

# UMRA NEWS

November 2024

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## UMRA's Third Annual Spice Drive—November 14

**On November 14, during the monthly UMRA meeting, we will collect spices for the U-M Maize & Blue Cupboard, an on-campus food pantry dedicated to alleviating food insecurity for students and staff in need.**

This, our third annual spice drive, ensures U-M community members receive equitable access to healthy food and the ability to prepare it.



A list of suggested spices and seasonings can be found on page 15. The list is also posted on the UMRA website—[Maize & Blue Cupboard Spice List](#).

If you're unable to donate but would like to contribute, you can make a donation on the Maize and Blue Cupboard website [here](#).



## President's Report

Greetings and Happy Thanksgiving. Yikes: it seems like it was just Labor Day.

Please note that our November 14 program also includes our **annual spice drive**.

The spices we contribute fulfill an important need for the student-run Maize and Blue Cupboard, as the Cupboard does not provide spices or seasonings. A list of spices that are appreciated can be found on page 15 of this newsletter. For

members not able to attend the November 14 program in person, you can still support this effort by making a financial contribution to the Maize and Blue Cupboard.

The Maize and Blue Cupboard and its clients greatly appreciate our contributions,

whether spices, your time or money. Details can be found here—[How to Help](#).

I would also like to extend a huge thank you to Karen Shill, the UMRA Volunteer Services Coordinator. Karen and her team of volunteers have given hours of their time and energy to the Maize and Blue Cupboard, Food Gatherers and the Ronald McDonald House. See page 11 of this newsletter or check the UMRA calendar for other volunteer activities scheduled in the coming months. Karen can always use your help.

As the days in Ann Arbor get a bit frostier, many of you are heading south to warmer climates for the winter. First, safe travels. But remember, all of our monthly programs are livestreamed and available on our website via YouTube, and many are also available as podcasts. You can listen live or tap into a podcast as you stroll along some southern beach on your daily walk. In addition, the book club and travel discussion group are also available via zoom. The Shared Interest Groups (SIGs) are a great way to stay connected to each other and enjoy the camaraderie of colleagues and friends in other locations.

SIGs offer excellent opportunities to get involved in a new activity or to share your expertise. In addition, UMRA committees are also looking for new members. If you have experience in communications and marketing—including social media—we need your help on the Communications Committee. We are also looking for new members for our member outreach activities. This committee calls and welcomes new members and encourages new members to attend programs, join a SIG or participate in a travel outing. We are also adding new members to our programming committees. The Learn & Grow and Program Committees share ideas about potential speakers and help select speakers for programs. If you have an interest in learning more about any of the above, please email me at [kkurtz@umich.edu](mailto:kkurtz@umich.edu), or send your inquiry to the [UMRA@umich.edu](mailto:UMRA@umich.edu) email. We will follow up and answer any questions you have.

Our October benefits update was a huge success. We are grateful to Kent Seckinger, Senior Director of Benefits Operations, Human Resources, and his team for their informative presentation of the 2025 health benefits rollout. The updated benefits materials are certainly easier to use. If you did not attend the October 10 program, you can watch the presentation on the UMRA website—[2025 Benefits Update](#). The UMRA Board will continue to work with Kent Seckinger and his team throughout the coming year.

On behalf of the UMRA Board, I offer best wishes to all of you for a Happy Thanksgiving and safe travels, wherever your travels take you.

Go Blue!

Katherine Kurtz  
UMRA President

## Reminder ❖ November 14 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.

Pre-registration is requested for in-person attendees. Register [here](#).

- 11:30 a.m.**      **Social hour and sponsor/member time**  
Coffee, tea, water and soda will be available.
- 11:45 a.m.**      **Lunch** – 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 **November 1 through 5:00 p.m. on November 7**. Click [here](#), scroll down to the Registration section and place your order. Social hour and sponsor/member time continues.
- 12:30 p.m.**      **President’s welcome and announcements (Livestream begins)**
- 1:00 p.m.**      **Estate Planning, Elder Law, Probate: Legacy Law Center**  
**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.
- 1:30 p.m.**      **Attack from Within**  
**Barbara L. McQuade**, Professor from practice at Michigan Law.  
  
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.

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### Attention WCC In-Person Attendees

We kindly request that you register for the monthly meetings you plan to attend at WCC. While registration is optional, we greatly appreciate those who let us know in advance that they will be joining us. We anticipate several upcoming meetings will have larger than usual attendance. This information helps us better plan for and accommodate those who attend, ensuring we have the appropriate seating and beverage service available. Registration is easy. Just go to the Event Calendar on the UMRA website, select the monthly meeting you plan to attend and find the registration section directly below the program description. You can purchase lunch here, as well. Thank you for your cooperation and support as we implement this new process!

**Note:** Those who plan to watch the meeting via our YouTube channel do not need to register. You will receive the link to the meeting in the reminder email.

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## Pre Ordering Lunch

If you would like to order a lunch to enjoy prior to the November 14 meeting, please order [here](#). Then, scroll down to the Registration section and follow the instructions to make your selection and pay online. The cost for each lunch is \$18.00.

You can review the boxed lunch menu [here](#).

Lunch orders must be placed by **5:00 p.m. on November 7**.



## [Need a Ride...Share a Ride](#)

If you do not have transportation or prefer not to drive to one of our activities, we hope you will explore our [Ride Share website](#).

## 2024-25 Monthly Meetings

UMRA's in-person meetings are held at **Washtenaw Community College, Morris Lawrence Building**. These meetings will also be [livestreamed](#) via the UMRA YouTube Channel. If you are unable to attend, you can watch the meeting at your convenience on our [YouTube channel](#).

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

# LEARN & GROW

**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 a.m. with announcements followed by special guest presenter, Tiffany Ng, Ph.D, Associate Professor of Music, University Carillonist, and Chair of the Department of Organ in the School of Music, Theatre & Dance at 11:45 a.m. Ng's presentation, **Expanding our Sonic Horizons: Tower Music for an Inclusive Campus**, will share with UMRA members how she has expanded and enriched the repertoire performed on the University's two carillon towers to bring joy, beauty and artistic diversity to the everyday experiences of hundreds of listeners each day. Through stories and concert videos, you will follow her journey with her students and colleagues to expand traditional carillon music to encompass rich annual cycles, ranging from Native American Heritage Month, U-M Veterans Week, National Coming Out Day and the annual MLK Symposium, with the ultimate goal of ensuring that listeners of every background get a chance to hear music from the towers that affirms them as welcome as integral members of our community.

The annual holidays party will follow the presentation.

# 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 novel 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 is imperative that we stay vigilant. This presentation will teach you the essential steps and actions needed 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, demonstrate 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 Older Drivers Safely on the Road: Resources and Training for Understanding Advanced Driver Assistance Systems and Automated Vehicle Technologies*

**Lisa J. Molnar**, PhD, is a research associate professor, Emerita at the University of Michigan Transportation Research Institute. Dr. Molnar has over 35 years of experience conducting research on transportation safety and mobility at the U-M Transportation Research Institute. The development of advanced driver assistance systems (ADAS) and automated vehicle (AV) technologies hold great promise for helping older adults maintain safe mobility. However, challenges remain in ensuring that ADAS and AV technologies are accessible, acceptable, affordable and otherwise inclusive for older adults. This presentation will focus on recent efforts to improve older adults' understanding of ADAS and AV technologies. You will learn about relevant ADAS and AV resources available through the State of Michigan's website *Safe Drivers Smart Options* and a recently completed project, funded by the Center for Connected and Automated Vehicles, on ADAS and AV training conducted by the University of Michigan Transportation Research Institute. The objective of the project was to develop and pilot-test a training curriculum to help older adults become more familiar with the functioning and operation of ADAS and AV technologies through classroom and closed-track demonstrations conducted at U-M's Mcity test facility.

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

## May 15 — *To Be Announced*



**American  
Red Cross**

### **The Red Cross Needs Blood Donations.**

Hurricanes Helene and Milton have taken their toll on current blood supplies. Please consider donating blood. Contact the Ann Arbor Office of the local Red Cross at 4624 Packard, 48108, or call 800-733-2767 to make an appointment. You can also donate via the [U-M/OHU Blood Battle](#).

# MONTHLY SEMINARS

## November 14 — Attack From Within

**Barbara L. McQuade**, professor from practice at Michigan Law. Her interests include criminal law, criminal procedure, national security, data privacy and civil rights. She was the first woman appointed as U.S. Attorney for the Eastern District of Michigan by President Barack Obama in 2010. 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. A Credit card is required for book purchases.

## December 12 — UMRA’s Annual Holidays Season Social

Join your UMRA friends and colleagues for the Annual Holidays Season Social following the guest speaker. The livestreaming begins at 11:30 a.m. with announcements followed by special guest presenter, **Tiffany Ng**, Ph.D, associate professor of music, University Carillonist, and Chair of the Department of Organ in the School of Music, Theatre & Dance at 11:45 a.m.



Ng’s presentation, **Expanding our Sonic Horizons: Tower Music for an Inclusive Campus**, will show how she has expanded and enriched the repertoire performed on the University’s two carillon towers to bring joy, beauty, and artistic diversity to the everyday experiences of hundreds of listeners each day. Through stories and concert videos, you will follow her journey with her students and colleagues to expand traditional carillon music to encompass rich annual cycles ranging from Native American Heritage Month, the U-M Veterans Week , National Coming Out Day and the annual MLK Symposium. The ultimate goal is to ensure that listeners of every background get a chance to hear music from the towers that affirms them as welcome as integral members of our community.

The annual holidays party social time will follow the presentation.

## 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, thereby being 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.



**Joke of the Month**

You know you are old when you hear your favorite songs in an elevator.





**Sue Carney**, Director of Marketing and Communications for Mcity at the University of Michigan.

Ms. Carney will discuss activities at Mcity and how the work being done there could improve the quality of life for us all. 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.

## October 10 Meeting Recap

The October Monthly Meeting included the Annual Membership Meeting and U-M 2025 Benefits Update. The meeting was recorded and can be viewed in its entirety on the UMRA YouTube channel— [October 10 Meeting](#).

## Upcoming Day Trips

UMRA is pleased to announce that we have standardized the reservation and payment process for all future trips (Bianco) and special events (Detroit Tigers games, U-M Homecoming, etc.). You can reserve your place 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. All events offered by UMRA are listed on the Event Calendar.



### 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.



## December 8, 2024 (Sunday) Handel's Messiah, Hill Auditorium

From the jubilant “Hallelujah” chorus to its stirring arias and evocative chorales, *Messiah* is brought to life by friends and colleagues from the community through both the Ann Arbor Symphony Orchestra and the UMS Choral Union. UMSCU music director Scott Hanoian conducts this annual holiday tradition, which features a cast of stellar soloists all making their first UMS appearances. Tickets cost \$24 per person. To place your order, go to the UMRA Events Calendar—[umra.hr.umich.edu/events](https://umra.hr.umich.edu/events)—and select Handel's Messiah, December 8, 2024. Participants will pick up tickets at Hill Auditorium's “Will Call” on the day of the concert. Seats for these tickets are located in the lower Mezzanine Section. The **deadline to purchase tickets for this event is Nov. 8, 2024**. Transportation is on your own. Ann Arbor offers free parking on Sunday. You can also park with your U-M “after hours” hang tag, or your UMID card at a U-M structure. **Questions:** Liz Baron at [ebaron@umich.edu](mailto:ebaron@umich.edu) or call 248-231-2958.

## 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 can look back at iconic vehicles manufactured at the Rouge complex. You can also look ahead to automaking's electric future. Two films shown in the Legacy Theater describe the history of the Ford Motor Company. We hope to see a Ford F-150 final assembly on the production line before we head to lunch. A buffet lunch at **Ford's Garage** in Dearborn is included in the tour cost.

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. We'll travel to Ohio, where we will spend two days visiting the local **Halls of Fame**. **Registration deadline: December 20. We need 40 people to make this trip a go.**

**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**. This 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 stay 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**. Day two 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 8:00 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 parking 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](mailto:cwms@umich.edu).

## Navigating Retirement as a Solo Ager: Overcoming Challenges and Embracing Independence.

The ninth installment of our Transitioning and Thriving series is now available on the UMRA website. Installment 9 is entitled “**Navigating Retirement as a Solo Ager: Overcoming Challenges and Embracing Independence.**”

Being a solo ager doesn't mean a life of isolation or difficulty. With careful planning, proactive engagement and a focus on building strong social and support networks, solo agers can embrace their independence and thrive during this phase of life.



By understanding the hurdles and tapping into the resources and communities available, solo agers can design a retirement that is just as fulfilling and rewarding as those shared by others.

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](mailto:UMRA-RetireThrive@umich.edu).

## Shared Interest Groups

### Introducing a New SIG!!!

#### UMRA Gamers



**Tuesday, November 21**  
**3 pm**

UMRA Gamers is the perfect place for retirees who love board games, card games and tabletop adventures to unleash their competitive spirit and make new friends. The initial planning meeting will be held via Zoom. Subsequent meetings will be in person at a local gaming store, such as R U Game in Saline. The group will determine the future locations.

The Gaming SIG will meet monthly with a focus on board, card and tabletop games. Dennis Drobeck, a retired long-time gamer, will show and explain several different types and styles of games. Games will be determined based on member interests.

If you would like to participate in this group or if you have any questions, please contact Dennis at [wonderama@juno.com](mailto:wonderama@juno.com) or 734 218-0388

#### UMRA Hikes



**Friday, November 1**

Trails near Barton Dam and Bird Hills (across the road)

Start gathering at 9:45 a.m. in the dam parking lot; hike 10:00-11:30.

We will hike in wooded areas with mostly gently rolling hills. Leashed dogs are welcome.

Optional lunch follows at Casey's Tavern on Depot St.

To join or receive updates and announcements, please email Herb Loner, [hloner@umich.edu](mailto:hloner@umich.edu).

## UMRA Travel Discussion



**Tuesday, November 19** (Note date change due to Thanksgiving Holiday)

Group travel using companies/agencies and more on the business aspects of travel

4:00 p.m.

This is a Zoom meeting. A Zoom link will be sent to the Travel email list before the meeting.

Contact Joe Marker at [joemarker2@gmail.com](mailto: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 Walks



**Friday, November 22**

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

We will take a paved route from the park toward the Botanical Gardens.

Convene 9:50. Begin walk at 10:00-11:30 a.m.

The optional afterglow lunch will be at El Limon, 2709 Plymouth Rd., Ann Arbor. To receive details about future walks, email Verna Bell, [verna@umich.edu](mailto:verna@umich.edu) or Beverly Turner, [rockman@umich.edu](mailto:rockman@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.).

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](mailto:corrine.serrell@gmail.com).

## UMRA Volunteers



**Thursday, November 21**

**“Baking Buddies” at Ronald McDonald House**

**November 21 (Thursday), December 10, (Tuesday)**

**10 a.m. – Noon**

Volunteers will prepare 5-10 dozen treats each session. Volunteers 1) supply the ingredients, 2) do the baking on-site and 3) wrap treats individually. Questions? Contact Jeanne Kin, [jkin@umich.edu](mailto:jkin@umich.edu), (734) 604-0982.

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**Thursday, November 21**

**Maize and Blue Cupboard**

**Betsey Barbour Hall**

**12:45-2:30 p.m.**

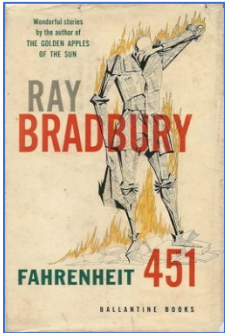
Questions? Contact, Karen Shill via email at [kshill@umich.edu](mailto:kshill@umich.edu).

## 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](mailto:grayden@umich.edu).

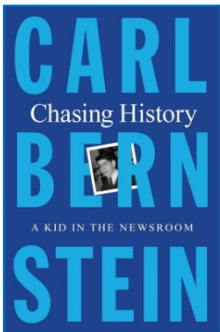


### Wednesday, November 20

**Ray Bradbury's internationally acclaimed novel *Fahrenheit 451* stands as a classic of world literature set in a bleak, dystopian future. Today its message has grown more relevant than ever before.**

Guy Montag is a fireman. His job is to destroy the most illegal of commodities, the printed book, along with the houses in which they are hidden. Montag never questions the destruction and ruin his actions produce, returning each day to his bland life and wife, Mildred, who spends all day with her television "family." But when he meets an eccentric young neighbor, Clarisse, who introduces him to a past where people didn't live in fear and to a present where one sees the world through the ideas in books instead of the mindless chatter of television, Montag begins to question everything he has ever known.

## UMRA Reads September Recap



In his book, *Chasing History: A Kid in the Newsroom*, Carl Bernstein recounts the captivating story of getting his start working at the *Washington Evening Star*. He describes how he was hired as a copy boy at age 16 and shares highlights of his early career. He was witness to a number of major national events, such as John F. Kennedy's election and assassination, and the Civil Rights March on Washington in 1963. You feel his excitement as you read about his experiences and observations.

Bernstein was not a good student and didn't like school. At the end of his first interview at the paper, he was ushered through the newsroom on the way out. He later wrote, "In my whole life, I had never heard such glorious chaos or seen such purposeful commotion as I now beheld in that newsroom. By the time I had walked from one end to the other, I knew that I wanted to be a newspaper man."

He loved Washington, D.C. and was keenly aware of the issues, people and places in the city that fueled his passion for journalism. He brings the reader into the heart of the story with each place and experience he describes through his perceptive observations of events and people.

Although not studious at school, at the paper, he eagerly read books, researched official records and documents, using the library, and carefully prepared and preplanned his stories. He had a dogged commitment to the truth and became an inveterate notetaker. This skill enabled him to chronicle details of the early years of his storied journalistic career.

The book was very enjoyable and easy to read. The group would highly recommend it. You can listen to this interesting discussion at [UMRA Podcasts](#).

--Corrine Serrell

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## 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](mailto:umra@umich.edu), or give us a call at 734-763-2387, select option 3.

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## UMRA Officers and Board of Directors

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### Terms Ending in 2025

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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.

<b>Name</b>	<b>Department/Unit</b>	<b>Date Joined</b>
Diane (Didi) Robins	Human Genetics	10/15/2024
Patrick Nalepa	Spouse/Partner	10/15/2024
Rivka Siden	Medical School/MICHR	10/12/2024
Ken Rorick	Spouse/Partner	10/12/2024
Mary McGuinness	OB/GYN	10/10/2024
Ann Martin	Office of Undergraduate Admissions	10/8/2024

## Welcome New Members—Cont'd

<b>Name</b>	<b>Department/Unit</b>	<b>Date Joined</b>
Paula Bogleff	Birth Center	10/4/2024
Kirk Brower	Psychiatry	10/2/2024
Claire Weiner	Psychiatry	10/2/2024
Debra Pendergrass	Von Voightlander Women's Hospital	10/1/2024
Andrea Manson	Spouse/Partner	10/1/2024
Brenda Livingston	Neurology	9/29/2024
Paula Newcomb	U of M Press	9/28/2024
Louise Salamin	UM Cancer Center	9/27/2024
Susan Douglas	History	9/27/2024
Richard Douglas	Spouse/Partner	9/27/2024
Shawn Salata	Engineering Student Affairs	9/25/2024
Juanita Davis	5B	9/24/2024
Rob Wilke	LSA Technology Services	9/24/2024
Ruste Wilke	Michigan Medicine	9/24/2024
Alganesh (Alga) Abraham	Pathology	9/23/2024
Evan Morrison	Michigan Medicine	9/19/2024
Deborah Morrison	Spouse/Partner	9/19/2024
Mary Davis	Precertification Department Revenue Cycle	9/17/2024
James Hayman	Radiation Oncology	9/15/2024
William Karafa	Financial Operations	9/13/2024
Linnette Drzewiecki	Diagnostic Radiology	9/11/2024
Michelle Bies	Architecture and Engineering	9/11/2024
Stanley Bies	Engineering	9/11/2024
Yan Fu	Institute for Social Research	9/6/2024
Susan Lennon	Psychology	9/4/2024
Catriona Mortell-Windecker	Botanical Gardens & Arboretum	8/31/2024
Brian Windecker	Spouse/Partner	8/31/2024
Virginia Rogers	Radiology/Nuclear Medicine	8/30/2024
Dean Brenner	Internal Medicine/Medical School	8/29/2024
Lucy Russell	Spouse/Partner	8/29/2024
Jennifer Holmes	Emergency Department Michigan Medicine	8/29/2024
Kaye Marz	Institute for Social Research	8/28/2024
Stacie Printon	Electrical Engineering and Computer Science	8/28/2024
Rick Wasalaski	EHS	8/26/2024
Vale Salkauskas	Main operating room	8/26/2024
Mark Daskin	Industrial and Operational Engineering	8/23/2024
Babette Levy	Spouse/Partner	8/23/2024
Thomas Daly	Managed care contracting	8/22/2024
Jeanne McLelland	Thoracic Surgery	8/15/2024

## 3<sup>rd</sup> Annual UMRA Spice Drive

### Spice & Seasoning List for U-M's Maize & Blue Cupboard Donations

Below is a partial list of spices and seasonings we are seeking for our “spice drive” on behalf of the Maize & Blue Cupboard. This is *not a comprehensive list* – please feel free to donate other spices that you enjoy using in your home kitchen. **Spices should be unopened with a use-by date well into the future.**

Some of the more popular dry spices & seasonings include:

Salt & Pepper	Cumin	Onion Powder
Basil	Dry Mustard	Oregano
Bay Leaves	Garlic Salt	Paprika
Black Pepper	Garlic Powder	Parsley
Cajun Seasoning	Italian Blend	Red Pepper Flakes
Cayenne	Jerk Seasoning	Rosemary
Chili Powder	Nutmeg	Sea Salt
Cloves	Old Bay	Seasoning Salt (blend)
Curry Powder	Onion Salt	Thyme

The items below are rarely available on Maize & Blue Cupboard shelves. However, they are greatly appreciated by cooks who seek these ingredients.

Adobo	Ground ginger
Allspice	Herbes de Provence
Berberbe	Marjoram
Cardamom	Saffron
Coriander	Tarragon
Dill	Turmeric
Fennel seeds	Za’atar seasoning

Cinnamon -- the following brands are best because they have the **lowest lead risks**, according to Consumer Reports: 365 Whole Foods Market Ground Cinnamon, 365 Whole Foods Market Organic Ground Cinnamon, Loisa Organic Cinnamon, Morton & Bassett San Francisco Organic Ground Cinnamon, Sadaf Cinnamon Powder and Sadaf Seven Spice blend.

Liquid seasonings, such as:

- Extracts: including vanilla and almond
- Hot sauces: such as Tabasco or others
- Soy sauce
- Yellow Mustard
- Fish sauce
- Worcestershire Sauce

Please remember: All spices or seasonings must be new and unopened.

## Photo Gallery

### Flint Institute of Arts, Farmer's Market and Applewood Estate



### Maize & Blue Cupboard—September-October



### Ronald McDonald House "Baking Buddies"



Photos contributed by Carol Williams and Karen Shill



## Hamtramck History Tour



Photos contributed by Carol Williams

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### Have You Renewed Your Membership?

*The new membership year is in full swing. If you haven't renewed and have misplaced your renewal email, let us know. Email us at [umra@umich.edu](mailto:umra@umich.edu). We are happy to resend the message.*

Get Connected. Stay Connected. Feel Connected.

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## 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.

**Bank of Ann Arbor** – Lucas Domitrovich

125 S. Fifth Ave., Ann Arbor, MI 48104

(734) 662-1600 [www.BankofAnnArbor.com](http://www.BankofAnnArbor.com)

Ann Arbor's leading community bank offering all banking services including trust and wealth management.

**Beau Knows MI Homes** – Beau La Fleur

912 N Main St Suite 200, Ann Arbor, MI 48104

(734) 368-5667 @properties REMI | Christie's Int'l Real Estate [beauknowsMIhomes.com](http://beauknowsMIhomes.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 so we can try and 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.

## Thank You UMRA Sponsors (cont.)

### **Brookdale Senior Living at three locations. [www.brookdale.com](http://www.brookdale.com)**

- **Ann Arbor-Assisted Living & Memory Care** – Andrea Matthews (734) 327-1350, 2190 Ann Arbor-Saline Rd., Ann Arbor.
- **W Eisenhower Pkwy-All Memory Care** – Andrea Sturm (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.

### **Brookhaven Manor** – Samantha Wylie

401 Oakbrook Dr., Ann Arbor, MI 48103

(734) 747-8800 [www.BrookhavenManorApartments.com](http://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.

### **Care Management by Natalie** – Sarah Camp

2840 Lillian Rd, Ann Arbor, MI 48103

(734)-224-4144 [caremanagementbynatalie.com](http://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.

### **Collier Financial** – Caleb Collier

315 E. Eisenhower Pkwy., Suite 303, Ann Arbor, MI 48108

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

Since 1990, Collier Financial has helped thousands of families in the Midwest to and through confident retirements. As independent advisors with the fiduciary standard, we design and implement customized retirement and investment solutions that put our clients' interests first.

### **Fidelity Investments** – Peggy-Sue McNier

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(734) 662-2113 x 78265 <http://www.fidelity.com>

Whatever your destination, Fidelity has the people and the tools to help you grow and protect your wealth.

### **Hantz Financial Services** – Brendon Daly

3450 Alaiedon Parkway, Okemos, MI 48864

(517)381-2381 x 4213 [www.hantzgroup.com](http://www.hantzgroup.com)

Hantz Group provides a comprehensive range of financial services from financial planning to home and auto insurance, tax planning, lending strategies, estate planning, cash flow analysis and investments.

### **Horizons Planning Corporation** – Scott Wiard, Michael Wiard and Mark Adams

250 W. Eisenhower Pkwy., Suite 140, Ann Arbor, MI 48103

(734)-761-3155 [horizonsplanning.com](http://horizonsplanning.com)

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

## Thank You UMRA Sponsors (cont.)

### **Imber Wealth Advisors** – Jon Imber

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

(734) 769-1719 [www.imberwealth.com](http://www.imberwealth.com)

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](http://www.elderlawannarbor.com)

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

### **LifeChoices®** – Julie Craft

400 W. Russell Street, Saline, MI 48176

(734) 679-0533 [www.ehmss.org](http://www.ehmss.org)

LifeChoices® is a membership program that enables you to invest in your future care needs, promoting independence and providing peace of mind as you continue to age in your own home. When the need for care arises, our comprehensive team steps in, coordinating and providing that care without the burden of high out of pocket expenses---simply covered by your membership.

### **Retirement Income Solutions** – Megan Flynn and Evan LeRoy

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

(734) 769-7727 [www.risadvisory.com](http://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.

### **RFC Financial Planners** – Matthew Bowden

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(734) 272-4224 [www.rfcplan.com](http://www.rfcplan.com)

Organize. Simplify. Plan. Our mission is to inspire our clients to lead more balanced, organized and simplified financial lives so they can spend time on those things in life that cannot be delegated. We do this through comprehensive financial planning and the ability to help proactively manage the Fidelity and TIAA accounts as well as outside assets.

### **Silver Maples Retirement Neighborhood** – Christina Kim & Suzy Stacey

100 Silver Maples Dr., Chelsea, MI 48118

(734) 475-4111 [www.silvermaples.org](http://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

777 E. Eisenhower Parkway, Suite 100, Ann Arbor, MI 48108

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

### **University of Michigan Credit Union** – Mark Munzenberger

340 E. Huron Street, Suite 100, Ann Arbor, MI 48104-1909

(734) 662-8200 [www.umcu.org](http://www.umcu.org)

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

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