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THE SIFTER

NEWSLETTER OF THE UNIVERSITY OF WISCONSIN-MADISON RETIREMENT ASSOCIATION

TRAVEL WEBINAR

Apostle Islands Virtual Hike

BY ALLEN LIEGEL, MEMBER, TRAVEL COMMITTEE

Known for their sculpted beauty and scenic landscapes, the Apostle Islands in Lake Superior are also geologically spectacular.

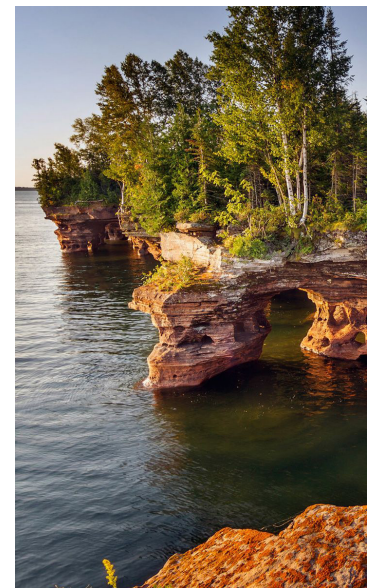
Home to world-class vistas, distinct rock formations, and historic lighthouses, this archipelago has 21 islands along 12 miles of the mainland shore, now protected as the Apostle Islands National Lakeshore.



Join this virtual hike (and kayak!) led by Brooke Norsted, assistant director of the UW-Madison Geology Museum, to explore the history of volcanoes, oceans, and glaciers right here in the Upper Midwest. Experience the famous red sandstone sea caves, crystal-clear waters, and impressive overlooks that showcase vibrant plant life at every stop, just offshore from Bayfield and Red Cliff.

You will also have the opportunity as a participant to share your own experiences of this stunning area of Wisconsin. ■

Brooke Norsted is assistant director of the UW-Madison Geology Museum, where her primary responsibilities include coordinating outreach programs and managing the collections. As part of the UW community, she has also worked on other collaborative projects including Darwin Day (a day-long evolution symposium) and Expanding Your Horizons (an event encouraging junior-high girls to consider careers in science, technology, engineering, and math).



If you have preliminary questions for the speaker, please direct them to program coordinator Al Liegel at arliegel@wisc.edu by Wednesday, April 20.

VIRTUAL APOSTLE ISLANDS
Wednesday, April 27, 2022
 10:00–11:30 A.M. Online Webinar

Registration Deadline: April 22
 Advance registration is required. Register online at:
UWRAmadison.org/event-4680526

There is still time to register for OTHER APRIL webinars and meetings. See pp. 2, 4, 5 for details.

FROM THE EXECUTIVE DIRECTOR'S DESK

Heartfelt Thanks and Welcome

BY SANDI HAASE

Since spring of 2020, Bob Jokisch has coordinated the *Sifter's* "Activities in Retirement" column, a popular feature suggested by Mary Metz in 2019. Under his oversight we have continued to meet a wide range of UWRA members and learn about their interesting pursuits during their retirement. I'm sure that you have learned information from this column that surprised and delighted you. Thank



you, Bob, for serving as the column coordinator and we wish you good luck on your new adventure. We know that Sun Prairie is in good hands with your recent election to the city council. Congratulations!

While we say "so long!" to Bob, please join me in welcoming Scott and Lisa Hildebrand as the new coordinators for the Activities column. You can meet the Hildebrands in their kick-off article in this issue. Thank you, Scott and Lisa, for jointly taking on this position.

If Scott or Lisa reaches out and asks you to share your story, I hope you say yes. It's a great way to meet our fellow members and find out how they are spending their time in retirement. The success of UWRA is a direct result of the contributions of its many volunteers sharing their time, talents, and expertise. Thank you again Bob, Scott, and Lisa for sharing your time with all of us. ■

ANNUAL MEETING, LUNCH, TOURS **Wednesday, May 18, 2022**

Registration Deadline with Parking: April 18
Registration Deadline without Parking: April 27

Advance registration is required. Register online at:
UWRAmadison.org/event-4545408

✓ THERE'S STILL TIME TO REGISTER

EAST-WEST VIRTUAL BREAKFAST

Thursday, April 14, 2022

9:00–10:00 A.M. Online Meeting

Registration Deadline: April 11

Advance registration is required. Register online:
UWRAmadison.org/event-4606241

SWIB AND ETF UPDATE

Tuesday, April 12, 2022

1:00–3:00 P.M. Online Webinar

Register for our annual report from the Wisconsin Department of Employee Trust Funds (ETF), which administers the Wisconsin Retirement System, and the State of Wisconsin Investment Board (SWIB), which oversees the investment of our retirement funds. Our speakers will review the performance of our investment funds over the past year and will tell us what to expect in the near future.

Registration Deadline: April 8

Advance registration is required. Register online at:
UWRAmadison.org/event-4548278

DID YOU KNOW ...

That you can earn a one-year waiver of your UWRA membership dues? It's easy—simply recruit one or more new UWRA members and you qualify. When the recruited members pay their dues and identify you as their recruiter with notification to the Association Office, your membership will be extended one year. You can even receive the waiver if you recruit a former UWRA member whose membership has lapsed for more than one year. A member can receive the one-year waiver only once. With membership renewals just around the corner, don't wait to get that waiver and recruit a new member today. Just think, if everyone recruited a new member, we'd double our membership! ■

WELLNESS MATTERS

Practicing Wellness

BY STEPHANIE EHLE, MS, CWP, CPT

If you were asked to describe your wellness today, what would you say? For some, today might be a good day. For others perhaps not. The last two years have been very challenging to say the least, so I can't express enough the importance of self-care. Over the next few issues, we'll explore self-care using the seven dimensions of wellness. I'll offer food for thought as well as some "home practice" opportunities—ideas to help maintain or improve your own wellbeing for a successful life journey.

As we begin our exploration, I want to remind you that wellness is an active process. It ebbs and flows every day as everything else does in the world. As you look within yourself, feel your emotions and let them run their course. Be patient, gentle, and honest with yourself.

The Wellness Wheel

Imagine each dimension of wellness as a spoke on a bicycle wheel. When you are feeling well in all dimensions, your wheel rolls along nicely. However, when you are struggling in some area (perhaps your physical wellbeing due to a fall), that spoke is temporarily damaged and your bicycle won't roll well. This doesn't mean that you are broken! Rather, that area of wellness needs attention: rest, therapy, or exercise, for example. Wellness will look and feel different for all of us. The best thing about wellness is that you can customize your "wheel" based on your needs and preferences. You control your own wellbeing!



Social Wellness is defined as the ability to create and sustain relationships with family, friends, peers, and acquaintances. Growing our social wellness means developing appropriate levels of intimacy within those relationships to establish mutual nurturing, feelings of support, camaraderie, and friendship. Communicating well, address-

ing issues that invariably arise within relationships, and working through them with friends and family all represent maturing social behavior.

Home practice: List 1–3 people to contact over the next two weeks. Call, Zoom, or meet in person.

Intellectual Wellness involves the realization that learning is life-long. The key is to keep growing and changing, continually responding to the world around us. Maintain a sense of wonder and curiosity (and stimulate your intellect) to sustain a vital existence long into the lifespan. There is a constant human desire to be creative and innovative. Acquiring new skills, developing new ideas, and interpreting and articulating what you've learned all contribute to intellectual wellness.

Home practice: What have you always wanted to learn more about? Explore that topic in a book, online, by taking a class, or by reaching out to an expert.

In the next issue, we'll explore more "spokes" in your wellness wheel. Until then, enjoy your exploration and show yourself some love. ■

VOLUNTEER OPPORTUNITY

Henry Vilas Zoo Seeks Volunteers

Madison's Zoo is seeking enthusiastic community members to volunteer during the 2022 season (March through October). Volunteers are essential to ensuring that guests connect and have a positive experience with our animals. The minimum commitment is 2 shifts per month (about 4–6 hours total, depending on the volunteer role), and scheduling is very flexible. All training is provided. Active volunteers enjoy discounts and invitations to special events.

Volunteers are currently needed at the train and carousel (Saturdays, 1:00–4:00 P.M.), as gate greeters, and at the goat yard. The gate and goat yard positions can also accommodate a 10 to 13-year-old child volunteering with a parent, grandparent, or guardian. Learn more at www.henryvilaszoo.gov/volunteer. ■

RETIREMENT OPPORTUNITIES WEBINAR

Friends of Madison Parks and Natural Areas

BY TOM EGGERT, MEMBER, RETIREMENT OPPORTUNITIES COMMITTEE

In honor of the 52nd anniversary of the first Earth Day, and because spring will be here, we'll turn our focus this month to nature and feature groups in our community that are living the vision of Earth Day.

Nearly all of our major parks and natural areas have "friends" groups that organize voices of support, get their hands dirty taking care of the parks and natural areas, teach members of the public about these public lands, and raise funds for the benefit of these sites.

You'll learn about parks and natural areas that are often undiscovered gems that lie within easy reach of anyone in Dane County. You'll be introduced to dedicated conservationists, master naturalists, and experienced advocates for our parks and natural areas. Not only will they share pictures of their parks and natural areas, but you'll also be provided with the opportunity to get involved with these or other Friends groups. ■

If you have preliminary questions for the speakers, please direct them to program coordinator Tom Eggert at tleggert@wisc.edu by Wednesday, April 13.



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.



Sheila Leary is a UWRA member, a board member of the Friends of Cherokee Marsh, and a Wisconsin Master Naturalist. She lives on the shore of the Upper Yahara River looking toward Cherokee Marsh. **Tim Astfalk** has served two tenures on the board of the Friends of Hoyt Park and is currently chair of the Friends of Hoyt Park Natural Areas Committee. He is a civil engineer at Mead & Hunt. **Hans Hilbert** is the co-president of the Friends of Pheasant Branch Conservancy. He holds a degree from UW-Stevens Point College of Natural Resources in land use planning and currently works for Dane County Planning and Development. Born in Middleton, he has spent his lifetime exploring the Conservancy.

FRIENDS OF MADISON PARKS

Wednesday, April 20, 2022

10:00 A.M.—NOON Online Webinar

Registration Deadline: April 15

Advance registration is required. Register online at:
UWRAmadison.org/event-4623836



FOOD PANTRY CONTRIBUTIONS

Checks payable to UW Foundation, with "Open Seat" on the memo line, may be mailed to UWRA, 21 North Park Street, Room 7205, Madison, WI 53715-1218. ■

ELECTRONIC TECHNOLOGY WEBINAR

Digital Disinformation and Election Integrity

BY HUGH SCHMIDT, LOUISE ROBBINS, AND KATHY CHRISTOPH, MEMBERS, ELECTRONIC TECHNOLOGY COMMITTEE

The January 6 Capitol riot in Washington D.C. highlighted the effects of disinformation campaigns in social media. Professor Young Mie Kim's research explores correlations among political disposition, exposure to disinformation, and voters' confidence in election integrity. Her article, "The Stealth Media? Groups and Targets behind Divisive Issue Campaigns on Facebook," identified Russian interference in the 2016 U.S. presidential election and received the International Communication Association's 2018 award for best article of the year in political communication. Her current research, Project DATA (Digital Ad Tracking & Analysis), empirically investigates the sponsors, content, and targets of digital political campaigns across multiple platforms with a user-based, real-time, ad-tracking tool that reverse engineers the algorithms of political campaigns.

Kim's presentation to UWRA will also address regulatory policy implications for the normal functioning of democracy. She finds that regulatory loopholes enable the divisive issue campaigns that anonymous groups carry out via digital media. ■

If you have preliminary questions for the speaker, please email them in advance to program coordinators Hugh Schmidt at hfschmidt@wisc.edu, Louise Robbins at louise_robby@sbcglobal.net, and Kathy Christoph at kathy.christoph@gmail.com by Thursday, April 21.



Young Mie Kim is a professor of journalism, mass communication, and political science at the University of Wisconsin-Madison. She testified at the Federal Election Commission's hearings on rulemaking for internet communication disclaimers and presented Congressional briefings on election interference on social media. Her research on Russian election interference in the U.S. presidential election was cited by the Senate Select Committee on Intelligence.

A BUCKET STRATEGY FOR INVESTING IN RETIREMENT

Tuesday, May 10, 2022

10:00 A.M.–NOON Online Webinar

Christine Benz, director of personal finance and retirement planning for Morningstar, will present her long-standing and highly respected bucket strategy for investment income. The strategy delivers current income (if needed), income with inflation protection, and longevity protection/long-term growth. By carving out a cash position in a portfolio and automating withdrawals from it, a retiree can receive a steady paycheck. Periodic bucket maintenance by rebalancing from one bucket to another is highly recommended to maintain an individual's appropriate asset allocation.



Christine Benz is an author, co-host of the Morningstar podcast *The Long View*, and widely quoted in media including the *New York Times* and *Wall Street Journal*. In 2021, *Barron's* named her as one of the 10 most influential women in wealth management.

Registration Deadline: May 6

Advance registration is required. Register online at: UWRAmadison.org/event-4522654

If you have preliminary questions for the speaker, please send to program coordinator Paul Reichel at paulreichel806@gmail.com and Faisal Kaud at fakaud@wisc.edu, by Tuesday, May 3.

DIGITAL DISINFORMATION

Thursday, April 28, 2022

1:00–3:00 P.M. Online Webinar

Registration Deadline: April 25

Advance registration is required. Register online at: UWRAmadison.org/event-4623841

MEET A UWRA MEMBER

Electronics, Inventions, and a Button Accordion

BY BRUCE BEIHOFF

Spirit River, Wisconsin, was my hometown and then Milwaukee. My very first job was as an electrical apprentice at Allis Chalmers in Milwaukee. I was at my apprenticeship training in the Allis Chalmers Engineering Building in 1969 when Apollo 11 landed on the moon.



Before retiring, I was technical director at the Wisconsin Energy Institute and the Grainger Institute for Engineering for eight years. My favorite parts of work were the technical challenges and working with students.

The first thing I did after I retired was decompress. Now I spend part of my time as a consultant, and the rest of the time I work on home projects in woodworking and electronics, deep reading, and volunteering. I am also inventing things that I always wanted to work on.

My favorite part of retirement is having time to read, deeply consider problems, and spend time with family. My least favorite part of retirement is being too idle. The top item still on my bucket list is taking my wife Marylou (Mary) to see some of my favorite nature spots. My next travel plans include visiting friends out East.

If I had to name a favorite place I like to be on the UW–Madison campus, it would be nesting next to Lincoln looking down Bascom Hill. My favorite restaurant in the Madison area is Cento, for Italian cuisine.

What have I been reading lately? *The Republic of*

Letters; International Economics: Theory and Policy by Paul Krugman, Maurice Obstfeld, and Marc Melitz; and an almost endless string of technical/science publications.

A fun fact about you might not know about me is that I once was a lineman working in the Midwest and out West. Something that would surprise you is that I play the Irish button accordion. ■



FEBRUARY 1–28, 2022

WE WELCOME NEW MEMBERS

Sandra Arfa, *English*

Bruce Baranski,
Medicine

Elizabeth Coleman,
*Pathology & Laboratory
Medicine*

Cheryl Deering, *CALS-
Research Division*

Sean Fain, *Medical
Physics*

Linda Fox

Barry Fox, *School of
Medicine & Public Health*

Brian Goff, *DoIT-ADI*

Lisa Hildebrand,
*LaFollette School of
Public Affairs*

Celeste Jend,
Ophthalmology

Susan Jensen, *Center for
Healthy Minds*

David Musolf, *Secretary
of the Faculty*

Roger Packard,
*Chemical and Biological
Engineering*

Stevens Smith, *Medicine*

{ The UWRA is your network in retirement! }

ACTIVITIES IN RETIREMENT

Keeping a Journal

BY SCOTT HILDEBRAND, UWRA MEMBER

"This isn't exactly what I expected when I retired nearly three months ago." Little did I know when I wrote those words in a journal on April 3, 2020, that I was embarking on a pastime that would become a steady and delightful component of my life in retirement. Even the tentative heading I gave that first journal entry—"A Few Notes on Coronavirus"—suggested that I had no long-term plans to continue writing.

Inspired by articles that encouraged people to record their daily activities during the COVID-19 pandemic, I wrote. And kept writing. To date, I have written more than 86,000 words (171 pages of a Word document) about the pandemic and a much broader view of life since I retired from my position as special assistant to the Vice Chancellor for Finance and Administration. As I tell friends from time to time, the journal might make for interesting reading someday, even if only for me and my family.

My earliest entries focused largely on the pandemic and reflect the ongoing love-hate relationship we have had with efforts to cope with the virus and the public's response to them. As I scan my journal entries, I am reminded of the intensity of unfolding events, the sadness I felt losing one of my best friends to the virus, and the joy of such family milestones as weddings and learning that we will be grandparents. I also have written about topics covered in twice-weekly Zoom sessions with a group of close friends. You could even call this journal illustrated, because photographs accompany many of my entries.

On several occasions, I've thought, "enough is enough," and considered looking for some other meaningful pursuit. But, as someone who wrote extensively for a living during a 42-year career, I've concluded that writers must write—whether it's for a paycheck or as a labor of love. ■

New Coordinators for Activities in Retirement Column

BY SCOTT AND LISA HILDEBRAND

Since late 2019, numerous UW-Madison retirees have shared fascinating stories about their post-retirement activities through the *Sifter's* "Activities in Retirement" column. These stories have generated many positive comments, and we are excited to continue the excellent work of outgoing column coordinator Bob Jokisch in highlighting our fellow retirees.

We both began our professional careers as journalists at the *Green Bay Press-Gazette*. Scott is a better writer, Lisa is a better editor, so we make a great team!

Scott (BA '78) joined UW-Madison's Office of the Vice Chancellor for Finance and Administration in 2009 as special assistant to Darrell Bazzell. Scott retired in January 2020. Lisa joined him in retirement at the end of 2021 after nearly six years as communications director for the La Follette School of Public Affairs on campus.



If you are interested in sharing your retirement activities (e.g., woodcarving, writing poetry, volunteering, watercolor painting, sailing) with others via the *Sifter*, please email scott.h.hildebrand@gmail.com. We'll send information about word count, deadlines, and photo specs along with a few questions to get you started. Previous articles have ranged from 250 to 400 words.

To see what others have written, visit the *Sifter* archives for 2021–2022, 2020–2021, and 2019–2020 at UWRAmadison.org. We look forward to helping you tell your stories about interesting pursuits in retirement! ■

WEBINAR RECAP

Love Your Heart: Advances and Strategies for Heart Health

BY WENDY WAY, MEMBER, RETIREMENT OPPORTUNITIES COMMITTEE

Since 1964, February has been American Heart Month, encouraging a focus not just on valentines but on cardiovascular health. On February 14, Dr. Adam Gepner provided an online seminar designed to do just that.

Cardiovascular disease is the top cause of death among older adults in the United States. Two of the biggest risk factors that can be addressed through prevention are hypertension (high blood pressure) and dyslipidemia (high cholesterol). Best strategies:

- Monitor blood pressure regularly and accurately, preferably at home as well as at the doctor's office.
- For best results, empty your bladder then sit quietly for a while before your blood pressure is tested, bare your arm beneath the cuff, and don't talk during measurement.
- Maintain systolic pressure below 120 and diastolic below 80. If needed, your doctor can prescribe medication or you can address factors of obesity, diet, alcohol use, and exercise.
- Ensure that cholesterol levels are monitored regularly and make lifestyle changes if needed to increase HDL-C (good cholesterol) and reduce LDL (bad cholesterol).
- Eat heart-healthy foods, exercise moderately at least 150 minutes per week, lose weight if needed, and drink alcohol only in moderation.
- Statin drugs to lower cholesterol work over 5–10 years, not immediately. There is not much good data on the efficacy of statins for people over 75.
- Discussing lifestyle and medication options with your medical provider not piecemeal, but within the larger comprehensive context of your cardiovascular history, current health assessment, current medications, and care goals and preferences. ■

Visit the UWRA website (UWRAmadison.org) then select Resources/Presentations/2021–22 Jan–Jun) to find a PDF of the presentation slides and a video recording of the program.

WEBINAR RECAP

Making Your Money Last as Long as You Do

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

This presentation by Scott LaMontagne was the second program in the Spring 2022 CFMR series, intended to empower retirees' management of their financial resources.



LaMontagne's career in finance includes positions both at the State of Wisconsin Investment Board and as a financial adviser at Edward Jones, an ideal combination for advising recipients of Wisconsin State pension annuities about investment strategies. His presentation was straightforward and direct, but he truly shone in the Q&As, reflecting an understanding of why questions were being asked. He stressed that no one should be deterred from seeking professional advice because of modest portfolios. Financial advising is not just for the wealthy.

LaMontagne offered basic principles that govern strategies at all stages, whether you seek professional advice or manage (some) assets yourself. And, he listed steps to assess your investment strategies in light of your expectations for retirement spending.

Basic Financial Rules

- Develop Your Strategy: What's most important to you? Document your goals.
- Understand Risk: How Much Risk Makes Sense?
- Diversify for a Solid Foundation: It's the Mix That Matters.
- Stick with Quality: Fundamentals, Don't Reach for Yield.
- Invest for the Long Term: Time in the Market, Not Timing the Market.
- Have Realistic Expectations: What Return Do I Need?
- Maintain Your Balance: The Benefits of Rebalancing.

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Continued from p. 8

- Prepare for the Unexpected: Establish a Proper Foundation, Address Risks as They Occur.
- Focus on What You Can Control: Don't Let Emotions Decide, Focus on Strategy.
- Review Your Strategy Regularly: Stay on Course, More Than Just Investments.

Making Your Money Last, Plan for the Expected and Unexpected

- How Much Will It Cost? Necessary Expenses, Discretionary Expenses, Taxes
- Where Will the Money Come From? Outside Income, Savings, and Investments
- The Income Gap: Between expenses and more secure income (SSA & Pensions); the gap to be covered by savings and investments, more sensitive to market fluctuations
- Possible Trade-offs: Reduce spending, delay retirement, work part-time, be flexible
- Options to Account for Long Life Expectancy: Lower discretionary spending, include health expenses in budget, consider supplemental health insurance, long-term care/life insurance
- Shift to Less Growth: as you age, invest more conservatively for less risk
- Maintain Your Balance: Balance equities and fixed income, position your portfolio for both the expected and unexpected
- Regularly Talk to Advisor: And get a second opinion from another financial advisor.
- Be Flexible and Adaptable: keep emotion out of investing.

To fully appreciate LaMontagne's talk, we suggest that you watch the formal presentation and the Q&A in its entirety. Invite your friends, siblings, adult children, and/or older grandchildren to join you. It's never too soon for them to begin thinking about their own future. But, most important, are YOU thinking about how your resources can last as long as you? ■

Visit the UWRA website (UWRAmadison.org) then select Resources/Presentations/2021-22 Jan-Jun) to find a video recording of the program.

ELECTRONIC TECHNOLOGY**How to Get Started with a New Device**

BY ORV JORDAHL, ELECTRONIC TECHNOLOGY COMMITTEE

It's that moment when you finally have that new computer, tablet, smartphone, or other device, and you think, "OK, what do I do now?" or "Where's the manual?" Answer: It's on the internet! Here are some tips on how to find what you need.



Visit the manufacturer's website, e.g., www.apple.com, www.samsung.com.

1. Look for a link called "Support."
2. You'll likely have to specify or drill down a list to your specific product.
3. Look for a User Guide and download it, or if you don't see one, look for a link to chat, phone, or email a question.

If you feel comfortable searching the internet:

1. Open a search window (we recommend www.duckduckgo.com)
2. Key in something like "(name of your product) how to get started"
3. Scan through the results to find something that looks like the manufacturer's website, or a reputable source of product news, such as PCMag, Zdnet, or CNET.

Or, look for a YouTube video that seems to answer your question. Chances are that you'll find several. YouTube is now THE place to find how-to guides—some very good, some just worth a laugh.

If you don't get the information you need, contact UWRA.tech@gmail.com. We value your questions because they help us learn, too! ■

Visit UWRAmadison.org then select Resources to find a more detailed version of this Tech Tip article.

REFLECTIONS

The Land Down Under

BY MARY BARNARD RAY

As I write this column in February, I am preparing for an early April Fool's joke on myself. I am packing to travel Down Under to upend my fundamental orientation to the world. Naturally, I am beyond



excited to see our Aussie family members after two years, but I am also aware that I must prepare for the jolt to my senses that being in the southern hemisphere brings. For me, it will go beyond the shift from winter to summer; my basic orientation to the world will

change. It's disorienting, but also exciting. It's my time to realize concretely that the world really is round and that there are different ways to navigate through life.

Jet lag is different when you cross the international date line. Although you are traveling west, what you find when you arrive is that you are actually 7 hours earlier in the day than your body thinks, so you have the jet lag you would have if traveling east. (That's factoring in that Australia is on daylight savings time when we aren't.) But it's a whole day later. You are traveling into the future on the calendar, but back in time on your body clock. That's a new kind of "back to the future."

As I leave the airport, I will face the only genuinely life-threatening challenge that exists in Australia: crossing the street. Why must they drive on the other side of the road? Years ago, the first time I exited the airport in Sydney, I very nearly got hit as I stepped out in front of a car, conscientiously looking to the left as I have been trained to do since preschool days. The authorities do try—they paint "look right" on the sidewalk, but that doesn't always overcome years of muscle memory.

Depending on the weather that day, I may feel a cold wind blowing out of the south or a hot wind

from the north. Solar panels are tipped to the north, and the shade of the buildings falls to the south. South equals cold and north equals hot. Before visiting Australia, I didn't realize that my subconscious paid so much attention to the basic orientation of sun, wind, and weather.

There are little cultural facts that will require reorientation. There are no pancakes for breakfast, saltines for snacking, or cherry-flavored cola. Gelatin is "jelly," afternoon is "arvo," and catsup doesn't exist; it's "tomato sauce" and it tastes like our tomato sauce. But those are small differences in comparison to the fundamental reorientation needed when you look up at night and can't find the north star.

The biggest reorientation moment for me will come at dusk when the full moon is rising, bright and huge over the Pacific Ocean. That's when I can't see the man in the moon. At Australia's angle, the moon face appears tilted, and suddenly that familiar landscape looks foreign. It is at that moment that I realize, to the depth of my being, that I really am in a different part of this wonderful, round ball we call home. ■

WEBINAR FOLLOW-UP

Blockchain and Crime?

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

At the January webinar "Cryptocurrencies and Blockchain Technology," there were questions about criminals using cryptocurrency and blockchain technology. We were unable to answer these questions at the time, but a TED talk by Kathryn Haun, a federal prosecutor with the U.S. Department of Justice discusses the use of blockchain by both criminals and law enforcement. She tells how U.S. prosecutors used the Bitcoin blockchain to shut down the Silk Road—a dark web bazaar selling illegal goods. Even more interesting, DOJ used the immutability of the blockchain to bust some dirty federal agents. Haun also recommends other uses for blockchain technology for both public and private records. Watch the talk at [youtube.com/watch?v=507wn9VcSAE](https://www.youtube.com/watch?v=507wn9VcSAE). ■

BOOK MARKS

I Did Not Miss the Boat

REVIEWED BY SANDI HAASE, EXECUTIVE DIRECTOR & UWRA MEMBER

I was so fascinated by Lea Tran’s story—after watching her virtual presentation at the Verona Senior Center—that I immediately picked up her book, *I Did Not Miss the Boat: Memoir of a Vietnam Hoa Refugee* (Suncoast Digital Press, Inc., 2020).

After decades of war, the North Vietnamese army invaded South Vietnam, uniting the country in 1975. For some, it was a huge victory as U.S. forces were expelled from Southeast Asia. For others, it was a major defeat as the communists of North Vietnam imposed rule on the entire country. The Ong family, along with many others, were caught in the middle.

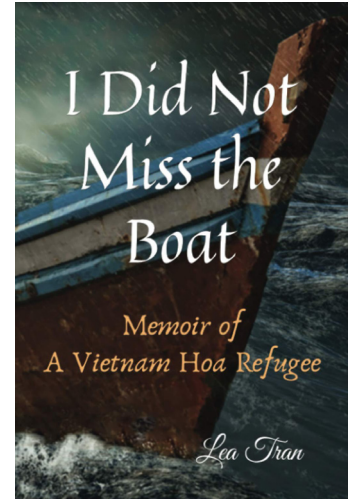
Tran’s memoir recalls the life of her family and how communist tyranny drove them to risk their lives on an epic journey as part of the “boat people” migration. She helps us understand the loss of human life that was experienced by the people who called Vietnam home.

Tran explains the struggles and dangers faced in leaving home, arrival in a new country with limited English skills, and the effort and drive it took to

survive.

Imagine leaving your home in a very warm and humid climate to arrive in the strange and harsh climate of a Minnesota winter where you are not able to converse with others.

Through the kindness of the small community of Onamia, Minnesota, the Ongs’ journey in America continued. The struggles the family endured were daunting. Their determination, tenacity, and resolution epitomize the spirit of the refugee “boat people.” ■



For more information about Lea Tran and her story, see her TEDx talk, “I Did Not Miss the Boat” at [youtube.com/watch?v=z9kPGAZ-hGQ](https://www.youtube.com/watch?v=z9kPGAZ-hGQ) and/or visit www.LeaTran.com.

Please email brief book reviews for Book Marks to column coordinator Laurie Mayberry at laurie.mayberry@wisc.edu.

■ UW-Madison Retirement Association Calendar Dates ■

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

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|-----------------------------|-----------------|--|
| • Tuesday, April 12, 2022 | 1:00–3:00 P.M. | <i>Annual SWIB and ETF Update</i> |
| • Thursday, April 14, 2022 | 9:00–10:00 A.M. | <i>East Meets West Virtual Breakfast</i> |
| • Wednesday, April 20, 2022 | 10:00 A.M.–NOON | <i>Friends of Madison Parks and Natural Areas</i> |
| • Wednesday, April 27, 2022 | 10:00 A.M.–NOON | <i>Apostle Islands Virtual Hike and Kayak</i> |
| • Thursday, April 28, 2022 | 1:00–3:00 P.M. | <i>Digital Disinformation and Election Integrity</i> |
| • Tuesday, May 10, 2022 | 10:00 A.M.–NOON | <i>A Bucket Strategy for Investing in Retirement</i> |
| • Thursday, May 12, 2022 | 9:00–10:00 A.M. | <i>East Meets West Virtual Breakfast</i> |
| • Wednesday, May 18, 2022 | 12:30–4:00 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

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UW–Madison Retirement Association

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