

Nest Egg Webinar | **Pg. 5**Love Your Heart | **Pg. 7**WiFi Dead Zones | **Pg. 10**We're On Facebook!
UWRA-Madison

THE SIFTER

NEWSLETTER OF THE UNIVERSITY OF WISCONSIN-MADISON RETIREMENT ASSOCIATION

FINANCIAL MATTERS

Spring Webinar Series on Your Money in Retirement

BY KAREN C. HOLDEN, MEMBER, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

The Committee on Financial Matters in Retirement is excited to present a series of complementary programs on the management of retirement financial resources. The programs are designed to provide a variety of ideas and approaches to financial management with the aim of enhancing budgeting, investing, and planning skills throughout your retirement. Whether you are financially secure or not quite there, we believe that one or more of these programs may address some of your financial concerns. We invite you to register and attend these webinar sessions.

Cryptocurrencies and Blockchain Technology, Explained January 25, 2022 10 A.M.–NOON
See full details on page 4 of this issue.

Making Your Money Last as Long as You Do

February 8, 2022 10 A.M.–NOON

One of our most basic desires is to remain self-sufficient through our lifetimes and not become dependent on others. Scott LaMontagne, a Financial Advisor with Edward Jones, previously worked for the State of Wisconsin Investment Board (SWIB). This experience provides him an understanding of the mix of benefits UWRA members may be receiving and how to manage

lifetime risks within that context. Learn how to evaluate your assets and plan for your future needs even with seemingly modest resources.



The 12 Most Important Investment Lessons I Know March 15, 2022 10 A.M.–NOON

Paul Merriman is an author and speaker on investment strategies who educates both do-it-yourself investors and those who want to knowledgeably evaluate advice from their financial advisors. Following his retirement from a Seattle wealth management company, he founded the Merriman Financial Education Foundation. Join us to hear about the education he believes is needed to make sound financial choices.

A Bucket Approach to Investing and Drawing Out Funds throughout Retirement

May 10, 2022 10 A.M.–NOON

Christine Benz of Morningstar will present her unique approach for classifying, transferring, and liquidating funds from your retirement accounts. It will be interesting to hear from a world-recognized expert about whether and how the pandemic has altered her recommendations. ■

FROM THE EXECUTIVE DIRECTOR'S DESK

Wishing You Joy!

BY SANDI HAASE

I'm sure you will join me in saying farewell to 2021 and welcome to new beginnings and a better 2022! January marks a fresh new start of brighter and more exciting journeys, of simple pleasures and new memories, of good health and happiness, and of peace and wisdom. Today is the first page of a blank 365-page book for you to write your 2022 story. Make it exciting and a best seller!



This year I wish each of you ...

- A jovial January*
- A fabulous February*
- A magnificent March*
- An awesome April*
- A magical May*
- A joyous June*
- A jolly July*
- An adventurous August*
- A sensational September*
- An outstanding October*
- A naughty November*
- And a dazzling December ...*

Happy New Year! ■

New ON THE WEBSITE UWRAmadison.org

- Songs that Sustained Us program, November 11: link to the speaker's website
- The More Things Change finance & tax program, November 16: Presentation video and slides
- UW Public History Project, December 7: Presentation video, slides, and website link
- Economic Update: Returning to Normal? program, December 15: Presentation video and slides

VOLUNTEER OPPORTUNITY

Your Opportunity to Be a Part of the Future of UWRA

BY CHRIS KLEINHENZ, CHAIR, NOMINATING COMMITTEE

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 faculty), treasurer, and three board members (one each from retired faculty, academic staff, and classified staff).

So, what does service on the Board 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 Tuesday, February 15. 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 many and rewarding. ■

**EAST-WEST
VIRTUAL BREAKFAST**

Thursday, January 13, 2022
9:00–10:00 A.M. Online Meeting
Registration Deadline: January 10

Advance registration is required. Register online at:
uwramadison.org/event-4606224

WEBINAR RECAP

Songs that Sustained Us

BY BOB JOKISCH, RETIREMENT OPPORTUNITIES COMMITTEE

On Veteran’s Day, November 11, 2021, UWRA member Doug Bradley presented the program “Songs that Sustained Us Then... and Now.” Bradley served in Vietnam as a combat correspondent in 1970–71 and has written and lectured extensively about his Vietnam and post-Vietnam experiences with veterans. His book, *We Gotta Get Out of this Place: The Soundtrack of the Vietnam War*, co-authored with Craig Werner, was named Best Music Book of 2015 by *Rolling Stone* magazine.

Bradley shared with us songs that meant a lot to soldiers in Vietnam and also have resonance today. He also told stories behind the music, such as Marvin Gaye’s album/song, “What’s Going On.” Gaye’s brother Frankie served in Vietnam. When Frankie came home, Marvin listened to him talk about his experiences in Vietnam for 36 hours straight. He wrote the song, and the album, inspired by his brother’s experience.



Kraft74 / Shutterstock.com

Harrison, provided comfort to soldiers amidst the challenges of war.

“I Say a Little Prayer,” recorded by both Dionne Warwick and Aretha Franklin, was written by Burt Bacharach and Hal David specifically for the soldiers in Vietnam. Other songs of the time, such as “Lean on Me” and “Who’ll Stop the Rain” (by Bill Withers and John Fogerty respectively), were written by military veterans. Bradley also shared “We Gotta Get Out of This Place,” performed by Eric Burdon and the Animals, which became known as the anthem of Vietnam veterans.



Shutterstock.com #1920522707

Bradley spoke about when he first landed in Vietnam and how he was struck by the heat and smells. He noted that many songs of the time, such as “Bridge over Troubled Water” by Simon and Garfunkel and “Here Comes the Sun” by George



Stefano Chiacchiarini / Shutterstock.com

The music of the time provided comfort to Vietnam soldiers while serving and after they returned home. The music also connected them to their peers in the USA because everyone in their generation listened to the same music. As Bradley showed, the music of that time still means a lot to those who dealt with Vietnam and continues to have power today. ■

FINANCIAL AND TECHNOLOGY WEBINAR

Cryptocurrencies and Blockchain Technology, Explained

BY TOM EGGERT, MEMBER, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

This is the first of a series on the management of financial resources in retirement, programs designed to provide a variety of ideas on investing and investment options for retirees. (See page 1 of this issue for information on the whole series.)

In this session, you'll be able to satisfy your curiosity about cryptocurrencies and the underlying technology that supports and enables cryptocurrencies. Whether you've never heard of Bitcoin, or are an avid investor in Ethereum, you'll come away with a deeper understanding of the evolving role of cryptocurrencies and how people are making money on both blockchain and cryptocurrencies.

Professor Brad Chandler, UW–Madison School of Business, will talk about the evolution of blockchain technology and the critical role it plays in cryptocurrencies, as well as in any other supply chain that demands accountability.

Shailesh Shah of Coinbase will also speak. He comments, "As an engineer, I started learning more

Brad Chandler is the director of the Nicholas Center for the Corporate Finance and Investment Banking and teaches courses on cryptocurrencies and blockchain. He launched UW's first-ever course on cryptocurrencies and blockchain in 2018. In addition, he advises Badger Blockchain, an interdisciplinary student organization on the UW–Madison campus. Prior to joining the Nicholas Center, he was a managing director in the Investment Banking Division of Morgan Stanley in New York City.



about the blockchain technology that is powering the backbone of all cryptocurrencies. I became very interested in the technology and found myself in the early days of developing a cryptocurrency trading platform. I hope I can share some of what I've learned with all of you."



This session is co-sponsored by the Committee on Financial Matters in Retirement and the Electronic Technology Committee. ■

If you have preliminary questions for the speakers, please email them in advance to program coordinator Tom Eggert at tleggert@wisc.edu by Tuesday, January 18.

CRYPTOCURRENCIES & BLOCKCHAIN TECHNOLOGY, EXPLAINED

Tuesday, January 25, 2022

10:00 A.M.–NOON Online Webinar

Registration Deadline: January 21

Advance registration is required. Register online at: UWRAmadison.org/event-4552391

Shailesh Shah is a principal engineer with Coinbase, the largest online platform for trading cryptocurrencies. Coinbase was founded in 2012 and has grown to support dozens of unique cryptocurrencies and operates with users in more than 100 countries. Prior to his time with Coinbase, Shah worked with Intel, Microsoft, and Amazon.



FINANCIAL WEBINAR

Making Your Money Last as Long as You Do

BY KAREN C. HOLDEN, MEMBER, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

This is the second of a series of complementary programs designed to cover the very broad area of preserving resources through retirement. (See page 1 of this issue for information on the whole series.)

Scott LaMontagne has been invited by the CFMR in part because of his experience with the Wisconsin Retirement System. He will talk about how better knowledge of ETF benefits and SWIB’s investment strategies can inform recipients’ own financial strategies.

Equally important is his commitment to providing financial advice regardless of the size of one’s portfolio. He counsels that modest savings and investments need not deter your search for professional advice. Key to financial security in retirement is identifying what’s important to you and then building a strategy to achieve those goals. He will talk about how to ensure you are staying on your financial track, adjusting as appropriate, and coping financially with life’s surprises and unexpected challenges. ■

If you have preliminary questions for the speaker, please email them in advance to program coordinator Karen Holden at kcholden@wisc.edu by Tuesday, February 1.

Scott LaMontagne has worked his entire career in the financial sector. Prior to becoming a financial adviser at Edward Jones in 2019, he spent almost six years at the State of Wisconsin Investment Board. You can follow him online at www.facebook.com/EJAdvisorScottLaMontagne



Please Consider a Food Pantry Contribution

Open Seat Food Pantry is the sole designated UWRA food donation recipient for 2021–22. Open Seat (asm.wisc.edu/the-open-seat/) is a student-run food pantry on campus that strives to alleviate food insecurity for students. It 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. ■

**MAKING YOUR MONEY LAST
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

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

Aiming for 100 Years

BY JEANETTE HOLZ, UWRA MEMBER



I lived in rural Cedarburg, Wisconsin, until I moved with my parents at age nine to Northridge, California, in Los Angeles County. Later, we moved to rural Orland in northern California, where my family operated a dairy ranch. I was happy to return to Wisconsin at age 18 and have lived in Madison ever since. My career at UW–Madison spanned 41 years, performing administrative duties as a member of the classified staff at UW–Extension, UW Law School, UW Hospitals and Clinics, and the

School of Medicine and Public Health. The final 20 years were spent as human resource coordinator in the Department of Pediatrics. My favorite part of work before retirement was developing friendships with co-workers, which have endured during the ten years I've been retired. I appreciated the mental stimulation of working within a broad spectrum of disciplines across the university. I still can't throw away my wooden name plaque that was hand-painted by UW Physical Plant staff.

I discovered that the world opens after retirement because of the variety of pursuits available and a flexible schedule. I consider retirement to be the most stimulating phase of my life, and it is my goal to reach the age of 100 or more. Much of my time is spent in outdoor activities such as yard work, hiking in Dane and Sauk counties, biking, English horseback riding, snowshoeing, and cross-country skiing. My indoor activities include making music in a handbell choir at church, playing the piano for personal enrichment, and attending concerts. The first four years of retirement included bluegrass banjo lessons. My favorite UWRA activity is attending financial and health-related seminars.

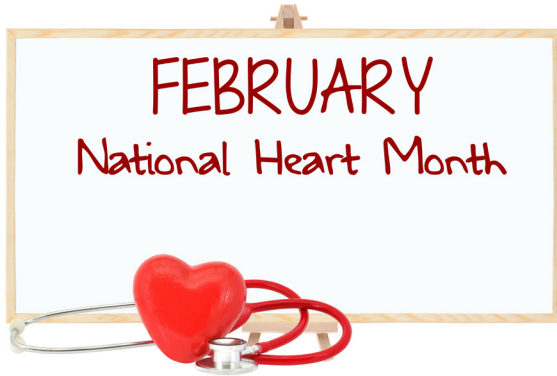
I also love to read books about history, politics, and biography; I am currently reading *Studying Wisconsin: The Life of Increase Lapham, Early Chronicler of Plants, Rocks, Rivers, Mounds, and All Things Wisconsin*. I'm very proud of my state, and retirement has given me the opportunity to explore more of it. I look forward to winter in Wisconsin because of the beauty of the landscape and recreation in snow. Some of the best hiking I've done in retirement took place in snowy gorges viewing frozen waterfalls. Not many people can say they've walked across Devil's Lake when it was frozen, but I can. I also appreciate all that I have learned from Wisconsin Public Radio, PBS Wisconsin, the Wisconsin Historical Society, and WORT Radio. ■

{ The UWRA is your network in retirement! }

RETIREMENT OPPORTUNITIES WEBINAR

Love Your Heart: Advances and Strategies for Caring for Heart Health

BY WENDY WAY, MEMBER, RETIREMENT OPPORTUNITIES COMMITTEE



February 14 is Valentine’s Day, so what better time to talk about how to take good care of your heart? Dr. Adam Gepner is an expert in preventive cardiology with a clinical and research practice focusing on improving cardiovascular health in older individuals. Please join us for an exciting and interactive webinar with him.

Gepner will explore a variety of important topics,

including best practices for heart health related to such cardiovascular risk factors as high blood pressure and cholesterol disorders in people over 65 years old. He will also discuss what you should know about advances in health technology for preventing cardiovascular disease, and he’ll provide practical tips on how to talk to your health care provider to be an ideal advocate for your cardiovascular health as you get older. ■

*If you have preliminary questions for the speaker, please email them in advance to program coordinator Wendy Way at wlway@wisc.edu by Monday, **February 7.***

LOVE YOUR HEART
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

NOVEMBER 1–30, 2021

WE WELCOME NEW MEMBERS

- | | |
|---|---|
| Tammy Banfield,
<i>Philosophy</i> | Shi Jin, <i>Mathematics</i> |
| Sandra Bertics, <i>Animal & Dairy Science</i> | Gundega Korsts |
| Andrea Deau, <i>Division of Continuing Studies</i> | Richard Kunert,
<i>Biotechnology Center/ VCRGE</i> |
| Dean Dyke | Ruth McNair, <i>Center for Integrated Agricultural Systems</i> |
| Jim Eisenmann,
<i>Athletics</i> | Joel McNair |
| James Holden, <i>Medical Physics</i> | Brenda Spychalla,
<i>MERIT/School of Education</i> |
| Wenjie Hu, <i>Law School</i> | |



Adam D. Gepner MD is a faculty member in the UW–Madison Division of Cardiovascular Medicine, with his primary practice at the William S. Middleton VA Hospital in Madison. He is the director of the Madison Gerofit program, an exercise program that promotes health and wellness for older veterans. He has won numerous awards for outstanding research and teaching, including the MESA Young Investigator Award and the Cardiovascular Fellowship Outstanding Educator Award.

REFLECTIONS

At the Gateway of the New Year

BY MARY BARNARD RAY



The New Year symbols of Father Time and a new baby do not appeal to me. The Roman god Janus is my preferred emblem for this time of year. With his two faces, one looking back and one looking forward, Janus was the god of transitions. He was the god of doors and gateways, but more broadly the god of all transitions, such as from one season to the next, from maidenhood to marriage, from one territory to the next, and from war to peace or peace to war. One of his temples in Rome, which was just an enclosed open area, was accessed by two large doors that were opened in times of war but closed in times of peace. His Roman origins are so old that his exact function is open to debate.

Janus, as a concept of a god, is even more ancient than the Roman culture. His name existed in the proto-Indo-European language, the language used by those early immigrants from Africa who settled in the general area of Ukraine before splitting up and traveling north to Europe and south to India. Its legacy is so broad that its root remains in such varied places as the Sanskrit word for “to go” or “to travel,” the Lithuanian word for “to go” or “to ride,” and the Serbo-Croatian word for “to ride.” Apparently, our human need to attend to transitions runs deep.

The idea of transition retains the memory of what has gone before while contemplating something new coming in the future. That fits my sense of New Year’s Day, especially this year, for we face more dramatic transitions than usual. We stand in



the doorway of possible renewed social activity, whether it is to visit relatives or simply eat in a restaurant with friends. We anticipate connecting with the broader world physically as we plan travel to new places. We move from worries about having enough jobs to worries about filling all those jobs, and the economy is in transition. We are also confronted with the consequences of global warming and the need to find concrete ways to deal with it. It is an exciting time, a fearful time, and I for one am a little nervous stepping through that door into 2022.

As we celebrate on New Year’s Day, we are wise to pause and respect this time of transition, respecting its blend of anxiety and hope. Like Janus, we need to look back and ahead. By doing so we can better understand the importance of the present. Perhaps that broader view can bring with it an air of calm confidence that can override our mixed emotions. ■

CALL FOR ARTICLES

Tell Us about Your Activities in Retirement

We invite you to contribute an account of a specific activity—a hobby, volunteer effort, craft, sport, etc.—that’s keeping you busy and engaged in retirement.

Bob Jokisch coordinates this series and can be reached at bobjokisch@gmail.com.

Guidelines In 250 words or fewer, describe:

- what you do and its relationship (if any) to what you did before retirement
- where you have a chance to do it and with whom
- how you found your way into the activity—and how others might also
- what results you have experienced (pleasures and drawbacks of the pursuit).

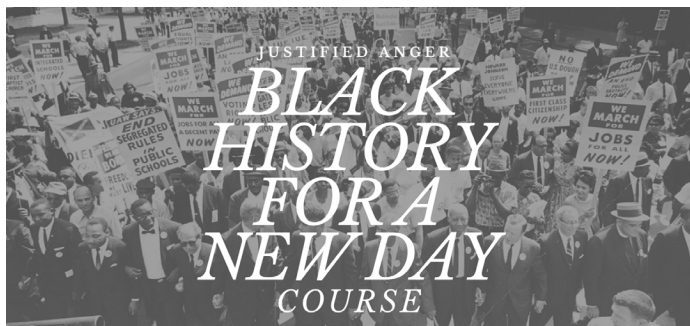
If possible, also submit a photo related to your new activity. ■

LEARNING OPPORTUNITY

Black History for a New Day

BY MARY BETH PLANE, CO-CHAIR, RETIREMENT OPPORTUNITIES COMMITTEE

Registration is open for the “Black History for a New Day” course sponsored by the Nehemiah Center for Urban Leadership Development’s “Justified Anger” program. This nine-week course, which begins February 7, 2022, is designed to help community members learn about the history of our country in light of the experience of Black Americans.



UW–Madison professors from the Department of History and the African American Studies Program, as well as some Black citizens of Madison, provide exceptional lectures of historical information and context beginning with the slave trade out of Africa in the 1600s. They share information on the lives of Black Americans through the time of slavery, reconstruction, and Jim Crow, and the impact that enslavement and its aftermath have had on the economic and social development of the United States up to the present time. Weekly programs begin with an introduction by Reverend Alex Gee, founder of the Nehemiah Center, followed by the lectures conveying information that few Americans learn in formal education. Lectures are followed by an hour of small group discussion. The cost of the program is \$300. For more information about Justified Anger and this excellent history course, please use this link: <https://nehemiah.org/blackhistorycourse>.

The UWRA board has approved funding the registration fee for two members to attend the course, with their commitment to lead a potential course for UWRA membership. If you are interested in

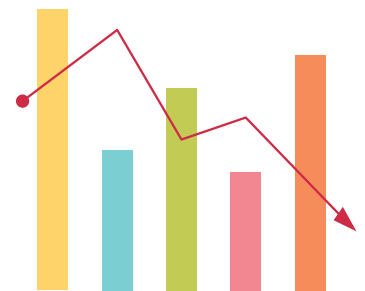
participating in this educational series, please contact Executive Director Sandi Haase at retireasn@mailplus.wisc.edu. ■

WEBINAR RECAP

The More Things Change, the More They Stay the Same: A Tax and Financial Update

BY PAUL REICHEL, MEMBER, COMMITTEE ON FINANCIAL MATTERS IN RETIREMENT

In November 2021, more than 80 UWRA members and guests attended Ken Wundrow’s webinar on federal income taxes. Wundrow, of Experience Consulting, covered topics included in the four major laws affecting taxes since 2017.



Wundrow discussed the difficulty of itemizing deductions, although standard deductions have increased. We can still itemize by doubling-up deductions, especially by utilizing donor-advised funds and other qualified charitable deductions. In addition, the age minimum for Required Minimum Distributions (RMDs) has been increased. One can still contribute to IRAs after age 70 with earned income. Wundrow covered in detail when and how much our social security may be taxed. He also reported on gift taxes and lifetime estate exclusion.

If you missed this program, you can view the slides from Wundrow’s talk on the UWRA website, UWRAmadison.org. Select the Resources menu, then Presentations, then 2021–22 (Sept–Dec). Slides, videos, and PDFs from most of the autumn presentations can be accessed there. ■

ELECTRONIC TECHNOLOGY

Addressing Wi-Fi Dead Zones in Your Home

BY ORV JORDAHL, MEMBER, ELECTRONIC TECHNOLOGY COMMITTEE

Have you ever wondered why a “smart Wi-Fi device” (a device capable of connecting to the Internet for one or more services) doesn’t work in certain locations in your home? This issue can have multiple causes, most notably including:

- the materials used in the construction of your home
- the layout of your home
- the placement within your home of the main network router (a location often chosen by the installing technician)
- inferior router/Wi-Fi equipment
- interference from nearby residences that have their own Wi-Fi
- other devices in your home that use the same radio frequencies as your Wi-Fi router, thus interfering with your signal (e.g. microwave ovens, motion sensors, devices that try to set up their own Wi-Fi network independent of your home Wi-Fi).

All of these potential causes of poor Wi-Fi networking performance can leave people befuddled and confused. They don’t know where to even start or whom to call. Often the internet service provider (ISP) isn’t of any help at all because they’ve done their job of getting Internet service into your home. They leave distribution throughout a home up to the homeowner or resident.

So, how can you fix home Wi-Fi performance problems? If you're technically savvy you can “roll your own” and purchase/install a new home router, Wi-Fi access points, and range extenders. If you’re not at this level of technical capability, the best advice is to pay a bit more to purchase and install a “mesh Wi-Fi system.” With mesh Wi-Fi systems, you typically disable the Wi-Fi feature of the home router



that your ISP provided and instead use the mesh system for Wi-Fi. A mesh system typically consists of a “base” unit and one or more “nodes,” which are placed wherever needed throughout your home to fill in the Wi-Fi dead zones. The number of nodes you need can vary. All the factors listed in the bullet points above, as well as location of the mesh base station, can affect the number of nodes you need.

Current mesh systems available today have improved greatly from their first introduction a few years ago. Not only do they provide better coverage, but the vendors have usually made them easier to install and configure.

For further guidance on selecting a mesh system for your home, read this *PC Magazine* article: tinyurl.com/yckwkhmw . It provides a pretty good explanation of Wi-Fi problems, their causes, and things you can do to fix them. I won’t recommend specific products here, but you can research similar articles in *PC Magazine*.

If you would like some one-on-one guidance, please send an email to UWRA.Tech@gmail.com. We’ll do our best to assist you. ■

SEEKING BOOK REVIEWS

Send brief book reviews for the *Sifter's* "Book Marks" column to column coordinator Laurie Mayberry at laurie.mayberry@wisc.edu.

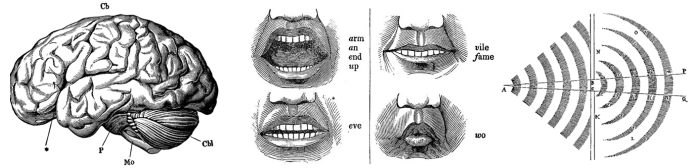
VOLUNTEER OPPORTUNITY

UW Communication Science and Disorders Department Seeks Research Participants

BY CHRIS NABER, LAB MANAGER, SPEECH MOTOR NEUROSCIENCE GROUP

The Department of Communication Sciences and Disorders (CSD) is seeking research study participants within the age range of 56–90 years with no history of stroke, brain injury, or neurological disease. Research sessions last 1–2 hours and consist of computer-based tasks in which participants speak, type, and listen to words read on a screen. There may also be a reaching task. Participants will be paid \$15/hour for their participation. These studies take place at the Waisman Center at UW–Madison.

Broadly, the CSD department wants to help people who have trouble talking and hearing—kids who stutter, adults after a stroke, people with cochlear implants. We try to understand how these disorders work so that we can create effective treatments and therapies. Specifically, our labs look at speech as a series of very coordinated muscle movements.



When we talk, we use auditory feedback from our ears and somatosensory feedback from our mouth muscles to make sure we're saying the right word. We are studying how people integrate those forms of feedback, and how that feedback loop can be disturbed in people with speech disorders.

The Speech Motor Neuroscience Group is made up of two labs: the Brain Language and Acoustic Behavior (BLAB) Lab, and the Speech Motor Action and Control (SMAC) Lab. Our principal investigators are Carrie Niziolek and Ben Parrell, who are assistant professors in the Communication Sciences and Disorders department (CSD).

Please email speechmotor@waisman.wisc.edu if you are interested or have any questions about the study. To learn more about the labs, visit blab.wisc.edu and smac.waisman.wisc.edu. ■

■ UW–Madison Retirement Association Calendar Dates ■

Continue to monitor the UWRAmadison.org website for further updates.

- | | | |
|-----------------------------|-----------------|--|
| • Tuesday, January 4, 2022 | 2:00–4:00 P.M. | <i>What is Quantum Computing?</i> |
| • Tuesday, January 25, 2022 | 10:00 A.M.–NOON | <i>Cryptocurrencies and Blockchain Technology, Explained</i> |
| • Tuesday, February 8, 2022 | 10:00 A.M.–NOON | <i>Making Your Money Last as Long as You Do</i> |
| • Monday, February 14, 2022 | 1:00–3:00 P.M. | <i>Love Your Heart: Advances and Strategies for Heart Health</i> |
| • Tuesday, March 15, 2022 | 10:00 A.M.–NOON | <i>The 12 Most Important Investment Lessons I Know</i> |
| • Thursday, March 24, 2022 | 2:00–4:00 P.M. | <i>Civilizations in Italy from Antiquity to the Present</i> |
| • Tuesday, April 12, 2022 | 1:00–3:00 P.M. | <i>Annual SWIB and ETF Update</i> |
| • Tuesday, May 10, 2022 | 10:00 A.M.–NOON | <i>A Bucket Approach to Investing</i> |
| • Wednesday, May 18, 2022 | NOON–4:00 P.M. | <i>Annual Membership Meeting, Luncheon, Speaker, Tours</i> |

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.

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

PAID
UMS

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 • [Crescent Kringle](#)

Activities in Retirement • [Bob Jokisch](#)

Book Marks • [Laurie Mayberry](#)

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 Czyszczak-Lyne](#) • [Marcy](#)

[Doelp](#) • [Marc Fink](#) • [Laurie Mayberry](#) • [Jurgen](#)

[Patau](#) • [Jack Sorenson](#) • [Jim Stratton](#) • [Millard](#)

[Susman](#)

IN THIS ISSUE

Your Money in Retirement Webinar Series **p. 1**

From the Executive Director **p. 2**

Seeking UWRA Board Members **p. 2**

New on the UWRA Website **p. 2**

East-West Virtual Breakfast **p. 2**

Webinar Recap: Songs That Sustained Us **p. 3**

Webinar: Cryptocurrencies & BlockChain **p. 4**

Webinar: Making Your Money Last **p. 5**

Meet UWRA Member Jeannette Holz **p. 6**

New Members **p. 7**

Webinar: Love Your Heart **p. 7**

Reflections Column **p. 8**

Black History Course Offered **p. 9**

Webinar Recap: Tax and Finance Update **p. 9**

WiFi Dead Zones in Your Home **p. 10**

Seeking Research Participants **p. 11**

UWRA Calendar **p. 11**