



# UMRANEWS

April 2025

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## Executive Orders and Actions Affect the University of Michigan

The University of Michigan (U-M), like many other institutions, has been significantly impacted by the recent executive orders issued by the federal administration and the Department of Government Efficiency. The university has created a comprehensive website that offers information on the orders, actions, and interpretations, as well as outlines U-M's response.

These federal orders and interpretations have significantly impacted the U-M in various areas, such as regulations concerning international students, employees and scholars; sex, gender and gender-affirming care; and policies affecting undocumented individuals. In numerous instances, further clarification is required to fully grasp their implications for university operations and to ensure compliance.

One notable change involves research funding. On February 8, the National Institutes of Health (NIH) announced that there would be a 15% upper limit on the rate for indirect

costs. These costs are intended to offset the university's expenses in supporting NIH-funded research activities. Previously, NIH and the University of Michigan had established a 56% rate. Since total funding in 2024 from NIH was more than \$700 million, this change would have significant implications for the university's budget. This change is currently being challenged in court and is under a temporary restraining order as of the copy deadline for UMRA News. U-M is taking proactive measures in response to this potential challenge.

Federal orders have also addressed initiatives related to diversity, equity and inclusion (DEI). These orders suggest that many DEI initiatives are incompatible with a merit-based system and so need to be altered to come into compliance. This is far-reaching and the full extent of its scope and implications are unclear.

Please see the above-mentioned [U-M website](#) for timely updates on these important issues.



## President's Report

I am writing my monthly report while watching a Tigers spring training game. To a baseball enthusiast like me, this is one of the first signs of spring. This also reminds me of my first year

of retirement when I traveled to Lakeland, Florida to attend several Tigers spring training games. UMRA is planning travel opportunities this summer to games of the Toledo Mud Hens and the Detroit Tigers. If you are a baseball enthusiast or just enjoy an occasional game, be sure to check this out in this newsletter or on the Events page on the UMRA website for more information.



Earlier this year, the Big Ten Retirees Association (BTRA) held a mid-year Zoom meeting. Three universities were admitted as members of the BTRA: University of Southern California, University of California at Los Angeles and University of Washington. The Big Ten now has 18 members, so there is still room for the BTRA to grow. Most of the Big Ten Retirees Associations report their memberships are growing, although slowly in some cases. U-M reported our membership was stable, averaging 1,842 over the past five years. A standout is the University of Washington Retirees Association, whose membership has grown by 37% since 2020, with 3,760 members at last count.

Increasing our membership has been a goal and a focus of the UMRA Board for the past several years. You may have noticed we advertise a few times a year in *The University Record*, a weekly publication that is mailed to all U-M retirees. We hope to recruit new members using this and other initiatives. This past year, UMRA welcomed about 200 new members but lost an equal number, mostly due to non-renewals. We have also done some outreach for retirees who live outside the Ann Arbor area to increase the awareness and benefits of being a member of UMRA. An article on some of this work appears in this issue of *UMRA News*.

Current UMRA members can help increase our membership by informing other U-M retirees what our organization has to offer. Please encourage your former U-M colleagues to [join UMRA](#) so they can Get Connected, Feel Connected and Stay Connected.

**Mike Kalasinski**  
UMRA President

## Nonlocal UMRA Members Provide Feedback

UMRA aims to keep its members connected to the university and to each other through communication, programs and events. This is easier for members living in the Ann Arbor area, since there are many events with personal interactions. Of UMRA's 1800 members, however, at least 210 (12%) live more than one hour from Ann Arbor. Even members closer may find it difficult to get to meetings in Ann Arbor and, in addition, many members travel south in the winter months. Thus, our nonlocal membership is effectively much larger.

Many UMRA benefits can be enjoyed regardless of location. The UMRA website is a central resource for all members, *UMRA News* is emailed and posted online, and monthly meetings are live-streamed and recorded for on-demand viewing on the UMRA YouTube channel. Although most Shared Interest Groups (SIGs) require local attendance, the book group (UMRA Reads) and the Travel Discussion Group meet via Zoom and are recorded for all to enjoy at their leisure.

**What Do Nonlocal Members Think?** In 2024, the UMRA Board formed a working group to explore enhancing services for members outside the Ann Arbor area. The committee members-- representing both faculty and staff-- are Jack Kalbfleisch (Chair), Sharon Grayden, Al Hermsen, Lorilee McDaniel, Regina Storrs, Bill Thomas and Vijay Nair, who has recently joined. Six of the members live outside the Ann Arbor area. The committee sent questionnaires to all 171 **nonlocal members** for whom we had emails and 112 (65%) responded. We also surveyed a random sample of 1118 **nonlocal retirees who are not members** and received 261 (23%) responses. Our aim was to learn about the respondents' interests and to increase awareness of what UMRA is doing. Reports on the two surveys are available on the UMRA website.

**The Surveys Said...** In the member survey, 94% reported reading the UMRA News either usually or sometimes, 94% were aware of the monthly membership meetings and 62% were aware that recordings of the presentations can be found at the UMRA YouTube channel. Only a small proportion had participated in UMRA Reads or the Travel Discussion Group, although many expressed an interest in doing so in the future. Several potential topics suggested for SIGs that could be made available to nonlocal members were identified, with two potential SIGs garnering broad support: Healthy Aging and Current Events.

There was significant interest in forming links with the Alumni Association of the University of Michigan (AAUM), with 25% definitely interested and 48% possibly interested. As a larger organization with local clubs, the AAUM could provide personal contacts for many nonlocal retirees.

Nonmembers were less aware of UMRA activities, although most were aware of its existence. There were several comments indicating that they had appreciated the outreach and were at least considering membership. They had similar interests as the members in SIGs, and many liked the idea of links with the AAUM.

**What's Next?** UMRA and AAUM are exploring potential relationships that would be advantageous to both organizations. We also plan to organize Zoom meetings for nonlocal members to provide a forum for individuals to discuss what they might like to see from the organization and--if they so wish--to provide an opportunity to become involved. We will also promote the development of SIGs that would be available to nonlocal members.

**Join us!** In defining nonlocal members, we took all members whose zip code did not begin with the digits 48. This coincides closely with those who live more than an hour's drive from Ann Arbor. If you think you are nonlocal but don't fit this definition, please let us know and we will add you to the list. If you have an interest in being involved in the working group or in related projects, please let me know — we would enthusiastically welcome you.

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

## Information on Retiree Life Insurance and Beneficiaries

All U-M retirees should be aware that the University of Michigan provides a life insurance policy payable upon death to your beneficiaries, amounting to \$2000 for retirees aged 66 and over. If you haven't designated beneficiaries for this policy yet, it's essential to do so and to inform them about it. This is also an excellent time to review and update beneficiaries for other insurance policies, U-M Retirement Savings Plans, or any additional investments. Ensuring adequate coverage helps support loved ones and organizations you care deeply about. Furthermore, having a conversation with your beneficiaries regarding your life insurance coverage is highly recommended. U-M provides a [webpage](#) with helpful information on this topic and related matters.

## Wanted: UMRA Photographer

We are hoping to find an UMRA member with an interest in photography and with a good camera who would help the organization get better pictures at its events. If you have an interest in this, please contact Al Hermsen ([ahermsen@umich.edu](mailto:ahermsen@umich.edu)).



## UMRA Volunteers (Community Service)



*Spices are typically missing from community cupboards. This photo shows an UMRA spice donation to the Maize and Blue Kitchen*



*UMRA Volunteers are very active with monthly visits to the Maize and Blue Cupboard, Food Gatherers and Jewish Family Services Shalom Kitchen.*



*See more photos in the Photo Gallery (page 14)*

*Photos contributed by Karen Shill*

## Reminder ❖ April 10 Monthly Meeting

- WCC Attendees can order a boxed lunch. The deadline for lunch orders is 11:00 p.m. on April 2.
- Pre-registration for in-person attendees is requested.
  - Register and lunch ordering lunch [here](#).
- The [livestream](#) of the program begins promptly at 12:30 p.m.

**11:00 a.m.**      **Social hour.** Everyone is encouraged to mingle, meet new people, visit our sponsors and socialize. Coffee, tea and water provided by UMRA.

**11:45 a.m.**      **Lunch** – If you wish to enjoy lunch with us, you must **pre-order and purchase your meal on our website**. The cost of lunch is \$16.50/lunch Lunch orders must be placed before 11:00 p.m. on April 2.

**12:30 p.m.**      **President’s welcome and announcements** ([Livestream begins](#))

**1:00 p.m.**      **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 and 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.

**1:45 p.m.**      **Break**

**2:00 p.m.**      **Brain Aging and What You Can Do About It**

Presented by **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, 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.

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

Please register for monthly meetings by noon on the day before the meeting. Pre-registration is optional, but we are better able to plan if we know who is coming. 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. If you need help remembering your login, email [umra@umich.edu](mailto:umra@umich.edu).

If you are unable to attend in person, you can watch the meeting at your convenience on our [You Tube channel](#).

## May 2025 Meeting (May 15, 2025)

UMRA's in-person meetings are held at [Washtenaw Community College, Morris Lawrence Building](#).

### ***ChatGPT Unveiled: Exploring the Power of AI Conversations***



Presented by **Ed Adams**, former chief technology officer, Stephen M. Ross School of Business. Ed is now a member of the UMRA Board without whom we would technically be in the dark ages.

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.

### ***Mcity and the Future of Mobility***



Presented by **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.

## March Meeting Recap

### **“Keeping Older Drivers Safely on the Road,” presented by Emeritus Research Professor, Dr. Lisa Molnar.**

First, please watch Molnar’s presentation on the UMRA YouTube website. This summary will not capture or include all of the many resources suggested during the presentation.

After giving a brief history of the work of the U-M Transportation Research Institute (UMTRI), Molar also summarized her research that is focused on the behavioral aspects of senior drivers. Explaining that multidisciplinary approaches to safe driving are essential to better understand safety and the technologies that enhance safety.

Among seniors, there is often a lack of trust and acceptance of a car’s safety features, as well as a lack of understanding of how to use them. Education and training are essential to removing barriers that would facilitate safe driving. While there are many aids to training, they are often on-line videos and you-tube type formats. Seniors seem to learn better in a hands-on setting and would be better served in classroom training. Needless to say, this is not happening, and it is unlikely it will happen.

Seniors should take responsibility for understanding and using their car's safety features. They can consider options such as requesting one-on-one instruction from their dealership (if available), utilizing online learning resources, and exploring detailed information about their vehicle's safety features. In her talk, Molnar highlighted numerous free and easily accessible resources to assist with this.

**Keeping Older Drivers on the Road:** <https://youtu.be/eqpvlmJLDow>

– Katherine Kurtz

### **“Why Incompetence Fails to Recognize Itself,” presented by Professor David Dunning**

It’s part of being human: Not knowing what you don’t know. The human brain, with its terabyte of information, is amazing, but we can’t know everything. Ignorance, too, is infinite, Dunning said in his March seminar presentation. This lack of knowledge can lead people to hold overly flattering opinions of their own competence, character and prospects, which can’t be justified by objective evidence.

The 2020 pandemic was one of the examples he cited of the consequences of not knowing what we don’t know. People were dying, and public health experts needed to respond quickly to Covid-19. They relied at times on a flu model for treating contagious disease—sanitizing surfaces, anticipating springtime, including closing schools. The flu model didn’t work well with Covid-19. “We were biologically and intellectually naïve,” Dunning said. “It was no one’s fault.”

Dunning also talked about the importance of media literacy. To protect ourselves from bad faith actors flooding the media with misinformation, he recommends asking if information is from a high-quality source and consulting a variety of sources. Americans need to emulate the Finns, Dunning said. Subject to Russian misinformation campaigns for nearly 100 years, the Finnish people are taught beginning in preschool how to spot misinformation. They have become competent fact checkers.

Dunning suggested several practices to overcome overconfidence in general: Consider alternatives and rule out those that are false through testing. Test data in multiple and different ways: use a checklist, have someone else check your reasoning, etc.

**Why Incompetence Fails to Recognize Itself:** [https://youtu.be/9goi\\_zGcOtQ](https://youtu.be/9goi_zGcOtQ)

– Mary Jo Frank

# Upcoming Travel Opportunities

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



## 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.

**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. What started as a produce-growing farm back in 1973, 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.

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

## 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 the 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.

## June 25 (Wednesday) Toledo Mud Hens Baseball vs. Nashville Sounds

Spend the day with UMRA members. Revel in the fun and excitement of minor league baseball when the Toledo Mud Hens take on the Nashville Sound. Whether or not you are a huge baseball fan, this promises to be a terrific outing.

Transportation: Golden Limousine Motor coach departs from the Meijer parking lot on Carpenter Road at 9:15 a.m. Park closest to Ellsworth near Chase Bank. The bus will depart for Toledo at 9:45 a.m.

Cost: \$62/person includes round-trip transportation via Golden Limousine, baseball game ticket, a hot dog, soda and chips for lunch (other food is available for purchase at your expense). The UMRA seats are in the shade and



covered. Does not include the bus driver's gratuity. We have reserved 40 seats. You will receive your tickets at the bus from Pat Butler.

Tickets: Order your tickets on the UMRA website at [umra.hr.umich.edu](http://umra.hr.umich.edu). Go to the [Events calendar](#) (you must be logged in) and click on June 25, 2025. Then follow the directions listed there. You do not need a Pay Pal account, only your credit card. The tickets will be mailed to Pat Butler, and she will have them at the bus on the morning of the 25th of June.

## September 16, 2025, (Tuesday) – Fiesta Detroit: A Multicultural Tour

Our step-on guide will meet us at Eastern Market and take us on a tour of Detroit highlighting the diversity of our great city. Areas that we visit will include Delray, Corktown, Mexicantown and sections of the city where various ethnic groups resided. For instance, in the 1930's, the Mexican Muralist movement came to Detroit with Diego Rivera and Detroit Industry Murals. Today, the movement continues with the magnificent murals of Elton Monroe Duran in Southwest Detroit.

Lunch is included at the Mexican Village, Detroit's oldest Mexican restaurant. Choice of two entrees (see flyer and UMRA Events Calendar for details). Everyone will get Mexican fried ice cream for dessert and a choice of coffee, tea and soda.

The trip departs from the Meijer parking lot on Carpenter Road at 8:00 a.m. The cost is \$123 per person. Driver gratuity is not included. No refunds within two weeks of departure. A fee of \$25 may be levied on all cancellations made within 30 days of departure.

## September 18-21, 2025, (Thursday – Sunday) Camp Michigania 2025—SAVE THE DATES

The dates have been set for our UMRA trip to Camp Michigania this year, thanks to the U-M Alumni Association. You will have the option of attending either two or three nights from September 18-21, 2025. You DO NOT need to be a member of the U-M Alumni Association to participate in this UMRA event, but you must be a dues-paying UMRA member. If you bring someone to share your room, they must also be a member of UMRA. All meals will be included (the meals get rave reviews).

The price will be available in April; we do not yet know when registration will open. We encourage you to put these dates on your calendar if you want to attend.

## 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 hauntingly 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 two-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.

The cost of this two-day, one-night travel adventure is as follows: Private Room—\$541; Double Room—\$463; Triple Room (two beds)—\$438. Pickup is the Meijer Parking Lot on Carpenter Road.

For more information about our UMRA trips or contact Carol Williams, [cwms@umich.edu](mailto:cwms@umich.edu), if you have questions.

# Joke of the Month

*My wife said to me, "You haven't heard a single word that I've said."  
And I thought to myself, "What a strange way to start a conversation!"*

*We are inviting suggestions for Joke of Month. If you have a joke that you would like to share, please submit it to Al Hermsen ([ahermsen@umich.edu](mailto:ahermsen@umich.edu)).*

*Submitted by Jack Kalbfleisch*

## Shared Interest Groups

### UMRA Bikes



New members are eagerly welcome to join the 2025 season of monthly group bike rides on paved and gentle pathways around SE Michigan. In April, you are invited to our Meet-Greet and Organizing coffee/lunch. Find the latest details about this on the April calendar, UMRA website. Similarly, each monthly ride will be posted there through September. To join or receive updates and announcements, please email Sarah Ely, [sarahely@umich.edu](mailto:sarahely@umich.edu)

### UMRA Hikes



#### Friday, April 4

Silver Lake Trail, Pinckney State Recreational Area (northwest of Dexter), 8555 Silver Hill Road, Pinckney, MI. (State Park permit required).

Start gathering at 9:45 a.m.; hike 10:00–11:30 a.m.

Optional lunch afterward: either (depending upon weather) Erratic Ale & Raterman's Pizza or Aubree's; all are in Dexter.

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

This group meets on the first Friday of the month. We hike for about 90 minutes on unpaved, wooded, sometimes hilly trails. To join or receive updates and announcements, please email Herb Loner, [hloner@umich.edu](mailto:hloner@umich.edu).

## UMRA Gamers



### Wednesday, April 9

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, April 24

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, April 25

The walk is from 10:00 to 11:30 a.m. (meet/organize at 9:50) at Dexter Huron Metropark.

Details will be sent to the group early in April. Beverly Turner ([rockman@umich.edu](mailto:rockman@umich.edu)) or

Verna Bell ([verna@umich.edu](mailto:verna@umich.edu)) can be contacted with questions.

The optional afterglow lunch will be at Arbor Brewing Company Session Room on Jackson Road.

## 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, April 22

4:00-5:30 p.m.

Topic: Travel in Galapagos and the Florida Keys

This is a Zoom meeting. The presenters are **Sharen Grayden** and **Ted Zellers**.

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 (Community Services)



**Tuesday, April 1** – Jewish Family Services Shalom Kitche—a new contact

**Thursday, April 17** - Food Gatherers

**Thursday, April 24** - Maize & Blue Cupboard—12:30-2:30 p.m.

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

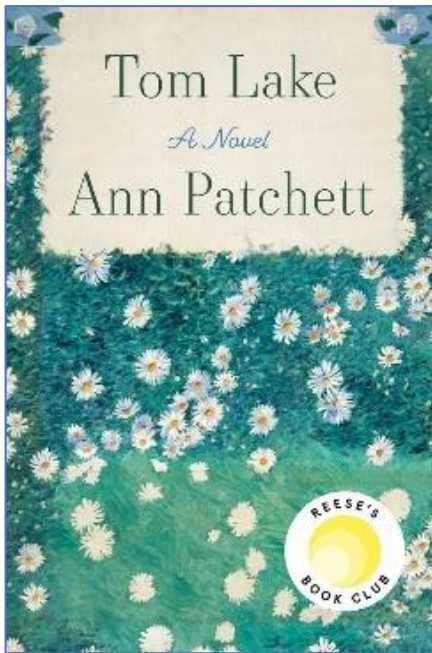
**Note: UMRA Community Services welcomes offers to volunteer, but ask that members contact Karen Shill at [kshill@umich.edu](mailto:kshill@umich.edu) to make inquiries or arrangements.**

## 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, April 26

*Tom Lake* by Ann Patchett is a meditation on youthful love, married love and the lives parents have led before their children were born. Both hopeful and elegiac, it explores what it means to be happy even when the world is falling apart. As in all of her novels, Ann Patchett combines compelling narrative artistry with piercing insights into family dynamics. The result is a rich and luminous story, told with profound intelligence and emotional subtlety, that demonstrates once again why she is one of the most revered and acclaimed literary talents working today.

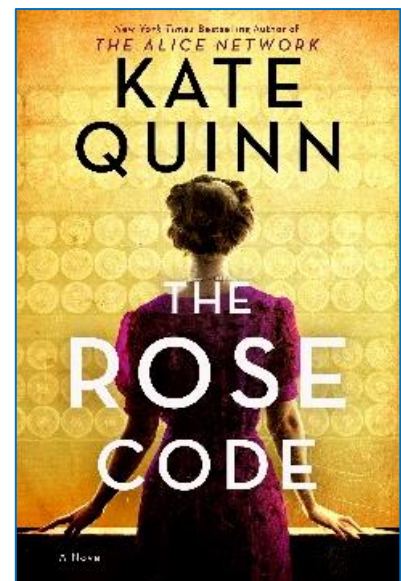
In the spring of 2020, Lara's three daughters return to the family's orchard in Northern Michigan. While picking cherries, they beg their mother to tell them the story of Peter Duke, a famous actor with whom she shared both the stage and a romance years before at a theater company called Tom Lake. As Lara recalls the past, her daughters examine their own lives and relationship with their mother and are forced to reconsider the world and everything they thought they knew.

### UMRA Reads February Recap

The book club selection for February 2025 was Kate Quinn's *The Rose Code*.

"The Rose Code" by Kate Quinn is a captivating novel that follows the lives of three female code breakers—Osla, Mab, and Beth—at Bletchley Park during World War II. Over the years, the women forge a deep friendship and form a book club. However, their bond is tested by betrayal and the presence of a traitor among their colleagues, leading to one of them being confined to an asylum after the war. Through a carefully smuggled letter, she manages to send out a plea for help from her confinement.

In this thrilling and engrossing tale, "The Rose Code" explores the women's friendship, their work and their moments of disappointment and triumph.



# 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**  
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## In Memoriam

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.

Name	Death Date	Name	Death Date
Elizabeth Ann Allen	3/3/25	Evelyn Louise North	3/1/25
Lorraine Alvord	1/9/25	Carol H Quandt	12/12/24
Margaret J Bien	2/28/25	John Sampselle	12/1/24
Wilber C Bigelow	3/7/25	Joyce Schlecht	2/11/25
Susan Clemen-Stone	1/18/25	Thomas J Schriber	12/31/24
Karen Donahue	1/4/25	Brenda B Smith	1/17/25
L Suzanne Gikas	3/9/25	Patricia H Somerville	12/24/24
Robert H Gray	1/1/25	Burton Elmer Voss	1/13/25
David Hager	1/30/25	Hans Hermann Wagner	3/1/25
Ruth R Heldreth	2/14/25	Daniel Craig Walker	3/4/25
Shirley Gertrude Mirsky Hogan	3/7/25	Maryann P Zawada	12/25/24

# Photo Gallery

## Maize & Blue Cupboard



*Photos contributed by Karen Shill*

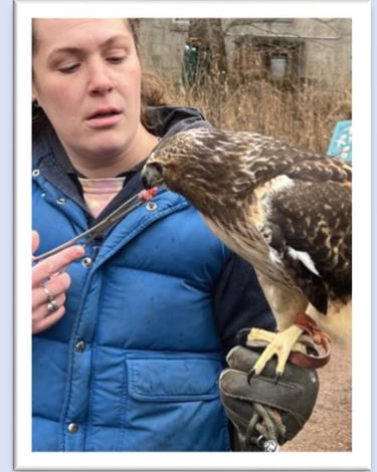
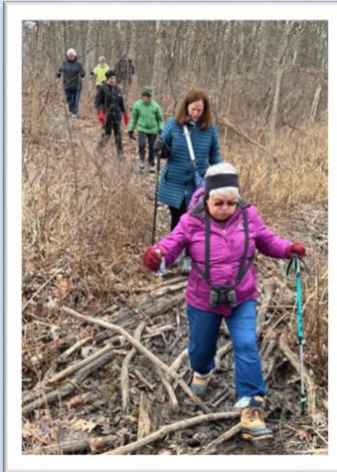
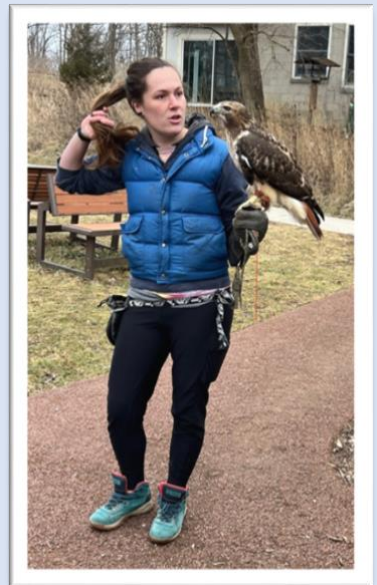
## UMRA Walks



*Photo contributed by Al Hermsen*

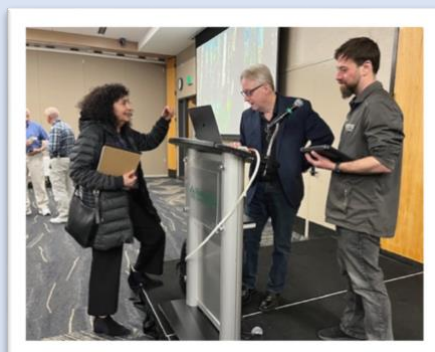
# Photo Gallery

## UMRA Hikes



*Photos contributed by Herb Loner*

## March Monthly Meeting



*Photos contributed by Jan Lach and Mary Jo Frank*

# Photo Gallery

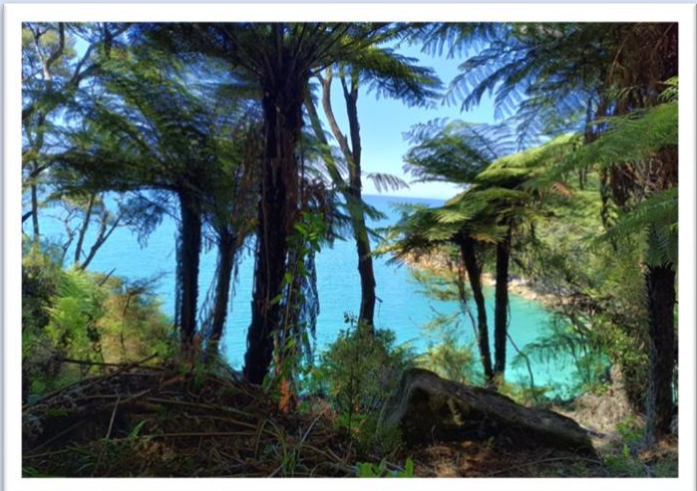
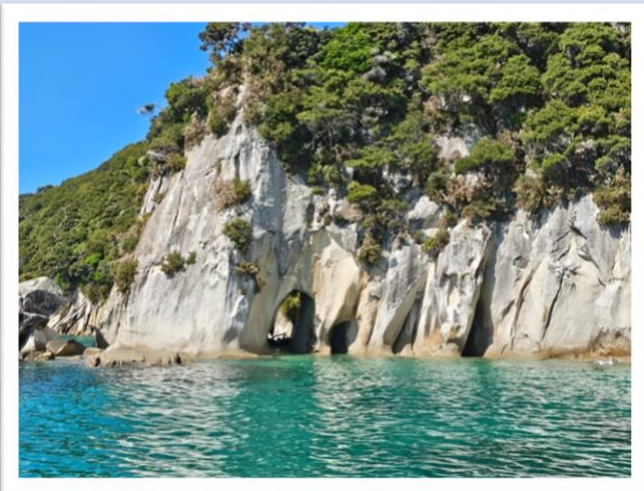
## Jewish Family Services Shalom Kitchen



*Photos contributed by Karen Shill*

## New Zealand Getaway

Our vacationing editor Sharon Grayden is currently enjoying New Zealand.



*Photos contributed by Sharon Grayden*



# 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](http://www.BankofAnnArbor.com)

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



*Photo contributed by Mary Randolph*

## **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.

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

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

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

401 Oakbrook Dr., Ann Arbor, MI 48103

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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.

## Thank You UMRA Sponsors (cont.)

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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 fiduciary standards, we design and implement customized retirement and investment solutions that put our clients' interests first.

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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.

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(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.

### **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.

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400 W. Russell Street, Saline, MI 48176  
(734) 679-0533 [www.ehmss.org](http://www.ehmss.org)

LifeChoices<sup>®</sup> 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.

## Thank You UMRA Sponsors (cont.)

### **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

5263 Plymouth Rd., Ann Arbor, MI 48105

(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

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(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.

***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.***

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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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