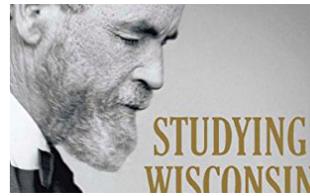




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UWRA-Madison



# THE SIFTER

NEWSLETTER OF THE UNIVERSITY OF WISCONSIN-MADISON RETIREMENT ASSOCIATION

## TRAVEL COMMITTEE

### Capital Brewery Tour

BY KAREN SCHWARZ, MEMBER,  
TRAVEL COMMITTEE



Join fellow UWRA members on March 9 for a tour and tasting at the Capital Brewery in Middleton. The tour is limited to 40 people. We will split into two groups, with one group doing the tour first, then sampling, and the second group doing the sampling first, followed by the tour.

This is a self-drive trip with a fee of \$15 that includes both the tour and the beer tasting. Drive to the brewery at 7734 Terrace Ave. in Middleton, then park in the brewery's lot, on the street, or in the public lot across the street and down a block. Enter through the Terrace Avenue door and meet in the Bierstube/Grain Room.

The Capital Brewery was founded in 1984 and brewed its first beer, a pilsner, in 1986. The initial goal was to brew traditional German-style lager beers. Capital has since branched out to include American-style ales, barrel-aged beers, and several distinct IPAs (India Pale Ales). Capital Amber is the bestseller. Capital Blonde Doppelbock has won 6 platinum medals and is featured at Bockfest, the brewery's annual winter celebration held in February.

Capital has won more than 240 awards at domestic and international competitions, including the U.S. Open Beer Championships, Great American

Beer Festival (GABF), Great Taste of the Midwest, and the World Beer Championships. Capital Brewery was named "America's #1 Rated Brewery" by the Beverage Testing Institute at the World Beer Championships in 1998 and Grand National Champion at the 2013 US Open Beer Championship.

You are encouraged to register online using the registration link in the box below or by going to the [UWRAmadison.org](http://UWRAmadison.org) website.

Or, mail in your reservation and check using the form at: [tinyurl.com/3v8x5v5j](http://tinyurl.com/3v8x5v5j). Mail-in registrations must be received in the UWRA office by February 28, 2023. ■

If you have questions about the tour, please email program coordinator Karen Schwarz at [schwarz@oncology.wisc.edu](mailto:schwarz@oncology.wisc.edu) or the UWRA office at [retireassn@mailplus.wisc.edu](mailto:retireassn@mailplus.wisc.edu).

#### CAPITAL BREWERY TOUR

7734 Terrace Ave., Middleton, WI 53562

**Thursday, March 9, 2023**

2:30 P.M. In-person tour & tasting

Cost: \$15.00 per person

**Registration Deadline: February 28**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5108259](http://UWRAmadison.org/event-5108259)

FROM THE EXECUTIVE DIRECTOR'S DESK

## Benefits of UWRA Membership

BY SANDI HAASE

**A**s you read this edition of *The Sifter*, you are experiencing one of the benefits of UWRA membership. All members with an email address in our system receive a digital, color edition of this newsletter from September to June. Members can also elect to receive a black/white print edition with a paid subscription, as an add-on membership



benefit.

Another obvious benefit of membership is the interesting and knowledgeable speakers from across the country whom we have a chance to hear each month. Our guests present on topics ranging from financial strategies in retirement to continuum of care communities, health and wellness, electronic technology, current events, and the annual ETF/SWIB reports. Additionally, UWRA provides social activities with lively conversations at monthly breakfasts and day trips to learn more about our state. Many are free, and the day trips and luncheons are priced at cost.

Many of our programs (with consent of the speaker) are captured digitally and posted on our website. If you are unable to participate, you can view the recorded presentation any time on the association's website at [UWRAmadison.org](http://UWRAmadison.org).

That brings me to further benefits available via the UWRA website. From within the digital edition of *The Sifter*, members can click on links in articles and program announcements. Links to event registration pages will open for ease in registering. If there is a charge for an event, members can elect to pay online or by invoice. Similarly, members can easily renew their membership online on the website.

While most of [UWRAmadison.org](http://UWRAmadison.org) website is public, there also is a members-only area. For security

reasons, access to this section is limited to members. A logon and password are required for access. This area includes the UWRA membership directory and such records as annual activities in review, agendas, board of director meeting materials, and financial reports.

The members-only area also provides access to *Living Ledger*, a document to help you compile information to assist your heirs in settling your estate. It is downloadable in a variety of digital formats. Printed copies are also available for purchase through the UWRA online store for \$10. The UWRA Store is also in the members-only section of the website.

Lastly, one of the greatest benefits of membership is the connection with your former colleagues and the opportunity to meet new people, to become involved, to share your skills and talents, all the while having fun. UWRA is truly your network in retirement!

### Are You Missing Out on a Freebie?

As we wait for each passing day to add more sunshine to our lives ... it's a great time to get something for free! A free UWRA membership year, that is.

To earn a free membership in UWRA for one year, simply recruit one or more new UWRA members. That simple task will entitle you to receive a one-year extension of your membership.

When the new member completes their membership profile in our software and indicates you as their "recruiter," you will receive an acknowledgment that your membership has been extended one year. If you re-recruit a former member whose membership has lapsed for more than one year, the person will be considered a new recruit for this promotion, and you will get credit. Note: you are encouraged to recruit many new members this year, but your membership will be extended for only one year.

So, I challenge each of you ... who will be the top recruiter between February 1 and April 30? ■

## UWRA NEWS

## We Invite YOU to Serve on the UWRA Board

BY ESTHER OLSON, CHAIR, NOMINATING COMMITTEE

There is a very special group of volunteers who are vital to the continued success and forward advancement of our retirement association—namely, the UWRA board of directors and officers.

This year's nominating committee (chair Esther Olson, Chris Kleinhenz, and Mary Czyszczak-Lyne, all past presidents) will develop a slate of candidates. The candidates will be presented at the Annual Meeting in May when the election occurs.

In 2023 the slate will include candidates for president (from the faculty; two-year term) and president-elect (academic staff; three-year term); three board members (one from each cohort: faculty, academic staff, and university staff), and a secretary (three-year term).

What does serving entail? The Board:

- holds regular monthly 1.5–2 hour meetings (September–June). Note that, if there is no actionable business during a month, the meeting is cancelled.
- receives and reviews reports
- develops and approves policies
- generally oversees the affairs of the association.

Additionally, board members are asked to serve as a board liaison to one UWRA committee, typically 1.5–2 hours each month.

Are you interested in being a part of UWRA's future? Please take a moment to seriously consider volunteering in this role. Or, do you know someone who would be an asset to the board? Send names to the UWRA office at [retireassn@mailplus.wisc.edu](mailto:retireassn@mailplus.wisc.edu) by Friday, February 10. Contact the Association office if you need more information or have questions. ■



## ELECTRONIC TECHNOLOGY

## LastPass Security Breach

BY RACHEL BAKER, CO-CHAIR, ELECTRONIC TECHNOLOGY COMMITTEE

LastPass is the password manager that we've recommended to UWRA members as safe, easy to use, and free of charge through UW-Madison. None of



that has changed, but users should be aware of a recent security breach in which hackers obtained a copy of the LastPass cloud database of user passwords. Each individual user's collection of passwords is encrypted by the user's master password, which is NOT stored in the LastPass database. To access your password data, a hacker would have to guess your master password (which they might do if you use the identical password for many purposes). What to do?

First, the most important issue for you as a LastPass user is to have a lengthy and complex master password. The longer and more complex your master password is, the less likely it can be guessed by a hacker's computer program, which generate combinations of characters over and over until it hits the correct one. Now would be a good time to create a new, complex master password for LastPass. Learn more about complex passwords at <https://tinyurl.com/mrx3mfth>.

Second, use complex passwords for all of your important web accounts. You can use LastPass to generate complex passwords for all your web accounts and store them in your encrypted LastPass database. Again, all you must remember is your master password.

Finally, use 2-factor authentication wherever you can. This is usually done by registering your mobile phone number with your web account to allow you to verify every login to the site. ■

If you have questions about this or other technology matters, email committee members at [UWRA.tech@gmail.com](mailto:UWRA.tech@gmail.com).

**ELECTRONIC TECHNOLOGY WEBINAR**

# Electronic Health Records: Doctor, Doctor, Gimme the News!

BY SCOTT R. SPRINGMAN, MEMBER, ELECTRONIC TECHNOLOGY COMMITTEE

**W**hat are my doctor and nurse staring at on the computer screen? Learn about the ways that electronic health records (EHR) have changed healthcare. How have communications among patients and medical providers been affected by EHR? How can electronic records benefit you and your family? What's a Personal Patient Portal, and how should you use it? These and other topics will be discussed by Dr. David Kunstman, a physician from UW Health. ■



*If you have preliminary questions for the speaker, please send them to program coordinators Scott Springman at [srspring@wisc.edu](mailto:srspring@wisc.edu) and Kathy Christoph at [kathy.christoph@gmail.com](mailto:kathy.christoph@gmail.com) by Wednesday, February 22.*

**David Kunstman MD** is a family medicine practitioner with UW Health and a clinical associate professor in the UW School of Medicine and Public Health, where he earned his medical degree. He completed his residency at St. Luke's Medical Center in Milwaukee. His special interests include preventive medicine, sports medicine, and electronic health records.



## FOOD PANTRY CONTRIBUTIONS

**I**n lieu of registration fees for UWRA programs, donations are encouraged to the Open Seat Food Pantry that serves food-insecure UW students. The pantry is a project of ASM, Associated Students of Madison. Learn more about it at [asm.wisc.edu/the-open-seat/](http://asm.wisc.edu/the-open-seat/)

Checks payable to UW Foundation, with "Open Seat" on the memo line, may be mailed to: UWRA, 21 North Park Street, Room 7205, Madison, WI 53715-1218. ■

Online registration for UWRA Zoom webinars is easy, but members may also email the UWRA office at [retireasn@mailplus.wisc.edu](mailto:retireasn@mailplus.wisc.edu) or call 608-262-0641 to register for events.

Webinar links and call information are included in registration confirmations and reminders emailed to registrants 7 and 2 days prior to events.

**Need help with Zoom?**

Contact [UWRA.tech@gmail.com](mailto:UWRA.tech@gmail.com)

## DID YOU KNOW?

**V**ideos, lecture notes, and/or slides from many past UWRA webinars and in-person seminars are available on the UWRA website at [UWRAmadison.org](http://UWRAmadison.org). Click on the menu link titled Resources, then choose Presentations. Content from presentations going back to September 2019 is available, on topics including health, finances, technology, current affairs, travel, UW research, and more. ■

### ELECTRONIC HEALTH RECORDS

**Wednesday, March 1, 2023**

1:30–3:00 P.M. Online Webinar

**Registration Deadline: February 24**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5041503](http://UWRAmadison.org/event-5041503)

**FINANCIAL MATTERS WEBINAR**

**Estate Planning Series, Part 3  
How to Plan for the Dissolution  
of Your Estate and Assure Your  
Goals Are Achieved**

BY JACK SORENSON CO-CHAIR, AND KATHY ZWEIFEL,  
MEMBER, COMMITTEE ON FINANCIAL MATTERS IN  
RETIREMENT

**E**state planning is an essential task for anyone who wants to assure that their assets are distributed according to their wishes after their death with minimal legal oversight and cost. This is the final seminar in a three-part estate planning seminar series taking place in 2023, sponsored by the UWRA Committee on Financial Matters in Retirement.



In the first two seminars you learned why estate planning is important and the mechanisms that can be employed to attain your desired outcomes. In this seminar, you will learn how the dissolution process is managed to achieve those ends and how to make your executor's (or trustee's) job easier and more straightforward. ■

*If you have preliminary questions for the speakers, please send to program coordinators Jack Sorenson at [jwsoren1@gmail.com](mailto:jwsoren1@gmail.com) and Kathy Zweifel at [kazweife@wisc.edu](mailto:kazweife@wisc.edu) by Tuesday, February 28.*



**Erika Eckert, CFTA**, is senior vice president and regional manager, and **Cort Miller, Esq.**, is vice president, both at the Milwaukee office of the national company Arden Trust.

**DISSOLUTION OF YOUR ESTATE**

**Tuesday, March 7, 2023**

1:00–3:00 P.M. Online Webinar

**Registration Deadline: March 3**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5046022](https://UWRAmadison.org/event-5046022)

✓ **STILL TIME TO REGISTER**

**Estate Planning Series, Part 2  
WILLS & TRUSTS**

**Tuesday, February 7, 2023**

2:00–4:00 P.M. Online Webinar

**Registration Deadline: February 3**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5041479](https://UWRAmadison.org/event-5041479)

✓ **SAVE THE DATES**

**ASSISTIVE TECHNOLOGY**

**Tuesday, March 14, 2023**

2:00–3:30 P.M. Online Webinar

**Registration Deadline: March 10**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5092459](https://UWRAmadison.org/event-5092459)

**WHAT'S HAPPENED TO THE  
REPUBLICAN PARTY?**

**Tuesday, March 21, 2023**

1:00–3:00 P.M. Online Webinar

**Registration Deadline: March 10**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5069123](https://UWRAmadison.org/event-5069123)

**NUCLEAR POWER & CLIMATE CHANGE**

**Thursday, March 23, 2023**

1:00–3:00 P.M. Online Webinar

**Registration Deadline: March 10**

Advance registration is required. Register online at:

[UWRAmadison.org/event-5061315](https://UWRAmadison.org/event-5061315)

## MEET A UWRA MEMBER

### Encouraging Organ Donation

BY CINDY HUBER, UWRA MEMBER

Here I am—an unlikely UWRA member! I am one of hundreds of professionals who were never employed by the UW but who have coached and mentored UW students throughout my career, teaching members of the next generation how to translate academic theories and case studies into action.

Over the course of my 25+ years as the chief executive officer of two statewide nonprofit organizations, I have taken great pride in designing internship experiences that reinforce the critical “soft skills” valued in companies, public agencies, and the nonprofit sector.

Growing up in Wisconsin Rapids, I began my UW undergrad experience at UW–Eau Claire and finished at UW–Stout. While teaching special education in the McFarland Schools, I continued my professional studies at UW–Madison, proudly singing “Varsity” on Saturday afternoons.

Today, I live in New Berlin, working part-time for Donate Life Wisconsin, a collaboration of Wisconsin’s transplant hospitals, organ procurement, and eye/tissue recovery organizations.

I have the privilege of working with UWRA members including Rick Deluge, a statewide volunteer leader with Lions Eye Bank of Wisconsin, who helped to bring the gift of sight in 2021 to more than 900 women and men here in Wisconsin. As 1600+ Wisconsin individuals and families wait for a life-saving organ transplant, I have the opportunity to lift up their stories and amplify the message that registering as an organ, eye, and tissue donor matters ([donatelifewisconsin.org/register](https://donatelifewisconsin.org/register)).

To me, it always matters to remember and reflect. Think of that momentous day in 1969 when Apollo landed on the Moon. Since then, our knowledge

about space has continued to change. Similarly, advances in medical science no longer dictate matching blood types, age limits, or even perfect health for anyone to save or enhance someone’s life through organ, eye, or tissue donation or living donation.



I will always be grateful that my life was changed because I stepped on to a UW campus a few years after the Moon landing. I was challenged and inspired to dedicate my career to creating opportunities so that others can continue the legacy of life. ■

**DECEMBER 1–31, 2022**

#### WE WELCOME NEW MEMBERS

**Miles Alexander,**  
*UW Extension*

**Suzanne Missureli**

**Christine Ribic,** *Forest & Wildlife Ecology*

**Jean Ruenger-Hanson,**  
*Steenbock Memorial Library*



#### UWRA ANNUAL MEETING SET FOR MAY 18

The 2023 annual member meeting and reception will be Thursday, May 18, 2023, 3:30–5:30 PM at the UW Arboretum. Watch for details in an upcoming *Sifter* and on the UWRA website. Mark your calendar!

#### BREAKFAST AT ELIE'S CAFE

909 E. Broadway, Monona, WI

9:00–10:30 A.M. In-person gathering

**Tuesday, February 28**

Join fellow UWRA members for breakfast (or a cup of coffee or tea) at Elie's Family Restaurant. Members gather once a month for breakfast and lively conversation. No registration needed.

**{ The UWRA is your network in retirement! }**

**ACTIVITIES IN RETIREMENT**

**Volunteering with Sister Cities**

BY ELIZABETH TRYON, UWRA MEMBER

**A**t UW-Madison, I co-developed a program through the Global Health and Study Abroad offices with my husband, Ted Petith, a native German speaker who spent part of his childhood in Freiburg. From 2011 to 2015, we took an average of 10 students on “Green Summer Freiburg” field courses to witness firsthand the incredible progress Freiburg has made toward a carbon-neutral but very accessible and picturesque medieval city.

Because Madison is Freiburg’s sister city in the U.S., exchange between the two cities of similar size and demographics has been significant over the years. In fact, my husband is a “sister-city product.” His mother was a UW-Madison student on her junior year abroad when she met his father, a German medical student.

Every visit to Freiburg with the students was special, seeing the city afresh through their eyes as they took in technological and social innovations that make it the “Green Disneyland” of the European Union. Those experiences created strong bonds between all of us. We keep in touch with many of those students and are always gratified to hear of their current exploits: from studying public energy policy at Cambridge University to working in environmental engineering in Milwaukee.

Since then, we’ve traveled to Freiburg regularly with business and government delegations and to visit relatives and friends. We presented at the Sister City Sustainable Development Summit in 2019 where we heard from Freiburg’s partners in Japan, France, Israel, Nicaragua, and other countries—all doing fantastic sustainable development projects. Unfortunately, the pandemic halted our cross-cultural partnership activities in 2020.

With COVID lessening, and more free time since I retired in 2021, we returned in October 2021 to re-establish contact with our colleagues in the city and the private sector. Freiburg still had a mask mandate and a vaccine requirement to enter any public establishment. Tourism is rebounding, and



the city continues to add ground-breaking sustainability projects. It remains a model to emulate and is a beautiful place to visit.

In retirement, we continue to look for ways that UW-Madison students and others can learn from the innovations that “Green City Freiburg” is happy to share. Many Freiburgers feel a sense of urgency to help the U.S. move from incremental to transformational change. Our relationships there run deep, and we are very grateful for our rewarding and enjoyable learning experiences with them. ■

**Asking for three minutes of your time ...**

**W**e have heard from some members that they want to gather in-person. With UWRA programs and seminars remaining virtual through the end of our fiscal year, we are considering offering some informal gatherings. What would that look like?



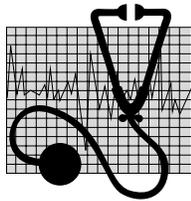
Would you like to participate in a specific type of activity—maybe a walk on the Ice Age Trail, pickleball games, relaxing with others at a brewery, vineyard, or coffeehouse, gathering for a brown-bag lunch at a park, or meeting at the State Capitol for a building tour?

Your opinions will help plan future UWRA activities. Please click on [surveymonkey.com/r/9Q2RNMK](https://surveymonkey.com/r/9Q2RNMK) to complete a very short survey. ■

WELLNESS MATTERS

# How Do You Mend a Broken Heart?

BY DAVID M. DECI MD, UWRA MEMBER



The year was 1971, and the Bee Gees debuted a song that became a hit record: “How Do You Mend a Broken Heart?” Little did we know it at the time, but a broken heart is a genuinely real and serious condition. There is increasing recognition that Broken Heart Syndrome or Takotsubo Cardiomyopathy accounts for about 2% of all sudden heart conditions. More importantly, 88% of cases occur in women between the ages of 50 and 74.



So why the unusual name? Takotsubo is Japanese for “octopus trap”. During Broken Heart Syndrome, the heart muscle outline takes on the appearance of an octopus trap or takotsubo. This is most readily seen on heart ultrasound. This change in the shape of the heart has led to the understanding that this condition is not due to blockages of the heart arteries by plaque buildup, but rather a squeezing of heart vessels by a swollen and misshapen heart muscle (cardiomyopathy).

Research has shown that Broken Heart Syndrome is a result of a sudden surge of “flight or fight” hormones, like adrenaline, that the body automatically releases during times of stress or danger. For unknown reasons, certain individuals have heart muscle that adversely responds to what should be a helpful stimulant.

Broken Heart Syndrome symptoms often mimic the signs of a classic heart attack. Symptoms such as squeezing chest pain, arm and neck pain, shortness of breath, sweating, nausea, and feeling faint can be warning signs that action needs to be taken immediately. If you or your loved one experiences any of these symptoms, call 911 and immediately chew one plain (not coated) adult aspirin. The rea-

son for the aspirin is to thin the blood and prevent blood clotting in the heart muscle.

Predictably, Broken Heart Syndrome generally occurs during or within two weeks of a major life stress. Stressors can include death of a loved one, serious illness, trauma, loss of a relationship, and social or environmental upheaval. The most highly correlated risk factor is the death of a spouse or other close family member.

There is good news. Broken Heart Syndrome frequently resolves quickly with the heart returning to normal shape and function in 4-8 weeks. Rarely, persistent heart failure can occur and cause significant long-term symptoms. In addition, awareness of risk factors can help guide care of individuals who might be prone to this condition. Appropriate support of those undergoing stress and loss, early recognition of symptoms, and prompt medical attention can all help to mend a broken heart. ■

*David M. Deci, MD is a retired family physician and a member of UWRA.*

## Spring 2023 Roundtable Talks Set

All programs are in Varsity Hall at Union South. Luncheon begins at 11:45 A.M. and ends by 1:00 P.M. The cost is \$15.

**February 15 The Changing Landscape of Collegiate Athletics** with UW–Madison director of Athletics, Chris McIntosh. Registration Deadline: January 31 [go.wisc.edu/9ma9p3](https://go.wisc.edu/9ma9p3)

**March 15 Biomarker Testing: Would You Want to Know Your Medical Future?** With Diane Gooding, UW–Madison professor of psychology and medicine. Registration Deadline: February 28 [go.wisc.edu/tdmg49](https://go.wisc.edu/tdmg49)

**Wednesday, April 26 Backstage at Wisconsin Public Radio** with Stephanie Elkins, host and producer of Morning Classics, and Peter Bryant, director of the WPR News and Music Network. Registration Deadline: April 11 [go.wisc.edu/tp5i31](https://go.wisc.edu/tp5i31)

More information is at [acstaff.wisc.edu/programs/university-roundtable/](https://acstaff.wisc.edu/programs/university-roundtable/). ■

WEBINAR RECAP

## Economic Outlook: Inflation, Recession, or Both?

BY JOAN GILLMAN AND KAY REUTER-KROHN, MEMBERS, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

**S**teve Rick, director and chief economist for the CUNA Mutual Group, presented a very comprehensive webinar in December on what he expects from the U.S. economy in 2023, comparing today's economy to the quote from Charles Dickens: "It was the best of times, it was the worst of times."

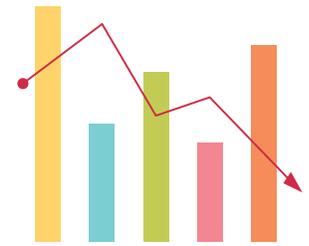
The first question he addressed was, will we have a recession? The economy grew by .3% in 2022, and he is predicting a 0% growth in 2023, with a mild recession in the second half of the year. Many Americans have excess savings and will be dipping into their savings this year. There is an expectation that savings will be gone by summer, which will cause consumption to drop and a mild recession.

Rick also predicted that inflation will be lower this year. The Federal Reserve is working to slow down spending and bring inflation down by increasing interest rates. The number one goal of the Federal Reserve is to keep inflation at a 2.5% target. To accomplish this goal, the federal funds rate might rise in December and again in 6 weeks, topping out at around 5%. The current projection is that inflation will be at 4% in 2023 and back to 2.5% by 2024. The stock market is down as a direct result of the rise in interest rates.

During the pandemic, money supply growth was at a record high of 27%. In October 2022, growth was at 1.4% and will shrink more in 2023, in an effort to cool the economy and slow inflation.

Rick described the unemployment rate as "the best of times," well below the average rate of 4.5%. Over 11 million jobs were open in December, compared to the typical number of 7.5 million. We are also seeing the highest "quit" job rate in the U.S. at 4.5 million, as workers find better jobs. Many employers are short of workers. One contributing factor is that 10,000 baby boomers are retiring each day. We are still seeing the effects of COVID, when people left the labor market and lacked child care. The

11.2 million job openings (labor demand) and 6.1 million unemployed (labor supply) has created the job imbalance of 5 million and is the largest ever seen in the U.S. The good news is



that this job imbalance will be gone by 2024. More good news is that wage growth has exceeded 5% since October 2021. The tight labor market and inflation have contributed to the 5.2% wage increase, but Rick does not see a wage/price spiral.

Higher interest rates have ushered in higher mortgage rates. The recent increase in mortgage rates was the fastest increase in 20 years and has contributed to slowing down the housing market. Home price appreciation is at record levels, currently 18.7% (the normal level is around 4.1%). We still have a housing shortage, so there is not an expectation that home prices will crash. U.S. home prices are expected to be 9% higher in 2022 and 4% higher in 2023.

In summary, Rick's forecast for the economic outlook for 2023 is:

- slow economic growth
- falling inflation rate
- unemployment rate below normal
- long-term interest rates rising.

Rick's wealth of knowledge and dynamic lecture style provided a very understandable and informative short course in economics, and he supported his predictions with sound, easy-to-understand principles. ■

Visit the UWRA website ([UWRAmadison.org](http://UWRAmadison.org)) then select Resources/Presentations/2022-23 Sep-Dec to find slides and a video recording for Steve Rick's program.

## REFLECTIONS

# Contemplating Love

BY MARY BARNARD RAY

**T**his time around, my winter holidays have blended into one glorious season. I've glided from the November wedding of our youngest son through the first Thanksgiving in six years with the whole family around the table, on to decorating for Christmas, celebrating under the tree with our dearest Jewish friends, and exploring Madison in quiet style through the New Year.



It's been a blur of happiness, which is why I am approaching that final winter holiday, Valentine's Day, with a special warmth and appreciation of love in all its forms. To be honest, the sentiment and traditional celebrations of Valentine's Day

have never impressed me much. The idea of appreciating the love of others, however, looms large for me. Whether it's remembering the tough love my parents bestowed on me or reaffirming the well-worn love of my husband, this is a sentiment not to be taken for granted.

So strong is this feeling in me that I am contemplating changing traditions. Next year I may forgo sending out Christmas cards in favor of sending out cards of affection and friendship on Valentine's Day. Perhaps people would appreciate getting a card in February, when they are getting weary of winter, more than they do getting one in the busy time of the end-of-year holidays.

But how do I create a card that speaks to all those on my mailing list? What I want to say to friends I have known since pre-school days differs from what I want to say to friends I just met on our last sojourn in Britain or what I feel for my book club friends. My messages for my children are not like those to my grandchildren or my two lovely daughters-in-law. The appreciation I have for the friend who makes me laugh is not like the feeling I have

for the friend whose shoulder I can cry on.

The bottom line is that "love" is a word and a concept too slippery for general use. Even setting aside superficial things like my "love" of hamburgers or Afro-Celtic music, I can't make good general use of the word. "Love" doesn't work well as a word anymore; it's been overused. What communicates love to me is usually nonverbal: it's a smile or a hug, a laugh or a listening ear. Sometimes it's a kind comment; often it's the restraint that keeps someone from making a critical comment. I don't think I can create a Valentine's Day card after all. Love is something to practice. I'm afraid my February to-do list just got longer. ■

## ATTIC ANGEL ASSOCIATION

### February Programs at Attic Angel

**T**he Continuing Education Programs of the Attic Angel Association, open to the public, are held Monday mornings at Attic Angel Place, 8301 Old Sauk Road, in Middleton.

Coffee is served at 10:00 A.M. and the program begins at 10:30 A.M. There is no charge, and no reservation is required but capacity is 80 persons. Program attendees must screen at the front entrance and wear a health-grade mask.

**February 6 Milton House and the Underground Railroad: How a Small Town Kept a Big Secret** Keighton Klos, executive director, Milton House Museum

**February 13 Thriving at Any Age: Guidelines for Living a Happy and Healthy Life** Bob McGrath, distinguished psychologist emeritus, University Health Services, University of Wisconsin-Madison

**February 20 Solving the Climate Crisis** Bob Lindmeier, senior chief meteorologist at WKOW-TV and chair of the American Meteorologist Society Station Scientist Community

**February 27 Consumer Scams and Frauds Targeting Seniors** Jeff Kersten, agency liaison for the Bureau of Consumer Protection at the Wisconsin Department of Agriculture, Trade, and Consumer Protection ■

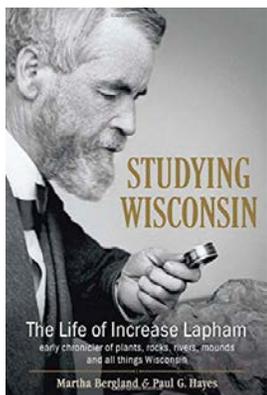
**BOOK MARKS**

## Studying Wisconsin

REVIEWED BY JEANETTE HOLZ, UWRA MEMBER

Sometimes we are motivated to read a book by a seemingly unconnected string of events. In July 2014 I hiked to Lapham Peak in the Kettle Moraine State Forest with a former colleague. We climbed a 45-foot observation tower to the highest point in Waukesha County to view the beautiful scenery created by glaciated topography. The trail marker was dedicated to Increase A. Lapham (1811–1875), for whom the peak is named. I admit this was the first time I heard of him, despite his numerous scientific contributions during the early settlement of our state.

A week later I attended a book launch of the first full biography of Lapham. I was fascinated by



everything that co-authors Martha Bergland and Paul G. Hayes shared about the challenges they faced due to the immense number of personal and scientific documents Lapham left behind. (These were eventually donated to the Wisconsin Historical Society.) I was richly rewarded when I read their biography

*Studying Wisconsin: The Life of Increase Lapham, Early Chronicler of Plants, Rocks, Rivers, Mounds and All Things Wisconsin* ([Wisconsin Historical Society Press](http://WisconsinHistoricalSocietyPress.com), 2014).

Lapham was born in Palmyra, New York, and grew up in several eastern states. In his teens he joined his father to help build the Erie Canal and became keenly interested in rocks and fossils. Natural curiosity led him to a lifelong, self-taught exploration of botany, meteorology, archaeology, mineralogy, and geology.

In 1836, at age 25, Lapham was invited by engineer Byron Kilbourn to work on an ill-fated canal project in early Milwaukee. Wisconsin was still a territory, an “unspoiled Eden” where the young man observed and documented the natural world. In 1844, he published the first book on the geography of the Wisconsin Territory. After statehood, Lapham served as State Geologist and co-founded the State Historical Society. He lobbied Congress and the Smithsonian Institution to establish an agency that became the National Weather Service. Lapham’s many other endeavors, too numerous to list here, made a big impact on Wisconsin. ■

Please email brief book reviews for Book Marks to column coordinator Laurie Mayberry at [laurie.mayberry@wisc.edu](mailto:laurie.mayberry@wisc.edu).

### ■ UW–Madison Retirement Association Calendar Dates ■

Visit the [UWRAmadison.org](http://UWRAmadison.org) website for updates and additional future events.

**Virtual events (V), In-Person events (IP)**

- |                        |                 |   |
|------------------------|-----------------|---|
| • Tuesday, February 7  | 2:00–4:00 P.M.  | Webinar <i>Wills &amp; Trusts</i> (V)                           |
| • Tuesday, February 28 | 9:00–10:30 A.M. | Breakfast at Elie's Cafe (IP)                                   |
| • Wednesday, March 1   | 1:30–3:00 P.M.  | Webinar <i>Electronic Health Records</i> (V)                    |
| • Tuesday, March 7     | 1:00–3:00 P.M.  | Webinar <i>Planning for the Dissolution of Your Estate</i> (V)  |
| • Thursday, March 9    | 2:30 P.M.       | Capital Brewery Tour & Tasting (IP)                             |
| • Tuesday, March 14    | 2:00–3:30 P.M.  | Webinar <i>Assistive Technology: Access to Independence</i> (V) |
| • Tuesday, March 21    | 1:00–3:00 P.M.  | Webinar <i>What's Happened to the Republican Party?</i> (V)     |
| • Thursday, March 23   | 1:00–2:30 P.M.  | Webinar <i>Nuclear Power and Climate Change</i> (V)             |
| • Tuesday, March 28    | 9:00–10:30 A.M. | Breakfast at Elie's Cafe (IP)                                   |
| • Wednesday, April 12  | 1:00–3:00 P.M.  | Webinar <i>Solar/Sustainable Energy</i> (V)                     |
| • Thursday, April 13   | 10:00 A.M.–NOON | Webinar: <i>2023 Annual ETF and SWIB Update</i> (V)             |

For information on Board and Committee meetings and deadlines for **The Sifter**, visit [UWRAmadison.org](http://UWRAmadison.org).

## THE SIFTER

UWRAmadison.org

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