



Love Your Heart | Pg. 5



Activities in Retirement | Pg. 7







FINANCIAL WEBINAR

Building a Portfolio for the Best Return with the Least Risk and the Greatest Peace of Mind

BY FAISAL KAUD AND KATHY ZWEIFEL, MEMBERS, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

Join us for a conversation with Paul Merriman of Seattle, Washington, as he discusses how allocating the appropriate percentage of equity and fixed income to a portfolio will produce the best return at a reasonable risk. He will provide strategies to maximize retirement withdrawals without running out of money and how to select the best glide path for the rest of your life.



His investment recommendations are pertinent to small, medium, or large "nest eggs," for a range of aggressive, moderate, and conservative

investment objectives. He will show how a simple 10% change in a portfolio can add a million dollars to what retirees have to spend and leave to charities and family.

If you have preliminary questions for the speaker, please send to Program Coordinator Faisal Kaud at fakaud@wisc.edu or Kathy Zweifel at kazweife@wisc.edu, by Tuesday, March 8.

Paul Merriman is a nationally recognized authority on mutual funds, index investing, and asset allocation. After retiring from Merriman Wealth Management, a Seattle-based investment advisory firm, in 2012, he founded the Merriman Financial Education Foundation. The Foundation provides investors of all ages with information and tools to make informed decisions in their own best



interest and to help them implement their retirement savings and spending plans. Merriman is the 2021 winner of the American Association of Individual Investor's James B. Cloonan "Excellence in Investment Education" Award. He is the author of eight books, including *Financial Fitness Forever: 5 Steps to More Money, Less Risk, and More Peace of Mind.*. He writes a column for Marketwatch.com, and he produces a weekly podcast, "Sound Investing." Find many free resources about investing at paulmerriman.com.

BUILDING A PORTFOLIO

Tuesday, March 15, 2022

10:00 A.M.-NOON Online Webinar

Registration Deadline: March 11
Advance registration is required. Register online at: UWRAmadison.org/event-4522634

There is still time to register for FEBRUARY webinars. See page 5 for details.

FROM THE EXECUTIVE DIRECTOR'S DESK

Resolution: Volunteer!

BY SANDI HAASE

How many of you made that resolution toward activities promoting better physical health, or that



resolution towards better mental health, or financial health and well-being? How many of you are still holding onto that resolution? How many of you have tossed them out the window?

Thirty-one days into 2022, UWRA continues its efforts for a new year that holds special promise . . . one

that will again allow us to gather in person! Our mission is to promote the interests, health, and welfare of our members through a diverse program of activities and information, to facilitate members' support of the University and the surrounding community through volunteer initiatives, and to maintain a liaison with relevant University and community organizations.

These last twenty-three months have been a challenge that I am certain none of us will ever forget. The coronavirus has taken a toll on each of us. With the objective to be inclusive and offer an enriching environment for learning, our committees continue to develop well-rounded programs addressing topics of physical, mental, and financial health of our members. The committees continue to use the information you provided in the Strategic Framework Member Survey, as well as your comments and suggestions provided in the seminar evaluations after each presentation, to develop new programs. Your input is key to our success! As I look toward the upcoming late winter and spring programs, I believe that UWRA is poised for a great new year.

However, the success of any organization is dependent upon involvement of its members. Are there ways that you can participate in the UWRA community? There are 720 hours in a month. Do you

have two hours a month that you can share with the UWRA community? What interests, talents, and skills do you have that you are willing to share? What expertise do you have that will make UWRA a more vibrant organization as we navigate the year ahead? In what way can your involvement make UWRA stronger, more vital, interesting? I see very talented members who each bring a unique perspective to the Association. UWRA will be stronger with your involvement. We are better together! Will you consider volunteering?

Continue to take care of yourselves and your families during the winter season. Warmest regards! ■

You Can Still Throw in Your Hat for the UWRA Board

Are you interested in serving on the UWRA board of directors? Please consider self-nominating. The Board meets for two hours monthly, September to June. Additionally, Board members serve as a liaison to one UWRA committee that meets for one-and-a-half to two hours monthly. The deadline for nominations is Tuesday, February 15. Send nominations to retireassn@mailplus.wisc.edu.

Your Food Pantry Contributions Fed Students at Thanksgiving

The student-run Open Seat Food Pantry on campus offered Thanksgiving-themed food boxes this year for students facing economic hardship and unable to travel during the pandemic. Almost 100 students signed up for boxes, serving 270 individuals. 483 individual recipe bags were prepared.

Open Seat is the sole designated UWRA food donation recipient for 2021–22. The food pantry (asm.wisc.edu/the-open-seat/) is a vital service provided by Associated Students of Madison (ASM). Consider making a donation to Open Seat with a check payable to UW Foundation, with "Open Seat" on the memo line. Mail donations to UWRA, 21 North Park Street, Room 7205, Madison, WI 53715-1218.

REFLECTIONS

The Groundhog's 15 Minutes of February Fame

BY MARY BARNARD RAY



When I was in college—long, long ago—Andy
Warhol had just stated, "In the future, everyone will be world-famous for 15 minutes." To illustrate his point, he made a video of ordinary people talking about nothing in particular, and my English professor

required us to watch it. The only memory I have of that video is the image of one middle-aged woman in curlers. Although I am not a huge Warhol fan, I was and still am impressed by his prescience on that point. Given the nature of the video clips on social media, however, I am not anxious to have that moment of fame myself.

What reminds me of Warhol's prediction is Groundhog Day. Few animals are more nondescript than groundhogs. In appearance, they resemble vague, fat lumps of fur. They spend most of their lives sleeping, and they spend the remainder eating. We really only notice them when they begin digging annoying and dangerous holes on our property; otherwise, they are animals we don't even watch with interest, as we do squirrels or deer. Groundhogs are not cute or endearing. Out of curiosity, I searched for video clips of funny groundhogs, but my search garnered little. The first page of videos showed three versions of the same garden-eating groundhog and one video of "groundhogs and friends" that focused mostly on porcupines, squirrels, and chipmunks. Like Rodney Dangerfield, groundhogs get little respect, even on YouTube.

But then comes February 2, and groundhogs get their 15 minutes. Cities vie to claim the "official" groundhog who can predict when winter will end. Sun Prairie, Wisconsin, has the genuine article, of course! Weather forecasters explain that the groundhog tradition isn't very reliable, but they still report the results on the evening news. Cranky groundhogs occasionally bite their minders, no doubt because they have been awakened prematurely, but that does not stop people from consulting them the next year. Warhol did have one moment, at least, of true inspiration. Even groundhogs get their day in the sun, or at least the chance to look for it.

PARTNERS IN GIVING

Make an Impact by Giving

BY GIANNA TAYLOR, UNIVERSITY COMBINED CAMPAIGN COMMITTEE

The Partners in Giving campaign would like to thank the UWRA community for its generosity thus far during this year's campaign. We are so grateful that retirees continue to join with the UW–Madison community to make an impact locally and globally through a donation to Partners in Giving. Your support means the world to us!

If you have not yet given this year and would like to, there is still time. Even \$5 can support vital services that our neighbors depend on. We invite you to visit giving.wi.gov/ to view the available charities, or giving.wi.gov/ to view the available charities, or giving.wi.gov/about-us/giving-in-re-tirement/ to sign up to receive information on the campaign directly to your email or home. To view all options for giving, visit giving.wi.gov/options-for-giving/. Contributions are welcomed through May 15, 2022.

Again, we thank you for your generous support of the Partners in Giving campaign, and we wish you and your families good health in 2022. ■



WEBINAR RECAP

The Health of the U.S. Economy

BY JOAN GILLMAN AND KAY KEUTERKROHN, MEMBERS, COMMITTEE ON FINANCIAL ISSUES IN RETIREMENT

It was a pleasure to welcome back to the UWRA Steve Rick, chief economist at CUNA Mutual. We have lost track of how many years he has talked to us about the economy, but he can definitely add chief economist for the UWRA to his resumé! If you couldn't join us on December 15, we suggest that you view the recording on the UWRA website, along with the charts and graphs that accompanied the talk.

Steve Rick's 2021-2022 Economic Summary

- Very strong economic growth for next 2 years.
- Long-term interest ratio rising 1% over the next two years.
- Unemployment rate staying below normal for next few years; tight labor market.
- Housing construction to remain strong for next few years, with a market imbalance.
- Growth of stocks and home prices will slow after 2022.

Below are highlights of the details.

Economic Growth

Growth in 2020 was 3.5% less than in 2019, producing fewer goods and services. The average growth rate is 2% and the forecast for 2021 is 5.5% growth. The takeaways:

- No recession is expected.
- Lower business uncertainty.
- Higher consumer confidence.
- Inventory rebuild will take several years.
- Infrastructure spending will add .5% out to 2026.

The Big Question: Inflation or Deflation?

- Cost of living is up 6.8% compared to a year ago; highest in 40 years. (2.5% is normal inflation.)
- Too much demand and too little supply.
- "Inflation is too many dollars chasing too few goods."

U.S. Consumer Price Index Inflation

- Higher household financial stress.
- Higher loan delinquency rates.
- Higher interest rates.
- Higher labor cost.
- Higher operating expenses.

Inflation is temporary and expectations are based on bonds. Bond market expects 2.35% increase each year for next 10 years. The good news is interest rates won't be spiking. Oil prices are not expected to rise. "Inflation is everywhere and always a monetary phenomenon," economist Milton Friedman wrote.

Employment and Unemployment

5 million fewer Americans are working today compared to February 2020.

- People are afraid of COVID-19.
- Childcare services are less available.
- Workers reevaluated their jobs and their need to work.
- Baby boomers decided to retire early.



With a 4.2% unemployment rate today, we are below the "natural" unemployment rate of 4.5%. This is a unique recession: forecast of unemployment rate below 4.5% natural rate for next 5 years, tight labor market.

Interest Rates

What is the most important price in any economy? The price of money: the interest rate.

- The most important interest rate: 10-year U.S. Treasury note/bond = 1.5%.
- Expected inflation: less than 2.5%.
- Treasury bond 1.5% minus Inflation 2.5% = negative 1.0% return on investment.
- Feds are dumping money on the banks (Q.E. = quantitative easing, printing money to buy bonds.)
- Interest rates are negative to encourage people to borrow.

continued on p. 5

WEBINAR RECAP, continued from p. 4

- Q.E. may be slowed down = real interest rates will rise.
- 10-year Treasury rate averages 3.3% over 20
- 2021 rate is 1.5%, forecast of rates rising in next 5 years to 3.0%.
- Short-term interest rate target is 2.5% by 2026.

U.S. Vehicle Sales

- Past average is 16.5 million car sales/year.
- Currently, 13 million car sales. Supply chain disruption; this is holding economy back.

Existing Home Sales

- Housing booming: low interest rates and demo-
- Long-term average home sales have been 5 million sales per year.
- Currently, 6.3 million home sales.
- 1.27 million = current inventory of homes for
- Home prices rising 17% (typically rise 4.1% per
- Expect the peak years to be 16% in 2021 and 9% in 2022.

S&P 500 Stocks (Wealth Effect)

- Stocks roaring higher since 2009.
- Stock prices now at record highs.
- Current Price/Earning ratio (P/E) is 39; over 25 years P/E ratio has been 27.

S&P 500 Growth Rate Forecast

- 5.2% = long-run growth
- 25% = 2021
- 9% = 2022
- -1% = 2023
- .5% = 2024
- 0% = 2025

Mark your 2022 calendar for December 14, 2022, when Steve Rick will present an overview of the economy once again.



MAKING YOUR MONEY LAST AS LONG **AS YOU DO**

Tuesday, February 8, 2022

10:00 A.M.-NOON Online Webinar

Registration Deadline: February 4 Advance registration is required. Register online at: UWRAmadison.org/event-4462453

LOVE YOUR HEART

Advances and Strategies for Caring for Heart Health

Monday, February 14, 2022

1:00-3:00 P.M. Online Webinar

Registration Deadline: February 10

Advance registration is required. Register online at: UWRAmadison.org/event-4562377

Online registration for webinars is easy, but members may also email the UWRA office at retireassn@mailplus.wisc.edu or call 608-262-0641 to register for events. Webinar links and call information is included in registration confirmations and reminders emailed to registrants 7 and 2 days prior to events.



MEET A UWRA MEMBER

Service to Poultry Science and Agriculture

BY LOUIS C. ARRINGTON, UWRA MEMBER

I grew up on a general farm near Sykesville, Maryland (that's central Maryland, if you can find the center of a state shaped like Maryland). My main 4-H and FFA projects were in poultry: raising and selling live broilers and a breeder flock producing eggs for a local hatchery. I attended the National FFA Convention and 4-H Congress during my senior year of high school and received numerous honors from these organizations, including the State FFA Degree and induction into the Maryland 4-H All-Stars.



My goal in college was to become a state extension specialist in poultry. I attended the University of Maryland, University of California–Davis, and Michigan State University to earn my B.S., M.S., and PhD. degrees, respectively, all in poultry science.

My extension career started in 1966 in the University of Wisconsin's Department of Poultry Science

(which later merged with Animal Sciences). Participation in department and university activities was an expected service (including ensuring that there were fresh turkeys for the Poultry Science Club to sell at Thanksgiving). My Extension activities included coordinating educational programs; producing informational bulletins and newsletters; youth programs; and consulting. Major audiences were poultry producers, youth, allied industries, and consumers. I retired in 1998 but continue to help as needed.

Like most extension specialists, I worked closely with numerous state, regional, and national poultry organizations, serving as a director or officer of ten groups over the years. I have been fortunate that my contributions have been recognized with many honors (including Poultry Science Fellow and American Poultry Industry Hall of Fame). Two special achievements were successfully preparing and presenting a nomination of Wisconsin wildlife artist Owen Gromme for an honorary doctorate from UW–Madison and editing a 136-page book commemorating the 100th anniversary of the Poultry Science Association.

My associations with people in Wisconsin, the poultry industries, and agriculture in general have been a very rewarding experience for me and my family—my wife Sandra and our children Joyce (Iola, WI) and John (Berkeley, CA). ■

DECEMBER 1-31, 2021

WE WELCOME NEW MEMBERS

Ronald Burnette,

School of Pharmacy

Pamela Skaar.

Wisconsin State Lab of Hygiene, Medicine and Public Health

Shirley DeWitt,

Custodian

Robert Zimmerman,

Division of Information Technology



The UWRA is your network in retirement!

ACTIVITIES IN RETIREMENT

Volunteering with Madison Audubon

BY JOANNE JONES, UWRA MEMBER

Owning a small 20-acre farmette, just outside of Madison in Deerfield, definitely impacted our retirement. When my husband retired first in 2010, we went from having three jobs to two. When I retired from the Division of Information Technology where I was the chief financial officer, we were down to one job for us to share.

Shortly after retiring in 2015, I was recruited by other retired UW-Madison staff to become the treasurer for the Madison Audubon Society. I am a general animal and outdoors lover but did not know much about Madison Audubon, a wonderful and vibrant organization. I encourage you to learn more at madisonaudubon.org.



In the last six years, Madison Audubon's staff, activities and budget have all increased. The budget has tripled in the time I have been the organization's treasurer.

Madison Audubon has protected several thousand acres of critical habitat in south-central Wisconsin. Of all Audubon chapters nationwide, Madison Audubon is a leader in land stewardship, ranked third among more than 450 chapters in the to-

tal acreage we manage for wildlife. With a small dedicated staff, enthusiastic interns, and passionate volunteers, Madison Audubon actively manages two wildlife sanctuaries and nearby properties to maximize habitat value.

Additionally, Madison Audubon has a long and continuing history of assisting other organizations and private landowners with land management and restoration projects.



It also offers nature-based education programs to connect kids to the outdoors through partnerships with local schools and community centers. Madison Audubon hosts dozens of free field trips, special events, and thought-provoking lectures each year, many of which are FREE to the public.

To submit an idea for the Activities in Retirement column, please e-mail column coordinator Bob Jokisch at bobjokisch@gmail.com.

ELECTRONIC TECHNOLOGY

Password Management Available as a UW Retiree Perk

BY MILLARD SUSMAN, MEMBER, ELECTRONIC TECHNOLOGY COMMITTEE

Retirees who use UW–Madison IT services can sign up for LastPass Premium, a password management application. This service is provided at no cost, a saving to you of \$35 per year. LastPass is a convenient way to strengthen the security of your online transactions that require passwords.

For more information about the features of LastPass Premium, see this link at UW–Madison KNOWL-EDGEBASE: kb.wisc.edu/103552.

If you already have the free version of LastPass and want to upgrade to Premium, see: lastpass.com/
partnerpremium/uw.■

CAMPUS NEWS

Spring 2022 University Roundtable Series

BY LESLIE FISHER, DEPUTY SECRETARY OF THE ACADEMIC STAFF

Each semester, the University Roundtable features three lunch programs with a talk by a member of the university community. Roundtable programs are open to all members of the university community and their guests. All programs are in Varsity Hall in Union South from 11:45 A.M. to 1:00 P.M.

February 16, MADISON MADE, with Anna Andrzejewski, professor of art history

How Madison-based builder-developer Marshall Erdman's designs dramatically reshaped the land-scape of post–World War II suburbs.

March 23, TO BOLDLY GROW, with Simon Gilroy, professor of botany

The challenges that the weightlessness of spaceflight impose on terrestrial biology and how current research is revealing how plants can grow and even thrive in such an alien environment.

April 20, TROPICAL TALES OF POLAR ICE, with Andrea Dutton, professor of geoscience

How research on fossil coral reefs on tropical islands has informed scientists about the dynamics of Antarctic ice sheet retreat during past warm periods and what that means for the future of coastlines around the world.



Each luncheon costs \$15. For further details, please visit the University Roundtable page at <u>acstaff.</u> <u>wisc.edu/programs/university-roundtable/</u>. For questions, email <u>roundtable@soas.wisc.edu</u>.

CAMPUS NEWS

UW Arboretum Offers Series of Online Nature Lectures

BY SHEILA LEARY, UWRA MEMBER AND SIFTER EDITOR

The UW–Madison Arboretum's long-running Winter Enrichment series offers lectures for both professional and volunteer naturalists and for interested community members. The 2022 lectures will be virtual on Thursday mornings, February 3 through April 7, 10–11:30 A.M. (CST). Lectures are \$10 each and advance registration is required. Talks begin promptly at 10 A.M.

A variety of local and national speakers will present talks on a wide range of topics, including Black communities advancing environmental justice and stewardship, the beauty and biodiversity in just one square meter of a prairie, engaging public connections to the Arboretum's Longenecker Horticultural Gardens, movement and population dynamics of migratory birds, 400 years of fire and wind in the Minnesota's Boundary Waters, water advocacy in Wisconsin, artists and illustrators addressing climate change solutions, how highresolution satellite imagery is changing research in Antarctica, and tribal land managers' efforts to save culturally important black ash trees. Register for individual lectures or the entire series at arboretum.wisc.edu/learn/adult-education/winter-enrichment/.

On February 17, the Arboretum will offer its FREE online research symposium from 10 A.M. to 11:45 A.M. (Registration is required to view the online presentations). Students, faculty, and other researchers offer brief presentations on research projects they are conducting on Arboretum lands and in the Lake Wingra watershed. Topics this year include management of prairie microhabitats, the community dynamics of the Arboretum's Curtis Prairie, grassland grazing and butterfly conservation, lead pollution, impacts on fungal diversity, and patterns of seed deposition in encroached tallgrass prairies. Register at arboretum.wisc.edu/science/research-symposium/.

SAVE THE DATES

CIVILIZATIONS IN ITALY FROM ANTIQUITY TO THE PRESENT

All Roads Lead to Rome An Illustrated Lecture by Chris Kleinhenz

> Thursday, March 24, 2022 2:00-4:00 P.M.

At the crossroads of the Mediterranean, Italy has many regional differences and local traditions. This richly illustrated lecture will present the more than fifteen civilizations that flourished in what is now Italy, from Antiqity to modern times, and the enduring importance of Rome, the "Eternal City." Register at:

UWRAmadison.org/event-4498433



HIDDEN DIGITAL GEMS IN UW-MADISON LIBRARIES

Tuesday, March 29, 2022 10:00 A.M.–NOON Register at:

UWRAmadison.org/event-4623702



COMMUNITY NEWS

Madison Senior Center Spring Events Announced

BY LAURA HUNT, MSC PROGRAM COORDINATOR

The Madison Senior Center has been fully open since September 2021, offering a variety of inperson, virtual, and hybrid programs. Contact with other people is so important for our mental and physical health!

The calendar for February and March is still in the works, but here are a few of the confirmed activities:

- **Exploring Poetry** 2nd & 4th Wednesdays at 11:00 A.M.
- **Writing Your Life** Thursdays at 10:00 A.M.
- **Painting (acrylics)** Friday mornings starting February 4th
- Website Building 101 date TBD
- **Voices of Color** 3rd Thursdays at 10:00 A.M.

In addition, on February 18, we will have a performance by Alan Graveen, an Elvis tribute artist.



On March 16, maritime singer and song-writer Tom Kastle will perform.

Sign up for programs by calling 608-266-6581.

Find out more by signing up to receive *The Messenger* at <u>cityofmadison.com/senior-center/the-messenger</u>



and the Weekly Window at <u>cityofmadison.com/</u> <u>contact/email-lists?category=senior-center.</u>

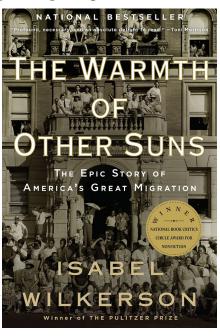
BOOK MARKS

The Warmth of Other Suns

REVIEWED BY EVAN RICHARDS, UWRA MEMBER

The Warmth of Other Suns: The Epic Story of America's Great Migration, by Isabel Wilkerson (Random House, 2010), is one of those rare books that includes multiple compelling characteristics.

It has received high praise from reviewers (winning the National **Book Critics Circle** Award in 2010). examines a subject previously almost completely overlooked, has unique insights into important and misunderstood issues, is rendered in exceptionally poetic writing, and is cast with the considerable skill



of an outstanding historian and gifted reporter. I found it absorbing and compelling.

Wilkerson's subject is the "Great Migration" of American Blacks from the Jim Crow-era South to the Midwest, Northeast, and West, beginning in the early 1900s and continuing until about 1970. She calls it a migration and makes the case that it shares many characteristics of other migrations of people from continental Europe, Ireland, Mexico, and elsewhere.

By telling the detailed stories of three people, she illustrates the reasons for the migration and its outcomes. One of her subjects migrated to Harlem in New York City, one to Los Angeles, and one to Chicago. As is the case with most immigrants, the effects of the migration were quite different for the children, the first generation in the new place. Wilkerson's examination of the data explodes many commonly held beliefs, including more than

a few of mine that were exactly opposite of the facts.

I highly recommend this book for anyone who is trying to better understand American history and how we arrived at where we are now. This book shines a very bright light into some extremely dark corners. For me, the best books take you where you have not been, teach you things you did not know, tell you great stories, and keep you hanging on every word. This one does it all.

Please e-mail reviews for the Books Marks column to column coordinator Laurie Mayberry at laurie. mayberry@wisc.edu.



EAST-WEST VIRTUAL BREAKFAST

Thursday, February 10, 2022

9:00-10:00 A.M. Online Meeting

Registration Deadline: February 7

Advance registration is required. Register online at: uwramadison.org/event-4606231

New ON THE WEBSITE UWRAmadison.org

• What is Quantum Computing? Why should you care? January 4: Presentation video and slides

TRAVEL

Quirky and Fun Museums Abound in Wisconsin

Wisconsin is home to a variety of unusual museums. Here are a few to consider visiting.

National Mustard Museum | 7477 Hubbard Ave., Middleton | Free. More than 6,000 mustards from all 50 states and more than 70 countries.

Prairie Moon Sculpture Garden and Museum

52727 Prairie Moon Rd., Fountain City | Free. Farmer Rusch spent years collecting sculptures, unusual machines and other odd mementos while curating his creative space.

Midwest Microcar Museum | 103 Crescent St., Mazomanie | Free. From microcars to mopeds and memorabilia, the museum features a rotating collection of transportation history.

National Bobblehead Hall of Fame | 170 S. 1st St., Milwaukee | \$5+. The world's largest bobblehead collection from all genres and periods.

Deke Slayton Memorial Space and Bicycle Museum | 200 W. Main St., Sparta | \$3+. Honoring Sparta-born astronaut Deke Slayton, the museum commemorates the progression of transportation and the birthplace of the first rails-to-trails program.

The History Museum at the Castle | 330 E. College Ave., Appleton | \$7.50+. Located in an epic castle, the museum celebrates the history of Outagamie County but is best known for its exibit on Appleton native son, magician Harry Houdini.

A World of Accordions Museum | 1401 Belknap St., Superior | \$10+. See the world's largest collection of accordions, learn their history and evolution, explore the archives housing over one million items, and maybe catch a performance. ■

—excerpted from the online news site 608Today 608today.6amcity.com/weirdest-museums-madisonwi/

■ UW-Madison Retirement Association Calendar Dates ■

Continue to monitor the <u>UWRAmadison.org</u> website for further updates.

Tuesday, February 8, 2022Thursday, February 10, 2022Monday, February 14, 2022	10:00 A.MNOON 9:00-10:00 A.M. 1:00-3:00 P.M.	Making Your Money Last as Long as You Do East Meets West Virtual Breakfast Love Your Heart: Advances and Strategies for Heart Health
 Thursday, March 10, 2022 Tuesday, March 15, 2022 Thursday, March 24, 2022 Tuesday, March 29, 2022 	9:00–10:00 A.M. 10:00 A.M.–NOON 2:00–4:00 P.M. 10:00 A.M.–NOON	East Meets West Virtual Breakfast Building a Portfolio for the Best Return and Least Risk Civilizations in Italy from Antiquity to the Present Hidden Digital Gems in the UW–Madison Libraries
 Tuesday, April 12, 2022 Thursday, April 14, 2022 Wednesday, April 20, 2022 Thursday, April 28, 2022 	1:00-3:00 P.M. 9:00-10:00 A.M. 10:00 A.MNOON 1:00-3:00 P.M.	Annual SWIB and ETF Update East Meets West Virtual Breakfast Friends of Madison Parks and Natural Areas The Role of Digital Media
Tuesday, May 10, 2022Thursday, May 12, 2022Wednesday, May 18, 2022	10:00 A.MNOON 9:00-10:00 A.M. NOON-4:00 P.M.	A Bucket Approach to Investing East Meets West Virtual Breakfast Annual Membership Meeting, Luncheon, Speaker, Tours

For information on upcoming PLATO trips, visit <u>platomadison.org/page-18561</u>. For information on Board and Committee meetings and deadlines for **The Sifter**, see the UWRA website at <u>UWRAmadison.org</u>.

THE SIFTER

UWRAmadison.org
UW-Madison Retirement Association

c/o Division of Continuing Studies 21 North Park Street, Room 7205 Madison, WI 53715-1218 Nonprofit Organization US Postage

PAIDUMS

Moved or Moving?

The Sifter will not automatically be forwarded by the Postal Service. Please use email, regular mail, or visit our website to give us your new address so that you can continue to receive *The Sifter* on a regular basis.

THE SIFTER

EDITOR • Sheila Leary
COLUMNIST • Mary Barnard Ray
COLUMN COORDINATORS

Meet a Member • <u>Crescent Kringle</u>
Activities in Retirement • <u>Bob Jokisch</u>
Book Marks • <u>Laurie Mayberry</u>

UW-MADISON RETIREMENT ASSOCIATION

Website: UWRAmadison.org
Phone: 608-262-0641

Email: retireassn@mailplus.wisc.edu

EXECUTIVE DIRECTOR • Sandi Haase
BOARD PRESIDENT • Esther Olson
PRESIDENT-ELECT • Jane Dymond
PAST PRESIDENT • Chris Kleinhenz
SECRETARY • Marian Fisher
TREASURER • Beth Zemp
DIRECTORS

Tom Broman • Mary Czynszak-Lyne • Marcy

<u>Doelp</u> • <u>Marc Fink</u> • <u>Laurie Mayberry</u> • <u>Jurgen</u>

Patau • Jack Sorenson • Jim Stratton • Millard

Susman

IN THIS ISSUE

Building a Portfolio for Best Return, Least Risk p. 1

From the Executive Director p. 2

Seeking UWRA Board Members p. 2

Your Pantry Contributions Fed UW Students p. 2

Reflections Column; Partners in Giving p. 3

Webinar Recap: Health of the U.S. Economy p. 4

Webinars: Making Your Money Last as Long as You Do; Love Your Heart p. 5

Meet UWRA Member Louis C. Arrington; New Members **p. 6**

Activities in Retirement p. 7

Spring 2022 University Roundtable Talks p. 8

UW Arboretum Online Nature Lectures p. 8

Save the Dates: March Webinars p. 9

Madison Senior Center Events p. 9

Book Marks; East-West Virtual Breakfast p. 10

Quirky Museums Abound in Wisconsin p. 11

UWRA Calendar p. 11