The UARA Winter luncheon will be held at noon on Thursday, January 24th, at the Tanque Verde Ranch. Doors open at 11:30 a.m. The cost is $20.00 per person, inclusive. This year we will have a drawing for a door prize. The all-you-can-eat buffet has been a long-time favorite and features a generous variety of delicious food and dessert choices. A reservation form is attached as an insert. We look forward to seeing you there! If you would like to bring one or two canned food donations to the luncheon, UARA will donate them to the Community Food Bank. Thank you!

Our Spring luncheon will be on Thursday, April 25th, at the DoubleTree Hilton Reid Park. Details to follow in the April newsletter.

**** UARA WINTER EDUCATIONAL SEMINAR ****
Tuesday, February 19, 2013

Tani Bahti, RN, CT, CHPN, Executive Director at Passages
“My Life, My Choice: Support & Education in End of Life Issues”

1:00-2:30 p.m. at the Dusenberry-River Library
5605 East River Rd. (River & Craycroft)

Open to the public
Please RSVP — uara@arizona.edu, or call/text 520-982-7813

The “Passages” organization offers compassionate guidance in end-of-life issues through educational programs, support and research.

*********

UA Cares Kickoff Luncheon
Thanks to the many generous UA retirees who donated to the UA Cares Campaign, $6,685 has been raised for the campaign this year. A report and breakdown of the donations will be published in the April, 2013 issue of this newsletter, including the total amount raised for the UARA Scholarship Funds.

Pictured is the kick-off event for the 2012 campaign.
Greetings and welcome to the New Year! Exciting opportunities are available through UARA as we begin this Spring 2013 season. We have about 900 members who have joined in supporting UARA this year, and we appreciate each person's commitment to UARA.

The Fall luncheon at Skyline Country Club was very well attended (71 people). We appreciated UA President Ann Weaver Hart joining us. Dr. Hart provided an update on the exciting accomplishments and plans now underway at the UA. Complimentary valet service was funded by UARA. Thanks to those who completed the survey.

The Winter luncheon is on January 24th at the Tanque Verde Ranch, always an enjoyable event. We look forward to your joining us for excellent food and great conversation among retiree colleagues!

The UARA Advisory Council meetings offer opportunities to meet fellow retirees and participate in governance. We hope you will participate on committees and in Advisory Council activities. Your involvement is important to us. Monthly seminar programs provide an opportunity to learn from excellent speakers. Please come and learn with us -- guests are always welcome.

We look forward to a successful and productive Spring, and we welcome your participation. Thank you for your continued support of UARA.

Written Invitation

Upcoming UARA Meetings and Programs

Advisory Council meetings are held on the second Tuesday of the month at the Vine Building (Vine Ave & Helen St) and are split into two sessions:

♦ Business Session (9:00-10:00am, Room 104)
♦ Program Session (10:15-11:00am, Room 102)

Anyone is welcome to attend either or both sessions. Parking is on the south side of the building and is free (no permit required).

Did you know?

UA’s Talent Network” is designed to support departments with short-term staffing needs where previous UA work experience is required. UA retirees are eligible to apply.
Scams, Fraud, and Identification Theft: Part 1
By Roger Caldwell, Webmaster

This article covers the most common types of scams and fraud, defines the key terms, lists agencies involved, and summarizes steps for your protection. Part 2 will be in the April newsletter and will cover specific examples and defensive solutions.

The UARA Fall Educational Seminar (Oct. 16) on Fraud and Identity Theft was presented by Sheriff’s Department Detective Brian Greeno. He provided a very informative (and humorous) session and stayed afterwards to continue answering questions. This article summarizes some of Detective Greeno’s comments but also expands the types of examples and lists additional sources of information. There are many forms of scams and fraud. People involved can be contacted through multiple methods. The specific issues may change, but the overall themes have been around awhile. Learn how to recognize possible scams and fraud, how to check if legitimate, and where to get additional information. There is not a shortage of information on types and solutions of fraud and scams. Primary sources are the various Better Business Bureaus, State Attorney’s General Offices, Federal Trade Commission, FBI, and the U.S. Government Accountability Office.

Definitions
A SCAM is a fraudulent scheme to make a quick profit. Related terms include: con game, hustle, swindle, and bamboozle.

FRAUD is intentional deception or dishonesty for personal gain or damage to someone. It includes false representation of a fact by a seller or advertiser of merchandise or job opportunities.

DECEPTIVE ADVERTISING is where a statement is made in large print or in an easily understandable voice, but then has a disclaimer in fine print or a rapidly speaking voice that indicates the exceptions, additional requirements, or language that is not easy to understand (note-these disclaimers are required).

IDENTITY THEFT is theft of someone’s personal information (i.e., social security number, credit cards, bank account number, or birthdate).

FBI Common Frauds and Scams
1. Telemarketing fraud
2. Nigerian Letter and other advance fee schemes
3. Funeral and cemetery fraud
4. Investment schemes or auction frauds
5. Reverse mortgage schemes
6. Health care or health insurance fraud
7. Counterfeit Rx drugs or fraudulent “anti-aging” products
8. Non-delivery of merchandise
9. Ponzi or pyramid schemes
10. Identity theft

1. Job Scam (you passed interview, now fill out a credit form).
2. Lottery (via email, click and the spammer gets your personal information).
3. Upgrade your flash player (click this and it downloads a virus).
4. Home improvement (person does shoddy work but takes the money and runs).
5. Check cashing (wrote the check for too much, wire me the difference).
6. Phishing (provide bank account information).
8. Financial (keep overdue mortgage by sending us money).
9. Sales (auction bid on iPad, but you pay just for the bidding process).
10. BBB Phishing (BBB complaint to business, downloads malware to get bank information).

Ways You are Exposed
Scams and fraudulent activities can be conducted through the mail, phone, internet (web or email), credit cards, knocking on your door, and other vehicles such as submitting your taxes. Scams are especially prevalent by telephone and email: a) you are asked to wire a large amount of money to someone you know to get them out of jail (but it is not the person you think asking the question); b) you are told you can receive a large amount of money (usually from Africa) if you just give them your bank account number; and c) you are asked by your bank or phone company (or others) to update your account information (submitting your account name and password). Note: Legitimate companies and organizations do not ask for your password via email.

Financial Exploitation
This can be done by a person who is known to the victim, i.e. a family member, caregiver, or someone acting with a power of attorney. Or, it can be a stranger, i.e. an unscrupulous salesman or con artist.

Persons working with elderly may notice some warning signals, such as withdrawals from financial accounts that seem inconsistent with normal behavior, change in beneficiaries, or changes in legal documents.

Danger Signals for Identity Theft
1. Mistakes are made on your financial statements or medical benefits.
2. Regular bills/statements don’t arrive on time
3. Call from debt collectors or collection notices
4. A notice from IRS that someone used your social security number
5. Bank or credit card charges you don’t remember making.
Having your identity stolen is a difficult recovery path – prevention is easier! If it is stolen, there are a series of steps you must go through. These include notifying the credit reporting agencies (quickly), submitting an identity theft report with the FTC by calling them at 1-877-id-theft (1-877-438-4338).

Summary of Key Steps for Your Protection
1. Do not put bank statements in the trash. It is better to read them electronically and to shred any paper copies (cross-cut shredders are best).
2. Minimize number of credit cards.
3. Check bank and credit card accounts often for irregular activity. Notify authorities of irregularities in financial statements.
4. Review free copies of your credit reports (one from each report provider; 3 total per year).
5. Put valuable papers in a safe place.
6. Protect computer passwords (consider a password manager).
7. Use encrypted router (almost all are) for connecting to internet.
8. Do not give private information to someone who calls you on the phone. Do not consider any phone offer to send money to someone.
9. Don't keep personal information in the car (or leave your purse on the seat).
10. Remember, if something sounds too good to be true, it probably is not true.

In Part 2, to be published in the April 2013 newsletter, we will cover examples and how to defend yourself against scams and fraud. Thanks to Detective Brian Greeno of the Financial Crimes Division, Pima County Sheriff’s Department, Nick LaFleur of the Southern Arizona Better Business Bureau, and Kenney Hegland, retired UA Professor of Law for reviewing a draft of this article. Additional links to fraud and scam information are on the UARA website, and a copy of both parts of this newsletter article is available as a single pdf file (6 pages) at uara.arizona.edu/newsletters/scams-fraud.pdf

Meet the UARA Scholarship Recipients
by Stardust (Dusty) Johnson, Chair, Scholarship Committee

One of the pleasures and challenges of chairing this committee has been the opportunity to review the many applications for the Irving Yall and T.R. Rehm Graduate Scholarships. There are so many students who have enormous financial need as well as commitment to their studies and ultimate goals that selecting the recipients is extremely difficult. Reading these brief comments about each of this year’s recipients will reinforce for each of you the positive impact of UARA’S scholarships on the lives of just these three students.

2013 UARA Scholarship Recipients include:

Elizabeth Bukoski, 2012 recipient of the T.R. Rehm Graduate Scholarship, has been renewed for one additional year. Elizabeth is a graduate student in Educational Psychology and is studying aging and memory, including possible reasons behind the “tip of the tongue” phenomenon. “As a graduate student, I would like to conduct research focusing on how aging impacts the learning process during realistic situations outside the laboratory,” she said, adding, “The T.R. Rehm Scholarship will help provide funding for costs related to research and classes. Hopefully, I will have more research-driven answers or possible explanations to practical problems associated with how learning is influenced by age.”

Anthony Paul Chavarria, a junior who received an Irving Yall Book Scholarship, is a Public Health major. He said “since high school I have received a certification in medical assisting, and have continuously taken college courses every summer.” He reports that he has taken so many summer classes, that he is a bit over a semester ahead. Trained as a peer mediator, he belongs to many diverse clubs at the UA, including Global Medical Brigades, with whom he traveled to Honduras to provide health initiatives to rural communities. He also works at Michael’s Arts and Crafts for spending money and to repay his student loan. He said much of his outlook on life comes from the life of Anne Frank. “Her overall optimism and love for life inspires me to want to achieve all that I can be in life because it is short,” he said.

Rita Ezeugwu, the second recipient of an Irving Yall Book Scholarship, is a sophomore majoring in Aerospace Engineering. Her passion for mathematics and science led her to choose her major. Importantly, her late father influenced her thinking and choices. Reflecting on this she said, “Even though it was difficult, I did not let my grades falter. Instead, I used the struggles my father had to go through to succeed in this country as momentum to keep me going. As long as I keep my father in mind, I know I will do my best to further my education.”

In you have nomination suggestions for these officer positions, please contact George Evanoff, Nominations Committee Chair (520-229-1920) or the UARA Office (see page 8 for contact methods) by February 1, 2013. Ballots for elections will be in April Newsletter. The positions include:

President Elect
Secretary
Treasurer
Hogs, Mules, and Yellow Dogs: Growing Up on a Mississippi Subsistence Farm

Author: Jimmye Hillman, Professor Emeritus

It’s a bit of magic, really, the way you can fall through the pages of a book into another world. In this case, it’s the world of Greene County, Mississippi, a patch of sandy land in the southeast of the state. It was once covered by great forests of longleaf pine before the timber barons arrived in the late 19th century. To these virgin lands came the adventurous and the restless to homestead, the Hillmans among them. The result was a group of small, insular communities who created their own culture of farming, hogs, mules, religion, politics, big families, and close social ties—and, most critically, of survival during the harsh years of the Crash and the Great Depression.

Jimmye Hillman grew up in Greene County in the 1920s and ’30s, and in this book he has captured that world and its stories with the voice of a natural storyteller. There is the beloved grandfather who taught him to rob bees for their honey, feed the near-feral hogs upon which they depended, and treat a mule with respect; the annual Baptist revivals where “sinners were struck with verbal lightning”; the thrilling chase through the swamp after the legendary Widow Smith’s Blue Boar, dogs baying, feet bleeding (barefoot), the hair-raising capture, and, for a boy, the triumphant carrying of the pole with the hog-tied beast. There is his Dictionary of their invented language, and there is the not-so-subtle sex education of a farm child, beginning with the toddler’s query, “What dey doin, Daddy?”

Hillman absorbed that culture into his bones, but, as the son of the school principal and a teacher who kept books of poetry and Shakespeare in her home, he was primed for a larger life. At the age of 15, he was on a train for Mississippi State. Now in his 90s, he has recreated that vanished world for his readers in this book, a treasure for anyone with a taste for such magic.

Published by UA Press. Copies are available from the UA Press, amazon.com, and other book stores.

Legislative Update

by Ruth Eskesen, Chair, Legislative Committee

The 2012 annual meeting of representatives from the UA, ASU and NAU retiree associations was held in Tempe on Nov. 13, at the ASU Memorial Union. The tri-university meeting participants discussed each association’s services to members, recruitment and retention of members, and relationship to the UA. An in-depth presentation by Pat Klein, ASRS Assistant Director of External Affairs, provided information concerning ASRS membership statistics and financial health; past and proposed legislative initiatives modifying ASRS; and progress of the legislatively established Defined Contribution and Retirement Study Committee.

ASRS Financial Status: Investment returns were sharply down for the 2012 fiscal year (1.3%) despite the strong returns realized in 2010 and 2011. (At the Nov. 16, 2012 ASRS Board meeting it was determined that there are no excess funds available for an addition to the Permanent Benefit Increase (PBI) for retired members.

ASRS 2013 Proposed Legislative Initiatives: ASRS will recommend a number of statutory changes during the upcoming 2013 legislative session which convenes during the second week in January. Proposed legislation would include language allowing ASRS to self-insure (health insurance); alter the long term disability plan and survivor benefits; and eliminate PBI for new employees. (Elimination of the PBI would not affect current members of ASRS). All ASRS legislation introduced during the 2013 legislative session will be reviewed and tracked by the UARA Legislative Committee.

Defined Contribution and Retirement Study Committee: Established by legislation passed during the 2011 session, this Committee is required to study, among several other issues, the feasibility and cost of transferring existing members of public defined benefits plan to a newly defined contributions plan; implementing a defined contributions plan for new hires; and the feasibility of merging some of the several public retirement plans (ASRS, EORP, CORP, and/or PSRPS).

The Committee met four times in 2011 and issued an interim report in Dec. 2011. After cancelling the first two scheduled meetings in 2012, the Committee met on Nov. 27 to hear presentations concerning the status of and options for public retirement programs as well as the funded/unfunded status of the four Arizona defined benefit plans. A draft of the Committee’s findings and recommendations was to be forwarded to the Governor and Legislature before December 31st.
Dementia—Treatment and Prevention
by Rosemary Browne, M.D., Arizona Center on Aging, University of Arizona

This is the third article in a series on dementia. The first article explored the symptoms and diagnosis of dementia, and the second reviewed the most common dementia syndromes.

Dementia is commonly diagnosed in the outpatient primary care setting. Typically, a patient and/or family member raise the issue of loss of memory and other cognitive function. The provider then reviews the medication list for possible provoking agents, administers a memory test, and performs a neurologic exam. Depression screening is also undertaken, as depressed elders can present with memory and concentrating problems (called pseudodementia). The workup next includes a blood sample to check for metabolic abnormalities, thyroid or vitamin deficiencies, and a non-contrast head CT to evaluate for stroke, tumors, bleeding or excess water on the brain. These tests all return as normal. At this point, the diagnosis of a nonreversible dementia is confirmed. What are the next steps?

The goal of treatment for dementia patients is to improve their quality of life and maximize functional abilities. Unfortunately, pharmacological treatment demonstrates global improvement in very few dementia patients; more commonly, a modest slowing of dementia progression is seen. Drugs called cholinesterase inhibitors are the first line treatment for mild to moderate Alzheimer's Disease and most other forms of dementia. Three medications are in this class – donepezil (Aricept), rivastigmine (Exelon) and galantamine (Razadyne). A second line agent is approved for treatment of moderate to severe dementia, called memantine (Namenda). If the patient has known vascular disease, strict control of blood pressure, diabetes, and cholesterol levels, as well as smoking cessation, is also paramount.

Beyond initiating pharmacological therapy, the provider needs to maximize quality of life thorough assessment of the patient’s home environment. This is often best accomplished through an inter-professional care team. First and foremost, the patient’s safety needs to be ascertained in all areas - including medications, driving, firearms, prevention of wandering and falls, and supervision in the kitchen. A home health nursing safety evaluation can be helpful in this regard. Financial and medical planning, including goals of care and safeguards against abuse and exploitation, also need to be addressed in a timely manner; elder law experts can assist in this process. Physical and occupational therapy can help to keep the patient mobile and independent longer, delaying placement. It is also important to identify and frequently evaluate the caregiver for burnout and depression.

Current research is focusing on identifying dementia earlier in its course, through biomarkers and specialized imaging techniques. Can dementia be prevented? No recommendations currently exist for dementia prevention via lifestyle modification or medication, as the medical literature has low quality evidence in this area. It is known, however, that obesity, hypertension, smoking, diabetes, head injury, and low levels of education and mental and physical activity have negative effects on both body and brain health. It is reasonable, therefore, to recommend a lifelong lifestyle of mental and physical activity, a healthy diet and weight, smoking cessation and control of known diseases as a way to combat dementia in later years.

Editor’s Note: Many heartfelt thanks to Dr. Browne for her four-part series, which can be viewed on our website, uara.arizona.edu/newsletters/dementia

UARA’s Financial Situation

by Thomas Rehm, UARA Treasurer

The cost of operating UARA keeps rising while income from dues has declined. For example: expenses from 2008 to 2012 have risen 73% while dues income has fallen 29%. To cover this operational shortfall in the last two years, UARA has had to deplete its reserves by $9,400. Clearly, this is unsustainable.

You may ask why those operating costs increased so much? Answer: a) UARA has increased its educational efforts through more seminars; b) delivered a more updated, streamlined newsletter; c) fully computerized its membership list, and d) implemented an informational web site service. Why has dues income decreased? Answer: a) fewer retirees are maintaining their memberships, and b) fewer new retirees are joining.

What might be some solutions to our dilemma? Answer: a) reduce our activities; b) ask for donations or, c) increase annual dues. Note that UARA has some of the lowest dues compared to ASU, NAU and other peer institutions.

Do you have any suggestions for alleviating our financial problem? Please contact the UARA at 325-4366, or Email us at: uara@arizona.edu
Meet the UARA Advisory Council Team
by Jane Dugas, Newsletter Team

The purpose of the UARA is to promote the interests and welfare of UA retirees and to encourage continuing contact between retirees and the UA. It is also to provide the means for interaction among retirees through a diversity of cultural, intellectual, and social programs.

The UARA Advisory Council (AC) engages in information sharing, topical discussions, and advice. Membership amounts to 20 people. The AC consists of three groups:

- Executive Committee members* (EC)
- Committee chair-people
- UA campus organization liaison representatives

*Voting for the new Executive Committee is in April, see page 4 for information on making nominations.

Introduction of the Current Employee Representatives of five UA Campus Organizations represented on the Advisory Council:

Cynthia Ann Bjerk-Plocke, UA Staff AC
Cynthia is newly appointed to the Staff Advisory Council (SAC) and is starting her tenure serving as the staff representative to UARA, and serving on the Annual SAC Conference committee. She holds a BA in Business Management from NM State Univ. Arriving at the UA in 2002, Cynthia worked in the scholarship office as a Financial Aid Advisor. Since 2004 she has been in her current position as an Administrative Associate in the Graduate College Dean’s office, supporting the Dean and two Associate Deans. The UA Staff Advisory Council exists to enhance communications and represent concerns between the classified staff and the UA community.

Linda Breci, UA Appointed Professionals AC
Linda is the Associate Director of the Arizona Proteomics Consortium in the Department of Chemistry and Biochemistry. She spends her time at both the Chemistry Mass Spectrometry facility and the Proteomics facility. She works with researchers and trains graduate students. Her mass spectrometry work involves planetary-source polymers, measuring high speed chemical reactions, synthetic polymers, and peptide reaction mechanisms. Linda is the Policy Committee Chair of the Appointed Professionals Advisory Council (APAC). APAC works in collaboration with the UA administration by providing information and input related to UA policies and procedures, personnel issues, strategic planning and other decisions relevant to their constituents.

Joan Feldman, UA Human Resources
Joan is the Benefits and Technology Solutions Director for the UA Human Resources Division. Prior to joining the UA in 2008, Joan worked as a computer forensics consultant and testifying expert. Her work spans over 30 years in both the private and public sector. One of Joan’s current UA initiatives is “The Road Ahead” - a program addressing issues in academic retirement. Information about the Road Ahead may be found at www.roadahead.arizona.edu. The mission and vision of HR is to attract and engage remarkable people who achieve exceptional results. Their expertise and innovative approaches will position the UA to be a premier public research university.

Sheri L. Hill, UA External Relations
Sheri is the Executive Assistant in the Office of Presidential Events and Visitor Services. After a 25-year career in the legal field private sector working with UA alumnus/attorney, D. Burr Udall, Sheri joined the UA in October 1999 as a legal assistant in the Office of the General Counsel where she served for five years. She spent the next eight years as an Executive Assistant in the Office of the President working with UA Retiree, Linda Stapleton, for Presidents Likins, Shelton, Sander, and currently, President Hart. The mission of External Relations is to enhance communications and foster relationships between UA and its varied constituents.

Cornelius Steelink, UA Faculty Senate
“Corny” is a Professor Emeritus of Chemistry, former member of the Faculty Senate, and former UARA President. He was a consultant to the City of Tucson and environmental agencies on water and air pollution chemistry. He is one of the founders of the American Civil Liberties Union of Arizona, and long time board member. His research studies have focused on humic substances. He is still active as a consultant on water chemistry and water quality issues for the UA Water Resource Research Center. “Corny” splits his time between homes in Tucson and S. Pasadena CA. In the spirit of shared governance, the Senate is responsible for fostering the professional development and economic well-being of the faculty. It operates through legislative, investigative, and advisory functions, and it advises and consults with the UA community on matters of general concern.

In future newsletters, we’ll introduce members of the Executive Committee and the chair-people of the Committees.

Slip Into Silver Sneakers
As participants in the ASRS health insurance program, retirees can take advantage, at no additional cost, of the Silver Sneakers program. This program is offered at 25 Tucson locations. You can be on your own or take the included classes designed exclusively for older adults who want to improve their strength, flexibility, balance and endurance.

Benefits include educational seminars and special events. Call 1-888-423-4632 for information.
University of Arizona Retirees Association  
P.O. Box 42391, Tucson, AZ 85733  
2030 E. Speedway Blvd #112  

Phone: 520-325-4366, email: uara@arizona.edu, web: uara.arizona.edu  
(If busy or no answer, call or text 520-982-7813)  

Office Hours:  
Summer: June 1 to July 31, Wednesday 10—12  
Winter: August 1 to May 31, Tuesday 9-1 and Thursday 1-5  
Office Manager, Trudy Jacobson  

Newsletter Editorial Board:  
Editor: Trudy Jacobson; Layout Coordinator: Jane Dugas; Communications Committee Chair: Roger Caldwell  

The Advisory Council Consists of Officers, Committee Chairs and UA Representatives  

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