

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

Editor: Mary Barnard Ray Layout: Colleen McCabe



RETIREMENT
ASSOCIATION
University of Wisconsin-Madison

May 2016

May financial seminar

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

Guarding Against Identity Theft

Tuesday, May 17, 10:00 a.m. to noon
Oakwood Village University Woods
Center for Arts and Education
6205 Mineral Point Road

Did you know that identity theft was the number one complaint lodged in the U.S. in 2014 and that it is a growing problem? Or that Wisconsin, from 2012 to 2014, moved from number 31 to number 26 in the ranking by state for frequency of complaints, with 3,283 complaints or 74.4 per 100,000 people? (Florida far and away led the state rankings with 37,059 complaints, or 186.3 per 100,000.) According to recent seminar evaluations, our members justifiably worry about becoming victims of identity theft.

Our May 17 seminar on financial matters will provide practical advice on what to look for and how to avoid identity theft. It will also explain how to reestablish your identity if it is stolen. Our presenter for this often-requested topic will be **Laura Fay**, Agency Liaison, Office of Privacy Protection, Bureau of Consumer Protection, Wisconsin Department of Agriculture, Trade and Consumer Protection. Laura will describe the various types of identity theft, identify what personal information is important to protect, and provide an overview of various scams, which will complement information from our March 2016 seminar. The audience will also have the opportunity to ask questions.

Food pantry contribution

The food pantry recipient for this event will be Grace Episcopal Church. Both cash and checks payable to Grace will be accepted.

Registration

Advance registration is required. Contact the Association office (see masthead) by Friday, May 13, to register.

Financial 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. If you or your companion registered for the seminar but cannot attend, please call 262-0641 by 8:30 a.m. on the day of the program.

Parking

Enter Oakwood grounds at the traffic light at Island Drive and Mineral Point Road. Take the left fork and the second driveway on the right to enter visitor underground parking. Push the button for assistance. Park in any visitor stall; take elevator to the 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, in marked spaces along the drive and up the hill towards 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.

It is time to renew!

If your mailing label says 2016, it is now time to renew your membership for 2016-17 using the application form in this newsletter. Send it in right away and save the Association mailing costs for individual renewal notices. "Green members," who have no mailing label, will receive an electronic message if it is time for them to renew. Please note that current memberships expire on June 30.

Be sure to consider the two special membership categories that are listed on the application form. Life memberships are available if either you or your spouse/partner is receiving an annuity from the Wisconsin Retirement System, but any member can take advantage of the bargain "six years for the price of five" rate and save the hassle and postage of renewing each year. Also consider receiving your issues of *The Sifter* via email rather than the US Postal Service. Emailed issues go out at least a week before the hard copies arrive.

Students share their work with Ojibwe on community library

by Louise Robbins, Member, Electronic Technology Committee

Monday, May 9, 1:00-3:00 p.m.
Oakwood Center for Arts and Education
6205 Mineral Point Road

Come see how technology and relationship-building have worked together in a service-learning program that links the UW-Madison School of Library and Information Studies (SLIS) with the Red Cliff Band of Lake Superior Chippewa (Ojibwe). One mile wide and 14 miles long, the Red Cliff reservation is one of the smallest and poorest in the state. Invited to help the small Red Cliff Band redevelop their library, SLIS students and staff began working with the tribe in 2008.

Technology has played an important role in the collaboration with the community to redevelop their library and provide access to information, both print and digital, in a location about as far from the UW-Madison campus as you can get and still be in Wisconsin. Email, Skype, Google docs, Adobe Illustrator, LibraryThing, WordPress, Weebly, and more have all been part of the students' repertoire.

But the project would not have been successful if those involved had not invested in face-to-face, long-term relationships with valued colleagues at Red Cliff. Six-hour road trips, conversations, surveys, meals, and visiting with elders all helped build a sustainable framework for interaction and provided unforgettable learning experiences.

SLIS graduate students **Samantha Link** and **Carmella Hatch**, part of the 2015 team, and **Omar Poler**, (instructor of the Tribal Libraries, Archives, and Museums class that includes the Red Cliff service-learning component), will share their experience working with tribal librarians, archivists, and museum curators, and the inspiring story of Red Cliff's hopes for *Ginanda Gikendaasomin* (We Seek to Learn), a community lifelong education center.

Parking

See article on May financial seminar (front page).

Staying Independent in Your Home

by Mary Beth Plane, Co-Chair, Retirement Challenges Committee

Tuesday, May 10, 10:00-11:30 a.m.
Capital Lakes Grand Hall
333 West Main Street

This is the second in our series of presentations on Resources for Living During our "Go-Go, Slow-Go, and No-Go" Retirement Years.

One of the major issues in deciding where to live as we age is how to obtain the support we need to live independently in our own homes. **Peggy Carol**, who has been working in the Dane County aging network for over ten years, will present information about different ways we can stay independent in our homes as we age. Her experience and expertise includes working with families to identify long-term care programs, accessing local resources, and navigating public benefits.

Addressing the issues for someone active in the community or someone homebound due to chronic illness, Peggy will talk about how we can know what's right for our own or a loved one's needs, and what types of services are available to meet those needs. She will discuss the wide range of options we have when making these decisions, whether paying privately or using public assistance.

Registration

Advance registration is requested. Contact the Association office (see masthead) by Wednesday, May 4, to register. 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. If you must cancel, please report it before 8:30 on the day of the program.

Parking

There is a free ramp directly across the street. Enter off Washington Place, between West Main Street and West Washington Avenue. Push the blue button to obtain a ticket and then park in spaces marked "Capitol Lakes Reserved." After the program, the Capitol Lakes front desk will validate your ticket. If the gates are open, tickets will not be dispensed, and you will not need one in order to leave.

ETC says: a cautionary tale

by Millard Susman, Member, Electronic Technology Committee

My wife recently had a personal encounter with the evil that resides on the Internet. She was browsing when a window suddenly popped up on her screen and a woman's voice — exceptionally loud and godlike — announced that the appearance of the window indicated the presence of a dangerous virus on her computer. The voice said that calling the telephone number in the pop-up window would bring expert help. Instead of doing that, my wife took a screenshot of the window (see how-to instructions below), closed the web browser, and ran her antivirus program. The antivirus program said everything was all right.

I subsequently did a Google search for the telephone number that appeared in the pop-up window and learned that other folks had received similar warnings and had actually dialed that telephone number. They were offered help for a payment of about \$200. Those who followed the instructions given to them by the virus-busters were allowing the busters to bypass their firewalls and gain about an hour's access to their computers. The virus-busters could use that hour to steal data and install malware.

There is a prequel to this story. My sister, who lives in St. Louis, told me that she recently had a similar experience with her computer. She was so horrified at the thought of a dangerous virus infection that she gave the scammers access to her computer and paid \$250 for their service. After taking her computer to the Apple Store to see if any harm had been done — the Apple geniuses removed some malware — my sister got angry and called the scammers' number again. She told them she was a lawyer and that she would come after them with every weapon in the legal arsenal if they didn't refund her \$250. Oddly enough, they refunded her money.

I see two morals in this story. First, don't allow yourself to be frightened into taking rash action. Don't click any buttons or make any phone calls until you have taken a few deep breaths. And, second, don't mess around with my ferocious sister.

If you don't know how to take a screenshot (a digital record of all or part of the information appearing on your computer screen), you can find instructions on the following websites:

To take a screenshot on a Mac: support.apple.com/en-us/HT201361

on a PC: tinyurl.com/mfgygbz

on an iPad or iPhone: support.apple.com/en-us/HT200289

Photo contest winners to be announced at UWRA annual meeting

by Millard Susman and Rose Barroilhet, Members, Electronic Technology Committee and Connections Committee

The results of the 2016 UWRA Photo Contest are in. Thanks to the techno-magic of Pat Noordsij, our web manager, everything in this year's contest — from entering photos to voting on the winners — was easier than it was in last year's contest. Members were able to view the photos on line and vote for their favorites without having to touch a piece of paper.

We've had exceptional photos this year, many of which would not have looked out of place in *National Geographic*. The voters this year were so dazzled by the photos that they selected not three but six winners thanks to a four-way tie in the nature category.

The winners of the contest will be announced at the annual UWRA meeting on May 2. Beautiful metallic prints of each of the six winning photos will be produced by our partners in this endeavor, The Camera Company, and you will be able to view those prints, plus a slide show of all the photos in the contest, during the luncheon after the meeting.

Those who are unable to attend the annual meeting will be able to view the metallic prints at The Camera Company store on Odana Road from May 3 to May 17, and you will be able to view the slide show on the UWRA website beginning on May 3.

We want to express our gratitude to the owner of **The Camera Company**, Ward Lundgen, for his support of this event. We hope to see you at the annual meeting and luncheon.

Coming in June from the Retirement Challenges Committee

June 23, 10:00 a.m.
Oakwood University Woods
for Arts and Education

Dr. Justin Sattin from the UW Department of Neurology will present a program on strokes. Check the June issue of *The Sifter* for more details.

March financial seminar offered advice on how to spot and evade swindles

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

Midwesterners are famously nice, and Midwesterners of a certain age are even nicer. According to **Deborah Fabritz** and **Lindsay Fedler** of the Wisconsin Department of Financial Institutions (DFI), that makes us targets for con artists, identity thieves, and scammers of all sorts. We're just too trusting for our own good. These speakers at the CFMR financial seminar on March 10 came from the state agency that licenses and regulates the activities of brokers, financial advisers, banking institutions, charitable organizations, and others who help us to save, invest, and donate our money.

The DFI also investigates customers' complaints. Deborah and Lindsay described a variety of scams and offered advice on how to protect against scammers. The examples they described were numerous, ranging from Ponzi (or Madoff) schemes to the grandparent scam in which a telephone caller claims to be a grandchild in police custody in some foreign country and desperately in need of money to pay a fine.

If you get such a call, be prepared to ask lots of questions to ascertain the legitimacy of any attractive offer or emergency request for funding. Don't be so nice. Here are the speakers' suggestions for protecting yourself from cons and scams.

1. Ask questions.
2. Get it in writing.
3. Keep personal information private (for example, don't give your Social Security or credit card number to a person on the phone who claims to be from the IRS).
4. Don't send money in hopes of receiving a larger sum later.
5. Carefully review your account statements and credit reports.
6. Check out the salesperson.

Remember that an offer that sounds too good to be true almost certainly is. Trust, but verify. And don't trust until you have verified.

Deborah and Lindsay provided a resource list that is available on the UWRA website. It includes sites on which you can look up the credentials of salespeople and the complaints that have been made against them. It also lists agencies that accept and investigate complaints against financial advisers and securities salespeople. This is a rich resource of governmental and non-governmental agencies

that can help consumers protect themselves against fraud and identify theft and provide support for those who fall victim to scammers, thieves, and con artists.

Karen Goebel, former member of the committee that sponsored the presentation, recommended *The Consumer Action Handbook*, a publication of the U.S. General Services Administration's Office of Citizen Services and Innovative Technologies. This publication addresses many issues similar to those covered in this seminar. The four sections of the Handbook are (1) be a savvy consumer, (2) file a complaint, (3) key information resources, and (4) consumer assistance directory. Go to www.publications.usa.gov to download the Handbook in digital form. At the same site, you can order the *Consumer Information Catalog*, which lists about 200 other consumer-related publications available from various government agencies. This catalog is available in digital form or hard copy.

Thanks to the generosity of UWRA member Frank Boll, a video recording of this seminar has been posted on the UWRA website. You can also see the slides from the seminar on the website.

Thank you for your generosity

by Diane Kravetz, Co-Chair, Volunteering Committee

At our various programs throughout 2014-16, we have asked UWRA members to make cash donations to four local food pantries: Bethel Lutheran Church, Grace Episcopal Church, Mt. Zion Baptist Church, and St. Vincent de Paul. Not surprisingly, our members have been extremely supportive of this effort. To date, members have donated \$10,804. On behalf of the Volunteering Committee and the UWRA Board, we extend to you an enthusiastic Badger thank you for your support and generosity.

The Volunteering Committee has approved the following nominated food pantries to receive donations from our membership during the 2016-18 term. They are Good Shepherd Lutheran Church, First United Methodist Church, Open Seat Food Pantry (for UW students run by ASM) and Personal Essentials Pantry (diapers, toiletries, personal hygiene, etc.).

Ten Chimneys

Wednesday, June 15, 2016



June should be a perfect time of the year to visit Genesee Depot for a look back in time at Ten Chimneys, one of Wisconsin's treasures and a National Historic Landmark. This wonderful estate was the summer home of Broadway stars Alfred Lunt and Joan Fontaine, a place where they entertained many of their friends, also legends of the stage in the 1930s.

The bus from Madison will bring us to the visitor center where we will begin by having a catered box lunch (make your choices below). After lunch, we leave the center in groups of ten (every 15 minutes) with a shuttle ride to the estate to begin the walking tour. The tour includes the Main House full of the couple's exquisite collections, the Studio, Enchanting Cottage, and restored gardens. The full estate tour takes about two hours and requires standing, walking, and climbing stairs.

Note: There are places to rest while walking, but this is not a tour for someone with mobility restrictions. The grounds are uneven in places, so wear comfortable shoes.

Deadline for registration is **May 13** with a maximum of 50 participants. Members of the University League and PLATO are free to register, but will be included only if there is space available after the UWRA deadline. Questions? Call the UWRA office at 262-0641 (regarding registrations) or Colleen McCabe at 335-0644 (about the tour and day-of-tour issues).

Leave West Towne Mall – Sears area at 10:00 a.m. – return 6:00 p.m.

Leave East Towne Mall – Shopko area at 10:30 a.m. – return 5:30 p.m.

Cost: \$70/person

UWRA trip to Ten Chimneys, Wednesday, June 15

Name/s (please print) _____

Phone _____ Cell _____

Email _____

Affiliation: UWRA University League PLATO

Lunch choice of one:

- Chicken salad on a croissant
- Sundried-tomato/turkey sandwich on focaccia bread
- Veggie wrap
- Roast beef sandwich
- Cranberry mango salad

Sandwiches come with fruit salad or chips . All lunches come with beverages and bars/cookies.

Gluten-free bread is available upon request.

Dietary restrictions? _____

Please indicate pick-up point:

Leave West Towne Mall – Sears area at 10:00 a.m. – return 6:00 p.m.

Leave East Towne Mall – Shopko area at 10:30 a.m. – return 5:30 p.m.

Total enclosed: _____ \$70 per person. Make check payable to UW-Madison Retirement Association and mail to UW-Madison Retirement Association, c/o Division of Continuing Studies, 21 North Park Street, Room 7229, Madison, WI 53715-1218. Mail in time to arrive no later than May 13.

Let the games begin!

by Jack Sorenson, Member, UWRA

Do you still enjoy some friendly competition? Are you looking for something new to try? If so, the 2016 Wisconsin Senior Games (WSG) offer a variety of events in the Madison area (Stoughton to Waunakee) between June 4th and 18th. More active athletes can select from a number of events, including track and field, skeet and trap shooting, swimming, pickleball, tennis, and bowling. If you are part of a team, bring your volleyball, basketball, softball, tennis, or pickleball partners. Less strenuous events are also available and include euchre, cribbage, sheephead, dart ball, 8-ball pool and basketball skills. If you enjoy participating in sports or games, there is likely to be an event for you.

This will be the 32nd year of WSG. Last year's games had about 500 participants, many entering multiple events and several being 90+. To be eligible, you must be at least 50 as of December 31, 2016. For more information and online registration, please visit the WSG website: www.wiseniorgames.org. The **registration deadline is May 14**. Hope to see you at the games!

Attic Angel continuing education programs

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

- Monday, May 2, "The story of hope," Meghan Walsh, Founder and Board Chair, Roots Ethiopia.
- Monday, May 9, "Livsreise (life's journey), Norwegian immigration 1825-1920," Jerry Gryttenholm, CFO Bryant Foundation, Norwegian Heritage Center.
- Monday, May 16, "Madison Museum of Contemporary Art: transformative experiences for participants," Annik Dupaty, Director of Events and Volunteers, Madison Museum of Contemporary Art.
- Monday, May 23, "Perkinstown, WI: a north woods pictorial history of its C.C.C. camp, logging, bark tanning, and early settlers," Diane Peters, photographer.

Changes in campus communication

The University of Wisconsin-Madison is reshaping the way it communicates with its workforce. A new website called Working at UW (working.wisc.edu), designed by and for employees, launched in mid-April, to be followed by a new employee-focused email digest later this spring. The final step is a redesign of the university's mass email system. See more at news.wisc.edu/working-at-uw-to-improve-workforce-communications/#sthash.XCASiCcT.dpuf.

May Senior Center events

All events take place at the Senior Center, 330 West Mifflin Street.

- Tuesday, May 10, 1:00 p.m. "Meet the author: DB Kennison." Come hear Colorado-native DB Kennison discuss her book *Still Life*, a murder-romance about a girl and a detective trying to stop a killer who's out to make them the stars of his next piece of deadly performance art.
- Thursday, May 19, 10:00 a.m. "Health benefits of sun exposure." Learn about the how the body uses sunlight to make vitamin D and the health benefits that come from it.
- Tuesday, May 24, 10:00 a.m. "Healthy aging brain." Learn about dementia and how to live a brain-healthy lifestyle. Two nurses trained through the Grapevine Project, a program administered by Wisconsin Women's Health Foundation will be there to answer any questions.
- Fridays, May 6, 13, 20, 27, 1:30-4:00 p.m. "Nontraditional doll-making class." Express yourself in Wendy Fern Hutton's nontraditional doll-making class using simple sewing techniques. Create a doll that speaks to your soul—an animal totem, a medicine doll or maybe a spirit guide. This four-week class costs \$50. Call 266-6581 to register.
- Wednesdays, May 11-August 3, noon to 1:15 p.m. In this course, noted medieval historian and award-winning Professor William R. Cook has crafted an exciting, immersive, and multidimensional experience that will bring you close to cathedrals like Notre Dame in Paris and those in Amiens, Chartres, and Canterbury. These 24 lavishly illustrated lectures make use of high-definition 3-D modeling and imagery, not just to show you the world's great Gothic cathedrals, but to take you around and inside them, revealing new perspectives you can't enjoy anywhere else. Facilitated by Jim Lamal. Cost is \$10. Call 266-6581 to register.

UW-MADISON RETIREMENT ASSOCIATION

Membership for the year ending 6-30-17

Spouses/partners are included in the membership fee and need not have worked for the University.

Name(s) _____ Phone _____

Address _____ Email _____

City _____ State _____ ZIP+4 _____

UW employment: university/classified staff academic staff faculty associate (non-UW)

Retired from _____ unit/dept. Year _____ Not retired

Topics I/we would like to see in Association programming: _____

Association activities for which I/we would like to offer my/our expertise: _____

Sifter format (choose one) Sent in hard copy OR Sent by email

Regular: \$20 for one year

Bargain: six years for the price of five (\$100)

Life: \$300 nonrefundable

Eligibility: one member of the household must be receiving a Wis. Retirement System annuity

Out of area: ZIP codes other than 535, 537, 539 — \$10 for one year or \$50 for six years; emailed *Sifters* only

Not yet retired: \$10 for one year; emailed *Sifters* only

Did someone recruit you to join UWRA, and if so, whom may we thank? _____

Your check should be made payable to the **UW-Madison Retirement Association** and mailed with this completed form to the UW-Madison Retirement Association, 21 North Park Street, room 7229, Madison, WI 53715-1218. May 2016

✂ -----

WCOA annual conference

The Wisconsin Coalition of Annuity (WCOA) will hold its annual conference on Friday, May 13, at the American Family Center, Building A, 6000 American Family Parkway, Madison. The WCOA is composed of statewide organizations that represent retired public employees. Maintaining the health and financial security of the Wisconsin Retirement System (WRS) is the organization's primary purpose.

Four outstanding speakers will address the group. Speaking this year are Robert Conlin, Secretary of the Department of Employee Trust Funds (ETF), and Michael Williamson, Executive Director of the State of Wisconsin Investment Board (SWIB). In addition, Steve Rick, economist for CUNA Mutual Insurance Group, and Sandy Chalmers, Assistant Deputy Secretary of the Department of Agriculture, Trade and Consumer Protection (DATCP), will talk about two vital topics of interest to retirees – the economy and how it will affect their financial security and steps that older citizens can take to protect themselves from fraud and abuse.

Open to all retired public employees and their beneficiaries, the conference will begin at 9:00 a.m. and end by 3:15 p.m. Registrations must be made no later than Friday, May 6. The cost to attend the conference is \$25, which includes a continental breakfast and lunch. Registrations should be made to WCOA Treasurer, 5704 West Beloit Road, West Allis WI 53214-5318.

The Sifter

<http://uwra.wisc.edu>

UW-Madison Retirement Assn

c/o Division of Continuing Studies

21 North Park Street, Room 7229

Madison, WI 53715-1218

Non-Profit Org.

U.S. Postage

Paid

Madison, Wisconsin

Permit No. 658

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

May 2	Luncheon Committee	Two programs and annual meeting
May 5	Travel Committee	Trip to Horicon Marsh
May 9	Electronic Technology Committee	Ojibwe community library
May 10	Retirement Challenges Committee	Staying independent in your home
May 17	Financial Committee	Guarding against identity theft
May 19	Connections Committee	Breakfast at Sofra
May 24	Connections Committee	Breakfast at Elie's
June 15	Travel Committee	Trip to Ten Chimneys
June 16	Connections Committee	Breakfast at Elie's
June 17	Connections Committee	Breakfast at Sofra
June 23	Retirement Challenges Committee	Stroke

For more about UWRA and for some program information, please visit our website at uwra.wisc.edu.