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RETIRES
ASSOCIATION

UMRANEWS

January 2025

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

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Reflection and Goal Setting: Crafting a Retirement of Meaning and Purpose

The eleventh installment of our Transitioning and Thriving series is now available on the UMRA website. Installment 11 is entitled **“Reflection and Goal Setting: Crafting a Retirement of Meaning and Purpose.”**

Rather than seeing retirement as a conclusion, it's helpful to reframe it as an opportunity for reinvention—a chance to step back, reflect on what truly matters and chart a

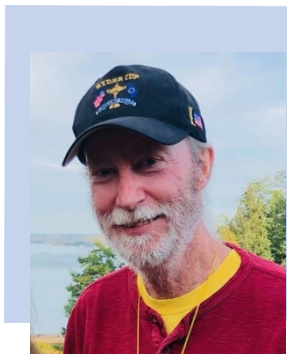


course toward a future built around your values, passions and dreams.

Reflection allows you to take stock of your past, while goal setting helps you align your aspirations with the life you want to live.

Click here [Thriving in Retirement](#) to access all of these resources. 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.

President's Report



Happy New Year! I thought I should introduce myself as the new President of UMRA. I am a lifelong Michigander, currently living in Brighton, Michigan: a place my wife Nancy and I have called home since 1992. We have two children, a daughter who lives in Stockbridge, MI, and a son, who lives in Washington DC.

I retired from U-M in 2014 after working there for 38 years. Since retirement, Nancy and I have enjoyed traveling throughout Europe—mostly by river cruise—and exploring northern Michigan. We have also made it to Tigers spring training in Lakeland, FL. I joined UMRA as a new member in 2019, initially only attending the monthly member meetings. Not long after attending my first few meetings, I was asked if I would be interested in joining the UMRA Board. Some of your UMRA colleagues are very persuasive. I have served on UMRA's Board of Directors since 2021.

There have been many positive changes in UMRA activities in the four years I have been on the Board. The Shared Interest Groups continue to grow and thrive. Travel programs remain extremely popular. Monthly member meetings are well attended, both in person and online. The monthly newsletter nicely summarizes UMRA's activities and opportunities. UMRA's website has a wealth of information helpful to existing and potential new members. Our move to online payments for dues and other activities has been much appreciated by the membership.

Increasing UMRA membership has been a goal and a focus for the past several years, but there hasn't been a noticeable change in the overall number of members. It seems the number of new members equals the number of members we lose or who don't renew. We have found the most effective way to recruit new members has been via personal contact. The "invite a friend" initiative is something existing members can do to help UMRA increase its membership base, as well as let other U-M retirees know about the great things our organization has to offer. Expanding our membership is one area I hope to nurture during my time as President.

Finally, I want to thank and acknowledge the many volunteers and committee chairs who work tirelessly to make UMRA go. Let's **Get Connected, Feel Connected, Stay Connected** in 2025 and...**Go Blue!**

Mike Kalasinski
UMRA President

Reminder ❖ January 16 Monthly Meeting

****Note change in our monthly meeting date. This meeting is being held on the third Thursday in January!****

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](#).

11:00 a.m. Registration opens, 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 **January 1 through 5:00 p.m. on January 8**. Click [here](#), scroll down to the **Registration** section and place your order. The cost of lunch is \$16.50/lunch. Social hour and sponsor/member time continues.

12:30 p.m. President's welcome and announcements (Livestream begins)

1:00 p.m. 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 another 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 cover the essential steps and actions needed to protect yourself, tools available for consumers and resources to turn to if something happens. 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.

1:45 p.m. Break

2:00 p.m. 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, professor of economics in LS&A.

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.

Pre-Registration Requested for WCC In-Person Attendees

We kindly request that you register for the monthly meetings by 11:00 p.m. on the evening before the meeting. While registration is optional, we greatly appreciate those who let us know in advance that they will be joining us. To register, go to the Events Calendar and select the date of the event on the calendar. At the meeting details screen, scroll down to the registration section. You must log in to register. If you are not logged in, you will see a prompt on the right side of the screen. Click that link and log in. You will then see options to register and order lunch.

Note: Our YouTube participants do not need to register. You will receive the link to the meeting in the reminder email.

2025 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](#).



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. It is 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, Ph.D., 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 — *Saving Songbirds*. Presented by Marissa Jardine. Ms. Jardine is the Clinical Manager of the Bird Center of Michigan. The Bird Center provides wildlife rehabilitation services for injured and orphaned birds. Her talk will focus on the spring migration of songbirds, window collisions, cat-caught birds and orphaned babies. Jardine will share tips and advice regarding protecting songbirds, as well as what to do if you need assistance. Michigan is home to many migrating bird species, especially in the spring. This will be an important talk, regardless of where you live--in the country or a high-rise in the city.

May 15 — *To Be Announced*

MONTHLY SEMINARS

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.



Sue Carney, Director of Marketing and Communications for Mcity at the University of Michigan, overseeing strategy, planning and execution of media relations, digital and social media and thought leadership initiatives.

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.



Joke of the Month

An older couple goes into a fine restaurant. When the waitress asks for their order, they say, “We can’t eat meat, fish, dairy or gluten. What would you recommend?”
The waitress says, “A taxi”.



December Meeting Recap

Since 2015, expanding and enriching the repertoire performed on the University’s two carillon towers has been the goal of Tiffany Ng, associate professor of music, University Carillonist and chair of the Department of Organ in the School of Music, Theater and Dance. She explained there are 14 carillon towers in the State of Michigan and provided an inside look into the one in Burton Memorial Tower at U-M. She also characterized a student’s journey, in addition to her own experiences, to diversify the carillon repertoire across campus and beyond. Women—as well as men—have historically been important in the history of carillon music. In fact, between the 15th Century and 1950, 107 women carillonists have been documented. U-M was a leader in appointing the first woman to a full-time carillon professorship—Professor Margo Halsted, Professor Ng’s predecessor.

Ng views the carillonist as a public servant and believes this is an instrument, representing all people, capable of responding in real-time to cultural events. She is working to increase the number of musicians and variety of music, such as commissioned pieces by Native American composers, to serve everyone in society.



The integration of music, videos and photographs throughout her talk provided visual evidence of her work. The energy and passion for her work was contagious with attendees applauding at several points during her talk. Her collaborations across campus include the annual U-M Martin Luther King Jr. Symposium, U-M Veterans Week, 50 Years of Civil Rights Leadership and a Symposium honoring Jesse Jackson, among others.

Links to two of the videos Professor Ng highlighted are available on YouTube for viewing.

Recent alum Carson Landry:

<https://www.youtube.com/watch?v=LXMrUT2nfo&list=PLHv8vAKoGLAjXVbMQVaGa9QDIJiiAqLtk&index=2>

Carillon music by Navajo composer Connor Chee, performed by Professor Ng.

https://youtu.be/50wjchx6pso?si=N1Gpe09K_AUNuYPC

For those in the Ann Arbor area, access to the bells and musical performances may be enjoyed on weekdays when classes are in session. The Baird Carillon in Burton Tower on Central Campus is open noon–12:45 p.m. and the Ann and Robert H. Lurie Carillon on North campus is open from 1:20–1:50 p.m.

On Jan. 20, 2025, there will be noon-time concerts at both towers for U-M’s MLK Symposium.

--Mike Kalasinski and Susan Shields

President Ono’s Special Presentation

UMRA was pleased to have President Santa Ono present the 1:00 p.m. talk on December 12, 2024, and the President did not disappoint. His talk focused on Vision 2034, the priorities of climate change, human health and well-being, and life-changing education. He also emphasized the importance of democracy, as well as civic and global engagements. He highlighted the recent effort to engage students in voting and applauded the effort, noting that Michigan students voted in significantly higher numbers than in previous elections. In addition, Ono spotlighted a recent gift to the university specifically designated to developing methods for better understanding civil discourse—how to both teach and experience civil discourse.

He touched on the importance of artificial intelligence in teaching, scientific inquiry and medical research. On a more somber note, Ono talked about the challenges ahead and, while answering questions, discussed the diversity, equity and inclusion issues that are yet to be resolved. Members in attendance and those watching the livestream were privileged to listen to a dynamic leader with a high impact vision for the University. At the same time, they learned a little more about the challenges the University will face in the next decade.

--Katherine Kurtz



Upcoming Day Trips

All outings offered by UMRA can be found on the [UMRA Events Calendar](#).

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 will 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 15, 2025 (Saturday) U-M vs. Minnesota Hockey Game

UMRA has reserved 25 tickets for the U-M vs. Minnesota Hockey game on Saturday, February 15, at 6:00 p.m. These two hockey programs are among the top programs in the country, and their games are always exciting. Tickets are \$35 each and are on a first come, first served basis. There is a limit of four tickets per family. Transportation to Yost Arena on State Street is on your own.

To request a ticket(s), scan the QR code on the right or sign in to the member-only section on the UMRA website at umra.hr.umich.edu. Go to the events calendar and click on February 15, 2025. Then follow the instructions to request your ticket(s). You will be sent a code for our block of tickets to order. Payment will be made directly to the U-M ticket office. The tickets will be emailed to you. The deadline to order tickets is January 15, 2025. If you have a question, email Al Hermsen at ahermsen@umich.edu.



SCAN ME

March 6, 2025 (Thursday) *Sense & Sensibility* – Matinee at the Encore Musical Theater Company, Dexter, MI

Join UMRA at the Encore Musical Theater Company for the musical production of *Sense & Sensibility*. Based on the novel by Jane Austen, the story follows the life of the three Dashwood sisters and their widowed mother as they are forced to leave the family estate at Norland Park and move to Barton Cottage. There, the older two sisters (Elinor and Marianne) experience love, romance and heartbreak.

UMRA has reserved 20 seats for the 3:00 p.m. performance. The cost is \$50 per ticket. No refunds after February 4, 2025. Register online at umra.hr.umich.edu/events. Go to the March 2025 Events Calendar, select the date and Encore Play. Tickets will be held at will-call at the theater. Transportation to the theater is on your own.

Optional Afterglow at Metzger's Restaurant—305 Zeeb Road, Ann Arbor, MI <https://metzgers.net/dinners/>. Please E-mail Sandy Regiani if you plan to attend dinner with the group at sregiani@umich.edu.

April 29, 2025 (Tuesday) Frederik Meijer Gardens & Sculpture Park, Grand Rapids, MI

Frederick Meijer Gardens & Sculpture Park - One of the leading cultural destinations in Michigan, featuring 132 acres of indoor and outdoor gardens, is the Midwest's most significant outdoor sculpture exhibition. The magnificent Tropical Conservatory consists of five stories of shimmering glass, 15,000 square feet filled with tropical plants from five continents and the Meijer Sculpture Park, highlighting more than 40 beautifully detailed bronze sculptures. A tram will take us through the sculpture park. A guide will provide commentary during the indoor tour of the conservatory.

Everyone will receive a \$24.00 lunch voucher to be used at the **Taste of the Gardens Café**.

Robinette's Apple Haus & Gift Barn - Robinette's history goes back over 100 years. The family bought the farm in 1911. At the time, it was primarily a peach farm. In 1973, what started as a produce-growing farm, grew into the Apple Haus. The Robinettes wanted to serve the public by providing them with the freshest baked goods and produce, as well as many other tasty treats. The Apple Haus includes the bakery, lunch counter/eating area, cider mill, home-grown fresh fruits and more.

The trip departs from the Meijer parking lot on Jackson Road at 7:30 a.m. The cost of the trip is \$126 per person.

May 9 (Friday) The Mcity Walking Tour

The Mcity Test Facility sits on a 32-acre site on U-M's North Campus Research Complex, with more than 16 acres of roads and traffic infrastructure. The full-scale outdoor laboratory simulates the broad range of complexities vehicles encounter in urban and suburban environments. It is the world's first purpose-built proving ground for testing the performance and safety of connected and automated vehicles and technologies under controlled and realistic conditions. To learn more, watch this short video: <https://shorturl.at/bJX34>

This 1-hour walking tour begins promptly at noon. It is about a 1/2 mile in length, so please wear comfortable shoes. You will want to arrive by 11:30 a.m. This tour is free, but limited to 45 members. Transportation is on your own. See the website for [directions and map](#).

Mcity has made parking available near the entrance to the facility and along the road to the entrance. Staff will be available to direct people to the parking areas. **Optional Lunch:** For those who are interested in lunch after the tour, we will make reservations at a restaurant to be determined. You will be notified of the location as we get closer to the date. Please let us know your interest when you register. Lunch costs will be on your own.

June 6, 2025, (Friday) Bay City, Michigan

Tour Bay City with a local step-on-guide. A lumber and shipping town, Bay City has many old stories. Learn about Hell-Half Mile and tour the district with turn-of-the-century brick buildings, which today house quaint specialty shops, eateries and pubs.

Enjoy a buffet lunch at Krzysiak's House, offering authentic Polish food in a fun vibrant atmosphere.

Board *Princess Wenonah* for a 2-hour cruise down the Saginaw River into Saginaw Bay, while learning about the rich history of this old lumber and shipbuilding town.

October 30-31, 2025, (Thursday/Friday) - Haunted Happenings

This overnight trip has earned rave reviews. We are sharing this trip with another group, and it is booked on a first come, first served basis, so **register early** to reserve your spot for this fun trip!! Accommodations will be reserved at the Springfield Suites or Courtyard by Marriott in Canfield, OH. **The Registration deadline is September 15, 2025.**

Day 1 – We will visit the **Ohio State Reformatory** in Mansfield, OH, a facility that once housed some of history's toughest criminals, and tour the set where the movie, "The Shawshank Redemption," was filmed. Please be aware there are numerous stairs involved on this tour. Next, enjoy a 2-hour train ride on the **Cuyahoga Railroad**, located in a 33,000 acre national park. Dinner is included at the end of the day.

Day 2 – Start the day with a nice breakfast (included) before we depart for our next adventure—an interactive **Murder Mystery Lunch Show**. Celebrate Halloween with this fun "who-dun-it." Be part of the show and enjoy uproarious laughter, mystery and more than a few surprises. Please see attached flyer for details and cost.

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

Shared Interest Groups

UMRA Hikes



Friday, January 3

U-M's Stinchfield Woods—9401 Stinchfield Woods Road (off of Dexter-Pinckney Road.) Start gathering at 9:45 a.m.; hike 10:00 – 11:30 a.m. Parking is limited at the gate. There are more spaces along the roadside. Optional lunch afterward at Aubree's in Dexter.

New hikers, friends, spouses/partners, leashed dogs are welcome.

This group meets on the first Friday of the month. To join or receive updates and announcements, please email Herb Loner, hloner@umich.edu.

UMRA Gamers



Wednesday, January 8

RU Game Store, 1345 E Michigan Avenue, Saline, MI 48176

2:00-4:00 p.m.

Game options include Ticket to Ride, Telestrations and Cards Against Humanity.

Thursday, January 23

Potbelly at Arborland, 3785 Washtenaw Avenue, Ann Arbor, MI 48104

1:00-3:00 p.m.

Scrabble

If you have questions, contact Dennis Drobeck at wonderama@juno.com or 734-218-0388.

UMRA Walks



Friday, January 31

10:00 a.m.

Hudson Mills Metropark.

Lunch location is TBD. To receive details about future walks, email Verna Bell, verna@umich.edu, or Beverly Turner, 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 Road., Ann Arbor (on the S.W. corner of State Street. and Ellsworth Road). The group is open to players of all levels. If you have a question, contact Corrine Serrell at corrine.serrell@gmail.com.

UMRA Travel Discussion



Tuesday, January 28

4:00-5:30 p.m.

Topic: Travel in Poland

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, if you would like to be added to the email list. Recordings of discussions can be found at [UMRA Travel Discussion Episodes](#).

UMRA Volunteers



Thursday, January 23

Food Gatherers.

9:00—11:00 a.m.

Upcoming activity—February 20 (Thursday) at Maize & Blue Cupboard.

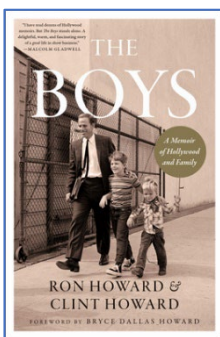
Questions? Contact Karen Shill, kshill@umich.edu.

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.

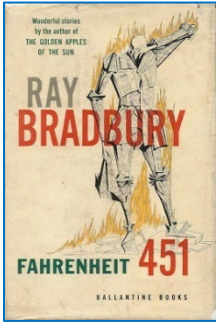


Wednesday, January 22

The Boys: A Memoir of Hollywood and Family examines the wild adventures of Ron and Clint Howard's early years in Hollywood. From the perspective of time and success—Ron as a filmmaker, producer and Hollywood A-lister; Clint as a busy character actor—the Howard brothers delve deep into an upbringing that seemed normal to them, yet was anything but. Their Midwestern parents, Rance and Jean, moved to California to pursue their own showbiz dreams. But it was their young sons who found steady employment as actors. Rance put aside his ego and ambition to become Ron and Clint's teacher, sage and moral compass. Jean became their loving protector—sometimes over-protector—from the snares and traps of Hollywood.

UMRA Reads November Recap

In November, UMRA Reads discussed Ray Bradbury's dystopian novel, *Fahrenheit 451*. The sudden ascension of book bans and other forms of censorship assaulting libraries and schools, made this read seem particularly relevant to the current time. Apropos to the title, the temperature at which book paper burns is 451 degrees Fahrenheit. And why were books burned? Why was knowledge being destroyed? Book burning has long been a form of censorship,



as a tool of political, religious or ideological control. It has also been a means to eliminate dissenting ideas or preserve certain societal norms. In Bradbury’s novel, special-interest groups and other “minorities” objected to books that offended them. Soon, all books began to look the same, as writers tried to avoid offending anybody. This was not enough, however, and society as a whole decided to simply burn books, rather than permit conflicting opinions. The book triggered an interesting discussion that centered on the concepts of intellectual freedom vs. societal norms, individual identity vs. conformity and free thought vs. censorship. We couldn’t help but ask, “Was this book a cautionary warning to us? Has the dystopian society Bradbury wrote about in 1953 become our reality in 2024?” You can listen to the full UMRA Reads

Fahrenheit 451 discussion via our podcasts [here](#).

--Sharon Grayden

UMRA Officers and Board of Directors

Terms Ending in 2025

Jim Bell, Treasurer and MHealthy Committee Representative
jimbell@umich.edu

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Join the U-M Matthaei Botanical Gardens and Nichols Arboretum (MBGNA) education team as a docent volunteer educator! Volunteers in this role lead immersive field trips and youth programs, sharing the beauty and wonder of interpretation and education for K-12 youth field trips. **Learn more about the volunteer role and apply your interest [here](#).**

Christine Chessler-Stull
Volunteer & Membership Engagement Manager

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	Date Joined
Sharon Salah	Michigan Medicine Pharmacy	12/12/2024
William Janssen	Spouse/Partner	12/12/2024
Cathleen Connell	Department of Health Behavior and Health Education	12/3/2024
Eric Skye	Family Medicine/Medical School	12/3/2024
Lisa Hass	Athletics-Athletic Medicine	12/2/2024
Carolan Hammond	Diagnostic Radiology	11/26/2024
Steve Hammond	Spouse/Partner	11/26/2024
Vijay Nair	Statistics	11/25/2024
Linda Bangert	Michigan Medicine	11/24/2024
Lynn Liston	ITD	11/23/2024
Marcia Boynton	Medical School	11/18/2024
Marjorie McCullagh	School of Nursing	11/18/2024
Mildred Lyle	EMCRS	11/13/2024
Nancy Cox	Physical Medicine and Rehabilitation - PMR	11/12/2024
Paula Paschal	HITS COA MED USE INF & TECH	11/11/2024
Suzanne Butch	Pathology	11/8/2024
Robert Rayher	FTVM	11/7/2024
Kristina Wiggins	Institute for Social Research	11/4/2024
Paul Walker	Clinical Pharmacy Department/College of Pharmacy	11/4/2024
Carol Welsch	Department of Social Work	11/2/2024
Darlene Jones	School of Dentistry—POM	10/31/2024
Brandt Jones	Spouse/Partner	10/31/2024
Karen Ridley	School of Dentistry--Dental Hygiene	10/31/2024
Crystal Robinson	Kellogg Eye Center	10/30/2024
Karen Cummings	Orthopedic Surgery	10/30/2024
Steven Yarows	Chelsea Internal Medicine	10/30/2024
Daphne Ibrahim	Main OR	10/29/2024
David Rolston	Asian Languages and Cultures (LSA)	10/28/2024
Kathryn Rinehart	Spouse/Partner	10/28/2024
Katherine Collier Schotten	School of Music Theater and Dance	10/28/2024
Steve Grafton	Alumni Association	10/26/2024
Donna Wicker	Ophthalmology & Vision Science	10/23/2024
Jeffrey Platt	Surgery	10/21/2024
Paula Caproni	Ross School of Business	10/21/2024
William O'Connor	Spouse/Partner	10/21/2024
Joy Ma	Human Resources	10/18/2024

Photo Gallery

UMRA Hikes



Photos contributed by Al Hermsen

Baking Buddies at Ronald McDonald House



Photos contributed by Karen Shill

Maize & Blue Cupboard



Photos contributed by Karen Shill

December Holidays Season Meeting



Photos contributed by Susan Shields

Thank You UMRA Sponsors

The U-M Retirees Association community sponsorship program broadens our base of support and expands programming capabilities.

Bank of Ann Arbor – Lucas Domitrovich

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

(734) 662-1600 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

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(734) 368-5667 @properties REMI | Christie's Int'l Real Estate beau@bkmihomes.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.

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

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- **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 – Crisandra Walden

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(734) 747-8800 www.BrookhavenManorApartments.com

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Care Management by Natalie – Sarah Camp

2840 Lillian Rd, Ann Arbor, MI 48103

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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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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.

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Hantz Financial Services – Brendon Daly

3450 Alaiedon Parkway, Okemos, MI 48864

(517)381-2381 x 4213 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

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

Imber Wealth Advisors – Jon Imber

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(734) 769-1719 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

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

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

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

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.

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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

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

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

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.

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.

Gamers' SIG Off to a Great Start.

The Gamers Special Interest Group (SIG), led by Dennis Drobeck, met in December to discuss member interests and and structure of the group. The group will offer a general gaming event on the second Wednesday of each month, and Scrabble on the fourth Thursday. Check the [interest group website](#) for upcoming meeting dates and venues.

The following links will give you an overview of the number and types of games available to play. [The Board Game Family](#) is a general article with 100 top games. The [Board Game Geek](#) offers a list of most games available, with ratings and other information on specific games. This is a good resource to consult before making a game purchase.



If you have any questions feel free to contact Dennis Drobeck at wonderama@juno.com or 734-218-0388.

2005 Wolverine Tower
3003 South State Street
Ann Arbor, MI 48109-1281

UMRANEWS

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