Meeting Dates

Dr. James Hilton is University Librarian and Dean of Libraries, as well as Vice Provost for Academic Innovation at the U-M, where he leads one of the world's largest and most innovative library systems, and spearheads the development of campus-wide strategies, policies and programs around educational technology. A national leader in technology issues around higher education, he has led, championed and fostered technology initiatives that cross boundaries between institutions, and between academic and information technology units.

May 9, 2019 – Mika LaVaque-Manty, Ph.D. – The Campus of the Future – And Why MRetirees Are Part of It
Dr. Mika LaVaque-Manty is the Director of the Honors Program, an Arthur F. Thurnau Professor, and Associate Professor of Political Science and Associate Professor of Philosophy. A philosopher by training, he is a political theorist whose research interests focus on how people develop and maintain a sense of autonomy, and on what kinds of institutions foster and support autonomy. He is particularly interested in educational institutions, although he has written on dueling, doping, and Johnny Cash, among other wacky topics.

“Learn & Grow” Lecture Series

No registration required, just drop in!

Join us for the free, informative lecture series. Presentations starts at 12:15 pm, preceding the general meetings in Weber's Ballroom. Weber’s does not permit us to bring in food so we're unable to continue the brownbag format. We will provide a free beverage and cookies for you to enjoy during the Learn & Grow session.

The April presentation is:

- April 11, 2019: Cutting the Cord on Cable presented by Ed Adams, UMRA Board Member.
  Ed will walk us through his personal experiences of moving from expensive cable television service to a variety of streaming video options. Ed will bring some of the devices he uses, and he will deliver his presentation as a live demo.
“Learn & Grow” Lecture Series Con’t

- **May 9, 2019: Connecting to Community: Matching Retirees to Service Opportunities (Campus, County, and Beyond)** presented by Sarah Gallagher, Connect2Community Project Lead, U-M Ginsberg Center, and Amanda Reel, Community Impact & Volunteer Center Manager, United Way of Washtenaw County.

Serving the people of Michigan is a core tenet of President Schlissel’s mission statement for U-M. Join us to learn about an exciting collaboration between U-M and the United Way of Washtenaw County that helps match interested individuals and groups with volunteer opportunities throughout the county and SE Michigan. While student service has been the focus of this effort for the past few years, UMRA is proud to join with the Ginsberg Center and United Way as we implement a web tool that will help connect retirees to a vast array of volunteer opportunities that can be fine-tuned to personal interests, skills, availability, and more.

Questions? Email Judy Dean, UMRA Special Events Committee: jude@umich.edu

### IN MEMORIAM

The Association wishes to pass on our condolences to the families of our past and current members who have passed away since our last newsletter. We provide this service in case our members want to know this information.

<table>
<thead>
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Board of Directors

Terms Ending in 2019

Jim Bell, President  
jimbell@umich.edu

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patbutler9@gmail.com

Katherine Kurtz  
kkurtz100@gmail.com

Janet N. Mendler  
jmendler@umich.edu

You Should Have Your New Medicare Card by the End of April

Distribution of new Medicare Cards continues through April 2019. If you haven’t received your card by the end of April, notify Medicare (Phone: 1-800-MEDICARE (1-800-633-4227). Or send mail via US Postal Service to: Medicare Contact Center Operations, PO Box 1270, Lawrence, KS 66044

UMRA Office - 2005 Wolverine Tower, 3003 S. State Street, Ann Arbor, MI 48109-1281

(The Wolverine Tower Building is located at the southeast intersection of Eisenhower Blvd. and S. State St.)

Website:  https://umra.hr.umich.edu  -- Email: umra@umich.edu  
Address changes or missing UMRA Newsletter issues: Contact Julie Doman – domanj@umich.edu - 734-763-2387
President’s Report

I am hopeful that spring is finally starting to show itself by the time you receive this newsletter, and that you have already responded to the email asking you to set up a password for the membership database. This new database will help UMRA manage member data, and also make it easier for UMRA to communicate with you.

Along with the new database, we have been working on the new UMRA website, which will enable you to review and update your demographic information in the database. A small task force has been working on this website and database change for over six months. The group is made up of three board members - Ed Adams, Rodger Wolf, and myself - as well as Marjory Falconer from Human Resources.

While busy with replacements for the database and website, we have also been working on other tasks. Over the last couple of years, the UMRA Board of Directors has been fortunate to develop a successful committee structure to help the board work on many projects at the same time. This is in part due to not only the efforts of the board but also to other members who have volunteered to help on the committees. Our committees are listed below, and you can find the committee members’ names on the new website:

- Communications
- Finance/Sponsorship
- Health Day
- Nominating
- Program
- Special Events
- Travel
- Volunteering task force

The membership of UMRA has grown again this year by well over 100 to 1198 primary members and 700 spouses/partners as compared with last year’s numbers of 1109 and 654 respectively. If you have attended the monthly program meetings, you are well aware of the increased attendance at the meetings.

On April 30, UMRA will hold its annual Health Day meeting at Weber’s Inn Ballroom. You will find the Health Day agenda and registration form in this newsletter. Again this year, the program looks to be well developed with several interesting topics. **Remember your registration form for this event needs to be received by April 23 along with the $16/person registration fee, which includes lunch options for your convenience.**

A good number of UMRA folks have been on the go with the UMRA travel events this year, and members who have gone on these day trips find them to be very interesting and fun. I have been able to attend a couple outings and plan on taking advantage of a couple more. I am sure that future trips will also be very good. They include a trip this coming fall when we will leave the country to follow the early 20th century rum runners. The listing of currently planned trips is in this newsletter.

For our regular monthly meetings, we have secured Weber’s Inn as the venue for the next two years. We are also concluding our planning for the monthly programs, which will be listed in our August newsletter. I’m looking forward to seeing you at the UMRA meetings on April 11 and May 9, the last two of this academic year, as well as the first meeting of the 2019-2020 academic year on September 12.
Dr. Preeti Malani on Insights from the National Poll on Healthy Aging
Presentation at March UMRA Meeting

Dr. Malani is U-M Chief Health Officer and Professor of Medicine. Her clinical and research interests include infection control and prevention and infections in older adults. Additionally, she is the Director of the National Poll on Healthy Aging based at the Institute for Health Policy and Innovation. Dr. Malani is a graduate of the U-M, and she has an M.D. degree from Wayne State University School of Medicine. Prior to medical school, she earned a master’s degree in Journalism at Northwestern University.

The National Poll on Healthy Aging (NPHA) surveys older adult population to measure their and their caregivers’ perspectives around various issues. Resultant data helps inform the public, health care providers, policymakers, and advocates on issues related to health, health care, and health policy affecting Americans 50 years of age and older. The poll is co-sponsored by AARP, and it is designed as a recurring, nationally representative household survey of U.S. adults, allowing assessment of timely issues. Findings from surveys are disseminated in succinct, user-friendly reports that can be accessed and downloaded through the following website: https://www.healthyagingpoll.org/page/reports.

Reports currently available on the site are listed below, with the key topics underlined:

- Loneliness and Health
- Health Insurance Decision-Making Near Retirement
- Urinary Incontinence: An Inevitable Part of Aging?
- Older Adults' Views on Genetic Testing
- Vision and Eye Care in Older Adults
- Older Adults' Experiences with Opioid Prescriptions
- Logging in: Using Patient Portals to Access Health Information
- Let's Talk About Sex
- Older Adults' Perspective on Medical Marijuana
- Too Much of a Good Thing? Overuse of Health Care
- Flu Vaccine for Nursing Home Staff and Residents
- Drug Interactions: How to Avoid Them
- Dementia Caregivers: Juggling, Delaying, and Looking Forward
- Trouble Sleeping? Don't Assume it's a Normal Part of Aging
- Dental Care at Midlife - Unmet Needs, Uncertain Future
- Doctors and Pharmacists: An Underused Resource to Manage Drug Costs for Older Adults

Dr. Malani highlighted several findings from the reports including the following:

- The impact of loneliness on health: 34% of respondents felt a lack of companionship.
- Spending and outcome disparities between higher-salaried and lower-salaried employees with the same health insurance resources: Lower-salaried employees had two times the number of hospitalizations and four times the rate of avoidable hospital admissions as compared to higher-salaried employees.
- The importance of discussing medication costs with primary healthcare physicians: When patients made physicians aware of negative cost issues, the physicians made cost-saving adjustments in most cases.
- A total of 78% of caregivers of persons with dementia reported caregiving was stressful, but 85% reported such caregiving was very or somewhat rewarding.

Note: UMRA received a note from Dr. Malani’s staff indicating they are preparing to issue the next report in early April. To sign up visit www.healthyagingpoll.org and click the blue “Email sign up” button at the top right part of the screen. (If you are on a smartphone, the button is in the menu - click the icon of three parallel lines at the top of the mobile-friendly version of the site.) National Poll staff promises not to share email addresses with others. UMRA members are also invited to follow the project at @UM_IHPI (Twitter), where poll reports, news, event invitations, and more about the work of the project are shared.

Vi Barkauskas
Barbara McQuade Gives the Insider’s View of Washington, D.C.,
at February UMRA Meeting

Barbara McQuade, BA, JD, was our speaker for the February UMRA program. Professor McQuade was the U.S. Attorney for the Eastern District of Michigan by appointment of President Barack Obama from 2010-2017. She is now Professor of Law in the U-M Law School.

Professor McQuade gave a riveting presentation titled Informing America’s Citizenry with her focus on the Robert Mueller special counsel investigation.

Professor McQuade presented how the Attorney General (AG) can appoint a Special Counsel when the Department of Justice has a conflict. The AG’s being Jeff Sessions, Rod Rosenstein, Matthew Whitaker, and now William Barr.

The “mission of the Special Counsel was to determine if there are any links between Russian interference in the election and the Trump campaign; matters that may arise in the investigation; and any perjury, obstruction of justice, etc.”

She discussed how Robert Mueller is highly qualified to lead this investigation and how his team of 17 prosecutors is composed of former Department of Justice, counter intelligence, public corruption, foreign bribery and organized crime experts. To date there are 34 individuals and three corporate entities charged plus there are spin off investigations that are also taking place.

Paul Manafort, Konstantin Kilimnik, Michael Flynn and George Papadopoulos have all been charged with crimes. She also spoke about the Internet Research Agency, which involves the three corporate entities and thirteen Russians nationals. There are also charges against 12 Russian intelligence officers for hacking offenses.

She then discussed the charges against Michael Cohen, Roger Stone Jr. and the role of Maria Butina, a student from Russia at the American University.

Professor McQuade presented the Investigative Tools that R. Mueller is using in his investigation such as: Search Warrants, Grand Jury that enables subpoenas, Cooperation, iOrders and Foreign Intelligence Surveillance (FISA) which includes wiretaps. She explained each of these in some detail and said that what the public knows about these is just the “tip of the iceberg.”

In the last section she discussed “what’s next.” Will they subpoena the president/ will Whitaker/Barr impede the investigation? Will Mueller be fired? And will there be a Report to Congress? She also spoke of the U.S. Attorney General’s role and responsibilities and what they can legally do with the information they receive from Robert Mueller. How will the “Quest for Truth” end?

Professor McQuade is a dynamite speaker, and the retirees appreciated her willingness to give this presentation. Thank you Professor McQuade!

Patricia Butler
February Tour of the “Big House” for UMRA Members

Twenty members of the University of Michigan Retirees Association enjoyed a tour of the Big House (aka, Michigan Stadium) in mid-February. For a small fee of $7/person, we were guided and educated by our wonderful tour guide, Don. The group started at the top of the West Tower (floor 5, please), which is where all the broadcasting happens on game day. Before we were shown the announcers booth, Don pointed out the broadcasters wall of fame, which included old favorites like Bob Ufer (who was a track star at U-M – did you know that?) and Keith Jackson, who gave Michigan Stadium the moniker “The Big House.” We saw where they strapped in the camera men, so they wouldn’t accidentally fall out the window, onto the crowd below.

From the heights of the 5th floor, you can see all across the golf course, and downtown Ann Arbor/Campus area – quite a sight. Don went into the history of the stadium, how it was the dream of Fielding Yost to have a stadium with a capacity of 150,000. The Regents agreed to a stadium of 72,000 and that was the original size of the stadium, though it has now grown to a capacity of 109,901, making it the largest stadium in the country. The largest crowd to witness a game in Michigan Stadium was 115,109 in September of 2013 when Michigan defeated Notre Dame in a night game.

From there, Don led us to the East Tower, pointing out along the way the huge pillars that hold up the new towers, and how you can find the names of all 83 Michigan counties on those pillars around the stadium.

In the East Tower, Don escorted us to a box, one of 83 between the two towers. 80 of them are identical, and are sold out. They are sold on 3-5-7 season contracts, and include 16 tickets to the game and four parking passes. Of the three unique boxes, one is owned by the university, another by the Athletic Department, and the third one is owned by a private individual.

Next, Don took us to the Men’s Game Day locker room. The walk to the locker room is filled with Michigan football quotes, photos, and slogans, all meant to inspire players and recruits alike. Then we had the thrill of walking through the tunnel, onto the field. Don mentioned along the way that the field can be rented for weddings and the Jack Roth Stadium Club for receptions. Save your pennies – prices start at $7,000 for the ceremony alone! Plus, an added $8,000 for the reception – no catering included!

On the field, we learned about the turf (reground tires) and had our picture taken on the Block M. All in all, it was a wonderful trip, and not to be missed for anyone who is a Michigan Football fan!

Sandy Regiani
UMRA Members Tour the Whitney Mansion and Pewabic Pottery

On a cold and blustery January morning, 43 hardy retirees boarded Glen and Gary’s brand new motor coach provided by Bianco Tours, for a warm and comfortable trip to Detroit while immersed in a rare new bus smell.

Our first stop was Meriwether’s Restaurant in Southfield where we enjoyed a delicious three-course lunch with a pleasant ambiance. Back on the bus, all agreed that the three choices, fish, chicken and the tavern burger were first-rate.

We then headed to the David Whitney house on Woodward Avenue where we were greeted by two docents, two smiles and a glass of champagne.

We learned that Whitney was both a lumber baron and a shrewd land speculator who became the wealthiest person in Detroit in the late 1800s. His home, built in a then fashionable neighborhood next to the Detroit Athletic Club, has undergone a modern restoration and conversion to a restaurant, but still retains the feeling of a family home of that era.

Although rare woods, stone and spectacular Tiffany windows and fixtures were used in construction, it is neither sprawling nor pretentious. One can imagine the couple relaxing with their children or entertaining friends in the comfortable first-floor dining room and parlor or the modest second-floor ballroom.

Then we were off to our last stop, Pewabic Pottery. The company was founded in 1903 and moved to the current location on East Jefferson four years later. It is now run as an educational non-profit and was best known for its iridescent arts-and-crafts style building tile. We had ample free time to enjoy a self-guided tour of the shop, galleries and gift shop.

UMRA president Jim Bell was again with us. He didn’t need to provide directions this time as our drivers were Detroiter, but he did keep an eagle eye on us so no one got lost or in trouble.

On our return to the Meijer’s lot, we were greeted with ice-covered cars, but with each other’s help, we were quickly and happily on our way home.

Dave Williams
# 2019 UMRA Travel Events Calendar

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<tr>
<th>Date</th>
<th>Event Description</th>
<th>Details</th>
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| May 14, 2019| **Turkeyville** – After hearing good feedback about our 2018 adventure, we have scheduled a tour including lunch and the play **Midlife Crisis**. With a balanced look at the "joys" of growing older, through the eyes of a cast of three men and three women, **Midlife Crisis** strikes a chord with anyone regardless of age.  
**Transportation:** Motor coach departs from Meijer parking lot at 5645 Jackson Rd. at 10:15 am and returns at 5:45 pm.  
**Cost:** $79.00/person includes all costs except the bus driver’s gratuity.  
**More information and registration form:**  
— Pick up a flier at the UMRA meetings - Contact C Williams at cwms@umich.edu or 734-426-4908 | |
| June 19, 2019| **Toledo Mudhens Game** – Join your fellow UMRA members and guests on a trip to see the Toledo Mudhens play the Louisville Bats. Seats are covered and in the shade.  
**Transportation:** Meet at Meijer, 3825 Carpenter Rd/corner of Ellsworth, in the parking lot closest to Ellsworth near Chase Bank. at 9:45 am. Cars depart at 10 am and return at 3:45 pm.  
**Cost:** $19 includes admission ticket, lunch (hot dog, soda and chips -- other food is available at your expense). The cost includes a $5 donation to the driver for gas.  
**More information and registration form:**  
— Download a flier umra.hr.umich.edu/news/download/mudhensbaseballgame-6-19-19.pdf, or  
— Pick up a flier at the UMRA meetings, or  
— Contact Pat Butler patbutler9@gmail.com | |
| September 17, 2019| **A Day in the D** – Take a guided tour of Comerica Park that includes: visitors clubhouse, Tigers dugout, Ernie Harwell Media Center (press box), Champions Club and decade monuments/statues. Lunch is at Traffic Jam & Snug. Visit the Federal Reserve Bank of Chicago – Detroit Branch, which is home to an impressive collection of paintings by Michigan artists and a terraced garden.  
**Transportation:** Motor coach departs 8:45 am from Meijer parking lot on Carpenter Rd. and returns at 5 pm.  
**Cost:** $64/person includes all costs except the bus driver’s gratuity  
**More information:** Contact Carol Williams (734) 426-4908 or email: cwms@umich.edu. | |
| October 17, 2019| **Detroit Behind the Scene** – Tour the Fisher Building and the Detroit Opera House, including backstage areas not accessible to the public. Enjoy lunch at Mario's Restaurant serving Detroit since 1948.  
**Transportation:** Motor coach departs from Meijer parking lot on Carpenter Rd. Departure and return times to come.  
**Cost:** $80.00/person includes all costs except the bus driver’s gratuity  
**More information and registration form:**  
— Download a flier umra.hr.umich.edu/news/download/detroit_behind_scenes-10-17-19.pdf, or  
— Pick up a flier at the UMRA meetings, or  
— Contact Carol Williams at cwms@umich.edu or 734-426-4908 | |
| November 18, 2019| **Temperance & Temptation Rum Runners**: Experience the days of the bootleggers in Windsor.  
**Note:** YOU WILL NEED ID TO ENTER CANADA!  
**Transportation:** Motor coach departs from Meijer parking lot on Carpenter Rd. at 8:15 am and returns at 5:00 pm.  
**Cost:** $108.00/person includes all costs except the bus driver’s gratuity.  
**More information and registration form:**  
**Cost:** $108.00/person includes all costs except the bus driver’s gratuity.  
**More information and registration form:**  
— Download a flier umra.hr.umich.edu/news/download/rumrunners-11-18-19.pdf, or  
— Pick up a flier at the UMRA meetings - Contact C. Williams at cwms@umich.edu - 734-426-4908 | |
University of Michigan Retirees Association’s board developed a community sponsorship program to broaden our base of support and expand programming capabilities. Many of the sponsors are available at our monthly meetings, and they provide literature on our sponsor table. We send a monthly email to all members who have an address on file with us, and it includes a brief description of each of the organizations. We are grateful to the following organizations for their 2018-2019 sponsorship.

Area Agency on Aging 1-B, 29100 Northwestern Highway, Suite 400, Southfield, MI, (248) 320-1144  www.aaa1b.org
Assisted Living Locators Southeast Michigan, 2911 Lakehurst Ct., Ann Arbor, MI 48105 (734) 274-9903  www.assistedlivinglocators.com/SoutheastMichigan
Bank of Ann Arbor, 125 S. Fifth Ave, Ann Arbor, (734) 662-1600  www.BankofAnnArbor.com
Brookdale Ann Arbor Network, 2190 Ann Arbor-Saline Rd & 750 W Eisenhower Parkway, Ann Arbor, (734) 657-0710 brookdale.com
Brookhaven Manor, 401 Oakbrook Dr, Ann Arbor (734) 747-8800  www.BrookhavenManorApartments.com
Fidelity Investments, 500 E. Eisenhower Pkwy, Suite 200, Ann Arbor (800) 624-2286 x 53831  www.fidelity.com
Homewatch Caregivers of Ann Arbor, 315 E Eisenhower Parkway, Ste 9B, Ann Arbor (734) 622-8190  www.homewatchcaregivers.com/ann-arbor/
Heartland Health Care Center, 4701 East Huron River Drive, Ann Arbor (734) 975-2600  www.heartland-manorcare.com/locations/heartland-health-care-center-ann-arbor/
Legacy Law Center, 2950 S. State St., Suite 300, Ann Arbor (734) 995-2383  www.elderlawannarbor.com
LifeChoices, 200 Brecon Dr., Saline (734) 295-9292  www.LifeChoicesAtHome.org
Linden Square Assisted Living Ctr, 650 Woodland Dr, Saline (734) 429-7600  www.lindensquarealc.com
Real Estate One Personal Perks, 25800 Northwestern Highway, Southfield, (248) 208-2968  http://www.personalperks.net/
Retirement Income Solutions, 2301 Platt Road, Suite 300, Ann Arbor (734) 769-7727  www.risadvisory.com
Silver Maples of Chelsea, 100 Silver Maples Dr., Chelsea (734) 475-4111  www.silvermaples.org
StoryPoint, 6230 S. State Street, Saline (734) 944-6600  www.StoryPoint.com
University of Michigan Credit Union, 340 E Huron, Ann Arbor (734) 662-8200  www.umcu.org
Yashin, Ashley, Edward Jones, 2433 Oak Valley Drive, Suite 100 A, Ann Arbor (734) 769-0399
University of Michigan Retirees Association  
Fourteenth Annual Health Day, 2019*  
Tuesday, April 30, 2019  
Weber’s Inn, 3050 Jackson Rd, Ann Arbor, MI 48103  
(734) 769-3237

7:30-8:30 Registration and Coffee and Refreshments
8:30-8:45 Welcome & Introduction – Pat Butler, University of Michigan Retirees Association
8:45–9:35 Fall Risk Reduction, Balance and Mobility Enhancement – Neil Alexander, MD, Professor of Internal and Geriatric Medicine, Director of Mobility Enhancement Clinic, Michigan Medicine
9:35-9:50 Q & A
9:50-10:00 Break – Stretch, Move, Be Active
10:00-10:30 Physical Therapy Management of Fall Risk – Andy Herner, MPT, PM&R, Michigan Medicine
10:30-11:00 Occupational Therapy Tips for Fall Risk Reduction at Home – Patrick Hoag, MOT, OTRL, PM&R, Michigan Medicine
11:00-11:10 Break – Move, Stretch and Be Active
11:10-12:00 Keeping an Eye on It as You Age: Glaucoma, Macular Degeneration and Diabetic Retinopathy – Ariane Kaplan, MD, Clinical Assistant Professor of Ophthalmology, Michigan Medicine
12:00-12:15 Q & A
12:15-12:45 Low Vision Tips and Tools at Home – Russ Ellis, OTRL – Occupational Therapy, PM&R, Michigan Medicine
12:45-1:05 Dining room setup – All must leave the dining room while it is set up for lunch
1:05-2:00 Lunch – Be sure to indicate your lunch selection and prepay when you send in your registration.

The afternoon program will be devoted to Chronic Pain from many conditions, pain medicine and alternative therapies to relieve pain.

2:00-3:45 “Doctor, Why Do I Hurt and What Can I Do About It?” – Daniel Clauw, MD, Professor of Anesthesiology, Internal Medicine, Rheumatology and Psychiatry; Director, Chronic Pain and Fatigue Research Center, Michigan Medicine
Alternative Therapies for Chronic Pain Management: Cannabis and Yoga – Kevin Boehnke, PhD, Research Investigator in Anesthesiology, Michigan Medicine
3:45-4:00 Discussion, Evaluation and Program Closing

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UMRA Health Day Registration  
Deadline: Must be received by April 23, 2019.  
Send to: UMRA, 2005 Wolverine Tower, 3003 S. State St, Ann Arbor, MI 48109-1281

Name(s)#A____________________________ Name 2nd person #B____________________________
Street Address, City & Zip _______________________________________________________________
Email ____________________________________ Phone(s) _______________________________

Meal(s) desired (Indicate if for person #A or person #B):

_____ Chicken
_____ Whitefish
_____ Vegetarian
_____ Vegan

Please enclose a check, payable to UMRA, for $16/person  
Amount enclosed __________

*Sponsored in part by a grant from Office of the Associate VP for Human Resources and MHealthy
Do You Want to Become a New UMRA Member?

U-M Retirees Association (UMRA) sends its newsletters to recent University of Michigan retirees to invite them to join our association. It’s likely that you are in that category if you are a recent retiree and have not yet joined UMRA. We welcome you to join UMRA now. That will give you membership through the balance of this year (August 31, 2019) as well as for the entire next year (September 1, 2019 to August 31, 2020). To join UMRA, follow these steps:

1. Go to the UMRA website at [https://umra.hr.umich.edu](https://umra.hr.umich.edu).
2. Click the JOIN/RENEW tab, which is near the top of the page.
3. Click one of the following three options listed in the two bulleted lines under the heading Join:
   a. Click [Join Online as an Individual](https://umra.hr.umich.edu) if you are the only person joining, and complete and submit the online application.
   b. Click [Join Online as a Household](https://umra.hr.umich.edu) if you and your spouse/partner are joining, and complete and submit the online application.
   c. Click [membership application form](https://umra.hr.umich.edu), which is in the second bullet under Join. Then follow the instructions under the heading [Join UMRA by US Postal Mail](https://umra.hr.umich.edu).

If you are currently a member of UMRA, please do NOT renew at this time. We will ask our current members to renew around July 1.