

# 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

September 2017

## Is This Really Happening to Me? (Changes in our health as we age)

Monday, October 9, 1:30 to 3:00

Capitol Lakes Grand Hall  
333 West Main Street

What changes in our health and capacity should we be concerned about? Which should we bring to the attention of our personal physician? As we age, the changes in our health and our body can affect the quality of our life from our energy and fitness levels to changes in our calorie and hydration needs, bone density, blood pressure, measures of diabetic levels, bladder capacity, our balance, sleep patterns, differing reactions to medications, and changes in our mood. **Dr. Irene Hamrick**, a geriatrician with the UW-Madison Department of Family Medicine, will share her insights on the top health issues we need to attend to as we get older, and how we can prevent some from happening as well as how to address those that arise. There will be time for questions for our speaker. Irene works intensively with aging patients in her family practice, is the director of the geriatrics curriculum in family medicine, and is the medical director of Four Winds.

### Registration

Advance registration is required in order to receive a copy of any handouts. Contact the Association office by Wednesday, October 4, to register. Members may bring guests who are not members of the Retirement Association, but you must register them.

### Parking

Free parking for Capitol Lakes events is available in the parking structure across the street. Enter off Washington Place (between West Main Street and West Washington Ave). Take a ticket as you enter and have it validated at the front desk as you leave the seminar. If the gates are open, tickets will not be dispensed, and you will not need one in order to leave.

### Hearing Assistance

Grand Hall is equipped with a T-coil for those whose hearing aids are equipped to access it.

### Food pantry contribution

The food pantry recipient for this event will be the Good Shepherd Lutheran Church. Both cash and checks payable to that organization will be accepted.

## Welcome to these new members of the Association 5-16-2017 through 8-11-2017

Michael & Rima Apple  
Deborah Barber & Richard Brown  
Greg & Kathy Berkseth  
Bob & Sandy Bolles  
Linda Bollig  
Patrick & Sharon Moll Brennan  
Tom Broman  
John & Cara Cavin  
Maury Cotter  
Dustin Cowell  
Sue Dentinger & Mark Hill  
Elizabeth Gall  
Sue Genske  
Michelle Green  
Cheryl Hanley-Maxwell  
Chris & Sue Holsman  
Bob & Pat Lavigna  
Amy Liem  
Betty McIlwee  
Jeff & Mary Meicher  
Elizabeth & Ken Owens  
Susan & Sanford Rotter  
D. K. Sanders, Jr.  
Rodney Schreiner & Mark Bland  
Helen & John Schultz  
Ronald & Carolyn Schultz  
Andy & Janet Speth  
Marge Sutinen  
David & Lynda Thomas  
Diane & Butch Transue  
Margaret Umhoefer  
Allen & Lindy Wilson

## September financial seminar

by Jack Sorenson, Member; Committee on Financial Matters in Retirement

### State Health Insurance Update for 2018, Ways to Maximize Your Sick Leave Account, and What To Do If It Runs Out Friday, September 29, 10:00 a.m. to noon Oakwood Village University Woods Center for Arts and Education 6205 Mineral Point Road

Our September 29 presentation responds to requests by members of the UWRA. Our presenters will provide an overview of changes to the 2018 State health plan (not including self insurance, which was not approved for 2018). They will then concentrate on the topics of management of accrued sick leave accounts, and how to proceed if your account runs out. We are pleased to welcome a trio of ETF employees for this presentation: **Ms. Tara Pray**, Health Policy Advisor, **Ms. Arlene Larson**, Manager, Federal Health Programs and Policy, and **Ms. Mary Richardson**, Ombudsperson Services. The seminar will include the following components.

1. An update on any structural and coverage revisions to the 2018 State of Wisconsin Employee/Retiree Health Programs; critical dates and plan costs for 2018 *It's Your Choice* health plans (pre-Medicare and Medicare eligible).
2. Regulations, required approvals, and limitations to managing an accrued sick leave credit balance with Employee Trust Funds.
3. When to apply for Medicare A & B. How retirement affects dependents on your health plan. What to do before your sick leave credits are fully spent. Where to find information on Medicare Supplements or Advantage plans and Part D coverage if you choose to leave the WRS plans when your escrow is depleted.
4. Ability to re-enroll in a WRS plan if you have left the plan.

### Food pantry contributions

The pantry for this event will be Open Seat food pantry, serving UW-Madison students. Both cash and checks payable to the UW Foundation with "Open Seat food pantry" on the memo line will be accepted.

### Registration

Advance registration is required. If you are not registered in advance, you may not receive handouts. Contact the Association office by Thursday, September 21, to register. If you or your companion registered for this seminar, but cannot attend, please call 262-0641.

### 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. When you exit the underground parking, the garage door opens automatically. You may also park in a surface visitor spot (marked spaces along the drive and up the hill toward the large lot). On foot, enter Heritage (6205 Mineral Point Road) at its main entrance (third driveway on the right, at stop sign) or enter the auditorium doors directly from the lower drive.

### Executive Director's Corner

by Sandi Haase and Ann Wallace

Here is an update on what has been happening over the summer in the UWRA office since it was announced that Sandi Haase will become the new executive director.

Sandi is shadowing Ann while she performs the tasks to keep this association on track, and she is attempting to learn all the ins and outs of the operation. Ann has agreed to help run the office for a while, so if you call the office, don't be surprised to hear Ann on the other end of the phone line.

Sandi is implementing new membership-management software, known as Wild Apricot. It is a cloud-based management software package that will do the following.

- Manage our membership database including online membership renewals more efficiently
- Allow for an easier process for mailing *The Sifter*
- Allow detailed publication of each event's programs, presentations, luncheons, and trips and allow online registration through use of the event-management module
- Allow for online payment of renewal and new-member dues and costs associated with a program, luncheon, or trip
- Provide financial information that will make our treasurer's job easier
- Include a website module

We hope to have this new software fully functional for mailing the October *Sifter*. We want to be sure you do not miss an issue. **If you do not receive your electronic or hard copy of the October Sifter by Tuesday, October 10**, please notify the office at 262-0641 to enable us to investigate the source of the problem.

## Message from Diane Kravetz

*President, UW-Madison Retirement Association*

Welcome to UWRA 2017-18. Let me introduce myself. I was on the faculty of the School of Social Work.

I served as director and associate director of the School of Social Work and as chair and associate chair of the Women's Studies Program. I served on many campus-wide committees, including the University Committee, which I chaired, and the Athletic Board. I retired in 2007.

I have found the UWRA to be a wonderful way to stay in touch with colleagues and to meet other retirees; the programs were engaging and informative. I served a three-year term on the UWRA Board, 2013-16, and last year I served as president-elect. This experience has given me a deep appreciation of the work and contributions of our members. We provide an impressive array of programs, trips, and luncheons. This is quite an accomplishment for an all-volunteer organization.

In addition to *The Sifter*, our website ([uwra.wisc.edu](http://uwra.wisc.edu)) is an excellent source of information about our current and past activities as well as our committees and their members. Patricia Noordsij, our webmaster, has created an outstanding resource for our organization.

The success of this organization depends greatly on the work of our committees. Please consider joining one of our committees to share your ideas, expertise, and energy. Just contact one of the committee members and let them know you are interested.

You can assist us in our efforts to expand our membership by reaching out to people who are retired or close to retirement and encouraging them to attend one of our programs and to visit our website. We especially need your help in recruiting university staff (previously known as classified staff).

I am looking forward to working with our board and our new executive director, Sandi Haase. Throughout the year, please feel free to contact me or any member of the Board with your ideas and feedback. I expect this to be another exciting year.

**Coming November 7, 2017, at 1:30,  
a Tour of Italy with Professor Chris  
Kleinhenz! Be sure to save the  
date!!” - Connections Committee**

## Keeping in touch with friends and family

*by Kathy Christoph, Co-Chair, Electronic Technology Committee*

Today, there are many alternatives to email for communication. Texting, Facebook, Twitter, Skype, Google Hangouts, Instagram, and Snapshot are a few. To help sort out how to choose and when to use the various options, members of the Electronic Technology Committee will provide an overview of the tools and share their experiences. Resources will be provided for further learning. Please join us September 27 at 1:30 p.m. at the Arts and Education Center, Oakwood Village University Woods, 6205 Mineral Point Road.

### Food pantry contribution

The pantry for this event will be the Personal Essentials Pantry. Both cash and checks payable to that organization will be accepted.

### Registration

Advance registration is required. If you are not registered in advance, you may not receive handouts. Contact the Association office (see masthead) by Wednesday, September 20, to register.

### 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 the 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 spot (marked spaces along the drive and up the hill toward the large lot). On foot, enter Heritage (6205) at its main entrance (third driveway on the right, at stop sign) or enter the auditorium doors directly from the lower drive.

## MONTHLY REMINDERS

Westside breakfast at Sofra, 7457 Elmwood Avenue, Middleton, 8:30, September 7, October 2, November 9, and December 5.

Eastside breakfast at Elie's, 4102 Monona Drive, Madison, 8:30, September 21, October 17, November 16, and December 12.

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>.

## ETC Says: driving with smartphone navigation

by Orv Jordahl, Member, Electronic Technology Committee

Many are unaware of a very important capability of iOS and Android devices: the capability of smartphones to provide real-time, turn-by-turn driving navigation. You may not be aware of or don't use the turn-by-turn directions that running Google Maps on a smartphone can provide.

Imagine that you're driving from your home in Madison to visit a relative in Minneapolis, a trip you've made many times before and know the route perfectly well. But as in many things, it's what you don't know that can mess you up. In this case you may not know there's a major traffic backup 10 miles ahead that could significantly delay your travel. If you're using the real-time navigation capability of Google Maps while you're driving, Maps will alert you about the congestion and guide you around it. If you accept the alternate route, Maps will provide turn-by-turn directions to circumnavigate the problem. I personally have experienced this scenario often while driving with Google Maps (even though I knew where I was going). In one case I learned after the fact that the traffic backup blocked all lanes of traffic for two hours. I was routed around the problem by Google Maps with only an additional five minutes of driving time. When I got back on the freeway, I had the freeway almost all to myself because everyone else was blocked back at the incident.

In case you're puzzled as to how this can happen, it's really quite simple. With the tremendous adoption of smartphones these days, there are literally millions of people using Google Maps at any minute of the day or night. The servers of Google Maps use GPS positions from smartphones to identify locations. If there are a lot of drivers on a certain roadway who are caught in a traffic slowdown/stoppage, their smartphones aren't moving much, and Google's servers conclude that there's some sort of problem preventing these drivers from driving normal speed. It then offers to subsequent drivers along the route the opportunity to be guided around the incident. It all works incredibly well.

Many modern cars are equipped with an in-dash navigation system. These are very capable of guiding you to a destination, but they are seldom updated, and few have the real-time guidance and incident-avoidance capability that Google Maps provides on smartphones. Even though they may be fancier and have a larger screen, Google Maps wins the competition hands down. Those systems that do provide traffic avoidance make you pay a pretty stiff price for that feature (usually a service of SiriusXM radio). Google Maps as a free app makes so much more sense.

One final word: there's another free smartphone app for navigation named Waze. It, too, is a Google product and provides many of the same features. If you like, you can install both on your smartphone and experiment using them to see which one you like better. You can install them from the iTunes store for iOS devices and Google Play for Android devices. I myself like the Google Maps app, but you may like the Waze app instead. They're both quite good.

I invite and encourage you to try smartphone-guided driving. It's a great use of your smartphone – a device that's simply a computer that also happens to make phone calls.

## Activism on line – a personal view

by Louise S. Robbins, Member, Electronic Technology Committee  
*Disclaimer: The links listed here provide assistance mainly for those interested in activism.*

While there are many activist organizations or causes with a web presence, I focus here on a few sites with a broad approach to today's most engaging political issues.

The March 27, 2017, *Nation* magazine vetted a number of "resistance" sites and provides links: [www.thenation.com/article/your-guide-to-the-sprawling-new-anti-trump-resistance-movement](http://www.thenation.com/article/your-guide-to-the-sprawling-new-anti-trump-resistance-movement).

The *Nation* itself has a site geared to facilitating action, with a focus on a current issue: [www.thenation.com/take-action/](http://www.thenation.com/take-action/).

Probably the most impressive site is *Indivisible*, which is both an instruction manual and a guide to organizations and activities tied to your own zip code: [www.indivisibleguide.com/](http://www.indivisibleguide.com/).

From the *Indivisible* site, you can link to several groups in the Madison area, such as [www.facebook.com/groups/MadIndivisible/](http://www.facebook.com/groups/MadIndivisible/). Through groups such as this you can learn about state and local issues as well as federal ones.

One of my favorite sites is the easy-to-use [www.5calls.org](http://www.5calls.org). The site lists issues on which you might wish to express your views and links you to appropriate Senators or Representatives or Committees through their office phone numbers. It also provides a script for you to tailor and uses your location to find your local representatives so your calls have more impact.

A comparable site from an alternative perspective is [www.freedomworks.org](http://www.freedomworks.org), "a grassroots service center dedicated to helping activists fight for lower taxes, less government, and more freedoms."

## October Luncheon and Morning Program

**Tuesday, October 10, 2017**  
**Morning program at 10:30 and luncheon at 11:45**

Zor Shrine Temple, downstairs Oasis Room, 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, and take next right onto Zor Shrine Place.)

Welcome to the first luncheon of the 2017-18 season. The morning program will feature Emeritus **Professor David Nelson** speaking about "The New Wisconsin Science Museum." The museum just opened in 2015 and uses compelling art and both historical and emerging technologies to tell the stories of how Wisconsinites have improved the world through their scientific and technical explorations such as the discovery of vitamins, the invention of semiconductors, and the development of microchips. Not only is Dave one of the founders of the museum, but he is also President of the Board of the museum. Dave retired from the UW-Madison Department of Biochemistry.



Our luncheon speaker is **Ronald Numbers**, Hilldale Emeritus Professor of the History of Science and Medicine at the UW-Madison, where he taught for nearly four decades. Ron's enticing presentation is "Baptizing Dinosaurs: How Once-Suspect Evidence of Evolution Came to Support the Biblical Narrative." Did antediluvian humans and dinosaurs once live together? Ron will explore how the counterintuitive dinosaur revolution occurred.

The pantry recipient for this event will be the First United Methodist Church. We will happily accept cash and checks made payable to that organization.

The luncheon buffet catered by Hy-Vee features both Salisbury steak and tortilla-crusted tilapia. You may choose one or both. There will be a seven-layer salad, glazed baby carrots, white macaroni and cheese, rolls and butter, and beverages of coffee, iced tea, milk, and water. This year, our committee has changed the luncheon cost by one dollar from \$16 to \$17 to cover the increased cost of food, gratuity, and facility rental.

*The Luncheon Committee: Darrell Barth, 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 Tuesday, October 10, 2017

Please reserve \_\_\_\_\_ places for the morning program at 10:30 a.m.

Please reserve \_\_\_\_\_ places for the luncheon at 11:45 a.m. at \$17 per person.

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

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

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

Payment of \$17 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 7205  
Madison, WI 53715-1218.

Questions? Call 262-0641.  
Please mail in time to arrive  
no later than **October 3**.

## Meet a member: Frank Boll

*Spouse/significant other:* Joan Olig Boll.

*Current work and/or before-retirement work:* Videographer/  
Editor Wisconsin Public TV.

*The first thing I did after I retired was:* Buy my own video  
and editing gear.

*Now I spend my time:* Volunteering for conservation efforts  
and nonprofits.

*The top item still on my bucket list is:* Travel to New  
Zealand.

*I joined UWRA because:* To keep up to date on retirement  
issues.

*My favorite UWRA activity is:* Recording seminars and  
editing them for the website.

*My least favorite part of retirement is:* Hospital stays.

*I still can't throw away:* Much.

*My favorite part of work before retirement was:* Traveling  
and recording new and exciting processes, places, people,  
and discovering how an open mind can enhance one's life.

*My favorite part of retirement is:* Setting my own schedule.

*Something that would surprise you about me is:* I enjoy  
walking through cemeteries.

*What I've been reading lately:* *Tales of Mother Crane and  
the Flying Puppet Show.*

*My favorite restaurant in the Madison area is:* Old Feed  
Mill in Mazomanie.

*The music I most enjoy listening to is:* Folk rock.

*My next travel plans include visiting:* Anywhere I can be  
useful.

## ETC bug-extermination session: cutting the cord

*by Orv Jordahl, Member, Electronic Technology Committee*

Does it seem like you're paying too much for cable satellite and television? Are your monthly bills always going up with no improvement in service? Do you only watch a few of the many channels available to you with your current television service? Have you heard the term "cord cutters" and wonder what it's all about? A growing number of people are answering "Yes" to these questions and have decided to "cut the cord" – a term for replacing cable/satellite television with "streaming" and "over-the-air" alternatives.

If this interests you, please join us for an "ETC bug-extermination session" on this topic. We'll meet at Oakwood Village University Woods, 6205 Mineral Point Road., in the Nakoma/Westmorland room on October 26, at 2:30 p.m. We'll explain the terminology, discuss the various alternatives to cable and satellite television that you might use, as well as talk about their similarities and differences.

## Employee Benefits and Resources Fair

Have you enjoyed attending the annual benefits fair in the past? Come to this year's fair on October 17 at Union South from 11:00 a.m. until 7:00 p.m. Many health insurance providers have tables there, as do Employee Trust Funds and the State of Wisconsin Investment Board. The Retirement Association will also be present. Stop by and meet the board member who is on duty as well as Sandi Haase and Ann Wallace.

Other groups usually represented are the financial organizations that manage our 403(b) accounts and deferred compensation accounts. Insurance groups present include long-term care insurance and life insurance, as well as dental and vision insurance. In addition, as many as two dozen campus groups offer information about their services, including Transportation Services. You can also get your flu shot. Registration is not required. Here is a link for further details: <http://tinyurl.com/y8ktepxv>.

## **Wisconsin La Doctora brings health care to the Amazon Basin**

*by Kay Jarvis-Sladky, Publicity Chair, University League, and UWRA member*

### **University League's Fall Coffee, September 14, 2017**

Dr. Linnea Smith, an intrepid Wisconsin physician, practices in the Amazon basin in Peru, treating indigenous people who previously had no modern health care. When she first went there, she spoke no Spanish and had only the most rudimentary equipment. Now her clinic treats 2,500-3,000 patients a year.

Please join us at the Nakoma Golf Club to hear La Doctora's daring and dedicated story. The cost is \$18, which includes continental breakfast, fruit, and beverages, and is due by September 5. Visit the University League website ([univleague.wisc.edu](http://univleague.wisc.edu)) for reservation forms and further details.

## **Attic Angel offers continuing education for seniors**

*by Peggy Douma, continuing education program committee, Attic Angel*

The Continuing Education Programs of the Attic Angel Association are held each Monday morning at Attic Angel Place, 8301 Old Sauk Road, Middleton. The programs are open to the public. Coffee is served at 10:00 a.m. and the program begins at 10:30. There is no charge, and no reservations are required.

The program schedule for September is as follows:

### **Black bear: Dispelling myths for peaceful co-existence**

Monday, September 11

Sheryl Erickson, bear educator for the North American Bear Center, Ely, Minnesota

### **Public art of Madison**

Monday, September 18

Karen Wolf, arts program administrator, City of Madison

### **I love Wisconsin River trip**

Monday, September 25

Ruth Oppendahl, executive director, Natural Resources Foundation of Wisconsin

## **Calling all photographers**

*by Laura Hunt, Program Coordinator, Madison Senior Center*

Dane County photographers age 55 and older are invited to enter their photos for a chance to win up to \$75 in gift cards. All entries will be displayed at the Madison Senior Center Art Gallery from October 2 to November 1. The exhibit will also be part of MMoCA Gallery Night on October 6. Professional photographers will judge and offer comments on submitted photos. Sound good? Here's what you need to know to enter:

- Photographers must reside in Dane County and be 55 or older.
- Up to four photos can be submitted per photographer.
- Entries must be delivered to the Madison Senior Center on Tuesday, September 26, 9:00 a.m. to 3:00 p.m..
- Registration fee is \$25.

Photographers are allowed to sell their work; a 10 percent donation to the Madison Senior Center is expected.

Pick up your brochure and application at the Madison Senior Center, 330 West Mifflin Street, or download them from our website at [www.madisonseniorcenter.org](http://www.madisonseniorcenter.org), or call the front desk at 266-6581.

## **Cybersecurity essentials: Keeping yourself safe and secure online**

*by Bob Turner, UW-Madison Chief Information Officer*

Cyber criminals are constantly devising new and creative ways to scam you and compromise your personal and professional data. It is estimated that worldwide cybercrime damage will hit \$6 trillion annually by 2021. Visit this website for steps you can take to protect yourself and become a better cybercitizen: <https://it.wisc.edu/category/cybersecurity/>.

*The Sifter*

<http://uwra.wisc.edu>

UW-Madison Retirement Association

c/o Division of Continuing Studies

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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.

**UW-Madison Retirement Association Calendar**

September 6	9:36 a.m.	Golf outing
September 7	8:30 a.m.	Breakfast at Sofra
September 21	8:30 a.m.	Breakfast at Elie's
September 27	2:30 p.m.	Technology Committee communication options
September 29	10:00 a.m.	State health insurance changes for 2018
October 2	8:30 a.m.	Breakfast at Sofra
October 9	1:30 p.m.	Changes in our health as we age
October 10	10:30 a.m.	New Wisconsin Science Museum
October 10	11:45 a.m.	Baptizing dinosaurs
October 17	8:30 a.m.	Breakfast at Elie's
October 25	10:00 a.m.	Community property*
October 26	2:30 p.m.	Bug-extermination session cutting the cord*
November 7	1:30 p.m.	Travelogue on Italy*
November 9	8:30 a.m.	Breakfast at Sofra
November 16	8:30 a.m.	Breakfast at Elie's

\*Details will be provided in future issues of *The Sifter*. Registrations will be accepted after the full descriptive article has been published.