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THE SIFTER

NEWSLETTER OF THE UNIVERSITY OF WISCONSIN-MADISON RETIREMENT ASSOCIATION

UWRA ANNUAL MEETING & RECEPTION

Arboretum to Host UWRA Gathering in May

Please join us on Thursday, May 18, as UWRA members gather at the beautiful and historic UW-Madison Arboretum. This year, the UWRA is incorporating the annual meeting with a member reception. With an afternoon event at a venue that has plenty of free parking, space for social distance, and lovely spring blooms, we are looking forward to seeing many of you. There will be lots of time to visit with fellow members. Refreshments served by UW Housing will be available, along with a cash bar.

Charles Hoslet, UW-Madison vice chancellor for university relations, is our invited speaker. He is responsible for leading university efforts related to communications, marketing, and brand strategy, as well as interactions with key stakeholders including federal, state, local, and tribal government leaders, community organizations, business and

industry, and visitors to campus.

Following Vice Chancellor Hoslet's remarks, there will be a business meeting to include the election of UWRA board members and approval of the 2023-23 budget.



New Member Table

If you are new to UWRA or have attended only one or two UWRA events, we welcome you to join us at the New Member Table. Board members will be available to answer your questions and concerns. ■

UWRA ANNUAL MEETING & RECEPTION

Thursday, May 18

4:00-5:30 P.M.

UW Arboretum, 1207 Seminole Highway, Madison

\$19 per person

Registration Deadline: April 28

Advance registration is required. Register online at:

UWRAmadison.org/event-5181604

MEETING AGENDA

- Welcome to members and guests
- Speaker: Charles Hoslet, Vice Chancellor for University Relations
- Annual business meeting
- Special rules of order for annual and special membership meetings
- 2022-23 year in review
- Member recognition and thanks
- 2022 annual membership meeting minutes
- 2022-23 board record of action (ROA)
- 2022 audit report
- 2023-24 operating budget
- Nominating committee report
- Nominations from floor and election
- Passing of the gavel
- New president's remarks
- Adjournment

FROM THE EXECUTIVE DIRECTOR'S DESK

How time flies!

BY SANDI HAASE

Didn't the 2022–23 year just start? We are rapidly approaching the end of another program year. Our annual membership meeting is just around the corner and, in this issue, you will find information about the event. This year, rather than a speaker and lunch, we are hosting a late afternoon reception at the UW Arboretum, which has lots of space



for social distancing. A tentative agenda is included in this issue. Make your plans now to join us! We look forward to seeing you.

The end of our year also kicks off the annual membership renewal. You will read more about renewing in the May and June *Sifter* issues.

At the end of March, we celebrated an anniversary. March 24th marked five years since implementation of UWRA's member management software, Wild Apricot by Personify. We hope that you agree that it has made interaction and engagement with the Association easier. The website is truly the 'go-to site' for information about our Association and other Big 10 retirement associations. We are constantly adding new events, opportunities, and resource items of interest.

Password Access to UWRA Website

I recently had a question about the need for a password to access information on the website. When the website was designed, there was a conscious


decision to protect the identity of our members, secure all materials directly related to the business of the association, and ensure that direct membership benefits are available to only members. The website is designed with two sections—a public section and a member-only section. To access materials meant only for members, it is necessary to log on using your email and password. The member-only section includes the member directory, board of directors' materials and minutes, association financial reports, etc. The member-only section also allows access to the UWRA Store. At the Store, you have access to a significant membership benefit—*Living Ledger* (a document to help you complete information to assist your heirs in settling your estate). Additionally, you will find the subscription order form if you are interested in subscribing to a paper copy of *The Sifter*.

Are you thinking that you don't have a password or can't remember what you set? You can easily establish or change your password by going to the UWRAmadison.org home page, enter your email and click on "forgot password." You will receive an email with instructions to set your password. Check out the member-only section today! ■

FOOD PANTRY CONTRIBUTIONS

In lieu of registration fees for UWRA programs, donations are encouraged to the Open Seat Food Pantry that serves food-insecure UW students. The pantry is a project of ASM, Associated Students of Madison. Learn more about it at asm.wisc.edu/the-open-seat/ 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. ■

BREAKFAST AT ELIE'S CAFE
 909 E. Broadway, Monona, WI
 9:00–10:30 A.M. In-person gathering
TUESDAY, APRIL 25



Join fellow UWRA members for breakfast (or a cup of coffee or tea) once a month for lively conversation. No registration needed.

✓ STILL TIME TO REGISTER

SOLAR & SUSTAINABLE ENERGY
April 12 Online Webinar
UWRAmadison.org/event-5041493

ETF & SWIB ANNUAL UPDATE
April 13 Online Webinar
UWRAmadison.org/event-5020296

ELECTRONIC TECHNOLOGY

How to Protect Your Digital Legacy

BY SANDEE SEIBERLICH, MEMBER, ELECTRONIC TECHNOLOGY COMMITTEE

Have you wondered what will happen to your online information when you die or are incapacitated? After a period of inactivity, some accounts may eventually be deleted, but much of your content will live on if providers are not notified. It is never too soon to develop a digital legacy plan by following a few key steps.

Designate an online executor and provide instructions You will need to name an online executor and document instructions for this person detailing how to access and handle anything tied to your active digital footprint. Often called a digital will, this set of instructions is vital, because without them, your loved ones will be left to deal with your online accounts, assuming they can even find and access them.

Inventory your accounts and subscriptions

Include social media, digital storage, email accounts, along with any regular online bills, airline/credit card points, as well as subscriptions for streaming, digital storage, publications, etc. You will also need to include your passwords, along with the codes to



unlock your computer, phone, and other devices. This is much easier if you use a password manager, such as LastPass. One option for creating a digital inventory is by completing a UWRA Living Ledger, which is a comprehensive assets inventory available to UWRA members. See uwramadison.org/Living-Ledger for details on Living Ledger.

You may prefer to use a digital legacy online app, which will guide you through documenting access to your assets. MyWishes (app.mywishes.co.uk) is free and easy to use, with a My Online Accounts feature to capture your assets. Any online application could be used in conjunction with a UWRA

Living Ledger or your existing legacy documentation.

Familiarize yourself with Post-Death Account Management For example, Facebook allows you to designate a legacy contact to manage your account if you choose to be memorialized, or you can have the account deleted, while Instagram requires a death certificate to make any account changes.

Do not assume you own your digital content. Account credits, points, and cryptocurrency are typically transferable to your heirs. Movies, music, phone apps, and email accounts are usually not transferable.

After completing these steps, update your information annually, and share your intentions with your family, a power of attorney or trusted friend. Reassure them this preparation is for everyone's peace of mind just in case it is needed. ■

UNIVERSITY LEAGUE

“Leading the Band” with Corey Pompey

The University League's spring luncheon and annual meeting will feature Dr. Corey Pompey, discussing his experiences leading the famed UW-Marching Band and stepping into the shoes of the legendary Mike Leckrone. Pompey gives an inside look at the beloved organization that has been sharing music with the people of Wisconsin since 1885.



The luncheon will take place Wednesday, May 10, 2023, at Blackhawk Country Club in Madison. The reservation deadline is Wednesday, May 3, 2023. For more information, visit univleague.wisc.edu/programs/. ■

RETIREMENT OPPORTUNITIES WEBINAR

2023–25 State & University Budgets

BY SCOTT HILDEBRAND, MEMBER, RETIREMENT OPPORTUNITIES COMMITTEE

Cystal Potts, UW–Madison’s director of state relations, will talk about the impact of the 2023–25 state budget proposal on the state and UW–Madison. She will share her perspectives on the state budget process during a time of divided government in Wisconsin (Democratic governor, Republican-controlled legislature) and how it will impact the state and university.

Potts has a BA in political science and Chinese from UW–Madison, and she serves as the University’s liaison for state government relations, including the governor’s office, state legislature, and state agencies. ■

If you have preliminary questions for the speaker, please send them to program coordinator Scott Hildebrand at scott.h.hildebrand@gmail.com by Tuesday, April 11.



Crystal Potts is director of state relations for UW–Madison. She previously was chief of staff to Wisconsin state senator Howard Marklein (R–Spring Green) and the Senate staff lead on tax and local government issues. Earlier in her career, she served as research assistant and staff clerk to the Assembly’s Ways & Means Committee.

ELECTRONIC TECHNOLOGY WEBINAR

#UW–Madison on Social Media

BY BRAD HUGHES, SCOTT SPRINGMAN, AND KATHY CHRISTOPH, MEMBERS, ELECTRONIC TECHNOLOGY COMMITTEE

Is social media valuable for an institution of higher education? Yes! Although ever-changing trends and algorithms can be a distraction, at its core social media is an enduring, valuable communication tool for a university. Such platforms as Facebook, Twitter, Instagram, and LinkedIn provide UW–Madison with channels for sharing the expertise, research, and successes of our faculty, students, and alumni. They also present opportunities to amplify voices, create strong engagement among our campus community, and reach new audiences.

Join us to learn how the UW effectively conceptualizes, strategizes, and manages social media channels as digital extensions of campus. (No social media experience is assumed for attendees of this webinar.) #OnWisconsin ■

If you have preliminary questions for the speaker, please send them to program coordinators Brad Hughes at bthughes@wisc.edu, Kathy Christoph at kathy.christoph@gmail.com, and Scott Springman at srspring@wisc.edu by Tuesday, April 25.



Jennifer Koppelman Matteson is the social media manager at the office of University Communications at UW–Madison.

STATE & UNIVERSITY BUDGETS

Tuesday, April 18

10:30 A.M.–NOON Online Webinar

Registration Deadline: April 14

Advance registration is required. Register online at:

UWRAmadison.org/event-5125499

#UW–MADISON ON SOCIAL MEDIA

Tuesday, May 2

10:00–11:30 A.M. Online Webinar

Registration Deadline: April 28

Advance registration is required. Register online at:

UWRAmadison.org/event-5092539

FINANCIAL MATTERS WEBINAR

**The Inflation Reduction Act (IRA):
What Every Homeowner Should
Know**

BY TOM EGGERT, MEMBER,
FINANCIAL MATTERS IN
RETIREMENT COMMITTEE



The 2022 Inflation Reduction Act (IRA) is the largest government investment in climate action in history, and two-thirds of the funds are tax credits for businesses, households, and—for the first time—tax-exempt entities.

Join us on May 10 when Kathy Kuntz talks about all the ways that you can leverage IRA funding for home weatherization, home electrification, renewable energy projects, and electric vehicle purchases. ■

If you have preliminary questions for the speaker, please send them to program coordinator Tom Eggert at tleggert@wisc.edu by Wednesday, May 3.



Kathy Kuntz is director of the Dane County Office of Energy & Climate Change. Learn more about the DCOECC at <http://www.daneclimateaction.org/>.

INFLATION REDUCTION ACT

Wednesday, May 10

10:00 A.M.–NOON Online Webinar

Registration Deadline: May 5

Advance registration is required. Register online at:

UWRAmadison.org/event-5041455

EVENT RECAP

Capital Brewery Tour

BY KAREN SCHWARZ, MEMBER, TRAVEL COMMITTEE

Fourteen of us met at Capital Brewery in Middleton for a “tour and tasting” event on March 9. We learned a lot about what goes into brewing (very good, in my opinion) beer. Our tour was led by Tanner Brethorst (a UW graduate), who is the brewmaster at Capital. He gave us a detailed tour of the facility and what goes into making both large and small batches of beer, including how different types of beer are brewed to achieve varied flavors.

We then went to the Bier Stube (the bar area), where we were given samples of seven different beers of our own choosing, a very nice opportunity to compare the taste of different beers! It was a good learning experience. ■

Online registration for UWRA Zoom 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 are included in registration confirmations and reminders emailed to registrants 7 and 2 days prior to events.

Need help with Zoom?

Contact UWRA.tech@gmail.com

DID YOU KNOW?

There are two ways to find and view UWRA recorded seminars. In addition to finding the recording on the UWRA website— UWRAmadison.org / Resources / Presentations / then the date and title—you can also go directly to the UWRA YouTube channel at youtube.com/@uwramadison8563/videos. Videos dating back to 2020 are posted. ■

INDIAN MOUND GUIDED WALK

FULL!

Tuesday, May 9

10:00–11:15 A.M.

MEET A UWRA MEMBER

Anatomy of a Career

BY EDWARD BERSU, UWRA MEMBER

I'm not quite sure how *The Sifter* picked me to say a few words about myself, but I am pleased to try. I was born and raised in Duluth, Minnesota. Both my parents died by the time I was 12 and I was raised by an aunt, other relatives, and literally the entirety of the western end of Duluth. There is a saying that Hillary Clinton used as a book title—"It takes a village to raise a child"—and there is no more accurate statement than that!

I first came to Madison in 1968 to begin graduate studies in anatomy at the UW–Madison School of Medicine, but Uncle Sam had other ideas. I served in the Air Force for four years, came back to UW–Madison in 1972, and never left, with no regrets!

My work history is rather brief. Job #1 was working on a dairy and grain farm in northern Minnesota, where I was run over by a tractor on the very first day and am still alive to talk about it. Job #2 was working as a biology teaching assistant at the University of Minnesota–Duluth. I and another fellow were "firsts" at UMD. Job #3 was in the UW–Madison Anatomy Department from 1976 to 2014 and then a five-year stint as an instructor in the Department of Biomedical Engineering. The favorite part of this work was being with the students. I keep in contact with many of them. They are among my best friends!

Since officially retiring, my major "job" has been sorting through all the stuff that accumulated in two offices over the period of 49+ years. One thing I will always hang on to is the Wisconsin State Journal article of 1982 that announced faculty who achieved tenure. It is in my safety deposit box.

Most of my family is in Norway, so now my favorite part of retirement is visiting them as much as possible. My favorite haunt on campus is the old

medical school building on University Avenue. My second-favorite part of retirement is interacting with faculty and staff who still appreciate this old gross anatomist's insights.



Blast from the past: Ed Bersu teaching an anatomy class. Photo by Mary Langenfeld.

I have also returned to my farming roots with a garden plot outside my home that grows larger every year. A little-known fact about me is that I have developed a love for cooking and my favorite books to read now are cookbooks! ■

February 1–28, 2022

WE WELCOME NEW MEMBERS

Chuck Czuprynski,

Pathobiological Sciences

Valeria Davis-Humphrey

Terry Durrer

Patricia Fenner

Elizabeth Kelly, *Economics*

William Kelly Jr, *School of Business*

Emily Lewis, *SMPH-*

Radiology

Susan Martin Zernicke,

Chemistry

Catherine Masi

Manuela Romero, *College of Engineering*

Susan Schaefer, *Surgical Sciences*

Kay Steiner, *Data, Academic Planning & Institutional Research*

Annette Stratman-Durrer, *DoIT*

Abbas Yaghmaian, *UW–Oshkosh, Academic Support of Inclusive Excellence*

Margaret Yaghmaian

James Zernicke, *Chemistry*

{ The UWRA is your network in retirement! }

ACTIVITIES IN RETIREMENT

Textile Art Portfolio Expands during Retirement

BY LINDA NEUSEN, UWRA MEMBER

"How long did that take to make?"

As a textile artist, I am asked this all the time. But since quilting is my passion and not "work" for me, I never know the answer! In general, a bed quilt takes between 40 and 80 hours. Art quilts take up to 200 hours, depending on size and complexity. Since retiring in 2017 as assistant dean for research services in UW-Madison's College of Letters & Science, my portfolio of pieces has expanded.

I have been sewing since age nine and quilting for 40 years. I have a bachelor's degree in journalism and a Ph.D. in textile design and chemistry, with a minor in statistics, from UW-Madison. With so many varied interests, my art subject matter ranges from color studies with science-related under-



pinnings to intricate fabric recreations of my favorite photos.

A large studio at my home in Israel, where I live with my husband, Ido, is packed full of fabric, thread, and a lot of natural light. Ido and I have been married for six years. Currently, I am

inspired by Mediterranean culture, and my latest series of art quilts is based on photos I took in my own backyard.

I use a computer to aid in creating my patterns—making easier work of enlargement and color/value separation. From there, I typically use a light table, heat-fusible webbing, an iron, very sharp knives and scissors, and two sewing machines. And patience—A LOT of patience.

I also enjoy the relative simplicity of sewing traditional bed quilts, which I usually give as gifts to

friends and family. To me, it's like giving a never-ending hug.

Madison has several textile art guilds, one being the Madison Contemporary Fiber Artists (MCFA), www.madisonfiberartists.com/. The group meets monthly, regularly stages exhibits around the area, and welcomes beginners and newcomers. Many groups and resources, including international teachers, also offer excellent online courses via various teaching platforms.



You can see my work at www.antidotart.com. ■

ATTIC ANGEL ASSOCIATION

April Programs at Attic Angel

The Continuing Education Programs of the Attic Angel Association, open to the public, are held Monday mornings at Attic Angel Place, 8301 Old Sauk Road, in Middleton. Coffee is served at 10:00 A.M. and the program begins at 10:30 A.M. There is no charge, and no reservation is required but capacity is 80 persons. Program attendees must screen at the front entrance and wear a health-grade mask.

April 3 Edwin and Phyllis Young: Education Is Life Itself Barb Bielec, daughter of former UW chancellor and first UW System president Edwin Young

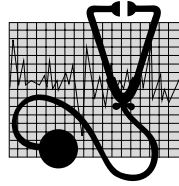
April 10 No program

April 17 Poetry Gigs and Omega School Oscar Mireles, former Madison poet laureate and education director of Omega School

April 24 If Trees Could Talk: Wisconsin History through Tree Stories Dr. Bruce Allison, Wisconsin arborist, author, retired UW professor, researcher at USDA Forest Products Lab, past chairman of the Department of Natural Resources Urban Forestry Council, former member of Wisconsin Council on Forestry ■

WELLNESS MATTERS

Our Biological Clocks Are Ticking: Who Can Help Rewind Them?



BY DAVID M. DECI MD, UWRA MEMBER

"May you always be courageous, stand upright and be strong, and may you stay forever young."—Bob Dylan

When was the last time that you felt young? Somehow in our minds, we never age! And then, we look in the mirror. ... Despite our best efforts, our bodies peak in performance and vigor sometime in our later 20s. The downhill slide is variable and influenced by family genetics and environmental factors. But even with a healthy lifestyle and rigorous physical training, the inevitable decline occurs.

Over the past 50 years, advances in medications, medical procedures, immunizations, and surgical techniques have allowed even the sickest and oldest among us to live longer. But, most older Americans have multiple chronic medical problems and take several medications. As you might expect, this results in an increased need for medical care.

I am often asked "What is the best type of doctor to take care of my older relative?" My answer is the doctor who specializes in YOU. Repeated studies have shown that patients do better and live longer when they have a team of healthcare professionals who can provide care that is comprehensive, continuous, person-centered, and evidence based. This means that trust and communication are well established. This requires time on the part of the provider and an understanding of the patient within the context of family and community.

In the September 2022 issue of *The Sifter*, we explored the need to have a primary care physician as the quarterback for our healthcare. That same individual is the ideal person to continue care as we age, as long as you are comfortable with the relationship. Adult primary care for older adults is provided by general internists, family physicians, and geriatricians. The healthcare team may also include pharmacists, nurse practitioners, physician

assistants, and social workers specifically trained in care of the elderly.

Family physicians are trained to care for persons at all stages of life, including children and pregnant women. General internists limit their care to adults >18 years of age. Geriatricians are family physicians or general internists who complete an extra year of medical training focused on the needs and physiological changes of older individuals.

If I am older with lots of health problems, should I switch doctors to a geriatrician? My answer would be "maybe" and "good luck!" If you already have a primary care physician you like and trust, stay with him or her.

When it comes to finding a geriatrician, consider these statistics. According to the US Census Bureau, all baby boomers will be older than 65 by 2030. That will mean 73 million people needing doctors. Already, 18% of Wisconsinites are 65 or older.

The American Geriatric Society reports that there are currently 7,300 certified geriatricians in the US. It is estimated that more than 32,000 additional geriatricians are needed to meet the demand in seven years. That number is equivalent to two years' worth of medical school graduates exclusively entering this field! Put another way, the U.S. currently has one geriatrician for every 2,263 seniors. The optimal ratio is one to 700 seniors.

For any of us who have utilized our healthcare system, you quickly realize that despite being highly advanced, it is expensive, inefficient, and difficult to navigate. One can easily feel isolated, confused, and even abandoned. That is why establishing a relationship with a trusted primary care physician is so important.

There are a lot of biological clocks out there ticking. Could it be the sound needed to prompt educational and system reform to address the growing needs of our older population? ■

David M. Deci is a retired family physician and a member of UWRA.

ELECTRONIC TECHNOLOGY

Alternatives to Cable TV

BY SCOTT SPRINGMAN, MEMBER, ELECTRONIC TECHNOLOGY COMMITTEE

Options for consuming video and audio media in your home have changed greatly over the last few decades. Cable TV has completely replaced over-the-air (OTA) television broadcasts for many people. And more recently, Internet access and streaming services have provided additional ways to receive entertainment content. Some people have decided to figuratively “cut the cord” of cable tv and its associated costs, obtaining their programs entirely or mostly via the internet.

You may have heard about Smart TVs and devices such as Android TC, Apple TC, Fire TC, Xbox, and many more. You may have heard about shows and films that you can view only on streaming services—Netflix, Hulu, Disney+, Prime Video, and others. You may know that your favorite PBS programs can also be viewed on-demand, at your convenience, on their streaming service, PBS Passport. Perhaps you are already using some of these newer devices and services, but perhaps it's all a mystery!

This article reviews some considerations in deciding to replace—or supplement—standard cable TV. Ways to access various media, and the services that provide them, continue to change rapidly.

There is a lot to consider, but here's a summary:

- You will need to pay (with money, or with your time in viewing advertisements) for media access, program guides, recording capability, and equipment. You pay less if you accept more advertisements. Cable comes with several added “nickel-and-dime” costs that can be significant.
- You can obtain local TV channels over the air for free, after buying an antenna, recording box, and paid guides. Recording and guides might require internet access.
- Your options for media are extremely limited without paid home internet access via cable, fiberoptic, or satellite.

- A literal showstopper can be your internet speed. Download speeds of 25 Mbps are the minimum for broadband internet. Inadequate speed may prevent you from streaming video to more than one TV. Faster is better. Also, is the total data you may use limited by your internet service or mobile device?
- There are many useful websites describing streaming services, but a comprehensive and interactive site that displays price and channels for popular service providers is suppose.tv/tv. (Hint: first, select the channels you need on the left side of the screen.)
- Depending on your preferences, you may be able to access media on one or more TVs, computers, phones, tablets, or other devices.
- Aside from cost and media options, your overall satisfaction with any new strategy will depend greatly on your comfort with any technical set-up, amount of advertising, and how well you and your family can adjust to the new guide interface.



Want more details? I've written a 15-page article on these topics, including a glossary of terms, basic questions to consider when thinking about your television viewing, costs, and complexities of technology, and more detailed information about specific topics. You can view the full article at tinyurl.com/yc8vpvcz. There is useful information with specific recommendations and links to many web sites. ■

Do you need help with these or other technology matters?
Contact UWRA.tech@gmail.com.

REFLECTIONS

Deleting the Detritus!

BY MARY BARNARD RAY

April 1 was New Year's Day in some now-defunct calendars, so I am taking the opportunity this month to make a belated New Year's resolution: I am going to cull and organize my pictures! I possess thousands of images—a score of photo albums, dozens of carousels of slides, and innumerable files of photos on my computer. No one wants to see that many pictures, maybe not even me.



Part of the reason I have so many pictures is that I like to take pictures somewhat carelessly, without too much thought. I don't want to get so wrapped up in taking pictures that I miss the actual experience, even though I do want

to record it. So, now that we are free of the cost of film, I just point and snap. At the end of the day, I go through the pictures and delete all the duds and redundancies. That helps quite a bit. At the end of the trip, I cull again, which helps even more.

Nevertheless, I still have too many pictures; I fear that my children will feel overwhelmed and just dump them all someday, just as they are likely to dump my lovely wedding china. So, bit by bit, I am looking at those pictures and asking myself if I ever need to see them again. It's a complex experience, at once nostalgic, entertaining, and sobering. Not as sobering as making out a will, but in that general ballpark.

I need to adopt a breezier attitude. Perhaps I should toss all the pictures I am keeping for information, like the pictures of signs about historic sites or boring landscape pictures. If I don't remember details, I can just make something up. Maybe it's time to toss out all those shots of mushrooms on logs or pretty wildflowers that I took trying to be artistic. I'm not THAT great a photographer. Pictures of me as a child pouting at the camera? I probably only

need one or two of those. Unflattering pictures of me in beautiful locales? Those are already ditched! Pictures of fancy dinners? Definitely delete those. And there's that video of me participating in a Chilean folk dance that involved a lot of wiggling of the derriere. That one is seriously embarrassing! Still, that is probably one that would actually interest our grandkids! ■

WEBINAR RECAP

Wills and Trusts

BY TOM EGGERT, MEMBER, FINANCIAL MATTERS IN RETIREMENT COMMITTEE

On February 7th, Peter Osman introduced UWRA participants to the world of wills and trusts. This was the second session in the Estate Planning series presented by the Financial Matters in Retirement Committee.



Osman is a partner in a law firm that specializes in estate planning, focusing specifically on trusts. He talked about the various uses of trusts and how they are unique to the situation and individuals who will become the trustees. The formation of a trust begins with an understanding of the purpose for the trust (avoiding probate and the accompanying public notice, tax benefits, control of assets after death, etc.) and often includes trustees who step in upon death of the granters of the trust.

Osman also talked about the use of wills and "payable on death" or "transfer on death" designations. Often, a trust is accompanied by a "pour-over will" which covers anything that might have been mistakenly left out of the trust. According to Osman, the most time-consuming (but important) task is retitling assets in the name of the trust. A good trust law firm will assist in this endeavor. ■

Visit the UWRA website (UWRAmadison.org) then select Resources/Presentations/2022-23 Jan-Jun to find a video and PDF of this presentation.

BOOK MARKS

What the Grandkids Are Reading

REVIEWED BY JANE DYMOND, UWRA PRESIDENT

My four grandchildren love books, libraries, and bookstores. They always talk about what they are reading and the books they want to read next.

Nine-year-old Coraline has read the Harry Potter books by J.K. Rowling several times and particularly enjoys fantasy and adventure. She began reading the *Wings of Fire* series of 15 books by Tui T. Sutherland when she was in third grade and says that she especially liked the stories of various dragons and animals and how they differ. One of her friends loaned her the first book in the form of a graphic novel, which she didn't enjoy as much as reading the original book. The graphic novel had less description.



This year, in fourth grade, Coraline is enjoying three series by Erin Hunter: *Warriors*; *Seekers*; and *Bravelands*, which are written from the viewpoint of animals. (Erin Hunter is a collective pen name used by the authors Victoria Holmes, Kate Cary, Cherith Baldry, Clarissa Hutton, Inbali Iserles, Tui T. Sutherland, and Rosie Best.)

Coraline's seven-year-old brother Madison is a big fan of the *Peanuts* books by Charles Schulz. He is looking forward to reading the eleventh *Dog Man* graphic novel by Dav Pilkey, *Twenty Thousand Fleas Under the Sea*. The books he brings home from the library usually include a *National Geographic* book; currently he is particularly interested in learning about water.



Madison's cousin, Martin, is also seven years old. Martin is also a big fan of the *Dog Man* graphic novels. He also enjoys the *Magic Tree House* series of books by Mary Pope Osborne, and the *I Survived* books by Lauren Tarshis, which recount various disasters.

Martin's four-year-old brother, Sullivan, enjoys the drawings in *Pokemon: Handbook to the Galar Region*, and the *Pokemon Adventures Gold and Silver* books. *Transformer Rescue Bots Reading Adventures* includes six books that he enjoys looking through. Sully still enjoys being read to, but is really looking forward to being able to do his own reading. ■

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

■ UW-Madison Retirement Association Calendar Dates ■

Visit the UWRAMadison.org website for updates and additional future events.

Virtual events (V), In-Person events (IP)

- | | | |
|-----------------------|-----------------|---|
| • Wednesday, April 12 | 1:00–3:00 P.M. | Webinar <i>Solar/Sustainable Energy</i> (V) |
| • Thursday, April 13 | 10:00 A.M.–NOON | Webinar: <i>2023 Annual ETF and SWIB Update</i> (V) |
| • Tuesday, April 18 | 10:30 A.M.–NOON | Webinar: <i>2023–25 State & University Budgets</i> (V) |
| • Tuesday, April 25 | 9:00–10:30 A.M. | Breakfast at Elie's Cafe (IP) |
| • Tuesday, May 2 | 10:00 A.M.–NOON | Webinar: <i>#UW-Madison on Social Media</i> (V) |
| • Tuesday, May 9 | 10:00 A.M.–NOON | Walking Tour: <i>Indian Mounds Guided Walk</i> (IP) |
| • Wednesday, May 10 | 10:00 A.M.–NOON | Webinar: <i>The Inflation Reduction Act, for Homeowners</i> (V) |
| • Thursday, May 18 | 4:00–5:30 P.M. | UWRA Annual Meeting & Member Reception (IP) |

For information on Board and Committee meetings and deadlines for **The Sifter**, visit UWRAMadison.org.

For information on upcoming PLATO trips, visit platomadison.org/page-18561.

THE SIFTER

UWRAmadison.org

UW–Madison Retirement Association

c/o Division of Continuing Studies

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