

# UMRA UNewsletter

A Communication of the University of Minnesota Retirees Association

MARCH 2016

## Lori Sturdevant and Tom Swain with stories to tell at March 22 luncheon meeting

The March luncheon speakers will be Lori Sturdevant and Tom Swain. Tom and Lori wrote a book together, *Citizen Swain*, which is about Tom's life—as a kid growing up in Minneapolis, as a corporate executive and a University of Minnesota vice president, as an elected official, as staff to a governor, and as a volunteer extraordinaire.



Lori is a long-time editorial writer and columnist for the *Minneapolis-St. Paul Star Tribune*. Her columns about current legislative issues and issues facing the

future of Minnesota appear on the Sunday Opinion page.

Lori has collaborated on many books, including *A Man's Reach* by former Minnesota governor Elmer L. Andersen. She is the author of *Her Honor: Rosalie Wahl and the Minnesota Women's Movement* and *The Pillsburys of Minnesota*.

*Citizen Swain* is another collaboration, and one that can help us, the public, better understand and respect community and public participation in shaping a better Minnesota.

At our luncheon Lori and Tom will engage in a "Q and A" presentation based on the stories Tom relates in *Citizen Swain*.

Tom's life and career often brought him to the University of Minnesota, first as a student, then a football fan, and as an

employee of the athletic department. After 23 years of work at The St. Paul Companies, he served as a vice president for three University of Minnesota presidents. He has been a champion of the University



throughout his career, not only with financial donations, but also in the commitment of his time in mentoring students and U employees.

Tom Swain's life has been one of government and community service, and Lori helps tell the story in a most entertaining way. They will delight our audience with laughter and with inspiration of what it means to be a citizen activist.

— Donna Peterson, President-elect and Program Committee member

### Mark your calendars for UMRA's spring luncheon meetings

April 26—Massoud Amin, professor and director of the University of Minnesota Technology Leadership Institute

May 24—Peter Moe, director of Operations and Research, University of Minnesota Landscape Arboretum

Trouble with parking on campus? See information and suggestions on page 5.

## UNIVERSITY OF MINNESOTA

### MARCH LUNCHEON MEETING

Tuesday, March 22, 2016  
11:30 a.m. – 1:30 p.m.

#### Featured Speakers

**Lori Sturdevant and Tom Swain, authors, a dialogue about their book, *Citizen Swain***

#### Location

Conference Room ABC,  
Campus Club, Fourth Floor,  
Coffman Memorial Union

#### Menu

Corned Beef with Guinness  
Mustard over Colcannon Potatoes  
Coffee and Tea

For vegetarian or gluten-free options, please request when making your reservations.

#### Reservations ARE Required and space is limited

**Deadline: Thursday, March 17**  
Prepayment of **\$16** per person; annual prepayers **must** also make reservations.

To reserve your place(s), send your check, payable to UMRA, to UMRA Reservations, c/o Judy Leahy Grimes, 1937 Palace Ave., St. Paul, MN 55105-1728

Or, contact her before the deadline at 651-698-4387; e-mail: [Jleahy4654@aol.com](mailto:Jleahy4654@aol.com).

Please honor the reservation deadline date; if cancellations are necessary, please call by March 17.

#### Parking

With UMRA's discount coupon, all U ramps and the East River Road Garage are \$6 for the day.

UMRA NEWSLETTER

## FROM THE PRESIDENT

### *Retirement: The age of triage*

Last September in a play on words I suggested that in the third quarter (autumn) of our lives, we are caught between life's stages, not unlike the "tweeners" who are abandoning childhood and grasping for and testing out new adult identities.

In this tri-age of our lives we are abandoning many trappings of employment and testing new ways of living. We are between life in the fast lane and life in a slow lane. We are between paychecks and required minimum distributions. We are between adult children and grandchildren, the former still our biggest worry and the latter our greatest joy. We are between long-term colleagues and new relationships with friends, traveling companions, and associates. We are between calendars filled in by other people and calendars we are free to fill in ourselves.

This freedom scares many of us and delights others. "What can I do with that blank day on my calendar? How do I find something to do that makes me feel useful, needed, and fulfilled? Now that I have a choice, how **do** I want to spend my time?"

This last question is, I submit, the most important question that everyone needs to answer—at any age. It becomes more urgent when one has something less than 30 years to identify and pursue those things that one really likes to do. And it is, I think, one of the reasons we become so busy in retirement. We fill up that calendar with activities that bring us pleasure.

For some of us it is the same teaching, writing, or research activities that have always been a passion. For others it is alternative passions that have been sitting on the shelves of our minds for a long time. These alternative passions vary as widely as our imaginations, but some that come to mind are travel, photography, reading novels, writing a biography, taking music lessons, cooking

from scratch, knitting, woodworking, or volunteering at local institutions and giving back to the community.

Quoting myself from the UMRA Newsletter, September 2015, "Triage is 'a process in which things are ranked in terms of importance or priority.'\*" At this age we are busy re-ranking the priorities in our lives; we are triaging activities, possessions, locations, and even friends."

\*[American Heritage Dictionary 5th edition, 2013]

One familiar act of triage is the pitching out or boxing up of papers, books, and other objects as we move out of our University offices. When I ask colleagues how their lives have changed since they retired, they almost always say, "Never been so busy" or "Don't know when I had time to work." But then they also say, "I sleep longer; I read the morning paper; I play with my grandchildren; I have more fun."

I have noticed that, now, when I meet fellow retirees for lunch, no one runs off to a one o'clock meeting. There is time to savor the conversation or the second cup of coffee. Time to savor the moment is a privilege of retirement. Time, our most precious commodity, can be allocated to those activities that bring us the most satisfaction. It can be used to appreciate the sunrises and sunsets, to smell the proverbial roses, and to walk slowly on garden paths and sandy beaches.

At first we may walk or read more slowly by choice. Later, we may walk more slowly by necessity, as strange little aches and pains creep into our joints and our psyches. Aging happens!

Given the nerve and tenacity it takes to age gracefully, retirement could be classified as an *extreme sport*. It takes courage, patience, perseverance, acceptance, self-confidence, and some giant leaps of faith. It is rewarded with those delicious mindful moments where we celebrate our achievements.

— Jean Kinsey, UMRA President  
jkinsey@umn.edu

### **A note about luncheon reservations**

Please make your reservations early to ensure your place at the luncheon. Space is limited. While we would like to accommodate everyone who wants to attend, the capacity of Rooms ABC in the Campus Club is limited to 110 reservations. UMRA is growing, and some of our committees are working on solutions to the capacity issue, but we have no good resolutions yet.

### **UMRA Photo Club meets March 25**

The UMRA Photo Club welcomes photographers of all abilities. This month we will meet on Friday, March 25, from 1 to 3 p.m. Besides sharing photos we will continue our discussions in preparation for the Photo Club workshop to be held in April following the regular UMRA lunch.

Contact Sheri Goldsmith, [gold009@gmail.com](mailto:gold009@gmail.com), or Craig Swan, [swan@umn.edu](mailto:swan@umn.edu), for more information.

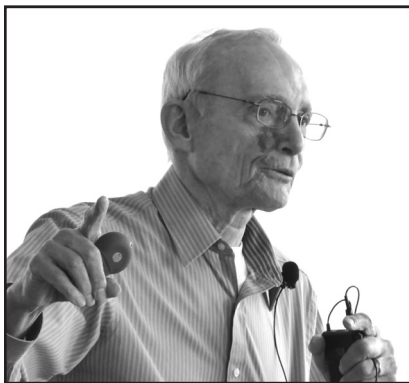
Workshop March 22—

## See how asset distributions can benefit you and your family...and reduce taxes

This is the third workshop of the trio we have presented on managing finances in retirement. It will emphasize distributing your assets to benefit you, your family, and charity, while avoiding taxes and probate. The presenter is Andrew Whitman, professor of insurance in the Carlson School. His credentials include Ph.D., J.D., and C.F.P.

The workshop will review three topics.

1. Distributions from retirement accounts to satisfy family needs, required minimum distributions (RMDs), and charitable purposes, as well as to reduce income taxes.
2. Family planning for incapacity and death.
3. Beneficiary designations and trusts to avoid probate, estate, and income taxes.



The initial part of the workshop will discuss how to satisfy retirement account distributions (RMDs) and how to reduce taxes using direct contributions to charity or converting retirement accounts to Roth IRAs. It will cover the

options of retirement annuities and gift annuities to provide lifetime income, gifts to minors in UMGA accounts, and donor-advised funds—each of these with the goal to reduce income taxes.

The second section will focus on executing and communicating health care directives and property powers of attorney. It will cover the liability and options with spend down; the need to spend down to \$3,000 if there is no partnership long-term care insurance; and the use of gifts and irrevocable trusts before the five-year look-back period.

The third section will focus on beneficiary designations and types of trusts to avoid probate and taxes. With a trust, your trustee takes over when you die or are incapacitated, but it should give you authority again when you regain capacity.

The workshop begins at 1:30 p.m. following the luncheon meeting March 22. Bring your friends. UMRA workshops are free and open to everyone.

If you would like to access the information presented in this series on Andrew Whitman's Moodle, send your name and e-mail address to Vern Eidman, [veidman@umn.edu](mailto:veidman@umn.edu)

## Nominating Committee invites participation

The Nominating Committee has begun to solicit names for officers and board members for 2016–17. Four board members will be put on the slate for election at the May meeting. The secretary and treasurer are elected each year and can be re-elected. Chip Peterson and Carl Adams were newly elected in 2015 and are eligible for re-election.

According to our ByLaws, in 2016–17 President Jean Kinsey will become the immediate past president, and the president-elect, Donna Peterson, will automatically become the president of UMRA.

Here are the job descriptions for the people we're seeking.

**President-elect:** Plans the monthly meeting in consultation with the president, chairs the Program Committee and is responsible for the selection of speakers for the monthly meetings in the calendar year following his/her election, Presides over board meetings and monthly luncheons when the president is not able to attend, consults with the president as needed, serves on the University Retirees Volunteer Center Board of Directors, and helps to recruit new members to UMRA.

**Secretary:** Takes minutes of all meetings of the board, the Executive Committee, and the annual meeting of the membership in May, and distributes as appropriate. Updates "Operating Manual" each summer, and updates ByLaws as needed.

**Treasurer:** Collects income and makes deposits in bank accounts, keeps check book and pays all bills as authorized, prepares a monthly Treasurer's Report and distributes it to the board, prepares a year-end financial report to present to the members in October, renews the certificate of incorporation, files proper IRS forms, and renews Board Liability Insurance annually.

**Board members** (seeking four, each for three-year terms)

The UMRA Board of Directors consists of 17 people: 12 Board members plus the four elected officers and the immediate past president. The function of the UMRA Board is to advance the purposes of the Association and to report regularly to the membership regarding its actions and activities. The board has the responsibility for the general conduct of the affairs of the Association.

Please feel free to contact any member of the Nominating Committee with suggestions you may have for these positions. Committee members are: Donna Peterson, [dcp@usfamily.net](mailto:dcp@usfamily.net); John Anderson, [ander049@umn.edu](mailto:ander049@umn.edu); Earl Nolting, [enolting@umn.edu](mailto:enolting@umn.edu); Julie Medbery, [jmedbery@comcast.net](mailto:jmedbery@comcast.net); or Hal Miller, [miller@umn.edu](mailto:miller@umn.edu).

— Hal Miller, chair, Nominating Committee

## Volunteer to be a judge for the Minnesota History Day student competition.

### This is a University Retirees Volunteer Center Project

Sunday, May 1, is the day of final rounds for the annual History Day competitions, sponsored by the Minnesota Historical Society and the University of Minnesota's Department of History.

Students from around the state will have competed in regional contests in which finalists are selected for the May 1 competition, which will take place on the University campus (Coffman Student Union). Students compete in two age divisions: Junior (grades 6 to 8) and Senior (grades 9 to 12), and in one of four categories: Documentaries, Exhibits, Performances, and Websites.

Judges receive a brief orientation and training preceding the competition rounds, and they may attend optional (and recommended) judge training on April 12, 6–7:30 p.m. at the Minnesota History Center (345 W. Kellogg Blvd., St. Paul).

At the competition judges view the projects, interview students, select winners in teams of two for each category, and provide feedback. Judges may choose their preferred category and age division. There are two competition rounds; the greatest need is for the First Round judging from 8 a.m. to 1 p.m. The leading students then advance to the Second Round from 1 to 5 p.m., for which experienced judges are preferred. Meals are provided for the judges. Not only historians, but all who are interested in history are invited to register for judging.

If this interests you, contact [urvc@umn.edu](mailto:urvc@umn.edu) for a registration link.

In addition to the finals on May 1, judges are needed for Regional contests and off-site judging in March. Off-site papers are mailed to judging pairs in mid-March to be reviewed and ranked by Tuesday, March 22. An on-line training link is provided.

### Regional Competitions in the Twin Cities area:

Thursday, March 10: from 4 to 9 p.m. at Normandale Community College, Bloomington

Saturday, March 12: 8 a.m. to 1 p.m. at North H.S., Mpls.

Saturday, March 12: 8 a.m. to 2 p.m. at White Bear Lake H.S., South Campus

Saturday, March 19: 8 a.m. to 1 p.m. at Johnson H.S., St. Paul

Tuesday, March 22: 4 to 9 p.m. at Valley View Middle School, Edina

You may register to judge at more than one contest.

## Journal of Opinions, Ideas, and Essays continues under new leadership

Several years ago Marty Dworkin created an online publishing venue titled the *Journal of Opinions, Ideas, and Essays*. (JOIE). The journal is intended to provide online publishing opportunities for faculty, P&A., and civil service colleagues, whether retired or still employed, from the Twin Cities and coordinate campuses.

Marty named an Editorial Committee to help advertise and manage this new program. Following Marty's untimely death, the UMRA Board assumed sponsorship of the JOIE program and will continue to promote this new publishing venture. Additional information concerning the JOIE program and publications to date is available on the program's website at: [pubs.lib.umn.edu/joie](http://pubs.lib.umn.edu/joie). Please visit this website to see recent entries or to submit your own work.

### From the Cares Committee Bookshelf—

#### Being Mortal: Medicine and what matters in the end

*Being Mortal* by Atul Gawande was listed as #12 on the best seller combined print and E-book list of Feb. 14 (New York Times Book Review) with a note that the book was listed for the 55th week on the combined nonfiction list.

The author is a practicing surgeon and contributor on medical issues to *New Yorker* magazine. He is a professor at Harvard Medical School, Harvard School of Public Health.

For those not familiar with health care for the elderly, the book is quite a revelation. The first half of the book deals with long-term care of the elderly and describes the physical, emotional, and mental ills that are often part of "being mortal." He deals with a variety of problems and attempts at solutions that are being developed in some ground-breaking, long-term care programs.

The second half of the book deals with dying, the final dimension of "being mortal." Gawande discusses the "heroic" attempts by patients, families, and their physicians to forestall death. Sometimes these work but often they do not—with unfortunate, if not painful, consequences for patients.

Gawande suggests a goal to consider regarding one's death: "Our ultimate goal, after all, is not a good death, but a good life to the very end."

The author offers words of deep wisdom, which the medical profession is only beginning to grasp. Gawande's book will definitely assist the communication between physician, patient, and family in these moments.

— Earl Nolting, UMRA Cares Committee

## Parking on campus can be a vexing issue! Why and how to minimize difficulties

Members have reported special parking challenges this year that have thwarted their attempts to attend the winter luncheons. The Membership Committee has done some research and offers this information.

First of all: A project of updating parking ramp lighting to LED lights resulted in a temporary decrease in the number of parking spaces. Quite a large number of spaces were blocked off to allow workers and equipment to reach light fixtures high above the floor. This project is now completed, so the total spaces should be back to normal.

Second: Several things have contributed to recent parking crunches. Inclement weather can cause increased demand for parking spaces because people are more likely to drive to campus and park as close to their destination as possible. Because we can't control the weather, the best solution is to allow more time to locate a parking space, and if the last remaining spaces are far from your desired location, allow even more time for walking to your destination. Come early; browse the Book Store or enjoy the lounge.

Although many of our members are now finding that the Green Line light rail also works very well in getting to Coffman, there is a way to park on campus and stay dry and warm in spite of the weather...and that is the Gopher Way!

Admittedly, the Gopher Way is probably not the most direct route to your destination and may require use of stairs and/or elevators to access different levels of some routes, but the signage should help you find your way. Once you have

become accustomed to the route, it goes quite smoothly. For information about the Gopher Way, look at the Biking and Gopher Way map available at: <https://www1.umn.edu/pts/maps/Library/pdf/BikeGoMpls.pdf>

If you haven't used the Gopher Way to get to Coffman, print out a copy of this map to carry with you when you first explore how to get from A to X! There are numerous parking ramps and lots that might be alternatives to the East River Road Garage next to Coffman Memorial Union. The following list shows the capacity of the ramps. The list is arranged approximately according to proximity and access to Coffman Union. Most surface lots are located farther away.

Ramp or Garage	Spaces	Gopher Way
East River Road Garage	1919	Yes
Weismann Art Museum	118	No
Washington Avenue	1297	Yes
Church Street/Northrop	237	No
University Avenue (McNamara)	530	Yes
Oak Street	2165	No
Fourth Street	1199	No

Avoid the Fairview Patient/Visitor Ramp on Delaware Street SE. Although this ramp is close to the Phillips-Wangenstein/Moos Tower complex and connected via the Gopher Way, this parking ramp is not part of the University of Minnesota and therefore will not accept the UMRA parking discount coupons.

— John Anderson, [ander049@umn.edu](mailto:ander049@umn.edu)

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## Welcome new members to UMRA

Please give a hearty welcome to new members who have recently joined UMRA. Greet them at luncheon meetings, and help introduce them to other members.

Elizabeth C. Bedell, BBE, Civil Service  
1202 California Dr. #106, St. Paul, MN 55108  
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## "Food for Thought"

Age doesn't matter, unless you're a cheese.

— Billie Burke

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Zip \_\_\_\_\_ Phone \_\_\_\_\_  
E-mail \_\_\_\_\_  
Other Info \_\_\_\_\_

Website: <https://umra.umn.edu>  
UMRA's phone: 612-626-4403

**In Remembrance**

We report the passing of UMRA members as we learn of losses to our UMRA community. Since the Newsletter was published last month, we have received news of the following. Our condolences to the friends and families of:

Emil Pfender died January 28, 2016. He had been an UMRA member since 2000 when he retired from the Mechanical Engineering Faculty. His wife Maja Pfender continues as an UMRA member.

Jonathan S. Minnick died January 14, 2016. He and Janice R. Weaver Minnick married in October, 2015. Janice joined UMRA in 1988 and continues her membership.

**UMRA Cares Committee is here for support**

For assistance and support in the event of the death or serious illness of an UMRA member or family member, please e-mail us at [umracares@umn.edu](mailto:umracares@umn.edu) or call 612-626-4403, and leave a message for UMRA Cares.

Also, if you learn of someone who is facing a difficult life challenge, please contact the UMRA Cares Committee.

The Board of Directors and members of UMRA thank the University of Minnesota Foundation for sponsoring UMRA's March Newsletter and for providing the following information.

**Tax Efficient Giving  
from your IRA**

The now permanently extended IRA charitable rollover law allows individuals 70½ or older to give up to \$100,000 directly from their traditional or Roth IRA to qualified charities and avoid paying federal income tax on the withdrawal. Distributions made directly to charity under this law can be used to satisfy the individual's required minimum distribution. Gifts to the University can be directed to any campus, college, or program.

Contact our University of Minnesota Foundation planned giving representative, Lynn Praska, at 612-624-4158 or [lpraska@umn.edu](mailto:lpraska@umn.edu), for information on making a gift to the University.

