field tripping with PLATO

by Louise Robbins, Member, UWRA

UWRA members have a great opportunity to learn and travel, and meet new friends, with PLATO. I recently signed up for PLATO's Monday News Briefs, delivered to my email in-box, and learned about a trip to a Milwaukee Stackner Cabaret performance of The Devil's Music, about the life and music of Bessie Smith. It was my first PLATO field trip experience, and I must say I enjoyed it immensely. It convinced me that my decision to join PLATO was a good one.

Bob Blitzke gets five stars out of five for pre-trip information. The production was super, and I enjoyed lunch at the Market; the folks I was with didn't try to force more sightseeing into the event, and that suited me just fine. I met lovely new people and saw some old friends. It's unlikely I would have driven to a Milwaukee performance, so it was great to be able to catch the bus. The walk from the Market down the waterfront to the theater on a sunny day was a nice bonus. I'm looking forward to more trips and a PLATO course or two.

## Seminar answers the question, "Is finance just quantitative?"

by Faisal Kaud and Bill Richner, Members, Committee on Financial Matters in Retirement

**G. Kevin Spellman**, Director of the Investment Management Certificate Program at the University of Wisconsin-Milwaukee, addressed this question in an interesting seminar on February 16. Spellman spoke about behavioral finance, which is the application of psychology to financial behavior, and identified a number of human biases that influence investment decisions. Spellman cited the work of Werner De Bondt, formerly of the UW-Madison School of Business and one of the founders of the field of behavioral finance.

As Spellman explained, there are a number of biases that affect financial behavior. Biases that affect financial behavior include the following:

- (1) representativeness refers to investment decisions based on stereotypes, such as "Coca Cola is a popular drink; therefore it must be a good stock to buy";
- (2) availability and probability are biased expectations of success based on uncritical recall of similar situations;
- (3) overconfidence leads people to be overly aggressive in forecasting and to take too much risk;
- (4) anchoring and slow adjustment refer to the tendency to anchor opinions on initial impressions and adjust slowly to changing situations; for example drilling activity follows oil prices rather than being based on solid market analysis;
- (5) loss aversion motivates people to risk more in loss situations and much less in gain situations; and
- (6) regret of losses is greater if the loss results from a decision to act than from a decision not to act, which makes investors hesitate to act. An example of bias influencing investment decisions is the tendency of investors to extrapolate past trends in stock prices ("rising stocks will keep on rising") and therefore to underestimate the tendency of stock prices to revert to the mean.

Various biases can conspire to cause investors to buy high and sell low, against their best financial interests. Dr. Spellman engaged the audience and demonstrated a variety of biases by asking seminar attendees to write down answers to numerous questions that illustrated these tendencies. If you would like to have one of the seminar handouts, a limited number are available from the Retirement Association's office that can be reserved and then picked up at any future UWRA program.

## **Invitation to joint PLATO-UWRA lunch**

*by Frank Power, President, PLATO*

UWRA members who are planning to attend the free Global Hot Spots Lecture on Biodiversity Conservation at the Fluno Center on Friday, April 22, are invited to join attending PLATO members at the quality buffet in the Oros Room at The Fluno Center at noon, before the Global Hot Spots Lecture at 1:30. The cost is \$15 cash to be paid to the Oros Room staff, or to me if we are more than 15.

For more information on the lecture, see [uwalumni.com/event/ghs-biodiversity](http://uwalumni.com/event/ghs-biodiversity). To register for the joint luncheon, please email [louise.fowler@wisc.edu](mailto:louise.fowler@wisc.edu) by noon on April 20. For more information on our joint luncheon opportunity, please email me at [franpwr@aol.com](mailto:franpwr@aol.com).

## **University League inaugurates its Centennial Endowed Scholarship at the “100 Years of Giving” event**

*by Kay Jarvis-Sladky, Immediate Past President, University League*

The University League inaugurated the 24th endowed scholarship under its umbrella on March 16 as it celebrated “100 Years of Giving” at Blackhawk Country Club with a \$20,500 check for UW Foundation’s Martha Taylor. This endowment, the University League Centennial Endowment Scholarship, honors the 100 years (out of its 115) that the League has given time, talent, and financial support to UW-Madison students. In the last 30 years, the League has given more than \$1,000,000 to UW students and related groups, and this year awarded \$149,041 in scholarships and gifts.

The tradition of financial support for students was initiated in 1916 by a founder, Mrs. William (Margaret) Allen, who established a \$50 loan at a time when a semester’s tuition was \$12. Her great-great-granddaughter, Carol Lindbeck, was the guest speaker and spoke of her ancestor’s life and times. For more information about University League and an invitation to join, go to [univleague.wisc.edu](http://univleague.wisc.edu).

## **Monthly reminders**

Westside breakfast at Sofra, 7457 Elmwood Avenue, Middleton, 8:30, April 18, May 19, June 17.

Eastside breakfast at Elie’s, 4102 Monona Drive, Madison, 8:30, April 19, May 24, June 16.

Reservations are not needed for either location. You are welcome regardless of where you live.

For information on upcoming PLATO trips, go to <http://platomadison.org/page-18561>. Scroll down to see the full schedule.

## **Welcome to these new members of the Association 2-6-16 through 3-4-16**

Chelcy Bowles  
James & Sally Ann Davis  
Dineen Grow  
Anita Kichefski & Jayne Rowsam  
Lorna Kniaz  
Jeanine Mount  
Susan Muldowney  
Bruce Verhelst

## **Did you ever wonder if Facebook was worth mastering?**

*by Louise Robbins, Member, Electronic Technology Committee*

That was the question asked by a group of seventeen UWRA members who gathered at the Fitchburg Public Library meeting room on February 25 for a hands-on workshop sponsored by the Electronic Technology Committee. No doubt each member answered it in a different way, with one person saying “Definitely not—too time-consuming!” while another touted its virtues for keeping in touch with others.

Participants were impressed with School Library Media Specialist Robin Amado’s ability to answer questions on the fly and to model learning new things about Facebook. She focused on privacy and led participants through setting up a site and setting privacy parameters. We all discovered how different Facebook can be on phones, tablets, and laptops. Having a time to try things out helped, and the size of the workshop allowed opportunity for personal assistance with questions and problems. Whatever decision each member made about using Facebook, I’m sure each found this session worthwhile.

## ETC says ... sharing our electronic tips and tricks

by Judy Craig, Co-Chair, and Millard Susman, Member,  
Electronic Technology Committee

When the Electronic Technology Committee gets together for meetings, we enjoy swapping ideas about how to solve the problems we all face with our own computers, tablets, and other electronic gadgets. We're not electronic experts, but pooling what we do know turns out to help us all. Would you like to get in on the learning opportunities? We welcome novices and experts, fans of Macs and of PCs. Call or email the UWRA office (see masthead), or contact any of the committee members listed on the committee roster on the UWRA website, [uwra.wisc.edu](http://uwra.wisc.edu).

One small group that attended the last "saving our stories" session in early February has decided to try getting together to work on their own projects: bringing to the group their projects, progress, stumbling blocks, and ideas. (We hope "You know what worked for me?" is heard often.) Others are welcome to use ETC as a vehicle to help set up workshops to brainstorm about their own electronic issues.

We also contribute an occasional tip-sharing idea to *The Sifter*. Here is an example. This tip occurred to Millard when sending an interesting web link to a friend. Do you know about [tinyurl.com](http://tinyurl.com)? When you want to send an Internet link to someone, you usually have to copy and paste a huge string of letters. But it's very easy to get a short string of letters from [tinyurl.com](http://tinyurl.com). Once you put "TINYURL" into the tool bar of your web browser, you can just click on it to go directly from any interesting website to the [tinyurl](http://tinyurl.com) site, which gives you an abbreviated URL. Here's the example that appears on the [tinyurl](http://tinyurl.com) website.

Turn this URL:

[http://www.amazon.com/Kindle-Wireless-Reading-Display-Globally/dp/B003FSUDM4/ref=amb\\_link\\_353259562\\_2?pf\\_rd\\_m=ATVPDKIKX0DER&pf\\_rd\\_s=center10&pf\\_rd\\_r=11EYKTN682A79T370AM3&pf\\_rd\\_t=201&pf\\_rd\\_p=1270985982&pf\\_rd\\_i=B002Y27P3M](http://www.amazon.com/Kindle-Wireless-Reading-Display-Globally/dp/B003FSUDM4/ref=amb_link_353259562_2?pf_rd_m=ATVPDKIKX0DER&pf_rd_s=center10&pf_rd_r=11EYKTN682A79T370AM3&pf_rd_t=201&pf_rd_p=1270985982&pf_rd_i=B002Y27P3M)

into this TinyURL:

<http://tinyurl.com/KindleWireless>

Which one would you rather cut and paste into your browser? That's the power of TinyURL! There are other similar programs but this one has the advantage of being used by many scientific journals.

Another UWRA member, who uses both [wisc.edu](http://wisc.edu) and [yahoo.com](http://yahoo.com) email addresses, was really bothered by unwanted ads cluttering the screen in the yahoo system. Following a suggestion made by a DoIT speaker at an ETC program, she downloaded and installed Adblock Plus, which can be installed free on browsers such as Mozilla Firefox and Google Chrome. It's always a good idea to check out the pros and cons of such downloads, but she thinks the change it made was "magical"!

## Developing your personal archive

by Sheila Spear, Co-Chair, Electronic Technology Committee

The mess in my closet is now officially designated "my personal archive." I should put a plaque on the door dedicating it to Paul Hedges, the Emerging Technologies Archivist at the Wisconsin Historical Society. He not only provided the name, but has now talked with UWRA members three times to help us get our archives in order. And, I am here to affirm, mine is slowly taking shape.

By now over 100 UWRA members have attended one or more presentations in the Electronic Technology Committee's ongoing "saving our stories" series, including 33 at the session held on February 11. Once again, Mr. Hedges walked us through a clear, step-by-step process to get us started and keep us going on this ever-present retirement project.

One feature of this event was an opportunity for members to share ideas and experiences and to develop questions to pose to the speaker before the Q&A part of the program. One participant wrote the following comment.

*Our table of four had a great discussion – sharing progress, challenges, knowledge, and family heritage. It was spontaneous and very nice.*

*The Sifter*  
<http://uwra.wisc.edu>  
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### **Moved or Moving?**

*The Sifter* will not automatically be forwarded by the Postal Service. Please use email, snail mail, or the telephone to give us your new address so that you can continue to receive *The Sifter* on a regular basis.

## **UWRA Calendar**

April 7	Retirement Challenges Committee	How to get there
April 18	Connections Committee	Breakfast at Sofra
April 19	Financial Committee	Annual ETF and SWIB update
April 19	Connections Committee	Breakfast at Elie's
April 20	Connections Committee	Eating well with diabetes
April 26	Electronic Technology Committee	Computer updates
May 2	Luncheon Committee	Two programs and annual meeting
May 5	Travel Committee	Trip to Horicon Marsh
May 17	Financial Committee	Guarding against identity theft
May 19	Connections Committee	Breakfast at Sofra
June 16	Connections Committee	Breakfast at Elie's
June 17	Connections Committee	Breakfast at Sofra

For more about UWRA and for some program information, please visit our website at [uwra.wisc.edu](http://uwra.wisc.edu).