

# The SIFTER

A NEWSLETTER OF THE UW-MADISON RETIREMENT ASSOCIATION

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

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

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RETIREMENT  
ASSOCIATION  
University of Wisconsin-Madison

September 2015

## 21,468 coming to dinner!

by Chère Campbell Gibson, Member, Volunteering Committee

Well, not really! That said, thanks to the generosity of the members of the UW-Madison Retirement Association (UWRA) and friends, we raised \$7,156 for local food pantries, an amount equal to 21,468 meals. The recipient pantries include Grace Episcopal Church, Mount Zion Lutheran Church, Bethel Lutheran Church, and St. Vincent de Paul. The majority of the dollars were used to buy food items from Second Harvest [[www.secondharvestmadison.org/](http://www.secondharvestmadison.org/)], but your donations also afforded pantry directors the flexibility to shop at other food distributors when Second Harvest was unable to supply certain necessary food items. In addition, a small share of your donations was used to purchase and distribute personal and household hygiene items. The demand is so great for these items that four Personal Essential Pantries ([pepartnership.net/The-PEPartnership.php](http://pepartnership.net/The-PEPartnership.php)) have been established to serve Dane County. So while you don't have to do the dishes for the many who benefit from your generosity, please accept their gratitude expressed in thank-you notes from pantry directors and the many thanks from food pantry clients. Your monetary gifts at UWRA programs and events really make a difference in the lives of many in Dane County. Thank you!

## Mallards ball game

by Jan Richardson, Chair, Social Committee

Several of us took advantage of the tickets made available through the Association for the June 28 Mallards game against the Wisconsin Rapids Rafters at Warner Park. Although the game was rained out in the fifth inning, the Mallards won. We had front-row seats in the Duck Blind and a good view of the third-base action. Since this was the first Mallards game we had been to, we didn't know what to expect, but had a great time. We're looking forward to going again in the future and hope others will plan to join us!

## Workshops on Office 365 migration

by John Helgeson, Member, Electronic Technology Committee

On July 17 and 24, the Electronic Technology Committee sponsored two workshops for "migration" of member emails from their old campus accounts to Office 365. By the end of this year, the whole UW campus will change to the Microsoft program. At the workshops, more than 80 UWRA members gathered at Oakwood Village University Woods to receive help on the process from eight DoIT staff members. In general, members found that the process was simple and easy. As one person put it, "Please convey my thanks to the members of your committee and the young persons who so knowledgeably handled the electronic transition and explained it so well to us. An excellent team!" The ETC would like to thank Oakwood Village for providing such excellent facilities for these workshops. Also, we thank DoIT and its people for their efforts to help our members.

We would like to have opinions from the UWRA membership as to whether further workshops in the Fall may be in order. Comments and suggestions can be sent to Ann Wallace at [retireasn@mailplus.wisc.edu](mailto:retireasn@mailplus.wisc.edu) before September 21.

## Breakfast at Sofra Family Bistro is a monthly gathering

by Jan Richardson, Chair, Social Committee

Come and join your friends and colleagues at 8:30 a.m. for tasty food and sprightly conversation at the Sofra Family Bistro downstairs room, 7457 Elmwood Avenue, Middleton. See the map at [maps.google.com/maps?hl=en&q=Sofra+Family+Bistro,+7457+Elmwood+Avenue,+Middleton](http://maps.google.com/maps?hl=en&q=Sofra+Family+Bistro,+7457+Elmwood+Avenue,+Middleton).

Individual checks are provided and parking is nearby. There is no need to register for this event—just come and join us! The Sofra breakfast dates for the rest of 2015 are Friday, September 25; Thursday, October 22; Monday, November 16; and Thursday, December 10.

## Financial seminar on September 17

by Faisal Kaud and Paul Reichel, Members, Committee on Financial Matters in Retirement

### Doing Your Taxes: How to get ready and how to decide whether to seek professional help or do it yourself

**Time:** 10:00 a.m.-noon

**Location:** Oakwood Village University Woods Arts and Education Center, 6205 Mineral Point Road

It's an annual ordeal: filing tax returns. What materials do we need to gather? Which tax form do we need to use? Is this a do-it-yourself task, or do we need professional help? How helpful is tax-preparation software? Under what circumstances should we definitely seek professional help? Our speakers on these subjects are Ken Wundrow (Mennenga Tax and Financial Service), a professional tax preparer with 30 years of experience, and a panel of four CFMR members (Faisal Kaud, Don Miner, Kathy Poi, and Kathy Zweifel) who will discuss their personal experience in filing taxes by themselves, using the services of professionals, or serving as advisers providing free tax counseling to elderly taxpayers.

**Food Pantry:** 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, September 11, to register. Registrations will be honored until 9:55 a.m., after which nonregistrants will be admitted, space permitting. If either you or your companion has registered for the seminar but cannot attend, please call 262-0641 by 8:30 on the morning of the program to allow a registrant on the waiting list to attend. Financial seminars are offered free to UWRA members, and members may bring guests. Please indicate if you plan to bring one or more guests when you register.

**Parking:** Enter the grounds at the traffic light at Island Drive and Mineral Point Road. Underground parking is available by veering left when you enter Oakwood. Turn right at the green sign that says "Heritage Oaks Parking." When you approach the parking garage door, push the red button and alert the receptionist that you are here for a UWRA program. You may park in any parking spot other than those marked "reserved." Take the elevator to the first floor and follow the signage to the Arts Center.

## Social media primer, September 29

by Kathy Christoph, Member, Electronic Technology Committee

Social interaction is the foundation of the modern web, but it can be confusing. If you're wondering what "social media" means, or what exactly the attraction is with Facebook and Twitter, this presentation is for you. You'll get an overview of the current social media landscape, as well as some insight into how to manage your social interactions using some of the popular tools. Pete Valeo from DoIT will present a Social Media Primer on September 29, 10:00 a.m. to noon at Oakwood Village University Woods Arts and Education Center. See parking instructions in the article about this month's financial seminar. The food pantry recipient for this event will be **Bethel Lutheran Church**. Both cash and checks payable to Bethel will be accepted. To register, please contact Ann Wallace at retireasn@mailplus.wisc.edu.

## Second annual golf outing on September 30

by Jan Richardson, Chair, Social Committee

Come and play nine holes of golf with other UWRA members and friends at Odana Hills Golf Course, 4635 Odana Road on Wednesday, September 30. Tee times will start at 9:28 a.m., and members may bring a guest. The greens fee of \$13.20 and cart fee of \$7.75 will be individually paid at the golf course. Join us in the clubhouse afterwards and order lunch off the menu.

Please email your registration before September 26 to retireasn@mailplus.wisc.edu or mail it to the UW-Madison Retirement Association, c/o Division of Continuing Studies, 21 North Park Street, Room 7229, Madison, WI 53715-1218. Include your name and the name of your guest, your email address, and your phone number. We will notify you of your tee time on or before September 28. Questions? Please contact Bob Dye at bobdye@charter.net or Debbie Lauder at ddlauder@wisc.edu.

## Triad crime prevention and safety conference and expo

"Safer, Smarter Seniors: Become a Partner in Prevention," September 18, 8:00 a.m. until 4:00 p.m., at the American Family Insurance Training Center.

Seniors, law enforcement, human service personnel, and the general public are invited to attend this important conference. Workshops will include brain health, internet safety, scams and frauds, hoarding/decluttering, bullying, identity theft, and many more. For more information call 608-441-7897 or email mstanstad@rsvpdane.org.

# October Luncheon and Morning Program Thursday, October 8, 2015

Morning program at 10:30 and luncheon at 11:45  
Coliseum Bar & Banquet, Parkview Hall, 232 East Olin Avenue  
(Enter through front door, take stairs or go straight and turn left for elevator)

We begin our 2015-16 luncheon series by featuring one of the UWRA Luncheon Committee's new members, **Douglas Bradley**, and his co-author, **Craig Werner**. Doug is a Vietnam veteran, spent 30 years working for the UW, and co-teaches a course on the war with Professor Werner, Chair of Afro-American Studies at the UW. Their book, *We Gotta Get Out of This Place*, will be published this month and is a virtual soundtrack of the Vietnam War. Their presentation will explore how and why U.S. troops turned to music as a way of both connecting to each other and the world back home and coping with the complexities of the war they had been sent to fight. We will hear some of the popular music at the heart of the American experience in Vietnam.



We are delighted to continue this musical theme by then welcoming Professor **Michael Leckrone**, Director of the University of Wisconsin Marching Band and Director of Bands. His experience includes considerable professional work as an arranger, composer, performer, and author. Mike is now in his 46th year as Director of the Wisconsin Band. The name of his talk will either be, "Nothing Hurts Your Laurels More Than Resting on Them" or "If It Was Easy, Anybody Could Do It." You'll just have to endure the suspense, come to the program, and be surprised! Food pantry donations for this event will go to **Mount Zion Baptist Church Food Pantry**. We can accept cash or checks made payable to Mount Zion.

The luncheon entree selections are beef burgundy tips (tender beef sirloin simmered in a burgundy wine sauce) and served on egg noodles or vegetarian lasagna (layers of mozzarella, parmesan, and ricotta cheese with marinara sauce) served with a bread stick. Both meals include a salad of mixed greens with garden vegetables and French or ranch dressing, green beans as well as roasted vegetables (zucchini, carrots, onions, mushrooms, and broccoli), fresh baked rolls and butter, and beverages of coffee, soda, and water.

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

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## UW-Madison Retirement Association Luncheon \* Reservations for Thursday, October 8

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

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

Select one entree per person: \_\_\_\_\_ Beef burgundy tips \_\_\_\_\_ Vegetarian lasagna

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

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

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

Payment of \$16 per person is enclosed. Please make checks payable to UW-Madison Retirement Association. Mail to UW-Madison Retirement Association, c/o Division of Continuing Studies, 21 North Park Street, Room 7229, Madison, WI 53715-1218. Questions: call 262-0641.

Please mail in time to arrive no later than **October 1**.

## Welcome to these new members of the Association

5-13-15 through 7-24-15

Charles & Mary Anderson  
Susan & Keith Baumgartner  
Pat Brown  
Beth Bruckbauer  
Jane Calenzo  
Miles & Amy Epstein  
Kathleen Farnsworth  
Jay Fleisher  
Rosa Garner  
Sharon Grant  
Linda Harvey  
Lynn Jacobson & David Merrick  
Donna Lewis  
Sherry Lloyd  
Lucille Marchand  
Kathleen McMichael  
Lucy Moore  
Dorothy & Brian Nesbit  
Herb Nilles  
Peter & Jody Vanderloo  
Richard & Virgene Vathauer  
Nancy Wiegand

## Recruitment incentive

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

Recruit one or more new UWRA members and your membership dues will be waived for one year. To qualify, contact the UW-Madison Retirement Association office to let Ann Wallace know you have recruited a new member. Then ask the new recruit to make a notation on the membership form that you recruited the person.

The membership form has been revised by adding the following: “Did someone recruit you to join UWRA, and if so, whom may we thank?” People don’t always fill out the membership form completely, so to be sure you receive credit for your recruitment, contact Ann. For purposes of this recruitment program, if a former member has a lapsed membership of more than one year, he or she may be considered a new recruit.

This promotion is currently scheduled to end December 31, 2015.

## Wisconsin Science Festival—save the dates

*by Dale Burke, Co-Chair, Volunteering Committee*

The Wisconsin Science Festival is rapidly approaching, and an army of volunteers is needed to support its ever-increasing popularity. If you are even remotely considering lending a hand, please reserve October 22-25 for this year’s festival. This year’s festival theme is “Made in Wisconsin,” and it features many one-of-a-kind products and technologies. Last year over 30,000 people attended events at 60 different locations around the state. The festival provides an enjoyable opportunity to interact with young people and their parents and to experience innovative and interesting topics.

Volunteers do not need any science background. Most events are located in the Wisconsin Institutes of Discovery, Union South, and the Engineering campus. Volunteer shifts are typically 3-4 hours in length and most can be accomplished in a seated position. To learn more, go to [wisconsinsciencefest.org](http://wisconsinsciencefest.org), and watch for more information in the October *Sifter*.

## Italy 102: the cultural mosaic of Italy from antiquity to the present

**Wednesday, October 14, 1:00-3:00 p.m.** in the Oakwood Village University Woods Arts and Education Center. See parking instructions in the article about this month’s financial seminar.

As a follow-up to his earlier lecture, “Italy 101: Exploring the Many Faces of Italy” (November, 2012), Professor Emeritus Chris Kleinhenz (French and Italian) will present an illustrated lecture on the rich cultural heritage of Italy. The presentation will serve to introduce this extraordinary treasure trove to those who have not traveled to Italy and may help veteran travelers in choosing their next destination. After an overview of the many and various civilizations that flourished on Italian soil over more than two and one half millennia, we will look at the wonderfully diverse topography and urban centers of Italy, both large and small. Finally, we will focus on Rome, examining first the impact—the “Roman imprint”—that the Eternal City had on the larger Mediterranean world (and beyond) and then the history of the city as seen through its monuments, churches, works of art, and public spaces. The food pantry recipient for this event will be **St. Vincent de Paul**. Both cash and checks payable to St. Vincent de Paul will be accepted.

**UW-Madison Retirement Association Travel Committee**  
**Norsekedalen and Kickapoo Orchard Tour**  
**Wednesday, October 7, 2015**

Travel to Norskedalen (Norwegian Valley) Nature and Heritage Center near Coon Valley, Wisconsin, where we will view a short video at the Visitors' Center, visit the Museum, have a guided tour of the Bekkum Homestead Open-Air Museum, learn how to make lefse, and enjoy a Norwegian meatball dinner including sandbakkels with lingonberries and cream.



On the return trip, we will stop at Kickapoo Orchard near Gays Mills where we will have a brief presentation on apple growing. Those wishing to observe cider making can take a short walk across the road to the cider-making shed. There will be an opportunity to purchase apples and apple products.

**Cost: \$55.00 per person. No refunds.**

The bus will depart promptly from the west side at West Towne on the south side of Sears at 7:00 and from east side at the northwest corner of the Shopko parking lot at 7:30. Price includes bus, lunch, admissions, and any tips/gratuities.

Mobility issues: some walking on uneven ground is required. Shuttle is available between the Visitors' Center and the Bekkum Homestead (1/4 mile). Please indicate if the shuttle is needed.

Deadline for registration is September 21. UWRA members receive registration priority until September 14. After that, members of the University League will be permitted to register for this trip if there is still space available. Tour is limited to 55 participants.

Call Esther Olson with questions at 424-3201 or for late cancellations use cell phone 335-3207.

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**Norsekedalen/Kickapoo Orchard tour, Wednesday, October 7**

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

Address \_\_\_\_\_

Phone \_\_\_\_\_ Cell \_\_\_\_\_

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

Number needing shuttle \_\_\_\_\_

List any dietary restrictions \_\_\_\_\_

\_\_\_\_\_ West Towne (Sears on the south side) departure 7:00/6:00 approximate return

\_\_\_\_\_ East Towne (Shopko parking lot northwest corner) departure 7:30/6:30 approximate return

Total enclosed: \_\_\_\_\_ @\$55 per person.

Send in the reservation form by **September 21** with your check payable to UW-Madison Retirement Association, c/o Division of Continuing Studies, 21 North Park Street, Madison, WI 53715-1218. Phone 262-0641.

## Don't let yourself get "vished"

by DoIT Communications Staff

Over the past year, tech scams have been coming through harassing telephone calls that attempt to entice victims to provide personal information, financial information, or access to their computer. This is known as Voice Phishing or Vishing.

### Vishing examples:

- **Microsoft/Windows:** A scammer states that your computer has been compromised and they are calling to help. They direct you to a website that grants them remote access to your computer.
- **Dane County Sheriff's Office:** A scammer impersonates a Dane County Sheriff. In some cases the scammer tells you that you failed to report for jury duty and, to avoid getting arrested, you need to wire money. Or the scammer says that back taxes or bank debt were due and money must be wired to avoid arrest. They often ask for personal information about family members.
- **Bogus Gift Card Offer:** A scammer claims to be associated with your bank and says you could receive \$100 if you pay a small shipping-and-handling fee. The scammer attempts to collect financial information.
- **"Your son owes the UW money":** In one example, the scammer is impersonating the Dane County Sheriff's Office. In another, the scammer calls a student's parents/guardians, impersonating University offices. In both cases they ask that money be wired to correct an issue. There are many variants of these types of scams occurring at peer institutions and elsewhere.

### Tips to avoid being a victim of vishing

1. When a caller claims to represent a specific company, ask for his or her name or employee number and call the company back using a number from an independent and trusted source, like your billing statement. Do not call the number provided by the caller or caller ID.
2. Avoid providing personal or financial information over the phone, especially if you did not initiate the call.
3. If someone claims you owe a debt, remember that both state and federal laws provide the right to receive written verification of the debt.
4. Remember that, in general, you cannot win a prize if you did not enter a contest.
5. If you are not sure about the legitimacy of a call, end it.
6. The Center for Medicare and Medicaid Services and the Social Security Administration will not call you to update your information or give you a new card.
7. Remember that no local law enforcement agency collects fees over the phone or contacts citizens by telephone for personal information relating to taxes or debt.

### Reporting Vishing Attacks

- Contact the business or organization that the scammer is attempting to impersonate.
- If you receive a call or message from someone impersonating the Dane County Sheriff's Office and the caller ID shows 608-284-6800, report it to their tip line at 608-284-6900.
- If you are a victim of a scam, report it to the University Police at 608-262-2957.

## Health insurance changes for State of Wisconsin Group Health Insurance Program members

*Courtesy of Department of Employee Trust Funds*

The Group Insurance Board has approved several changes to the State of Wisconsin Group Health Insurance Program, affecting medical, pharmacy, and dental benefits for 2016. These changes affect only the members of this program. If you do not participate in this health insurance program, these changes do not affect you.

In general, the changes center on increased cost sharing in the forms of added deductibles, office visit copayments, increased out-of-pocket limits and coinsurance for certain prescription drugs. Details on exact amounts can be found in ETF's online document, *Frequently Asked Questions: Group Health Insurance Program Changes for 2016*. Find it at [etf.wi.gov/faq/health\\_ins\\_2016.htm](http://etf.wi.gov/faq/health_ins_2016.htm).

**Important note:** The changes for 2016 affect Medicare and non-Medicare members differently. If you are enrolled in Medicare A and B, then the cost-sharing parts of the **medical benefits** changes **do not** apply to you (e.g., deductibles, office visit copayments, increased out-of-pocket limits). However, for **pharmacy benefits**, the coinsurance requirements and higher out-of-pocket limits **do** apply to you.

Also new for 2016 and available to all members:

1. Uniform Dental Benefits through Delta Dental. Dental benefits will no longer be offered through your health plan. If you do not want dental coverage through the State of Wisconsin Group Health Insurance Program, you must **opt out** of the Uniform Dental Benefit during the It's Your Choice Open Enrollment period. If you would like to keep this benefit, you do not have to make any changes.
2. The hospice benefit has been expanded to include coverage of advance-care planning discussions.
3. Habilitative services will be covered.

## **Madison Senior Center upcoming events**

The following events are held at the Madison Senior Center, 330 W. Mifflin Street in downtown Madison. Call 266-6581 to register. Classes begin at 10:00 a.m. unless indicated otherwise.

### **Meet the Author: Miki Knezevic, “Behind God’s Back,”**

Tuesday, September 8 at 1:00 p.m.

Miki weaves the historical background with the accuracy of the times, plus her knowledge of history, medicine, and geography in her novel, “Behind God’s Back.” Her parents were immigrants from the former Yugoslavian territories. The book tells the story of a young Serbian doctor, against the backdrop of two World Wars and the communist era in the Balkans, who fights to save her patients. No registration is required for this event.

### **Health and Resource Fair, Thursday, September 10 from 8:30 a.m. until noon.**

Going into its fourth year, the Madison Senior Center’s Health and Resource Fair brings together over 250 members of the Madison community, and hosts over 45 local businesses to educate and empower. Learn about financial options, living choices, retirement planning, healthy eating, and exercise. Take advantage of our diverse free health screenings including Bone Density, Ear and Hearing Screenings, Balance & Strength Testing, and Eye Pressure Tests, just to name a few. Free giveaways, prizes and healthy snacks will be available all morning.

### **Words that Comfort: What to Say—and Not to Say—When Others are Grieving, Tuesday, September 15.**

Everyone means well—but choosing the right words to express sympathy is just not easy. The phrases you think are comforting may come across differently than you intend—and add to the hurt. Don’t keep walking on eggshells. Find out how to say what you’re feeling in a way that’s supportive and kind. In this presentation by Jennifer Tiedemann from Agrace HospiceCare, you’ll learn about common reactions to death and loss and get specific examples of words, phrases, and actions to help comfort someone who is grieving the death of a loved one. You’ll also walk away knowing the phrases and sentiments you should avoid when others are grieving.

### **Managing Financial Stress, Wednesday, September 16.**

Join Amy Crowe, Financial Education Specialist, CUDE, from Summit Credit Union to determine what is causing your financial anxiety and understand how you can begin to reduce it with a savings and spending plan that includes debt reduction. Learn ways to improve communication with your family about common goals. Plus, you’ll learn how to increase your cash flow to reduce stress.

### **Sugar, Thursday, September 17 at 12:15 p.m.**

Join Drs. Kyle and Bailey Nye, DC to find out how the average American consumes 32 teaspoons of sugar a day. Recommended is less than 10 teaspoons. Sugar is in everything, and studies have shown that it is more addictive than cocaine. Learn how to reduce your sugar cravings and identify hidden sugars by attending this workshop.

### **Estate Planning and More, Thursday, September 17.**

Hear from an estate planning attorney on the basics; how to avoid probate; the new Medicaid eligibility rules; long-term care options; and a portable funeral trust that is protected from creditors and Medicaid. Meet Peggy Smithson from Senior Strategies, LLC.

### **Ballroom Basics for Balance: Beginner and**

**Intermediate, Fridays, 10:00 to 11:30 a.m., September 25 through December 18.**

Challenge and improve your balance with basic moves of ballroom dance! Get better at walking or moving around on various surfaces and improve your confidence! This class is for you if you move around on your own, with or without a device, and if you have fallen or have fear of falling. Have fun while improving your balance and learning traditional and modern ballroom and line dances, tai chi, and more. This class is taught by physical therapists and other health professionals. This class meets on the lovely third floor (elevator available) of the Central Library, just down the block from the Madison Senior Center. The introductory class is free, and no classes are held on October 23, November 23, and November 27. The cost is \$50 or \$8 per drop-in session.

## **Attic Angel Continuing Education**

Programs are held Mondays at Attic Angel Place, 8301 Old Sauk Road. 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 reservation is required. To contact someone about these events, call Attic Angel Place (608) 662-8842 or Attic Angel Association (608) 662-8900. The program schedule for the month of September 2015 is as follows.

**Got Hope? My Journey from the Courthouse to Prison** by Rev. Jerry Hancock, JD, M. Div., Director, The Prison Ministry Project, Monday, September 14.

**An Overview of Banking; Tips to Protect Yourself from Financial Fraud** by Rose Oswald Poels, President and CEO, Wisconsin Bankers Association, Monday, Sept. 21.

**The Delicious Story of Bloom Bake Shop** by Annemarie Maitri, Owner and Creator, Bloom Bake Shop, Middleton, Monday, September 28.

*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

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**UWRA Calendar**

|              |                      |                                       |
|--------------|----------------------|---------------------------------------|
| September 17 | Financial Committee  | Doing your taxes: how to get ready    |
| September 25 | Social Committee     | Breakfast at Sofra                    |
| September 29 | Technology Committee | Social media primer                   |
| September 30 | Social Committee     | Golf outing                           |
| October 7    | Travel Committee     | Trip to Norskedalen and apple orchard |
| October 8    | Luncheon Committee   | October luncheon and morning program  |
| October 14   | Social Committee     | Cultural mosaic of Italy              |
| October 21   | Technology Committee | Computer security                     |
| October 22   | Social Committee     | Breakfast at Sofra                    |
| November 11  | Luncheon Committee   | TBD                                   |
| November 16  | Social Committee     | Breakfast at Sofra                    |
| November 18  | Financial Committee  | State of the US economy               |
| December 10  | Social Committee     | Breakfast at Sofra                    |

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