



Greetings from UMRA! In this newsletter you'll find:

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Happy Fall, Y'all

When the calendar rolls into September, our routines tend to change; the days start getting shorter and UMRA activities shift into high gear.

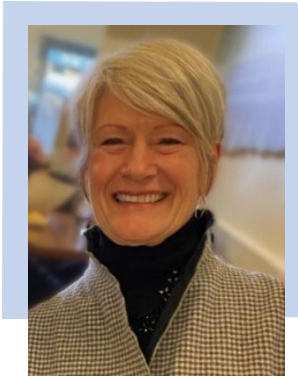
It's the time of year we ask you to renew your membership. We are excited that so many of you responded quickly and renewed as soon as you received your email. You are set for another year to **Get Connected, Feel Connected, Stay Connected.**



No worries if you can't find the email we sent in early August. Email umra@umich.edu and we will send you another one.

We also want to remind you that our 2024-25 monthly meetings will be held at Washtenaw Community College. You'll find details on page 3. We hope to see you on September 19 for our first meeting at our new venue.

President's Report



September is always special. The new school year is invigorating and a seasonal reminder of our careers and contributions to the University. Whatever our roles, we have fond memories of the excitement and anticipation we felt in September as a new academic year was about to begin.

In my August President's Report, I highlighted details regarding important changes to our monthly meetings, making special note of the change in venue. I again remind you that beginning on **Thursday, September 19**, our first monthly meeting of the 2024-25 program year, will be held in the **Morris Lawrence Building at Washtenaw Community College (WCC)**, 4800 East Huron River Drive, Ann Arbor, MI 48103. There is ample parking adjacent to the building.

Our Program and Learn & Grow Committees have put together an exceptional selection of topics and speakers for our Thursday meetings. If your schedule permits, please join us for the social hour at 11:30 a.m. before the program begins. You will also have the option to purchase lunch. Lunches can be ordered from September 1 through 11:00 p.m. the Thursday before the meeting, September 12. Details will be included in the email reminder you receive for the meeting.

We'll start our meetings with announcements at 12:30 p.m., followed by the Learn & Grow session at 1:00 p.m. and the Seminar speaker at 2:00 p.m. For those of you joining us online, the livestream of the program will begin at 12:30 p.m. A link will be provided in the reminder email.

We've modified the schedule for the October 10 program. We will not have the usual Learn & Grow or Seminar presentations at this meeting. Announcements begin at 12:30 p.m. followed by the UMRA Business Meeting at 1:00 p.m. and the U-M Benefits Update starting at 1:30 p.m. Kent Seckinger, director of U-M Benefits Operations, will anchor a panel of presenters who will provide updates and answer questions related to U-M benefits.

Because we are expecting a large audience for the October meeting, we will require attendees to RSVP. You will register on our website, very similar to our sign-up for travel programs. All you need to do is register on the website and let us know if you are attending in person or watching the livestream.

We encourage everyone to submit their bene questions prior to the meeting. Please do not share personal information or HIPAA protected information. This will allow us to categorize similar questions, enabling the panel to come to the meeting well-prepared with answers at the ready. Please submit your questions to UMRA-HR-Benefits@umich.edu.

An announcement about open enrollment (October 21—November 1) appeared in *The Record* on [August 12](#). The article provides an early summary of benefit selections, as well as phone numbers if you need assistance or have a question. You will also find a half-page ad announcing open enrollment. It is important to make sure your address, phone number and email are correct in the U-M HR system. You can do this online or by calling Shared Services.

Usually, I like to use the President's message to focus on UMRA and all of the fun, recreational, social and educational opportunities we offer members. This message is a public service announcement and a request to pay attention to upcoming information on this year's open enrollment.

See you in September. Go Blue!

Katherine Kurtz
UMRA President

Reminder ❖ September 19 Monthly Meeting

WCC attendees have the option to order a boxed lunch to enjoy before the meeting.
The [livestream](#) of the program begins promptly at 12:30 p.m.

- 11:30 a.m.** **Social hour and sponsor/member time**
Coffee, tea and water will be available.
- Noon** **Lunch** – Social hour and sponsor/member time continued.
If you wish to enjoy lunch with us, you must **pre-order and purchase your meal on our website**. Lunch orders can be placed from **September 1 through 11:00 p.m. on September 12**. Click [here](#), scroll down to the Registration section and place your order.
- 12:30 p.m.** **President’s remarks, announcements and introduction of sponsors** (*Livestream begins*)
- 1:00 p.m.** **Learn & Grow Session – Washtenaw Community College: A Valued and Vital Community Resource**
Presented by Dr. Rose B. Bellanca, President of Washtenaw Community College.
- 2:00 p.m.** **Seminar Presentation – Top-Ranked Ford School Embraces New Educational and Research Initiatives**
Presented by Celeste Watkins-Hayes, Joan and Sanford Weill Dean of the Gerald R. Ford School of Public Policy.

Ordering Lunch at WCC

Details of how to order lunch for our monthly meetings at Washtenaw Community College will be included in the email reminder you receive prior to each meeting. In general, lunch orders may be placed from the first of each month up until 11 p.m. the Thursday before each meeting. Lunch options can be found [here](#). Please note that WCC does not allow outside food to be brought into the building.

2024-25 Monthly Meetings

UMRA’s in-person meetings are now being held at **WASHTENAW COMMUNITY COLLEGE, Morris Lawrence Building**, 4800 East Huron River Drive, Ann Arbor, MI 48103.
These meetings will also be [livestreamed](#) via the UMRA YouTube Channel.

LEARN & GROW

September 19 — *Washtenaw Community College, a Valued and Vital Community Resource*

Dr. Rose B. Bellanca, President of Washtenaw Community College (WCC). UMRA members will hear about the important role WCC has in our community and the many opportunities offered to retirees who want to engage in life-long learning and explore WCC’s offerings.

Bellanca is nationally recognized for delivering excellent programs and for student success. She is a well-known for her proactive leadership and her creative and innovative decision-making. WCC enrolls more than 20,000 students, employs 1,500 full- and part-time staff and hosts over 100,000 visitors a year. Nearly 70% of WCC students go on to four-year colleges, many to U-M.

October 10 — UMRA Annual Business Meeting & Update on 2025 Health and Other U-M Retiree Benefits. The UMRA annual business meeting and updates to the U-M retiree benefits presentation replace the customary Learn & Grow program and the 2 p.m. Seminar. This change is intended to allow adequate time for discussion, questions and answers regarding benefit changes for 2025.

November 14 — *Planning Ahead: Estate Planning for Retirees*

Terrence (Terry) Bertram, attorney and counselor with Legacy Law Center: Estate Planning, Elder Law and Probate. This talk will focus on the importance of keeping estate plans updated and the necessary steps to assure solid planning for elder life, as well as protecting one's legacy for family members and/or designated recipients. Bertram is a U-M alum who has been providing estate and elder law planning services in the greater Washtenaw County area for over 30 years.

December 12 — *UMRA's Annual Holidays Season Social*

Join your UMRA friends and colleagues for the Annual Holidays Season Social. The livestreaming begins at 11:30 with announcement followed by **Professor Tiffany Ng**, chair of Organ in the School of Music and the University Carillonist at 11:45 a.m. **U-M President Santa Ono** will deliver his remarks at 1:00 p.m.

2025

January 16 — *Stay Safe – Avoiding Identity Theft and Financial Fraud*

Mark Munzenberger, AFC. Financial Education Manager, University of Michigan Credit Union. Financial fraud and identity theft continue to impact nearly everyone in America. Every day, there is a news story about a new data breach, a new scam or how an individual became the victim of a phishing attempt. While there are new tools to help protect ourselves, the scams keep evolving, so it's imperative that we stay vigilant. This presentation will teach you the essential steps and actions needed to take to protect yourself, available tools to help consumers and resources available should something happen. Core topics include: 1) How ID theft happens, 2) The most common financial scams in 2024, 3) Tools and technology and 4) Protecting your credit.

February 13 — *ChatGPT Unveiled: Exploring the Power of AI Conversations*

Ed Adams, former Chief Technology Officer, Stephen M. Ross School of Business. Ever wonder what it would be like to have an intelligent conversation with a computer? Well, that's the exciting world of AI chatbots and one of the most advanced is called ChatGPT. This talk will unveil the secrets behind ChatGPT, demonstrating how conversational AI is revolutionizing communication, education and daily life, and why it's changing the way we interact with technology. We'll explore the possibilities of AI conversations, from helping us with daily tasks to even having friendly chats. Whether you're a tech enthusiast or a curious novice, this talk will provide valuable insights into how AI is shaping our future and how you can leverage its capabilities in your daily life.

March 13 — *Keeping Seniors on the Road*

Lisa J. Molnar, Research Associate Professor Emerita. Dr. Molnar has over 30 years of experience conducting research on transportation safety and mobility at the U-M Transportation Research Institute. Her research focuses on driver safety and driver behavior. Specific topics include older driver safety, use of vehicle technology and advanced technologies, as well as traffic laws, policies and programs for seniors.

April 10 — *Spring Birding in Southeast Michigan* (details to follow)

May 15 — *Mcity and the Future of Mobility*

Susan Carney, director of marketing and communications for Mcity at the University of Michigan. Mcity is an interdisciplinary, private-public partnership that brings together industry, government and academia to advance transportation safety, sustainability, equity and accessibility. This is a world-class, purpose-built test facility for

connected and autonomous vehicles and technologies, including mixed-reality testing capabilities and data tools powered by artificial intelligence. Mcity is a makerspace—a hub for research, development and deployment of next-generation mobility innovations to the real world. Join us and learn more about Mcity and how the work being done there could improve the quality of life for us all.

MONTHLY SEMINARS

September 19 — *Top-Ranked Ford School Embraces New Educational and Research Initiatives*

Celeste Watkins-Hayes, Joan and Sanford Weill Dean of the Gerald R. Ford School of Public Policy, Jean E. Fairfax Collegiate Professor of Public Policy, University Diversity and Social Transformation Professor, professor of Public

Policy in the Gerald R. Ford School of Public Policy, and professor of sociology in the College of Literature, Science, and the Arts.

Dean Watkins-Hayes is internationally recognized for her research at the intersection of inequality, public policy and human service institutions, with a special focus on HIV/AIDS, poverty, race, class and gender studies. She will update UMRA on the school's latest efforts to prepare students to listen, lead across differences and drive change around complicated policy issues. Watkins-Hayes, founding director of the Ford

School's Center for Racial Justice, has authored several books, including *Remaking a Life*, winner of seven awards, one of which was the American Sociological Association Distinguished Scholarly Book Award in 2021.

October 10 — *UMRA Annual Business Meeting & Update on 2025 Health and Other U-M Retiree Benefits*

President Katherine Kurtz will lead the UMRA Annual Meeting and provide a brief report of UMRA's 2023-24 program year. **Treasurer Rodger Wolf** will review the annual financial report and **Secretary Jim Randolph** will manage the election of board members.

Following the annual business meeting, Kent Seckinger, director of Benefits Operations in the U-M Human Resources Benefits Office, along with other U-M benefits staff and representatives from the insurance companies that serve U-M retirees, will discuss retiree benefits for 2025. The session will focus on plan changes and answer questions about information contained in the Michigan Benefit Booklet. A detailed agenda for this session

will be distributed closer to the date. **Mark your calendar. It is a meeting you will not want to miss.**

November 14 — *Attack From Within*

Barbara L. McQuade, BA'87 and JD'91, Professor from practice at Michigan Law. Her interests include criminal law, criminal procedure, national security, data privacy and civil rights. McQuade was appointed U.S. Attorney for the Eastern District of Michigan by President Barack Obama in 2010. The first woman in that role, she served until 2017.

Professor McQuade will discuss observations and recommendations from her recent book, *Attack from Within: How Disinformation is Sabotaging America* (Seven Stories Press, 2024).

The book defines disinformation as "the deliberate use of lies to manipulate people, whether to extract profit or to advance a political agenda." She will discuss why

disinformation is especially dangerous at this point in U.S. history, especially the threats it poses to democracy, public safety and national security. National, social media and individual strategies to recognize disinformation and counter its effects will be discussed. *Attack from Within* will be available for purchase at the meeting.



December 12 — UMRA’s Annual Holidays Season Social

Join your UMRA friends and colleagues for the Annual Holidays Season Social. The livestreaming begins at 11:30 with announcement followed by special guest speaker, **Professor Tiffany Ng**, chair of Organ in the School of Music and the University Carillanist at 11:45 a.m. **U-M President Santa Ono** will deliver his remarks at 1:00 p.m.

January 16 — 2025 Tax Follies & Wisdom: Odd to Horrific Episodes from Ancient to Present



Joel Slemrod, Paul W. McCracken Professor of Business Economics and Public Policy, in the Stephen M. Ross School of Business and professor of economics in the College of Literature, Science, and the Arts.

Professor Slemrod, an authority on tax policy design, is known for his pioneering research on how tax policies influence households and companies. He will use stories to illustrate basic principles of taxation, including how taxes are used to change behavior—both for sinister and laudable purposes—and share notable tax policy successes and failures. Slemrod has testified before Congress, advised the Congressional Budget Office and

Internal Revenue Service and assisted treasury departments on every continent. He has published 17 books, including *Rebellion, Rascals and Revenue: Tax Follies and Wisdom through the Ages*, and was named U-M’s David Bradford Distinguished University Professor of Economics in 2021. Learn more about him here:

<https://lsa.umich.edu/econ/people/faculty/jslemrod.html>.

February 13 — Recognizing Deep Fakes



Hafiz Malik, professor of electrical and computer engineering in the College of Engineering and Computer Science at the University of Michigan–Dearborn.

Due to the instantaneous nature of social media politics today, the only way to combat fake multimedia is to detect it in close-to-real time. Malik develops tools to fight against fake multimedia. He has created a method to detect computer-generated audio at near 100% accuracy and is now turning to fake multimedia detection in real time. His current tools can differentiate real from fake audio at the microscopic level with specific markers. These tools can be used by newsrooms, social media platforms

and smart speakers. Malik will discuss the current state of fake media and the strategies used to identify it, as well as approaches to verify authenticity.

March 13 — Why Incompetence Fails to Recognize Itself



David Dunning, professor of psychology in the College of Literature, Science, and the Arts, and faculty associate in the Research Center for Group Dynamics, Institute for Social Research.

Professor Dunning will discuss the psychology underlying the notorious “Dunning-Kruger Effect,” a condition in which people remain unaware of their incompetence and ignorance, being thereby left with illusions of expertise they do not have (a condition that visits all of us sooner or later). He touches on its implications for health, education, the workplace, politics, as well as the digital age. Dunning (with Justin Kruger) received

the 2023 Grawemeyer Award in Psychology for the work, which has been featured internationally on National Public Radio Public Broadcasting Service, The British Broadcasting Service, The *New York Times* and other venues—even *Doonesbury*.

April 10 — *Memory: How It Works and How to Improve It*



Thad Polk, Samuel D. Epstein Collegiate Professor of Psychology, Arthur F. Thurnau Professor, and professor of psychology in the College of Literature, Science, and the Arts. He also serves as chair of the Cognition and Cognitive Neuroscience Area at the Michigan Neuroscience Institute.

Professor Polk will present findings from the Computational & Cognitive Neuroscience Lab on the neural architecture that underlies cognition; that is, the set of fixed neural structures and processes that give rise to cognition. What are the parts, how do they work and how do they interact to produce the mind? Ultimately, researchers aim to understand how the cognitive architecture is determined (e.g., which aspects are genetic), how the architecture changes as a result of experience and normal aging and how it normally functions. He will discuss brain aging and what can be done about it, including how the brain changes as we age and steps we can take to age more gracefully.

Reminder: Need a Ride...Share a Ride



If you do not have transportation or prefer not to drive to one of our meetings or events, we hope you will explore our [Ride Share website](#). Our “Need a Ride...Share a Ride” site is a user-friendly tool and a great way for members to manage transportation, making it easier than ever for retirees to attend an UMRA activity. Whether you need a ride or are offering to share one, our new application can connect you with fellow retirees and help make your journey stress-free and enjoyable.

Upcoming Day Trips

UMRA is excited to announce that we are standardizing the reservation and payment process for all trips (Bianco) and special events (Detroit Tigers games, U-M Homecoming, etc.). All events offered by UMRA are listed on the Event Calendar. Members will reserve seats and pay online via credit card or by sending a check. The last two trips using a brochure with a mailed check are the Jewish Cultural Experience on Monday, November 4, and the Henry Ford Tour on Wednesday, January 15.



September 12 (Thursday) The Flint Cultural Center Tour

The tour begins with a docent-guided exploration of the Flint Institute of Arts, with holdings of more than 8,000 important objects of art. We will lunch at the Farmers’ Market and then proceed to the historic Mott family estate, Applewood. Round-trip transportation is via Golden Limo and departs from the Meijer parking lot on Jackson Road at 8:45 a.m. The cost is \$60.00 per person. There are still a couple of spots available. To register go to the [Flint Tour](#) on the UMRA website or see the attached flyer.

October 1 (Tuesday) Hamtramck History Tour

Join us for an unforgettable visit to Hamtramck! We’ll tour St. Albertus and St. Florian churches and have lunch (included) at the Polish Village Café, where you will enjoy the iconic Polish plate (golabki, kielbasa, potatoes, kapusta and a pierogi). The New Palace Bakery will provide dessert (included) with one of their famous Pączkis. After lunch, we’ll visit Hamtramck’s historic landmarks, including the Hamtramck History Museum. You can do a

little shopping at the Polish Art Center and at Srodek's! Pickup is at the Carpenter Road Meijer, leaving at 8:45 a.m., returning at 3:30 p.m. The cost is \$121.

* Please note there is a fair amount of walking and some steps on this tour.

November 4 (Monday) Jewish Cultural Experience

The Holocaust Memorial Center Zekelman Family Campus has been teaching about the Holocaust and its legacy for more than 25 years. The building, exhibits and programs have received international accolades and heartfelt appreciation from millions of visitors. A front-page article in *The Wall Street Journal* once read, "This may be the most provocative museum of them all." The architecture of this historic museum stirs the public consciousness of the unprecedented horrific crime of the Holocaust. Knowledge of the past is essential in order to avoid its repetition. Visitors will experience a brief exposure to the most researched era in human history—a history that reveals a flourishing culture and its brutal suppression, admirable and heroic rescuers and abject executioners. Through these exhibits, the past casts its light and shadows into the present.

Lunch (included) at Bravo Italian Kitchen in Livonia

After lunch, we will visit the **Nino Salvaggio International Market** where we will have the opportunity to experience this over-sized international marketplace in Troy. You will find an amazing selection of baked goods, produce, grocery items and beverages. From prepared foods to exotic ingredients, you are bound to find intriguing items down every aisle of this shoppers' paradise. The trip departs from the Meijer parking lot on Carpenter Road at 10:15 a.m. The cost is \$89.

January 15, 2025 (Wednesday) The Henry Ford Tour

The Ford Rouge Factory Tour begins with a visit to the Legacy Gallery and Electric Vehicle Display, where you will look back at the iconic vehicles manufactured at the Rouge complex. You will also have the opportunity to look ahead to automaking's electric future. Two films presented in the Legacy Theater will describe the history of the Ford Motor Company. We hope to see an overview of a Ford F-150 final assembly on the production line before we head to lunch (buffet lunch included) at Ford's Garage in Dearborn.

After lunch, we will stop at the Henry Ford Museum of American Innovation where you can explore the exhibits at your own pace. Step into a world where past innovations fuel the imagination of generations to come. You can experience the strides of America's greatest minds while fully immersing yourself in their stories. The trip departs from the Meijer parking lot on Carpenter Road at 8:00 a.m. The cost is \$155.

February 5-6, 2025 (Wednesday & Thursday) Overnight Trip

We are excited to offer UMRA's first overnight adventure. This trip takes us to Ohio where we will spend two days visiting the local **Halls of Fame**.

Day 1—We leave at 7:30 a.m. on Wednesday and travel to Canton, Ohio, where we visit the **Pro Football Hall of Fame**. Opened on September 7, 1963, the Hall of Fame enshrines exceptional figures in the sport of professional football, including players, coaches, officials, franchise owners and front-office personnel. As of 2023, there are a total of 371 members of the Hall of Fame. We will have ample time to explore the Hall of Fame and then enjoy lunch nearby. Lunch is on your own. We will overnight at the Double Tree Canton Downtown. Dinner at the hotel is included. There will be free time in the evening to enjoy the fire pit, lounge area and indoor pool.

Day 2—Thursday starts with breakfast, included with our lodging. We will then visit the **National First Ladies Library and Museum**. Our time here will be divided between the private tour of Leaders in Literary: First Ladies as teachers, educators and librarians, and a private guided tour of the historic Saxton-McKinley House. Our

adventure continues at the **Rock and Roll Hall of Fame**, where you can take a walk down memory lane with memorabilia of the legends of rock and roll. The museum continually augments its own collection of thousands of artifacts, with items on loan from artists and collectors from around the world. Our return is planned for 8 p.m. on Thursday. The cost of this trip is \$560 (single occupancy), \$484 (double occupancy), \$459 (triple occupancy-2 beds). The pick-up for this trip is the Meijer lot on Carpenter Rd. at 7:30 a.m. Click [here](#) to register and to learn more about this trip.

See the flyers attached to the newsletter for more information about our UMRA trips or contact Carol Williams, cwms@umich.edu.

Cultivating a Positive Mindset and Resilience in Retirement

The seventh installment of our Transitioning and Thriving series is now available on the UMRA website. Installment 7 is entitled “**Cultivating a Positive Mindset and Resilience in Retirement.**”

Retirement is often heralded as a time of relaxation and leisure—a well-deserved break after decades of hard work. Cultivating

a positive mindset and building resilience are essential for navigating this new phase of life with grace, optimism and fulfillment.



Click here, [Thriving in Retirement](#), to access this resource. If you have specific questions or have topics you would like us to address, please let us know via email at UMRA-RetireThrive@umich.edu.

A Sponsor Spotlight

 TIAA Wealth Management

You've saved for retirement, but what's next?

Get **actionable financial advice**SM that extends beyond your retirement account to help ensure a secure financial future.

Our advisors become your partner and can help:

- Manage your total investment portfolio
- Create an income stream you can't outlive¹
- Provide tax-efficient investing and income strategies
- Protect your legacy with estate planning and charitable giving strategies

Schedule an online or in-person meeting at TIAA.org/actionableadvice or by calling (734) 332-3500.



¹Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

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It's Time to Renew Your Membership!

All UMRA members were sent their dues renewal notice on August 2. Renewal is simple.

Just click on the link in the message, and follow the instructions.

You can pay by credit card (preferred) or check.

If you misplaced the renewal message email umra@umich.edu and we will resend the message.

4th Annual Summer Picnic—Extreme Weather? No Problem!

Stormy weather and cool temperatures were no match for fifty hearty UMRA members who enjoyed the 4th Annual Summer Brown Bag Picnic on August 6 at Island Park in Ann Arbor. Everyone stayed dry under the shelter and had a great time catching up after the summer break. New members and first-time attendees were warmly welcomed, and all in attendance introduced themselves. How great to have retirees from all parts of the University participating in our vibrant organization! President Katherine Kurtz reminded attendees of the 2024-25 venue change to Washtenaw Community College. Members were encouraged to sign up for Special Interest Groups and Committees and reminded about upcoming trips planned by the Travel Committee. She noted the opportunity to order UMRA-branded gear later this



fall through M Den's online UMRA store. Picnic raffle winners were Paula Yokum and Pat DeLamielleure, who won Bianco vouchers for future day trips; Duane Kirking who donned an UMRA cap; and Herb Loner who won a year of UMRA membership. A huge thank you to the UMRA volunteers who made the event possible: Wayne Adams, Pat Butler, Patty Bebee, Sue Crawford, Elaine Fellows, Al Hermsen, Katherine Kurtz, Debbie Kwicinski, Sandy Regiani, Susan Shields and many others!

Join us next year if you're in town in August and find

more pictures of this year's fun in the Photo Gallery.

NOTE: After the picnic, we learned that MDen is likely to be sold to a new merchandise firm. We hope that the new firm will work with us and continue to supply us with UMRA swag.

—Susan Shields and Elaine Fellows

"A society grows great when people plant trees whose shade they know they shall never sit in."—Greek Proverb

Interest Groups

UMRA Travel Discussion



Tuesday, September 24

Duane Kirking will present on his travels to Antarctica. This meeting will be both in person and via Zoom.

4:00 p.m. Pittsfield Branch, Ann Arbor District Library and via Zoom. A link to the Zoom session will be sent before the meeting.

The group meets on the **fourth Tuesday of each month**, typically via Zoom. Periodically, in-person/Zoom sessions are also scheduled. A Zoom link is sent to the Travel email list before the meeting.

Contact Joe Marker at joemarker2@gmail.com, if you would like to be added to the email list. Recordings of discussions can be found at [Travel Videos on Demand](#).

UMRA Hikes



Friday-Monday, September 6-9

Camp Michigania

There will be a number of opportunities for guided and self-guided hikes through miles of woodland trails for those attending Camp Michigania.

The group meets the first Friday of the month. We hike on unpaved, wooded trails. Other details will be emailed as part of our monthly announcements.

To join or receive updates and announcements, please email Herb Loner, hloner@umich.edu.

UMRA Bikes



Tuesday, September 17

Parker Mill County Park, 4650 Geddes Rd, Ann Arbor 48104

Arrive at 9:45 a.m. to gear up and meet others. Ride begins at 10:00 a.m. (90-minute ride) Optional lunch follows this ride at Moon Winks around noon. Bring your helmet, water bottles, sunscreen, extra tire tube and your bike.

To receive details or to be added to the email group, contact Sarah Ely (sarahely@umich.edu).

UMRA Kayaks



Friday-Monday, September 6-9 and September 30

A group kayaking excursion is planned for those attending Camp Michigania.

The kayakers will also meet on September 30. Details to be determined.

Email Al Hermsen at ahermsen@umich.edu if you want to join this trip. He will send you directions and more information.

UMRA Walks



Friday, September 27

Arrive at 10:00 a.m. at the Mike Levine Lakeland Trail in Pinckney. The trailhead is off of D19, which is off of M36 (Main St) in Pinckney. An afterglow lunch (optional) is planned at the Pinckney Diner. Details will be sent to the email list the day before our walk.

This group meets on the fourth Friday of the month. To join the UMRA Walks or to receive details about future walks, email Verna Bell, verna@umich.edu or Beverly Turner, rockman@umich.edu.

UMRA Volunteers



Food Gatherers

There will be **no September Food Gatherers meeting**. You will be notified when these sessions resume again.

Questions? Contact Karen Shill kshill@umich.edu.

UMRA Plays Mah Jongg



The group meets Mondays (excluding holidays) at 1:00 p.m. at the Pittsfield Township Senior Center—701 W. Ellsworth Rd., Ann Arbor (on the S.W. corner of State St. and Ellsworth Rd.).

Mah Jongg participants are asked to join the Senior Center—\$5.00 annually for township residents and \$10.00 annually for non-township residents. The group is open to players of all levels. If you have a question about the game, contact Corrine Serrell at corrine.serrell@gmail.com.

UMRA Reads

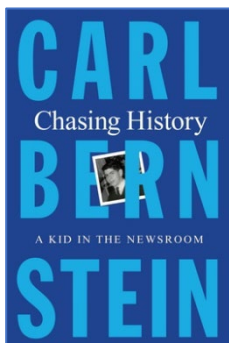


UMRA Reads meets via Zoom from 3:00–5:00 p.m. on the fourth Wednesday of the month. A link will be sent to anyone who wishes to join the discussion.

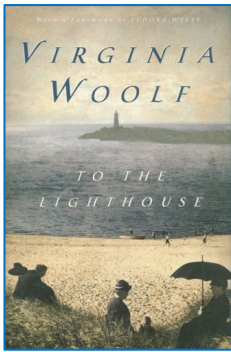
Podcasts of the book discussion can be found at [UMRA Podcasts](#) on the website. New members are always welcome. To join, contact Sharon Grayden, grayden@umich.edu.

Wednesday, September 28

In his memoir, *Chasing History: A Kid in the Newsroom*, Carl Bernstein recalls his beginnings as an audacious teenage newspaper reporter in the nation's capital. He recounts the origins of his storied journalistic career as he chronicles the Kennedy era, the swelling civil rights movement and a slew of grisly crimes. He spins a buoyant, frenetic account of educating himself in what Bob Woodward describes as “the genius of perpetual engagement.” It is a winning tale of scrapes, gumshoeing and American bedlam.



UMRA Reads July Recap



For July 2024, the group read and discussed Virginia Woolf's *To the Lighthouse*, a novel first published in 1927. *To the Lighthouse* is considered by some to be among the 100 most notable books in English of the 20th Century.

The “action” of the novel takes place on two particular days, 10 years apart, spanning across World War I from 1910 to 1920. There is not much action, no plot and little dialogue. Rather, the novel consists of a verbalization of the thoughts (stream of consciousness) and observations of the various characters. This technique is called multiple focalization—little dialogue and almost no direct action. The same events are told repeatedly, but are each time seen through a different focal character. The story is told by an omniscient narrator—a character who has complete knowledge of the events, context and characters' thoughts, feelings and actions.

The setting is a summer home on the Isle of Skye with a lighthouse in the distance, though close enough for the lighthouse light to play on the summer home. On the first day we meet Mr. and Mrs. Ramsay, their eight children and several friends, for a total of 15 or 16 people. On the second day, 10 years later, the group is reduced to about 10 because Mrs. Ramsay and two of the children have since died and now, only two friends have returned and joined the group, the artist Miss Briscoe and poet Mr. Carmichael. The book's title comes from the youngest of the Ramsay children, James, wanting to take a boat out to the lighthouse. His unsympathetic father says no which devastates James. Although 10 years later, when James at 16 has lost some interest in the lighthouse, they do go to it.

So, what did the group think of the book? Most thought it was not an especially compelling read. Some stopped reading at page 26. One found that listening to a reading of the book, and speeding it up, helped get through it. No one thought they would go back and read it again. There was consensus that this is a book that literary scholars would most likely enjoy discussing.

At one point in the book, apropos the reading of the novels of Sir Walter Scott, Mr. Ramsay wonders how long his own philosophical writings will be read. That is, Virginia Woolf is wondering how long her writing will be read. Since our group is reading *To the Lighthouse* nearly 100 years since it first appeared the answer is: at least 100 years.

You can listen to this interesting discussion at [UMRA Podcasts](#).

--Richard Robertson

UMRA Contact Information

The UMRA Office is located at 2005 Wolverine Tower, 3003 S. State St., Ann Arbor, MI 48109-1281.

(Wolverine Tower is closed to the public.)

To learn more about UMRA activities, go to our website: <https://umra.hr.umich.edu>.

Have a question? Missing an UMRA newsletter issue? To communicate with UMRA, please send an email to umra@umich.edu, or give us a call at 734-763-2387, select option 3.

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Welcome New Members

UMRA extends a warm welcome to our newest members, U-M retirees and their spouses. Congratulations on your retirement. We hope you find friendship, fellowship and camaraderie as a member of this vibrant group of retirees.

Name	Department/Unit	Joined Date
Boklye Kim	Radiology	6/17/2024
Elizabeth (Beth) Wiggert	Michigan Medicine/ Ambulatory Care	6/19/2024
Lori Pimlott	Rogel Cancer Center	6/19/2024
Tim Kennedy	Facilities and Operations	6/19/2024
Terry Kennedy	Spouse/Partner	6/19/2024
Donald Shelton	Criminology & Criminal Justice	6/21/2024
Pradip Patel	ITS Infrastructure	6/21/2024
Donna Ainsworth	Women's and Gender Studies	6/23/2024
Joseph Summers	Spouse/Partner	6/23/2024
Elizabeth Calhoun	Law Library	6/24/2024
Janice Glander	Law School	6/25/2024
Robert Buckingham	Public Health	6/26/2024
Kathy Kline	Nursing SICU/SWAT	6/26/2024
Donna Parr	Unknown	6/27/2024
Toni Guzzardo	MDining	6/28/2024
Marc Wood	Interventional Radiology	6/29/2024
Carolyn Wood	Spouse/Partner	6/29/2024

Bing Davis	Epidemiology	7/8/2024
Jerold Lax	Urban Planning	7/8/2024
Judie Lax	Spouse/Partner	7/8/2024
Alvin Midgley	Pathology	7/18/2024
Terry Karnatz	Revenue Cycle Revenue Analytics	7/18/2024
Bonnie Roberts	Ford School of Public Policy	7/23/2024
Henriette Remmer	Biomedical Research Core Facilities	7/23/2024
Hilary King	Adult Hospitals	7/23/2024
Michelle O'Grady	School of Nursing	7/23/2024
Barbara Turgyan	IM-Nephrology	7/24/2024
Christine Jones	Pharmacy	7/24/2024
Nathan Jones	Spouse/Partner	7/24/2024
Coleen Wylie	Investment Office	7/24/2024
Adrian Wylie	Spouse/Partner	7/24/2024
Deborah Kalp	Ross Executive Education	7/24/2024
Jeff Spengler	Spouse/Partner	7/24/2024
Dennis Drobeck	MCDB/EEB	7/24/2024
Karen Colley	Spouse/Partner	7/24/2024
Evelyn Kinnard	Pastoral Care	7/24/2024
Fran Wakefield	Pediatric Anesthesiology	7/24/2024
Robert Wakefield	Spouse/Partner	7/24/2024
Joseph Gemmete	Radiology	7/24/2024
Demetra Kazanis	Spouse/Partner	7/24/2024
Prasanna Baragi	Biological Chemistry	7/24/2024
Vijaykumar Baragi	Spouse/Partner	7/24/2024
Thomas Ivacko	Ford School of Public Policy/CLOSUP	7/24/2024
Steven Leber	Pediatrics	7/25/2024
Suzanne Licht	MM Rev Cycle	7/26/2024
Tim Cavanaugh	Spouse/Partner	7/26/2024
Cynthia Quine	Michigan Medicine/Human Resources	8/5/2024
Lizzy Kerwin	PM&R Michigan Medicine	8/6/2024
Nancy Uffner-Elliott	Theatre and Drama, SMTD	8/6/2024
Kimberly Barrett	College of Pharmacy	8/7/2024
Nancy Egerer	Michigan Medicine/Radiation Oncology	8/9/2024
Thomas Egerer	Spouse/Partner	8/9/2024
Laurel Barnes	HITS, Business IT, Product Delivery	8/13/2024
Cynthia Crawford	Ross School of Business/BCOM	8/14/2024
Rod Little	Biostatistics	8/14/2024
Robin Little	Spouse/Partner	8/14/2024



Joke of the Month

You know you're getting old when a recliner and a heating pad are your idea of a hot date.



Pre-Season Picnic at Wiard's Orchards

September 5, 2024 Gates open at 11.00 a.m.

Come enjoy a picnic lunch, an informative tour and roam the grounds at your leisure!

Presentation and lunch at noon. The grounds close at 5:00 p.m.

Address: 5565 Merritt Road, Ypsilanti, Michigan 48197. See attached flyer for additional details.

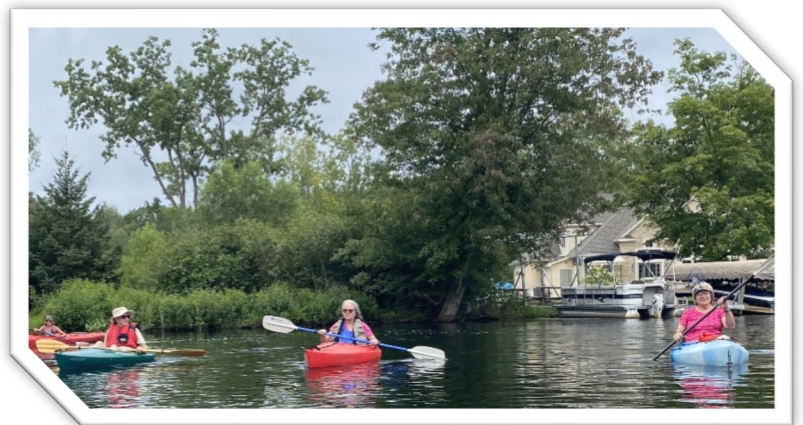
Sponsored by Horizon's Planning Corporation

Photo Gallery

The Tigers Game in July



Kayaking in July



Photos contributed by Al Hermsen.

4th Annual UMRA Summer Picnic



Photos contributed by Susan Shields.

Hiking in August



Photos contributed by Herb Loner.



The Association of Retirement Organizations in Higher Education is offering three informative virtual events this fall. These events are free!

- [Trip Preview Webinar](#), September 11, highlighting our new Travel Institute trips for retired faculty and staff in partnership with Road Scholar.
- [Virtual Summit](#), September 18, focusing on the importance of social relationships for a happy and successful retirement.
- [Cyber Fraud and Personal Security Insights](#), October 24, focusing on cyber threats and how you can protect yourself, presented by Fidelity Investments.

Thank You UMRA Sponsors

The U-M Retirees Association community sponsorship program broadens our base of support and expands programming capabilities. UMRA is grateful to our sponsors for their loyalty and support. Many of our sponsors attend our monthly meetings and would love to meet you at our new location at WCC.

Abigail Hospice – Ranee Seal

2790 W. Grand River Ave., Suite 100, Howell, MI 48843

(517) 292-8600 www.abigailhospice.com

Our hospice care is focused on maintaining quality of life while managing a person's terminal illness.

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2144 South State Street, Ann Arbor, MI 48104

(734) 368-5667 Keller Williams Ann Arbor beauknowsmihomes.kw.com

Beau Knows MI Homes is a company that takes pride in making sure our clients are taken care of through every step of the process. We make sure to over communicate with our clients to minimize surprises. We work throughout the state of Michigan buying, selling and investing in everything from land to lake houses, single family homes to apartment complexes.

Brookdale Senior Living at three locations. www.brookdale.com

- **Ann Arbor-Assisted Living & Memory Care** – Melissa York (734) 327-1350, 2190 Ann Arbor-Saline Rd., Ann Arbor
- **W. Eisenhower Pkwy-All Memory Care** – Julie Craft (734) 213-1708, 750 W. Eisenhower Pkwy., Ann Arbor
- **Brookdale Brighton-Independent Living** – Tisha Maki (810) 229-9190, 833 E Grand River Ave., Brighton

Providing exceptional Independent Living, Assisted Living and Alzheimer's/Dementia Care. Whether you need just a little bit of extra help with daily tasks like dressing, managing medications or hygiene, or you or your loved one are living with cognitive difficulties, we can help.

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(734) 747-8800 www.BrookhavenManorApartments.com

Brookhaven Manor is a senior independent community with spacious one or two bedroom apartments where you will find neighbors enjoying a relaxed, yet active lifestyle. You will enjoy a host of services and amenities designed to enrich your life.

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2840 Lillian Rd, Ann Arbor, MI 48103

(734)-224-4144 caremanagementbynatalie.com

Care Management by Natalie is dedicated to providing comprehensive and compassionate care management services tailored to the unique needs of elderly clients and their families. Our experienced team, consisting of nurses, social workers, aging specialists, and dietitians, works closely with clients to create stability for in home and medical needs, promote social engagement, and develop proactive plans for the future. We honor our clients' wishes and support them with respect and empathy, ensuring they face the challenges of aging with dignity and confidence.

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Casatech is a computer and network support company serving Ann Arbor clients on-site and all other clients, remotely. Micah (2015 U-M alum) and his team will tame and demystify issues with your computer, phone, WiFi, and printer.

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(734) 389-7575 <http://www.collierfinancial.com/>

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(734)-761-3155 horizonsplanning.com

With over 50 years in business, Horizons offers their clients independent fee-based advice on Retirement, Investments, Taxes & Insurance.

Imber Wealth Advisors – Jon Imber

955 W. Eisenhower Circle, Suite A, Ann Arbor, MI 48103

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At Imber Wealth Advisors, we help good people make great decisions so they can enjoy an amazing retirement. As fiduciaries, our process starts with understanding your goals, objectives and priorities for retirement. We can help you establish a written retirement plan focused on retirement income planning, investment strategies, wealth management, tax planning plus legacy and estate planning.

Legacy Law Center – Terrence A. Bertram

2950 S. State Street, Suite 300, Ann Arbor, MI 48104

(734) 995-2383 www.elderlawannarbor.com

Legacy Law Center, advisers for your life planning needs, estate planning, elder law and probate.

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(734) 679-0533 www.ehmss.org

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Retirement Income Solutions – Megan Flynn and Evan LeRoy

2301 Platt Rd., Suite 300, Ann Arbor, MI 48104

(734) 769-7727 www.risadvisory.com

Retirement Income Solutions is a locally-owned and independent financial advisory firm that specializes in the active management of TIAA and Fidelity accounts, along with other assets.

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(734) 272-4224 www.rfcplan.com

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Silver Maples Retirement Neighborhood – Christina Kim & Suzy Stacey

100 Silver Maples Dr., Chelsea, MI 48118

(734) 475-4111 www.silvermaples.org

Silver Maples of Chelsea is a senior living neighborhood that offers independent living, assisted living and short term respite stays.

TIAA –Theresa Serafimovski, Jake Sawyer and Mark Westermeier

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(866) 842-2949 <https://locations.tiaa.org/mi/ann-arbor/777-east-eisenhower-parkway>

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UMCU is a member owned, not-for-profit cooperative serving the financial needs of its members and the community.

We value our sponsors!

Please take time to meet them at our monthly meetings.

Remembering President Emeritus James Duderstadt

President Emeritus James J. Duderstadt, who devoted his academic career to an institution he shaped with his zeal for technology, innovation and equality, died Aug. 21.

Known as “The Dude” to students and alumni, Duderstadt was the university’s 11th president from 1988-96 before stepping down to lead the [Millennium Project](#), a research center focusing on the impact of societal, economic and technological changes on universities. You can read about Duderstadt’s wide-ranging impact on the University of Michigan [here](#). This tribute was written by UMRA member, Mary Jo Frank several years ago for the Office of the Vice President for Communications.

On February 8, 2021, Jim and Anne Duderstadt, both UMRA members, shared their passion for the Millenium Project with UMRA members. During this presentation they encouraged staff and faculty to contribute to the Project’s memoir section where individuals can record, for history, their own U-M stories, experiences and accomplishments. You can view the UMRA presentation [here](#).

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