

# The SIFTER

A NEWSLETTER OF THE UW-MADISON RETIREMENT ASSOCIATION

on the web at [UWRAMadison.org](http://UWRAMadison.org)

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

Editor: Mary B. Ray    Layout: Colleen McCabe



Retirement Association  
UNIVERSITY OF WISCONSIN-MADISON

January 2020

## February financial seminar

by Karen Holden, Member, and Jack Sorenson, Co-chair,  
Committee on Financial Matters in Retirement

This talk will draw on a wide range of topics such as the changing role of social insurance, including Social Security; financial capability and well-being; health care out-of-pocket costs; debt, including the growing use of mortgages in retirement; and ways families are changing their approaches to comprehensive financial and legacy planning with each successive generation.

### Financial security and well-being in retirement: what lies ahead?

Wednesday, February 19, 10:00 a.m. - noon  
Oakwood Village University Woods  
Center for Arts and Education  
6205 Mineral Point Road

**Registration deadline: Wednesday, February 12**



**J. Michael Collins** is a UW faculty member and currently serves as the faculty director of the Center for Financial Security. His expertise is in consumer decision-making in the financial marketplace, including the role of public policy in influencing credit, savings, and investment choices. His current research is on financial capability and well-being with a focus on low-income families. He

has recently been appointed to the Wisconsin State Commission on Retirement. Please join us for what should be an entertaining and informative seminar.

### Parking

Enter Oakwood 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 or non-reserved stall; take elevator to first floor lobby where signs or a receptionist will help you. 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 the Heritage building, 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. To link to the Oakwood campus map, use [tinyurl.com/y6zaugvm](http://tinyurl.com/y6zaugvm).

If taking the bus, Madison Metro Bus Routes 14 and 67 stop on Mineral Point Road in front of Oakwood, if traveling easterly, or across Mineral Point Road from Oakwood, if traveling westerly.

### Food pantry contributions

Both cash and checks payable to Mount Zion Baptist Church will be accepted.

### Registration

Advance registration is required. Visit [uwramadison.org/event-3655729](http://uwramadison.org/event-3655729) to register online. If you have not registered, we cannot guarantee that there will be enough handouts available. If you or your companion are registered for this seminar but cannot attend, please contact the UWRA Office.

### It's not too late to register

Join us when **Joe Maier**, Director of Wealth Strategy, Johnson Financial Wealth Group, and **Park Morris Drescher**, Vice President, Director of Trust and Estate Services, BMO Bank, help answer questions about trusts and their benefits to you or your heirs.

### Why a trust? How does a trust benefit me or my heirs?

Tuesday, January 14, 10:00 a.m. - noon  
Oakwood Village University Woods  
Center for Arts and Education  
6205 Mineral Point Road

**Registration deadline: Tuesday, January 7**

Register online at [uwramadison.org/event-3592953](http://uwramadison.org/event-3592953).

**UWRA is your network in retirement**

## Your opportunity to be a part of the future of UWRA

by Sandi Haase, Executive Director

About this time every year, the nominating committee gathers to develop a slate of UWRA members to serve as officers and board members for a three-year term. Then, at the annual meeting in May, the committee offers a slate of candidates for president-elect (this year from the academic staff), secretary, and three board members (one each from retired faculty, academic staff, and classified staff).

So, what does being a Board member entail? What's the time commitment? The Board meets for two hours monthly from September through June. Additionally, Board members are each asked to serve as a liaison to one UWRA committee. Depending upon the committee, the Board member attends one committee meeting for one-and-a-half to two hours monthly.

Are you interested in being a part of the future? Do you know someone who you feel would be an asset to the Board? Also please take a moment to seriously consider nominating yourself. Please send names to the Association office by Friday, February 7. Please contact the Association office if you need more information or have questions. It's a fulfilling and interesting way to stay actively connected with your retirement association.

You are encouraged to be part of our future. The opportunities are endless.

## New members: November 4 to December 4

Colleen Albrecht	Rosemary Neider
Kenneth Albrecht	Michael Neider
Mary Kay Aprison	Jayne Rudersdorf
Robert Bermant	Ralph Russo
Sally Carpenter	Sally Schrag
Sally Hansen	Patricia Thwaites
William Heiss	Cathleen Trueba
Michael Hoffmann	Anthony Vrtis
Linda Jones	Rose Vrtis
Randal Jones	Barbara Wollmer
John Kyle	Therese Wood
Ruth Kyle	Timothy Wood
Marsha Mansfield	Timothy Yoshino

The Board of Directors wishes everyone a joyful, healthy, and fun-filled new year!

## New on Board: Paul M. DeLuca



After 57 years, I suppose I am now a Midwesterner despite having grown up in up-state New York. Along with our two young children, Florence and I moved to Madison in 1971 as I started a post-doc in the

Medical Physics section of the Department of Radiology. A few years later, when the section became its own academic department, I joined the faculty. This arrangement persisted until 2014. As you can surmise, I am a confirmed geek. Florence gets full credit for raising two wonderful children despite working for the State for 15 years. In any case, I diverged periodically into academic leadership positions, namely, Department Chairman for 12 years, Vice Dean of the School of Medicine and Public Health for 10-12 years, and Vice Chancellor and Provost for 5 years.

Another disturbing trait, which I have always had, has been enhanced by retirement: specifically, I have a perpetual need to organize and join! UWRA's Board of Directors is just such an example. Serving on the Board has the added benefit in that many of its members are colleagues from my time in academia. This becomes an opportunity to renew these connections and perhaps have a positive impact on an organization I always admired.

Much to my surprise, there seems to be less and less free time in retirement as my schedule fills up. I find it important to schedule things. Florence and I love to travel, especially to Italy and France. If it involves boats, that's even better! I still have the illusion that I can play golf, and I seek to frustrate myself by more attempts! Reading is also a major activity. In fact, the two most recent books I've read are ones that I highly recommend: *The Swerve: How the World Became Modern* and *Gutenberg's Apprentice*. Waiting in the queue is the recent contribution to the Shardlake series by C. J. Sansom.

Finally, I especially enjoy working on projects where there is widespread commitment to the mission and that is evidenced by attractive activities: UWRA is such an organization.

## Tax cuts, tariffs, and treaties

by Paul Reichel, Member, Committee on Financial Matters  
in Retirement

In November, Ken Wundrow, E.A., gave his annual update on taxes and added other related topics, too. Sixty-nine people attended his talk and gave him the highest possible ratings on their evaluation forms. Wundrow, recently retired from Mennenga Tax and Financial Services, continues to give talks on taxes and provide training for tax preparers.

Mr. Wundrow said that the 2017 federal tax act makes it more difficult to itemize deductions, but that doubling up deductions can still be effective for some people. Qualified charitable deductions continue to be advantageous, especially for those individuals who need to take required minimum distributions (RMDs). A bill before Congress called the Secure Act may increase the age for RMDs and make other changes to the IRS code. He also defined “tariffs,” listed their advantages and disadvantages, and explained who benefits and who pays. Finally, he touched on the purpose of treaties, the make-up of an ideal investment portfolio, and annuities.

Attendees received handouts of his slide presentation. His presentation was recorded; you can access the video and his slides on the UWRA website (Resources / Presentations / 2019-2020).

## From Getting IT Done (GITD) to Tech Clinic

by Kathy Christoph, Co-chair, Electronic Technology Committee

The Electronic Technology Committee strives to bring programs of interest to UWRA members. Some are presentations addressed at topics of general interest. Others are informal and address more specific topics. This past year, we have experimented with offering informal sessions with hands-on experiences that solve problems or answer targeted questions. Based on the positive reception, the committee has decided to continue this format and rename these sessions “Tech Clinics.” Please stay tuned for upcoming sessions.

## There’s still time to register

by Kathy Christoph, Co-chair, Electronic Technology Committee

Check out the informal Tech Clinic session on “What’s a podcast? Why should I be interested?” being hosted by the Electronic Technology Committee on Thursday, January 23, from 2:30 to 4:00 p.m. Details and registration are available at [uwramadison.org/event-3626871](http://uwramadison.org/event-3626871).

## New activities in retirement

by Cathie Easter, Member, UWRA

Before retirement, I was the UW-Madison Bursar, working with students and campus on tuition and student loans. After I retired in 2015, I was interested in doing something as different as I could find from my long-term career. I enjoy wildlife and had heard about the Dane County Humane Society (DCHS) Wildlife Center.

The DCHS Wildlife Center rehabilitates sick and injured birds, mammals, waterfowl, reptiles, and bats. I signed up as a Wildlife Assistant. After a season taking care of songbirds, I trained to work with raptors: primarily hawks, owls, and eagles. In addition to preparing food for the raptors and cleaning their enclosures, I’m trained to catch and handle the birds in ways that prevent injury to the bird, the medical provider, or me. Taking care of these amazing birds never gets old. I feel so fortunate to be able to handle everything from screech owls to great horned owls; sharp-shinned hawks to red-tailed hawks; and snowy owls to bald eagles so they can get the medical care needed to heal and get strong enough for release back into the wild.

I have enjoyed four years of volunteering at the Wildlife Center. The staff provides excellent training, so volunteers do not need any previous experience with wildlife. Anyone interested in learning more about or volunteering at the Wildlife Center can get information on their website: Dane County Humane Society Wildlife Center in the “Ways You Can Help” link. Recruitment for new Wildlife Assistants is from January 1 to March 30.

## UWRA is on Facebook

by Marcy Doelp, Member, Board of Directors

Do you like social media? Interested in following UWRA on Facebook? UWRA-Madison is on Facebook, so you have another source for information on events, trips, and other happenings in addition to *The Sifter*. To join the page, search for UWRA-Madison and ask to join. UWRA-Madison is a private group. Only members can see who is in the group and what they post. When searching for the group, be sure to include the dash between UWRA and Madison.



## Meet member Kathy Lewinski

by Deb Lauder, Column Coordinator

*Spouse/significant other:* Richard

*Before retirement,* I worked in the School of Education Academic Services Office, mainly with student teaching placements and teacher licensing.

*The first thing I did after I retired* was work on my post-retirement bucket list, the first of which was taking piano lessons.

*Now I spend my time* reading, going to movies, watching television, especially UW Badgers volleyball, men's and women's basketball, football, the Green Bay Packers, the Seattle Seahawks (Russell Wilson, quarterback), and other Big 10 women's volleyball matches.

*The top item still on my bucket list* is learning Spanish.

*My favorite UWRA activity* is the luncheons, especially when there are music programs.

*My favorite part of retirement* is not having to get up and be somewhere early in the morning.

*Lately I've been reading* Gardner LaMarche's *More Than a Game*. My brother, who is a high school basketball coach and friend of the author, gave it to me. It combines the history of Hurley, Wisconsin, high school athletics with the events of the times leading up to Hurley's 1949 state basketball championship: the Great Depression, World War II, the Korean conflict, and the mining going on at the time.

*My favorite restaurants in the Madison area* are Culver's and The Olive Garden.

*My next travel plans include* visiting my hometown of Ironwood, Michigan.

### Monthly reminders

#### East Side breakfasts

Thursday, January 9; Wednesday, February 12; and Tuesday, March 10 at 8:30 a.m. at Elie's Café, 909 East Broadway, Monona.

#### West Side breakfasts

Thursday, January 9; and Thursday, February 6; and Tuesday, March 3 at 8:30 a.m. at Sofra, 7457 Elmwood Avenue, Middleton.

Reservations are not needed, and you are welcome to attend either or both breakfasts wherever you live.

## From the Executive Director's desk

by Sandi Haase, Executive Director

As I sit to write my article this month, the tag line "double or more" popped into my head. I began thinking, "What would UWRA look like if our membership doubled?" How would the increase impact our program offerings? What other types of activities could we offer? Wouldn't it be interesting to find out?

Today I offer you a challenge: I challenge each member to recruit one new member in 2020. Just one. We have learned from experience that personal contact is the key to success. Ask a former colleague to join. Ask your best friend. Remember, membership in UWRA is open to anyone; an individual does not need to be a UW retiree. Offer to gift a one-year membership or invite them to the next month's program. We know that if an individual attends one program, trip, or luncheon, they are likely to attend more. Pick up a brochure at the next meeting you attend, keep it with you, and give it to a friend.

There is an incentive! Did you know that if you recruit a new UWRA member, you'll receive a one-year waiver of your membership dues? When a new member joins, completes their member profile and indicates your name in the "referring member" field, you will receive a one-year extension to your membership as a thank you for sharing UWRA with others. As the recruiter, you can only receive an extension once.

### Did you know?

Locating a recorded UWRA presentation has been made easier! We noticed that loading the presentation page has slowed as the number of presentations increases. To fix the problem, the Resources/Presentation page has been redesigned to improve the loading speed and ease in finding videos.

Starting with the 2019-20 presentations, the videos will be separated into two sections: September to December and January to June. We have also added a linked list of the titles at the top of the page so you will not need to scroll through the page to find the video you want to watch. Below is a snapshot of what the new webpage looks like.

Home > Resources > Presentations > Presentations (2019-2020)

#### Presentations (September - December 2019)

- [2020 Health Insurance Update \(Sept 24\)](#)
- [Enjoying Your Best Mental Health Ever \(Oct 2\)](#)
- [What Computing Devices Should I Be Using \(Oct 10\)](#)
- [October Luncheon: UW-Madison Libraries \(Oct 14\)](#)
- [November Luncheon: Wisconsin Idea Seminar \(Nov 4\)](#)
- [Tax Cuts, Tariffs & Treaties \(Nov 13\)](#)
- [27 Stages of Retirement \(Nov 20\)](#)

## The magic of 750,000 twinkling lights!

by Nina Goldberger, Guest

This UWRA outing to see the light show in the Rotary Botanical Gardens began when we took a short ride to Janesville. Our evening started at a little restaurant called the Italian House, where we had a wonderful meal of pasta, sandwiches, salad, and dessert. Dinner was delicious and our host was so welcoming! The owner told us how they make all the sauces and bake their own delicious bread. As we left, he gave us each a loaf of bread to take home.



We then went to the Rotary Botanical Gardens. It was a beautiful night for a walk. One man puts up 75% of the 750,000 lights! When we saw all the lights, we realized the magnitude of what he had accomplished. It was incredible! When first walking into the Gardens, it's not obvious that they

encompass as large an area as they do because there are so many sections. As we wound our way along the path, it opened up to more and more areas. Each area seems to be more intricately decorated than the last. The trees were covered from trunk to branches with brightly colored lights, and there were strings of white lights dripping down from the tops. The whole thing was stunning! At this point, I thought, "Wow! This is the best light show I have seen." And then I rounded a corner and found a pond surrounded by lights that all reflected into the water. The effect was awe-inspiring!

It took about an hour to walk through the Gardens, and it was worth every minute. I will definitely go back to see the lights, but I'd also love to see the gardens when they are in full bloom this summer.



Travel coordinator Gail Holmes shares her wish list with Santa.

## What is Triad?

by Mary Stamstad, Chair, Triad Board of Directors

Triad is a program that promotes older volunteers, community, and law enforcement to come together to assess the needs and concerns of older people related to crime prevention and safety. They develop programs that educate and promote safety. Triad's mission is to enhance the quality of life of older adults through education and active participation in statewide programs and projects by partnering with law enforcement, senior serving agencies, and seniors to help reduce criminal victimization of older adults.

Triad is greatly needed now and will be needed even more in the years ahead when the senior population doubles. The age group of 85 and older will increase 140% by 2040. We know that older people are targeted by scammers and telemarketers, and they can fall for a variety of bogus deals. Because many are home alone and lonely, they are targets for thieves. Unfortunately, some of the victimizers may be family or caretakers. It is estimated that criminals steal \$37 billion a year from America's elderly.

Through Triad, seniors and the general population will become more aware of the risks and how to avoid becoming a victim. For more information see: [triadofwisconsin.org](http://triadofwisconsin.org) and [rsvpdane.org](http://rsvpdane.org).

## The last word: hope

by Mary Barnard Ray, Editor

As you read this column, I am meeting family from Australia so we can visit friends in India. Growing up in a small town in Missouri, I had big dreams, but never big enough to include having family and friends on the other side of the world! Since life has often offered experiences beyond my imagining, I have given up New Year's resolutions, choosing instead simply to hope for the best in the coming year and try to seize the opportunities that come my way.

We all need hope; why else would we persist in seeing significance in rather arbitrary human divisions, such as birthdays or new calendar years? These celebrations help us clear our mental closets and reset our intentions. In 2020, I hope you enjoy this reset: shed those regrets, hope for the best, and seize the opportunities that come your way! And know that UWRA will be offering you lots of opportunities throughout the year. Enjoy!

*The Sifter*

<https://UWRAMadison.org>

UW-Madison Retirement Association

c/o Division of Continuing Studies

21 North Park Street, Room 7205

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 our website to give us your new address so that you can continue to receive *The Sifter* on a regular basis.

**UW-Madison Retirement Association calendar dates**

Thursday, January 9	8:30 a.m.	West Side breakfast at Sofra
Thursday, January 9	8:30 a.m.	East Side breakfast at Elie's Café
Tuesday, January 14	10:00 a.m.	Why a trust? How does a trust benefit me and my heirs?
Thursday, January 23	2:30 p.m.	Tech Clinic: podcasts
Thursday, February 6	8:30 a.m.	West Side breakfast at Sofra
Wednesday, February 12	8:30 a.m.	East Side breakfast at Elie's Café
Wednesday, February 19	10:00 a.m.	Financial security and well-being in retirement
Thursday, February 27	2:30 p.m.	Tech Clinic: Google photo 2
Tuesday, March 3	8:30 a.m.	West Side breakfast at Sofra
Wednesday, March 4	10:00 a.m.	Sounds of nature
Tuesday, March 10	8:30 a.m.	East Side breakfast at Elie's Café
Tuesday, March 17	10:00 a.m.	Identity theft: protect and prevent

For information on Board and Committee meetings and deadlines for *The Sifter*, see the UWRA website at [UWRAMadison.org](https://UWRAMadison.org). For information on upcoming PLATO trips, visit [platomadison.org/page-18561](https://platomadison.org/page-18561).