

The SIFTER

A NEWSLETTER OF THE UW-MADISON RETIREMENT ASSOCIATION

on the web at UWRAMadison.org

phone 608-262-0641 or email retireassn@mailplus.wisc.edu

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Retirement Association
UNIVERSITY OF WISCONSIN-MADISON

February 2020

Learn about wildlife care

by Susan Fischer, Member, Retirement Challenges and Opportunities Committee

You are invited to a presentation by **Jackie Sandberg**, Wildlife Training Supervisor at the Dane County Humane Society's (DCHS) Wildlife Center. The Center, assisted by local volunteers, helps over 4,000 sick and injured wild animals every year with the goal of releasing healthy animals back to their natural habitats.

**Wisconsin wildlife rehabilitation:
caring for sick and injured animals
Tuesday, February 11, 10:00 - 11:30 a.m.**

Monona Community Center
Main level

1011 Nichols Road, Monona

Registration deadline: Tuesday, February 4

DCHS is a private, non-profit, community-supported organization and is not affiliated with any government agency or national animal welfare organization. It is an open admission shelter, accepting all animals that need assistance regardless of age, health status, or temperament.

Jackie holds a master's degree in conservation biology and sustainable development from the UW-Madison, in addition to advanced state and federal wildlife rehabilitation licenses. She is interested in ornithological research, including the fundamental effects of wildlife rehabilitation on local population dynamics and the success of specific individuals. **Recording not confirmed.**

Parking and directions

From the Beltline exit 265, drive north on Monona Drive about 1.2 miles. Turn left onto Nichols Road and drive about 0.8 mile. The Monona Community Center is on your right at the intersection of Nichols Road and Healy Lane. If you reach Winnequah Road, you have gone too far. There is ample parking at the Community Center, and there is ramp access into the building as well as stairs.

Food pantry contributions

Both cash and checks payable to **Mt. Zion Baptist Church Food Pantry** will be accepted.

Registration

Advance registration is required. Visit uwramadison.org/event-3694799 to register online. If you are not registered, we cannot guarantee that there will be sufficient handouts available. If you or your companion registered for this seminar but cannot attend, please contact the UWRA Office.



New members

December 5, 2019 – January 9, 2020

Hans Adler
Brian Bigler
Michael Bridgeman
Amy Ford
James Ford
Annette Gendron-Fitzpatrick
Wilma Gillis
Wayne Hoernke
Catherine Jobsis Hoernke
Lars Jorgensen
David Kammel

Thomas Kniep
Christine Kniep
Sheila Leary
Mary Marshall
Doug Marshall
Laurie Mayberry
Willa Schmidt
Ken Scott
Denice Springman
Steven Zwickel

Protect your identity

by Kathy Christoph, Member, Committee on Financial Matters
in Retirement

Identity theft continues to be the fastest growing crime in the United States. The more you learn about it, the less vulnerable you are. **Jeff Kersten** from the Wisconsin Bureau of Consumer Protection will explain the different types of identity theft, how to recognize it, and how to prevent it, including information about fraud alerts and security freezes. Receive tips for safeguarding personal information and learn how to spot the red flags of a scam. You will be allowed ample time to ask questions and will also be given helpful brochures to take home with you.

Identity theft: protect and prevent Tuesday, March 17, 10:00 a.m. - noon

Oakwood Village University Woods
Center for Arts and Education
6205 Mineral Point Road

Registration deadline: Tuesday, March 10



Jeff is the Agency Liaison for the Bureau of Consumer Protection within the Wisconsin Department of Agriculture, Trade and Consumer Protection. In this role, Jeff travels around the state to educate the public, businesses, and law enforcement personnel on the importance of privacy protection

and data security. Jeff has over 12 years of experience as a police officer and is a former Consumer Protection Investigator for the Bureau of Consumer Protection. **This program will not be recorded.**

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 Heritage, 6205 Mineral Point Road, at its main entrance (third driveway on the right, at stop sign). 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 **UW Foundation** with “Open Seat Pantry” on the memo line will be accepted.

Registration

Advance registration is required. Visit uwramadison.org/event-3654327 to register online. If you are not registered, we cannot guarantee that there will be sufficient handouts. If you or your companion registered for this seminar but cannot attend, please contact the UWRA Office.

It's not too late to register

Join us when **J. Michael Collins**, Faculty Director of the Center for Financial Security, discusses the changing role of social insurance, out-of-pocket health care costs, and debt, including the growing use of mortgages in retirement. Learn how families are changing their approaches to financial and legacy planning. This program will appeal to a broad range of retirees. **It will be recorded.**

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

Registration

Advance registration is required. Visit 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.

Just up on the UWRA website

Presentations

Diet and the Aging Eye (Oct 17)
Health of U.S. Economy (Dec 17)
Do I Need a Trust? (Jan 14)

Board of Director Minutes

October 17
November 21
December 19

Balance Sheet and Income Statement
YTD as of December 31, 2019

About

Charter Members
History of Association

Special program on nature apps

by Ann Wallace, Member, Electronic Technology Committee

Sounds and sightings in nature apps

Wednesday, March 4, 10:00 - 11:30 a.m.

Capitol Lakes Retirement Community

Grand Hall

333 West Main Street

Registration deadline: Wednesday, February 26



Plan to attend this program and learn about some of the nature apps that can help you to enjoy being outdoors. Spring is coming! Join bird enthusiast, nature lover, and UWRA member **Chuck Henrikson** as he describes some of the best nature apps he has found. The program is jointly sponsored by the Electronic

Technology Committee and the Retirement Challenges and Opportunities Committee.

The program will focus on two primary apps: Merlin and iNaturalist. Merlin is a free app produced by the Cornell Lab of Ornithology to help you identify any unknown bird. Merlin asks you a series of five simple questions and then compares your answers to the huge database the Cornell Lab of Ornithology maintains called eBird to come up with several choices. It presents these to you in the form of photographs, from which you choose the best match for your unknown bird. You can also submit a photograph of the unknown bird, and again Merlin will provide possible matches from their library of bird photos. Chuck will briefly explain eBird, the bird database to which thousands of citizen scientists around the world submit their bird sightings daily. eBird is free.

The app iNaturalist is also free. It is a joint initiative by the California Academy of Sciences and the National Geographic Society to help you identify the plants and animals around you. When you open the app, it asks you to photograph the plant or animal with your cell phone and your location. It then compares this information with its database and suggests names with photos for your unknown plant or animal. A list of other plant and animal apps will be provided in a handout. **This program will be recorded.**

Parking

Free parking is available in the parking ramp across from the Capitol Lakes main entrance on Main Street. Take a ticket as you enter, and have it validated at the front desk as you leave the seminar. The ticket is valid for only 20 minutes after it is stamped. If the gates are open, tickets will not be dispensed, and you won't need one to leave.

Food pantry contributions

Both cash and checks payable to **Goodman Community Center Food Pantry** will be accepted.

Registration

Advance registration is required. Visit uwramadison.org/event-3577958 to register online. If you are not registered, we cannot guarantee that there will be sufficient handouts available. If you or your companion registered for this seminar but cannot attend, please contact the UWRA Office.

Save the date: May 12

by Ruthi Duval, Chair, Luncheon Committee

The Luncheon Committee is excited to invite you to join us for the 2020 UWRA annual membership meeting on Tuesday, May 12. We are doing something different this year!

As University of Wisconsin retirees and friends, the Luncheon Committee thought it was time to take this event home, back to campus to the newly renovated Memorial Union. Our speaker will be **Mark Guthier**, Associate Vice Chancellor and Director of the Wisconsin Union. The afternoon will start with registration at noon followed by lunch, speaker, and annual business meeting. To round out the rest of the afternoon, members may then choose one of two guided tours: either a tour of Alumni Park or a behind-the-scenes tour of Memorial Union. After the tours, we invite you to join your friends and colleagues while enjoying a beverage or ice cream on the Terrace.

We can already hear your question: "What about parking? It is always a challenge!" We are happy to share that UWRA is covering the half-day parking cost in the Helen C. White (HCW) garage. However, members will need to sign-up for parking to reserve a space when registering for the event. Please note that due to this parking arrangement, emeriti parking passes will not be allowed in HCW-Lot 6. Your emeriti parking pass will work in other approved lots based on availability. Other parking within walking distance is available at your expense at the City of Madison - Lake Street Ramp, UW Lot 7 (Grainger Garage) or UW Lot 46 (Lake and Johnson Ramp).

We have planned an eventful afternoon. Watch for more information and registration details on the website and in an upcoming issue of *The Sifter*. We hope you will join us back on campus!

Sharpen your online photos

by Kathy Christoph, Co-chair, Electronic Technology Committee

In September, UWRA member **Orv Jordahl** introduced many members to the Google Photos application. If you attended and would like to take the next steps, or you have learned a bit about Google Photos on your own and have questions, please attend this informal Tech Clinic. Bring your laptop, tablet, or phone and experience how to manage your photos with Google Photos.

Tech Clinic: Google Photos II
Thursday, February 27, 2:30 - 4:00 p.m.

Oakwood Village University Woods
Nakoma/Westmorland Room
6205 Mineral Point Road

Registration deadline: Thursday, February 20

Please send questions ahead of time to uwra.tech@gmail.com to help us prepare. Tech clinic sessions are not recorded.

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 Heritage, 6205 Mineral Point Road, at its main entrance (third driveway on the right, at stop sign). To link to the Oakwood campus map, use [//tinyurl.com/y6zauyvm](https://tinyurl.com/y6zauyvm). The Westmorland Room is directly behind the reception desk at the Heritage main entrance.

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.

Registration

Advance registration is required. Visit uwramadison.org/event-3679567 to register online. If you have not registered, we cannot guarantee that there will be enough handouts available. If you or your companion registered for this session but cannot attend, please contact the UWRA Office.

Meet member Dennis Ray

Debra Lauder, Column Coordinator

Spouse/significant other: Mary Barnard Ray

Before retirement, I was the Deputy Director of a 13-university, multi-disciplinary research consortium focusing on electric power systems.

My favorite part of work was helping electric power engineering students across the 13 universities while also providing career services to students in the same field at other universities.

The first thing I did after I retired was up my trips to the YMCA, continue to analyze a survey of 130 electric power programs in the U.S. and Canada for my professional organization, and work on forming the Dane Sanctuary Coalition of local congregations supporting the immigrant community.

Now I spend my time volunteering with the Coalition and my church, traveling internationally, exercising, playing water volleyball, and working on that list of projects around our home that I said I would get to someday.

My favorite UWRA activity is breakfast with UWRA members.

My least favorite part of retirement is dealing with aches and pains.

I still can't throw away my undergraduate engineering class notes, but I think I am almost ready to get rid of them.

Something that would surprise you about me is I sing in a choir.

What I've been reading lately is the history of India for a trip there over the 2019 Christmas season (it was a great, but humbling, trip).



Special interest groups?

by Millard Susman, Member, Retirement Challenges and Opportunities

Have you been wishing that you could find kindred spirits who can hike with you, chase butterflies, identify noxious weeds, play sheepshead, listen to opera, practice sleight of hand, sample area beer bars, or discuss books on the Civil War? The Retirement Challenges and Opportunities Committee hears from UWRA members that they would like help in forming special interest groups, and the committee would like to help—but there are so many interests out there and so few members on our committee! So, we have tried to think of ways in which UWRA could help members with shared interests to find one another without creating an overwhelming administrative burden.

Here's an idea: your UWRA member profile on the Association website provides a space in which you can list "interests—free form". While that information is treated as confidential, it is searchable by the Executive Director and System Administrators, who could provide a listing of members with common interests, such as gardening, book club, physical fitness, or bird watching. Do you have a special interest? Would you be interested in finding other UWRA members who could join you? Have you added your interests to this free-form profile item? Let us know what you think. You can send your thoughts in an email addressed to msusman@wisc.edu with "UWRA Profile" on the subject line.

Attic Angel programs

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

Monday, February 3, "Who were the founders? And should we listen to them?" John P. Kaminski, Director, Center for the Study of the American Constitution.

Monday, February 10, "Madison Community Foundation," Bob Sorge, President, Madison Community Foundation.

Monday, February 17, "Repurposing waste food," Dave Heide, Founder/Executive Director, Little John's – a 501(c)(3) non-profit organization founded in 2018.

Monday, February 24, "Functional medicine: an emerging paradigm for the prevalent disease of the 21st century," Robert Luby MD, Executive Director of Medical Education for the Institute for Functional Medicine.

From Getting IT Done (GITD) to Tech Clinic

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

From the Executive Director's desk

by Sandi Haase, Executive Director

You suggested—we listened. At the suggestion of some members, we have added a new feature to *The Sifter*. The feature will list the new items posted or revisions made on the website. Be sure to check out this month's listing.

As you are aware, we are very lucky to have a volunteer videographer, Frank Boll within our membership. Frank tapes many of our program offerings. I often receive inquiries about whether a seminar will be videotaped. Sometimes there are last minute cancellations and members appreciate that the program is videotaped so they can catch the rerun on the website. To help our readers, and again at suggestions of some members, we will begin to include a statement in the program announcement if the seminar will or will not be videotaped.

Do you have a suggestion? Is there something we can do better? We truly appreciate your feedback – good and bad. Please share your thoughts. Drop me an email or give me a call and we can discuss your ideas. This is your association – your network in retirement!

Monthly reminders

East Side breakfasts

Wednesday, February 12; Tuesday, March 10; and Wednesday, April 15; at 8:30 a.m. at Elie's Café, 909 East Broadway, Monona.

West Side breakfasts

Thursday, February 6; Tuesday, March 3; and Monday, April 6; 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.

The U.S. economy is fairly healthy: results of our annual check-up

*by Millard Susman, Member, Committee on Financial Matters
in Retirement*

At the UWRA presentation on December 17, CUNA Mutual Chief Economist Steve Rick likened the U.S. economy to a living thing. Just as human health can be judged by measurements of body temperature, blood pressure, levels of good cholesterol, and such, the health of the economy can be judged by checking a few key numbers. An ideal annual inflation rate for our economy is 2%; we are currently at 1.8%. An ideal unemployment rate is 5%; we are at 3.5%. The Federal Funds Interest Rate should be 2.3%; it is 1.6%. Ten-Year Treasury Bonds should be paying 4%; they are paying 1.8%. And our Economic Output Rate is currently 2% above its ideal level, which means that productivity is running a bit too high, which is historically a bad omen. Stock values are not greatly inflated. Real estate prices are not seriously excessive. In the eyes of Steve, our economic health is pretty good.

Steve is expecting U.S. economic growth to slow somewhat in 2020 and then to rise back to its current level over the period from 2021-2023. This decline will be more a pothole than a chasm. If you are looking for things to worry about when you are lying awake at 3:00 a.m., Steve gives us a list of ten items worth your attention. These include economic inequalities, trade conflicts, a trillion dollar-per-year budget deficit, and real estate bubbles in Australia and Canada.

Information does not just flow from Steve Rick; it erupts. So you might want to take a look at the video recording of his lecture, which is available on the UWRA website under Resources. Steve's energetic and lucid lecture style has made him one of the most popular of our recurrent speakers on financial matters. If you watch his lecture, you will come away with a better understanding of the many forces and complex interactions that affect the U.S. economy and the global economic environment in which it operates.

Did you know?

Ever wonder about the history of UWRA? When was UWRA formed? Who was responsible? How did it come to be? Who were the founding mothers and fathers (charter members)? Are any charter members still members? Do you know who was the first Executive Director? The answer to these questions can now be found on the website under "About" on the tool bar. For identity security purposes, the names of the charter members are in a secure member-only area and will require logging onto the website with your password in order to view.

The last word: traffic

by Mary Barnard Ray, Editor

I am not a novice regarding traffic. I can drive in Chicago and St. Louis, ride cabs without flinching in Paris and Santiago, cross streets on foot in Beijing and Sydney, and drive through a bison herd in North Dakota (slowly, very slowly). But India is in another league. It expanded my awareness of what is possible. Directional signals, like your appendix, are never used. Street signs are for wimps. Lane lines are, at best, mere suggestions. The dividing line between traffic flowing in opposite directions gets somewhat more consideration, but not much. Horns are used with frequency and subtlety, their sounds ranging from the tuk-tuk's short beep to the city bus's trill, which sounds like a cornet playing reveille under water.

The right-of-way rules are consistent, whether in a city of ten million or a village. Cattle have absolute right of way, even if they stop to munch in the median of a busy intersection, and they know this. Dogs, chickens, and pigs also have right of way, but they get honked at if they don't move along. Pedestrians are expected to exercise greater caution than animals and so are given less leeway. Bigger vehicles tend to have right of way over smaller ones, but assertiveness and skilled timing with the horn can offset this. Motorcycles and scooters can, and do, fit in any small spaces between or beside vehicles.

Some different rules apply in rural areas and in the vicinity of roadside food stalls. You must slow down when passing roadside stalls. This is not hard to do because there will usually be about a half dozen "sleeping policemen" (aka traffic bumps) in these areas, all crowded together like corduroy. I do not know which came first—the sleeping policemen or the food stands. When passing through millet fields during harvest, you must drive carefully through the seed heads spread in shallow piles across the road, because you are helping the farmers separate the grain from the chaff. Of course, you must pass on the other side of the road when the farmer is in the lane rearranging the grain or adding more to the pile.

What does this have to do with the UWRA? When you see the programs coming your way in 2020, you might feel a little like I did in India's traffic. There will be so many wonderful outings to take, such a banquet of topics to explore, and so much new to learn! You will have to do some serious planning to get to all the extraordinary opportunities you want to include in your life. Just buckle up, map out your route, and get ready to explore!

University League spring luncheon: Children of incarcerated parents

The University League invites you to attend a presentation by Professor Pajarita Charles of the UW School of Social Work. Her primary interest is in preventive intervention research that promotes positive outcomes among children and families affected by the criminal justice system. Join us on Thursday, March 19, at Nakoma Golf Club. Social time begins at 11:00 a.m., followed by lunch at 11:30 and the presentation afterwards. Non-members are welcome.

Reservation deadline: March 11. No refunds after this date. For more information and to download the registration form, please visit: univleague.wisc.edu/programs.

Henry Vilas Zoo seeking volunteers

The Henry Vilas Zoo is seeking enthusiastic community members to volunteer during the 2020 season (March through October). This is an excellent opportunity for those looking to get outside, stay involved, and just have fun!

Volunteers are needed for the following positions: Train & Carousel, Goat Yard*, Gardening*, Discovery Docents*, Gate Greeters*, Conservation Day and Event Crews*, and Animal Enrichment Projects*.

Minimum commitment is two shifts per month (around 4 to 6 hours per month depending on the role chosen). Scheduling is flexible. All training is provided. Volunteers enjoy incentives, such as: discounts at our Glacier Grille and gift shops, volunteer-only lunch and learns, zoo newsletters, and volunteer appreciation night.

To start with an info session, or with questions, contact our Volunteer Coordinator at volunteer@henryvilaszoo.gov or at 283-1612. We look forward to hearing from you!

*Opportunities also available for 10-13-year-olds to volunteer with a grandparent/parent/guardian.



University Roundtable luncheons

The University Roundtable will be gearing up soon to offer a featured monthly luncheon speaker from the UW-Madison community. All programs will be held in Tripp Commons at Memorial Union. Each luncheon begins at 11:45 a.m. and ends by 1:00 p.m. The cost for each lunch is \$12. Further information can be found at [//acstaff.wisc.edu/roundtables](http://acstaff.wisc.edu/roundtables). Here is this semester's schedule.

Wednesday, February 12, "Housing, health, and family well-being: evidence, policy approaches, and new directions" by Dr. Marah Curtis, Vilas Distinguished Achievement Professor, School of Social Work. Registration deadline: February 4. Registration link: [//go.wisc.edu/us7189](http://go.wisc.edu/us7189).

Wednesday, March 11, "The arboretum: a living exhibit of what Wisconsin was, what it is, and what it expects to become" by Karen Oberhauser, Arboretum Director. Registration deadline: March 3. Registration link: [//go.wisc.edu/de4os9](http://go.wisc.edu/de4os9).

Wednesday, April 8, "Life on purpose" by Dr. Shilagh Mirgain, Distinguished Psychologist in the Department of Orthopedics and Rehabilitation. Registration deadline: March 31. Registration link: [//go.wisc.edu/o6khu1](http://go.wisc.edu/o6khu1).

Find resources on senior/independent living

by Faisal Kaud and Sandi Haase, Members, Committee on Financial Matters in Retirement

A recent program raised some questions about senior living communities, independent living resources, and the UWRA presentations on the continuum-of-care communities. The first UWRA presentation was March 2017. This covered the communities that provided the four levels of care: independent, assisted, skilled, and memory. The second presentation was January 2018 and covered those communities that provided three of the four levels. Go to the UWRA website (Resources/Presentations) to view handouts and video recordings.

Other resources can be found at the Aging and Disability Resource Center (ADRC), which provides relevant information about the resources and support on all aspects of life related to aging and living with a disability. Another source of information is the publication, *The Journey of Aging*, which is a guide for caregivers and aging adults in south central Wisconsin. Published annually, it is available, free of charge, in shopping centers and other business facilities. The web is also a source of information for senior and independent living.

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

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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, February 6	8:30 a.m.	West Side breakfast at Sofra
Tuesday, February 11	10:00 a.m.	Wildlife Rehabilitation
Wednesday, February 12	8:30 a.m.	East Side breakfast at Elie's Café
Wednesday, February 19	10:00 a.m.	Financial security and wellbeing in retirement
Thursday, February 27	2:30 p.m.	Tech Clinic: Google photo II
Tuesday, March 3	8:30 a.m.	West Side breakfast at Sofra
Wednesday, March 4	10:00 a.m.	Sounds of nature apps
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 upcoming PLATO trips, visit platomadison.org/page-18561. For information on Board and Committee meetings and deadlines for *The Sifter*, see the UWRA website at UWRAMadison.org.