



# M

RETIRES  
ASSOCIATION

# UMRANEWS

February 2025

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

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## Challenging Personal Ageism: Redefining Your Perception of Aging

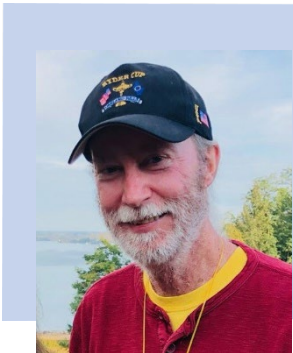
The 12<sup>th</sup>, and for now, final installment of our Transitioning and Thriving series is currently available on the UMRA website. Installment #12 is entitled “Challenging Personal Ageism: Redefining Your Perception of Aging.”

Age is a number, not a limitation. By challenging internalized ageism, reframing how you see aging and embracing the opportunities of this new chapter, you can create a



life that feels vibrant and fulfilling at any stage. Aging isn't about fading into the background—it's about stepping into your power, wisdom and joy with confidence. The only limits are the ones you place on yourself, so why not shatter them?

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).



## President's Report

Welcome to February—one of the coldest months of the year—especially for those of us who continue to reside in Michigan year-round. But cold weather doesn't stop UMRA and the many UMRA activities that have been planned throughout the winter months. These activities give those of us who need to get out of the house something to anticipate and take part in. A number of UMRA activities are online via YouTube or Zoom, providing opportunities to participate without having to brave the wintry weather.

It doesn't matter if you are a regular participant or new to UMRA's activities, we encourage you to explore the options and try something new. Check out the Shared Interest Groups, participate in one of the travel adventures or search our website <https://umra.hr.umich.edu/> to learn about upcoming travel opportunities we offer. You will find the details about the upcoming day trips in every issue of UMRA News or you can find them by date, on the [UMRA Events calendar](#). If you live in the local area, you are welcome to attend our monthly meetings held at Washtenaw Community College. If you don't feel like going out in the elements, you can watch these sessions online via our [YouTube channel](#). You also have access to our online resource library to view past presentations, UMRA Reads podcasts and the Travel Discussion group video sessions.

This summer U-M will be hosting the Big Ten Retiree Association's annual conference. The conference theme is "Thriving Retiree Organizations: Doing Good, Not Just Doing Well." UMRA Past President Al Hermsen and Vice President Susan Shields are co-chairing the committee preparing for this event. The conference is scheduled in early August 2025. We are expecting 32 individuals representing 16 Universities to attend, and we look forward to sharing the beautiful U-M campus and our wonderful city with the Big Ten guests.

As your new UMRA President, I am still learning the ropes. UMRA has a lot of moving parts and a lot of dedicated volunteers. I work most closely with the UMRA Board of Directors, who are an amazing group of individuals representing all corners of the university. I thank our recent president, Katherine Kurtz, for her mentorship, guidance and assistance as I transition to the president's role. I always have someone on the board to turn to for sage advice.

The New Year is off to a great start. Let's make a commitment to **Get Connected, Feel Connected, Stay Connected** in 2025 and...**Go Blue!**

Mike Kalasinski  
UMRA President



## Reminder ❖ February 13 Monthly Meeting

WCC attendees have the option to order a boxed lunch to enjoy before the meeting. The deadline for placing your lunch order is 5:00 p.m. on February 6. The [livestream](#) of the program begins promptly at 12:30 p.m. Pre-registration for in-person attendees is requested. Register [here](#).

- 11:30 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 **February 1 through 5:00 p.m. on February 6**. 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. ChatGPT Unveiled: Exploring the Power of AI Conversations**  
**Edward 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 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.
- 1:45 p.m. Break**
- 2:00 p.m. 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.

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### Pre-Registration Requested for WCC In-Person Attendees

We kindly request that you register for the monthly meetings by noon on the day before each 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. Need help remembering your login—email [umra@umich.edu](mailto:umra@umich.edu)

**Note:** Our YouTube participants do not need to register. Click [here](#) to access the livestream of the meeting.

## 2025 Monthly Meetings

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

# LEARN & GROW

### **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

### **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.

**May 15 — Mcity and the Future of Mobility**



**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**

Question: If slow old men use walking sticks, what do fast old men use?

Answer: Hurry canes.



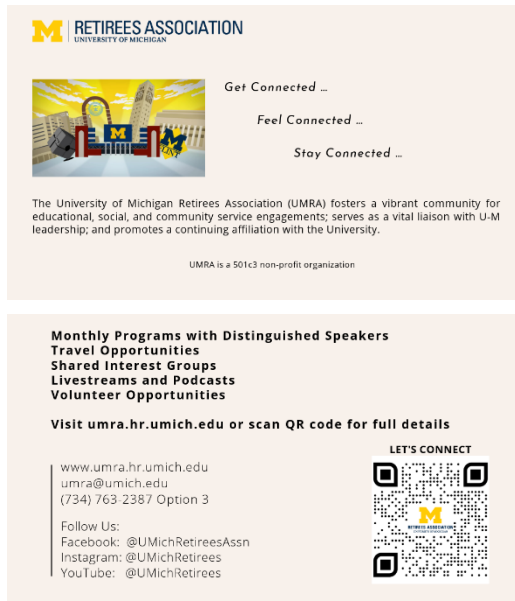
Don't forget, your health plan includes **SilverSneakers**® and that gives you access to **GetSetUp**, both for no extra cost. Once you've created your **SilverSneakers**® online account you can connect to **GetSetUp** within minutes. **GetSetUp** brings fun and flexibility to learning. Choose from hundreds of classes (under an hour each). Topics include cooking, technology, travel, mental fitness and self-care. **Check it out!**

## UMRA Business Card—Share It With Your Friends

Our membership is strong, but we'd love to connect with even more U-M retirees. A simple way to do this is to invite your colleagues to join UMRA! The new UMRA business card makes that easy.

UMRA offers a unique opportunity to stay connected with the University of Michigan community, engage in enriching events and build lasting friendships in retirement. By inviting your colleagues to join our vibrant group, you're not only expanding UMRA's reach, but also helping fellow retirees discover a supportive network they can enjoy and rely on.

The Member Outreach and Communications Committees have created a UMRA business card you can hand to friends and colleagues that highlight the benefits of membership with links for more information.



The image shows a business card for the University of Michigan Retirees Association (UMRA). The card features the UMRA logo at the top left, which includes a stylized 'M' and the text 'RETIREES ASSOCIATION UNIVERSITY OF MICHIGAN'. Below the logo is a photograph of a building. To the right of the photo are three phrases: 'Get Connected ...', 'Feel Connected ...', and 'Stay Connected ...'. Below these phrases is a paragraph of text: 'The University of Michigan Retirees Association (UMRA) fosters a vibrant community for educational, social, and community service engagements; serves as a vital liaison with U-M leadership; and promotes a continuing affiliation with the University.' At the bottom of the card, it states 'UMRA is a 501c3 non-profit organization'. The bottom section of the card lists various programs: 'Monthly Programs with Distinguished Speakers', 'Travel Opportunities', 'Shared Interest Groups', 'Livestreams and Podcasts', and 'Volunteer Opportunities'. It provides the website 'www.umra.hr.umich.edu' and a QR code with the text 'LET'S CONNECT' above it. Contact information includes 'umra@umich.edu' and '(734) 763-2387 Option 3'. Social media handles for Facebook, Instagram, and YouTube are also listed.

Here's how you can help:

- Carry a few cards in your wallet or purse to share with colleagues you meet.
- Snap a photo of the card with your phone, so you can easily share it electronically via email or text.
- Think of a colleague who might benefit from being part of UMRA and make it a goal to invite them today!
- There's no better time than now to share the benefits of UMRA—let's ensure no Michigan retiree misses out on the chance to join us.
- We'll have these cards available at the February membership meeting. You can pick them up then.
- The strength of UMRA lies in its members, and with your help, we can continue to grow and make an even greater impact.

## January Meeting Recap

Visit our YouTube Channel to view the January 16 **Learn & Grow** presentation, [“Stay Safe: Avoiding Identity Theft and Financial Fraud,”](#) presented by UMCU's financial education manager, Mark Munzenberger.

**2:00 PM Seminar**—“Tax challenges have taken many forms over the millennia, leading to revolts, unintended outcomes and ingenious avoidance schemes,” noted Joel Slemrod, U-M economist and tax policy expert, at his Jan. 16 presentation—**“Tax Follies and Wisdom Through the Ages.”**

Tax grievances were at the core of the American Revolution, the English Civil War and the French Revolution. Who should bear tax burdens remains an enduring question.



Slemrod used colorful stories and images from his book—*Rebellion, Rascals, and Revenue: Tax Follies and Wisdom Through the Ages*—to illustrate how rulers use taxes to motivate people, change behavior and promote fairness, with mixed results. He also talked about enforcement mechanisms and how people evade paying.

In 1830, an English poll tax led to a revolt by Wat Tyler, whose followers marched on London, beheaded officials and opened prisons. The king initially conceded to the rebels' demands, but Tyler was killed the next day, and the revolt died off. In 1989, the Tories enacted a poll tax that led to non-compliance, a riot in London and the ouster of former Prime Minister Margaret Thatcher.

Before the English introduced the income tax in 1799, it taxed luxury goods only the rich could afford to try to achieve some progressivity. Among items taxed in Georgian England were carriages, racehorses, servants, hats, and wigs and hair powder.

The U.S. ratified the 16<sup>th</sup> Amendment in 1913, which allowed for an income tax. The tax was enacted in 1914 with a top rate of 7 percent. Fueled by the costs of World War I, the top rate rose to 77 percent by 1918.

Slemrod said the objective of taxation—think taxing smoking and plastic bags—is often to change behavior. In ancient Greece and Rome, a tax was imposed on unmarried men over a certain age to encourage marriage. In some cases, a bachelor could avoid the tax if he could prove he had asked a woman to marry him and had been rejected. In Argentina, this gave rise to "professional lady rejectors"—women who for a modest sum agreed to swear that they had spurned an offer of marriage.

--Mary Jo Frank

## Upcoming Travel Opportunities

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

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

U-M hosts Minnesota on Saturday, February 15, at 6:00 p.m. Tickets are \$35 each. Transportation to Yost Arena on State Street is on your own.

### March 6, 2025 (Thursday) *Sense & Sensibility* – Encore Musical Theater Co

Join UMRA at the Encore Musical Theater Company for the musical production of *Sense & Sensibility*. Based on the novel by Jane Austen.

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

**Frederik 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

## DOOR PRIZE WINNERS

### Door prize winners

Joel Slemrod donated nine copies of his book *Rebellion, Rascals, and Revenue* to UMRA. Winners of the drawing were announced at the meeting.

Congratulations to:

Violet Elder  
Laurie Jessup  
Barb Goodkin  
Diane McGlone  
Pat Shields  
Kelly Sippell  
Barbara Torretti  
Jan Vanvalkenburg  
Annie Withers

*Rebellion, Rascals, and Revenue* is also available for purchase on Amazon.



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 is a full-scale outdoor laboratory capable of simulating 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. After lunch, you will 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.

The cost of the trip is 130. The pickup is at the Jackson Road Meijer parking lot at 7:15 a.m.

### 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](mailto:cwms@umich.edu), if you have questions.**



## Shared Interest Groups

### UMRA Hikes



#### Friday, February 7

Black Pond Woods, behind the Leslie Science Center, 1831 Traver Road, Ann Arbor.

Start gathering at 9:45 a.m., hike 10:00–11:30 a.m. Plenty of parking at the Science Center. Optional lunch afterward at Ayse’s Turkish Cafe in the Plymouth Courtyard.

New hikers, friends, spouses/partners and 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](mailto:hloner@umich.edu).

### UMRA Gamers



#### Wednesday, February 12

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

2:00-4:00 p.m.

General gaming event. You are encouraged to bring a game to share. You can learn about the games at [Boardgamegeek.com](http://Boardgamegeek.com)

#### Thursday, February 27

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](mailto:wonderama@juno.com) or 734-218-0388.

### UMRA Walks



#### Friday, February 28

10:00 a.m.

Gallup Park in Ann Arbor.

Optional lunch to follow at El Limon restaurant in 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 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](mailto:corrine.serrell@gmail.com).

## UMRA Travel Discussion



**Tuesday, February 25**

4:00-5:30 p.m.

Topic: Travel in Egypt

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 [UMRA Travel Discussion Episodes](#).

## UMRA Volunteers



**Thursday, February 20**

**Maize & Blue Cupboard** — Betsy Barbour Residence Hall (basement)

12:45-2:30 p.m.

**Upcoming activities**

March 20 (Thursday) Maize & Blue Cupboard

April 17 (Thursday) Food Gatherers

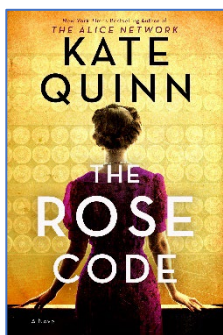
Questions? Contact Karen Shill, [kshill@umich.edu](mailto:kshill@umich.edu).

## UMRA Reads



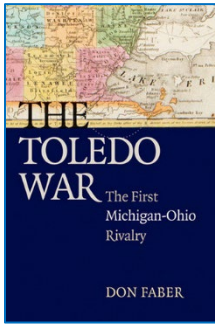
UMRA Reads meets via Zoom from 3:00–5:00 p.m. on the fourth Wednesday of the month. A link will be sent to anyone who wishes to join the discussion.

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, February 26**

Kate Quinn's *The Rose Code* is a heart-stopping World War II story of three female code breakers assigned to Bletchley Park (BP). BP appeared to be just another mansion situated in a quiet country village. In fact, it was one of Britain's most important assets during World War II. BP is where hundreds of men and women worked to break Axis encrypted messages, the Enigma codes. The stories of these three women highlight the social changes brought on by World War II, especially concerning gender dynamics. The war tore the three apart. The peace reunites them, as they must work together to root out the BP spy after the war is over.



## UMRA Reads December Recap

In December, we met to discuss *The Toledo War—The First Michigan-Ohio Rivalry* by former Ann Arbor News editor, Don Faber. This book provided a good Michigan history lesson for us and was full of facts surrounding the 1835 boundary war between Ohio and Michigan. It was more a political war than an actual physical war, even though some shots were fired, and one Michigan man was stabbed. The discussion surrounded the various facts members pulled out of the book. The original southern border of the Michigan Territory was defined by the Northwest Ordinance of 1787. A U.S. attorney general verified this fact as the rightful law, but Ohio—already granted statehood—disagreed. Ohio’s votes in the next election were important to Andrew Jackson, so when Michigan applied for statehood in 1832, Ohio’s objections delayed statehood until 1837. The Ohioans called Michiganders wolverines, vicious and ornery critters. Michigan liked the name because many thought it cunning and fearless. This dispute was the beginning of the rivalry that is reenacted each fall on the gridiron. Ann Arbor was involved in this dispute with the “Frostbitten Convention” held here. The discovery of the “Lost Peninsula” was an intriguing part of our discussion. You can listen to the full UMRA Reads *The Toledo War* discussion via our podcasts [here](#).

—Al Hermsen

## Register Today!!

For details visit [MHealthy Active U Program](#).

**ACTIVE U 2025**

**CELEBRATING 20 YEARS OF ACTIVITY!**  
Get moving. Challenge yourself. Earn a 20th anniversary T-shirt!  
Register January 6 – February 3 | Track January 20 – April 13

DUSTY MAY  
Men's Basketball Head Coach

mhealthy.umich.edu / active  
HEALTHY

# UMRA Officers and Board of Directors

## **Terms Ending in 2025**

**Jim Bell**, *Treasurer and MHealthy Committee Representative*  
[jimbell@umich.edu](mailto:jimbell@umich.edu)

**Sharon Grayden**, *UMRA News, Editor*  
[grayden@umich.edu](mailto:grayden@umich.edu)

**Jim Randolph**, *Secretary*  
[nihjim@umich.edu](mailto:nihjim@umich.edu)

**Suzanne Selig**, *Representative, Committee on the Economic Status and Wellbeing of the Faculty (CESWF) and Faculty Senate.*  
[sselig@umich.edu](mailto:sselig@umich.edu)

**Susan Shields**, *President Elect*  
[sshield@umich.edu](mailto:sshield@umich.edu)

## **Terms Ending in 2026**

**Elaine Fellows**  
[elainef@umich.edu](mailto:elainef@umich.edu)

**Al Hermsen**  
[ahermsen@umich.edu](mailto:ahermsen@umich.edu)

**Mike Kalasinski**, *President*  
[mikekal@umich.edu](mailto:mikekal@umich.edu)

**Esrold Nurse**  
[eanurse@umich.edu](mailto:eanurse@umich.edu)

**Rodger Wolf**  
[rawolf@umich.edu](mailto:rawolf@umich.edu)

## **Terms Ending in 2027**

**Ed Adams**, *Digital Media Advisor*  
[edadams@umich.edu](mailto:edadams@umich.edu)

**Vi Barkauskas**  
[vhbarkas@umich.edu](mailto:vhbarkas@umich.edu)

**Jack Kalbfleisch**  
[jdkalbfl@umich.edu](mailto:jdkalbfl@umich.edu)

**Katherine Kurtz**, *Past President*  
[kkurtz100@gmail.com](mailto:kkurtz100@gmail.com)

**Jan Lach**  
[janlach@umich.edu](mailto:janlach@umich.edu)

## In Memoriam

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UMRA wishes to express sincere condolences to the families and friends of members who have passed and whose information we have received since our last posting.

<b>Name</b>	<b>Date of Death</b>	<b>Name</b>	<b>Date of Death</b>
Patricia A Berwald	11/12/2024	Henry L. Kanar	12/2/2024
Morton Brown	8/3/2024	Betsy L. Kincaid	11/24/2024
E Bayne Carew	11/7/2024	Elaine Ledwon-Robinson	11/29/2024
Robert I. Carr	11/22/2024	Johanna Ludema	11/29/2024
Robert Glenn Carter	12/3/2024	Roger F. Meyer	11/2/2024
Andrea Rosengarten Gersh	11/12/2024	Nancy Paskievitch	11/24/2024
Zoran Guberinich	11/26/2024	Veena A. Patel	12/23/2024
Gilbert G. Hayes	11/6/2024	Noreen Eva Rice	12/4/2024
James Leon Helms	12/8/2024	Mitchell J. Rycus	11/27/2024
Shirley A. Henderlong	11/13/2024	LaReine D. Stevens	12/14/2024
Bettie M. Jordan	10/31/2024		

# Photo Gallery

## UMRA Hikes



Photos contributed by Peter Forster, Mark Harvey and Bill Serrell

# January Monthly 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.

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

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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 [beau@bkmihomes.com](mailto:beau@bkmihomes.com), [www.beauknowsmihomes.com](http://www.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.

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• **W Eisenhower Pkwy-All Memory Care** – Jane Wisely (734) 213-1708, 750 W. Eisenhower Pkwy, Ann Arbor

• **Brookdale Brighton-Independent Living** – Tisha Maki (810) 229-9190, 833 E Grand River Ave., Brighton.

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

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### **Legacy Law Center** – Terrence A. Bertram

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(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.

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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.**



**“IN FEBRUARY, THE SMALLEST GESTURES OF KINDNESS  
CAN MELT THE COLDEST OF HEARTS.”**

– Susan Elizabeth Phillips, *Call Me Irresistible* (2011)

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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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