January financial seminar
*by Millard Susman and Sandi Haase, Members, Committee on Financial Matters in Retirement*

**Comparing SLCCs (Senior Living and Care Communities) revisited**

*Tuesday, January 16, 2018, 10:00 a.m. to noon*
Lussier Family Heritage Center
3101 Lake Farm Road, Madison

Last year our committee presented a seminar on four full-service retirement communities in the Madison area, and many members asked us if we planned to present a follow-up seminar on other communities. We are now prepared to present a seminar on eight more senior living communities: All Saints Neighborhood (Madison), Four Winds Manor and Lodge (Verona), Heritage-Middleton, Heritage-Monona, New Perspective Retirement Living (Sun Prairie), Noel Manor Retirement Living (Verona), Skaalen Retirement Services (Stoughton), and Waunakee Manor (Waunakee). The seminar will present comparative data on entrance policies and costs, the number of units available at each level of care, the cost of care at each level, the services provided, and optional services available at additional cost. At the end of the program, residents from each community will be available to talk about their experience, and administrative representatives will be available to answer more specific questions that you might have.

This seminar has been prepared by a specially formed subcommittee of the Committee on Financial Matters in Retirement (CFMR). It will be presented by two members of CFMR, Sandi Haase and Millard Susman. If you have questions about this seminar, please email fakaud@wisc.edu or msusman@wisc.edu.

Food pantry contribution

The food pantry recipient for this event will be the Personal Essentials Pantry. Both cash and checks payable to that organization will be accepted.

Registration

Since we expect this seminar to be very popular with our members, we ask you to register as soon as possible. Please contact the Association office (see masthead) no later than Tuesday, January 9, to register. If you or your companion registered for the seminar but cannot attend, please call 262-0641 by 8:30 a.m. on the day of the program to allow someone on the waiting list to attend. Financial seminars are offered free to UWRA members, and members may bring guests who are not members of the Retirement Association. If you plan to bring a guest, please indicate the name when you register.

Directions

Take the Beltline, Highway 12-18, to the West Broadway/South Towne Drive exit (exit 264). At the top of the ramp, turn south onto South Towne Drive. Drive through the roundabout, taking the second exit so that you continue straight on South Towne Drive (about 0.8 mile). Turn left onto Moorland Road (just past the sewage plant). There is a sign that points to Lussier Center. Continue about 0.4 mile. Note that Moorland Road becomes Lake Farm Road. Continue on Lake Farm Road for about 0.25 mile. The driveway to Lussier Heritage Center will be on your left. There is a large Lussier sign on the right across from the entrance to their parking lot.

Executive Director’s corner
*by Ann Wallace*

Have you been thinking about taking out a life membership in the UW-Madison Retirement Association? Are you tired of writing those annual renewal checks to cover the upcoming year’s dues? Now would be a good time to sign up for a life membership. The board has approved inviting all life members to be our guests at the March 23 luncheon featuring UW-Madison Police Chief Kristen Roman. We look forward to recognizing the members who have made a long-term commitment to the association. You will find a membership form at our website: [uwra.wisc.edu/membership/membershipform](http://uwra.wisc.edu/membership/membershipform). Then watch for the luncheon announcement in the February issue of *The Sifter*. 
January Attic Angel Association continuing education programs, Mondays at 10:30 a.m.

At 8301 Old Sauk Road in Middleton. All programs open to the public; no reservation is required. On January 8, City of Madison Police Chief Michael C. Koval will talk about “Keeping Madison Safe.”

Tour of WID/MIR
by Millard Susman, Member, Connections Committee

Wisconsin Institutes for Discovery (WID)
Saturday, February 3, 2018, 10:00 a.m.
330 North Orchard Street
(corner of University and North Randall Avenues)

The Wisconsin Institutes for Discovery opened in 2010 as a research center dedicated to the idea that modern research requires the cooperative effort of experts in many disciplines. This idea guided the design of the building and the recruitment of the faculty who work in the building. The building is an architectural gem and research powerhouse. It houses two research enterprises: the Wisconsin Institutes for Discovery, a public research institute administered by the university, and the Morgridge Institute for Research (MIR), which is a private research institute administered by WARF.

So what’s going on in WID/MIR? What have they accomplished in their six years of operation, and where are they headed now? The Connections Committee has arranged a visit that will include a tour of the facilities and a talk by Professor Jo Handelsman, the director of WID, about the structure, strategic plan, and new methods to achieve an interdisciplinary culture that WID is exploring. Please join us.

Registration
Because space for this tour is limited, advance registration is required. Contact the Association office by Friday, January 26, to register. Members may bring guests who are not members of the Retirement Association, but you must register them.

Parking
We recommend that you try to arrive a bit early in order to find a parking place. There are no athletic events scheduled for February 3, so nearby parking should be available on campus lots on a first-come, first-served basis. There are two parking ramps, Lots 17 and 20, close to WID/MIR, and two surface lots, Lots 55 and 22. Three of the lots — 17, 20, and 55 — open their gates on weekends, and 22 is available to parkers who have a valid permit for any campus parking lot. A good interactive map of the area, which shows parking lots and bus stops, is available online at map.wisc.edu/s/glvt460l.

Meeting place at WID/MIR
Participants in this tour will assemble at the Welcome Desk on the first floor of the WID/MIR building.

Getting IT Done: Optimizing use of your digital camera
by Millard Susman, Member, Electronic Technology Committee

Thursday, January 25, 2018, 2:30 p.m.
Oakwood Village University Woods
Nakoma/Westmorland Room
6205 Mineral Point Road

Cameras were once simple — a little box with some sort of shutter switch. You pointed and pressed the switch. Then cameras became digital. Then they became smart. Then they became brilliant specialists, capable of doing things that their owners would never have thought of doing. Nowadays, communicating with a camera can be intimidating. It’s possible to point and shoot, but the camera makes it very clear to us that we could do better than that if we just understood how to use the elaborate menu of settings offered by the camera. The Electronic Technology Committee thought it would be a good idea to schedule a sharing session in which UWRA members can discuss their problems with digital photography and their insights into the powers of the digital camera.

If this interests you, please join us on January 25. We have arranged to have Dave Anderson, an expert from the Camera Company, on the scene to help answer our questions and to point to features that we might not have realized were offered by digital cameras. Bring your camera. Write a list of your questions to make sure that we address the problems that haunt you. And be ready to share your best advice on how to be a great photographer.

Parking
Enter Oakwood grounds at the traffic light at Island Drive and Mineral Point Road. Take the left fork, then the second driveway on the right to enter visitor underground parking. Push the button for assistance. Park in any visitor stall; take the elevator to the first floor lobby where signs or a receptionist will help. When you exit the underground parking, the garage door opens automatically. You may also park in a surface visitor spot (marked spaces along the drive and up the hill toward the large lot). On foot, enter Heritage (6205 Mineral Point Road) at its main entrance (third driveway on the right, at stop sign) or enter the auditorium doors directly from the lower drive.

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HISTORIC MILWAUKEE TOUR
WEDNESDAY, FEBRUARY 21, 2018

An experienced guide will join us on our bus for a tour that traces the historic development of Milwaukee from a wild rice marsh in the estuary of three rivers, to the multi-Indian tribal settlement of Milicke, to the three settlements of Juneautown, Kilbourntown and Walker’s Point, to current day Milwaukee. Hear some of the many interesting nicknames that have been bestowed on Milwaukee such as Cream City of the Lakes, Machine Shop of the World, Munich of America, America’s First Red City of Sewer Socialists, Beertown, Home of the Braves, etc. See and hear about its buildings of national and international fame, the educational assets of Marquette University and UW-Milwaukee, its parks and cultural and other recreational amenities, and begin to understand how the city has woven its way into the fabric of Wisconsin and the nation. We will lunch at Mader’s German Restaurant. Those interested in walking and shopping along Old World 3rd Street will have until 2:00 p.m.

Cost: $65 per person includes tour, lunch, all taxes and gratuities.
Registration Deadline: February 9. University League and PLATO members may register if space is available.

Timeline:
8:00         Leave Westside pickup point (Covenant Presbyterian Church, 333 S. Segoe Road; enter from Segoe)
8:30         Leave Eastside pickup point (Sears/Planet Fitness under the lamp post with number 10 sign)
10:00           First segment of tour (tour guide boards bus at Mader’s Restaurant)
12:00-2:00  Lunch at Mader’s Restaurant and free time to explore Old World 3rd Street (walking)
2:00             Board bus (at Mader’s) for second segment of tour
4:00             Drop off tour guide at Mader’s and leave for Madison
5:15             Arrive Eastside               5:45 Arrive Westside

Questions: Call UWRA Office at 262-0641 or Esther Olson at 335-3207.

Select lunch choice. (If ordering more than one meal, please indicate corresponding name.)
_______  Grilled chicken breast sandwich served on pretzel roll with lettuce, tomato, Swiss cheese. Served with German potato salad and pickle spear.
_______  Weiner Schnitzel, a boneless pork cutlet lightly breaded and sautéed and served with sauerkraut and spätzle.
_______  Sauerbraten, a marinated roast beef topped with gingersnap sauce and served with red cabbage and spätzle.
_______  Portobello Napoleon, Portobello mushroom sautéed and stuffed with spinach, roasted red peppers, and chèvre. Served with spätzle and red bell pepper coulis.

All choices include salad, rolls, apple strudel, and beverage.

Please indicate any dietary restriction or special needs:  _____________________________________________________

Pickup location:  East _________   West ___________

Payment of $65 per person is enclosed. Please make checks payable to UW-Madison Retirement Association. Mail to UW-Madison Retirement Association, c/o Division of Continuing Studies, 21 North Park Street, Room 7205, Madison, WI 53715-1218 to arrive no later than February 9.
You’ve decided to make improvements in your physical wellness…congratulations! How do you get started with exercise when you don’t really want to?

Wellness, as defined by the National Wellness Institute, is an active process through which people become aware of, and make choices toward, a more successful existence. Our physical wellness is only part of our overall well-being, but it can affect other areas of our lives and either improve or decrease overall life satisfaction.

Believe it or not, exercise can be FUN and simple to incorporate into our busy lives. During the “I-Don’t-Like-Exercise Solution” session we will talk about what really counts as exercise and what your doctor will recommend. We will also discuss what’s realistic in our hectic world and how you can get help along the way. We will answer questions like “How do I start when I don’t know what I’m doing?” and “I’m 75 years old, aren’t I too old to exercise?”

In order to take charge of your wellness you have to be an active participant. This presentation will provide the tools and resources you need to get started, keep moving, and stay motivated.

**Stephanie Ehle**, MS, certified personal trainer and certified wellness practitioner, is the owner of Eudemonia, LLC. She has worked in the health and well-being management field for over twelve years helping individuals improve their quality of life through awareness, education, and motivation. Using the seven dimensions of wellness as the core, Stephanie facilitates programs to educate and influence people to lead healthy lifestyles. Stephanie enjoys working with people of all ages and ability levels and specializes in older adults, incontinence, and fall prevention.

**Food pantry contributions**
The pantry for this event will be the Good Shepherd Lutheran Church. Both cash and checks payable to that organization will be accepted.

**Registration**
Advance registration is required. If you are not registered in advance, you may not receive handouts. Contact the Association office (see masthead) by February 1. Members are invited to bring a guest, but the guest needs to be registered.

**Parking**
Free parking is available in the ramp across the street, which can be accessed from Washington Place, a small side street that intersects with West Main Street just across from the Capitol Lakes entrance at 333 West Main Street. When you enter the ramp, push the blue button and take a ticket. Bring the ticket inside with you and have it validated at the MainGate reception desk just prior to departing. It is valid for only 30 minutes after it is stamped.

**Report on December financial seminar**
*by Jack Sorenson, Member, Committee on Financial Matters in Retirement*

On December 11, a timely financial seminar, “Identity Theft and Data Breach Awareness,” was presented by Ms. Laura Fay, agency liaison for the Bureau of Consumer Protection within the Department of Agriculture, Trade and Consumer Protection. The slides and a videotape from this presentation are available on the UWRA website at uwra.wisc.edu. The Committee on Financial Matters in Retirement recommends you take advantage of these resources and consider our speaker’s recommendations.

**Recommendations**
Ms. Fay provided some information and recommendations regarding the Equifax breach, and protecting your identity.

- First, Equifax has offered free credit monitoring for all U.S. consumers. However, it is in effect for only one year.
- Equifax has also offered a free security freeze. In order to take advantage of the free Equifax security freeze, an application must be made by January 31, 2018. Call 866-447-7559, Equifax’s call center, or check their website [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com).
- To achieve the highest level of protection, a security freeze should also be put in place for each of the other two credit agencies, TransUnion and Experian. Setting up a security freeze for each of these credit agencies will cost $10 per agency. If you need to “defrost” your credit freeze for a short period of time to allow a credit check for a loan, credit card, or other purpose, there will be an additional service fee per agency.
- Shred all documents containing personally identifiable information, accounts, etc.
- Opt out of unsolicited credit card and other offers.
- Protect your wallet, minimize what you carry, and have an inventory of what you carry.
- Remove personally identifiable information from social networks.
- Make sure to use WiFi that is encrypted.
- Use post office or a postal box to mail items with personal or financial information.
Meet member Jerry Lange

Spouse/significant other: Beverly.
Current work and/or before-retirement work: Director of UW-Madison Internal Audit.
The first thing I did after I retired was: Turn off my alarm clock, spend some time in the Northwoods, make home improvements, and reduce a long-deferred "to do" list (still working on that).
Now I spend my time: A little of everything: dabbling in family genealogy, wood working, reading, photography, winter sports, and travel.
The top item still on my bucket list is: A trip to New Zealand.
I joined UWRA because: To keep my long-time UW friendships active, take in some outings, and stay in touch with campus happenings, and I’m a softy: they needed an auditor!
My favorite UWRA activity is: events of interest and luncheons.
My least favorite part of retirement is: It’s more difficult to maintain contact with friends from the UW.
My favorite part of work before retirement was: Working with people across campus (well most of them) and learning first hand about the great things being studied!
My favorite part of retirement is: Not living by a schedule, savoring that first cup of coffee and the morning paper when I get up, and watching it snow without worrying about when I have to shovel.
I still can’t throw away: some mementos of work at the UW, but I’m working on it.
Something that would surprise you about me is: I’m still a big Star Wars fan (and all its iterations) after all these years.
What I’ve been reading lately: Killers of the Flower Moon: The Osage Murders and the Birth of the FBI.
My favorite restaurant in the Madison area is: Quivey’s Grove, but I like to try new ones of all kinds.
The music I most enjoy listening to is: Almost anything (except opera and rap).
My next travel plans include visiting: Ireland, Scotland, and northern Norway, as well as continue to visit national parks across Canada and the United States.

Technical tips
by Eric Geiger, Web Developer/Writer, DoIT

Secure shopping experience
We all shop online more with each passing year. Scammers will follow us to where we spend our money, hoping to take advantage of our habits. Follow these seven tips to help protect yourself online and make your electronic shopping excursions safer. Please visit it.wisc.edu/news/7-ways-make-holiday-shopping-secure.

Netflix phishing email
In late September, a new phishing email hit inboxes. Here are three ways to recognize and avoid this and other phishing emails: it.wisc.edu/news/3-ways-to-recognize-avoid-phishing-emails.

Alert: new website impacts photo contest
by Sandi Haase, Incoming Executive Director

UWRA is installing new member-management software that will allow members to manage their own information, sign up and pay for events online, and support membership renewals. The new website will be implemented within the first quarter of 2018. This upgrade will affect the annual photo contest. To ensure a fully functional website, the photo contest is cancelled for 2018 and will resume in 2019. Stay tuned. We appreciate your patience as we bring up the new software.

Monthly Reminders

Westside breakfast at Sofra, 7457 Elmwood Avenue, Middleton, 8:30, January 4, February 6, March 7, April 5, May 1, June 7, July 12, August 7, September 6, October 4, November 8, and December 4.

Eastside breakfast at Elie’s, 4102 Monona Drive, Madison, 8:30, January 24, February 20, March 21, April 26, May 22, June 20, July 26, August 22, September 20, October 24, November 20, and December 12.

Reservations are not needed for either location. You are welcome regardless of where you live.

For information on upcoming PLATO trips, please visit plATOMADISON.org/page-18561.
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<td>Breakfast at Elie’s</td>
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<td>January 25</td>
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<td>Optimizing use of your digital camera</td>
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<td>February 21</td>
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