

The Tides...

Breaking News from



Vol.13,No.3,2023

Osher Lifelong Learning Institute at the University of Delaware in Kent/Sussex County

Lifelong Learning

From the Chair



Spring is finally here. No measurable snow, but lots of dreariness! The weather may not have been great, but OLLI K/S has been fantastic this winter, thanks to you!

With so many enticing classes offered this Spring Semester, it has been very difficult to decide what classes to choose. You asked and our 68 instructors answered with 81 in-person and 33 hybrid classes in addition to all the on-line choices.

Some the best news of all is that we have 115 new members. Welcome! Please keep spreading the word

about OLLI K/S. Encourage your friends and neighbors to join us. Invite them to come to a class with you to see how great our instructors are and their fascinating subjects and presentations. Spread the word to people you meet at other meetings, at the library and church, and in the checkout line in the stores. We have so many new people moving into our area who are retired and looking for ways to meet people and get involved. OLLI provides great exercise for the mind and opportunities to meet new people. The coming summer four-week session is a wonderful way to try OLLI.

I would also like to thank Joan Mansperger and Deb Roberts for arranging Orientation Meetings for Perspective Instructors. Our instructors are the life blood of our program! If you are thinking of teaching a five-week or 11-week session, in-person, online, or hybrid, in the fall or next spring, contact Steve Forestieri or Joan or Deb. They will answer your questions and help you to prepare to register and instruct.

Our social activities are back in full swing with monthly Happy Hours in both Lewes and Dover. Dover held their very successful Spring Fling on March 29. (See pictures on page 12) Lewes is planning a I Heart UD Spring Celebration party for May 3 at the American Legion Picnic Pavilion.

Join members from all over Delaware for UD by the Sea on May 23-26 in Rehoboth Beach. There is more information online.

I am saving the best for last – I HEART UD DAY. This is the major fundraiser for OLLI K/S. The theme this year is "Make a Rhyme, Give in Time". Many activities have been planned. In addition to the an End of the Semester celebration, we are asking everyone to participate by writing a Limerick [OLLImerick] and submit it to Pete Harrigan by April 17th. Some of them will be recorded to be played that day and earlier. The best OLLImerick will re-



ceive a prize. There will be "early bird" commitments and a Power Hour when you will be asked to participate by making a donation on-line to the K/S Gift Fund, K/S Scholarship Fund, or Expanding Horizons. The goal for OLLI K/S is \$7,500. Let's exceed it as we did last year. Dr. George Irvine, our representative from UD, pledged a matching grant up to \$10,000! We can reach or exceed that amount and get the matching grant if everyone participates. Watch the Monday OLLI K/S Updates and other emails with more information. Please consider donating and coming to the OLLI K/S I Heart UD Day Spring Celebration party.

Look forward to seeing you in class and at the May 3rd Celebration. Have a wonderful spring.

Connie Benko, Council Chair



A Message from Sally

Where Friends Meet to Learn

Nothing quite captures the spirit of OLLI better than the aforementioned tagline coined by Council Chair Connie Benko earlier this semester. We are seeing and feeling this now more than ever with the addition of over a 100 new members, the return of music in the Lewes facility, and the enthusiastic response to monthly happy hours as well as this year's Spring Fling coordinated and hosted by Social Committee members based in Kent County. Members traveled from as far as Ocean View

and Middletown to meet in Magnolia for a lovely afternoon of history, song and music presented by instructors Andy Dowell and Jackie McCabe.

I implore you to share your love of OLLI with friends, family, neighbors, and even that friendly person standing next to you in the in the grocery store. To make this even easier, in collaboration with the Statewide Marketing Committee, we are now in the process of developing an OLLI business card of sorts (I like to refer to this as our cOLLIng card - I AM keeping my day job!). Stay tuned for its grand debut closer to the end of the semester!

In closing, I invite you to come by the Trinity facility to marvel at the beautiful landscaping efforts of Richard Maxwell of Maxwell Lawn & Maintenance. Special thanks to the donors of the Expanding Horizons campaign who made this project possible, as well as instructor Rodney Lau for his coordination and oversight of this project in addition to his continued care of the boxes and pots lining the entrance of the building that are currently filled with colorful and fragrant daffodils, tulips and hyacinth. Spring has sprung!

Calendar of Events

- Apr 20 Happy Hour, 4-6 p.m., Wheel house, Lewes
- Apr 27 Happy Hour 4:30-6 p.m., Fraizer's , Dover
- Apr 28 -- Last day of 11 week classes
- May 3 I Heart UD Day, Spring Celebration Party 4-7, American Legion, Lewes
- May 5 -- Last day of spring classes
- May 17 Instructor Appreciation Brunch
- May 23-26 UD By the Sea
- May 29 Memorial Day, OLLI Closed
- July 4 Independence Day, OLLI Closed

July 5-27 — Summer session

Mark Your Calendar: I Heart UD Day is May 3



OLLI members will once again join in celebrating I Heart UD Day, but there's no need to wait until May 3 to demonstrate your support for OLLI programs in Kent and Sussex Counties.

The OLLI Kent/Sussex theme for this year's campaign is "Make A Rhyme, Give In Time".

As the name implies, there's more to do than donating generously on May 3. Between now and April 17, members are invited to compose limericks about OLLI or I Heart UD Day. Send your "OLLImerick" to Pete Harrigan (<u>peteraharrigan@aol.com</u>) before April 17, and let him know if you would be willing to record your creation, via Zoom, for

I Heart UD Day promotions.

Then watch your email for more information about how to give on May 3, and how to stretch the value of your donation by giving during certain challenge or matching gift periods. Donations directed to the Kent/Sussex Gift Fund will help us expand efforts to make the many newcomers to the area aware of all OLLI has to offer. You also may give to the Kent/Sussex Scholarship Fund or the Expanding Horizons Campaign for Lewes facilities.

During the I Heart UD Day "Power Hour", which begins at 2:15 PM, Zoom participants will vote for best "OLLImerick" and the winning author will receive free fall tuition.

Then at 4 PM on May 3, plan to join us at American Legion Post 17 in Lewes to mark a successful campaign and to celebrate the end of the spring semester. Guests will enjoy snacks and refreshments, a sing-along, and other surprises.

So, make a rhyme, and give in time!

The OLLI Art Exhibit on Display at the Lewes Public Library has been extended through April 17!



Photos by Steve Forestieri

We Recognize Our Instructors and All Our Volunteers

Thank you to all our volunteers, for your amazing generosity. All our volunteers are special. To our Instructors, we appreciate your on going resiliency, flexibility and dedication to sharing your knowledge, experiences and expertise with fellow lifelong learners.

Instructors

Cezarina Cornejo Alzona Joseph Anastasio Diana Beebe Ralph Begleiter Patty Bennett Dan Bilharz Sergei Boboshko Claire Brown Roo Brown Deb Brown Joyce Calamia Alice Cataldi George Christensen Paul Collins Joe DeFeo Chris Dodd Andy Dowell Donald Egan Peter Feeney Peg Fisk Cade Gibson Ray Glick **Rick Grier-Reynolds** Oliver Hansen Peter Harrigan Leonard Hayduchok Royce Haynes Robert Heifetz Katherine Henn Charlene Jehle Gil Kauffman

Bette Kaupa Thomas Kelly Catherine Kennedy Barbee Kiker Antoine Laguerre Sara Larch Rodney Lau Michael Loftus Jon Machmuller Joan Mansperger Christopher Mark Carter McClung Maurice McGrath Mary Kate McKinley Karen McKinnon Melanie Moser Barry Moshinski Bobbi Neaton Carol Neild Jim O'Leary Carol Pollio Frank Powers Daniel Pritchett Michelle Procino-Wells Paul Puch **Deb** Roberts John Roberts Todd Roselle Michael Salvatore Karen Schaub

Maureen Sherlock David Shook Jeanne Shook Nick Simmonds Harriett Smith **Richard Smith** Lee Stanford Tamara Steele Patricia Thompson Trudie Thompson Rae Tyson Joseph Vescio Richard Ward Susan Watkins Larry Watkins Marjorie Weber Carol West Phil Wood Amber Woodland Toni Worsham Susan Yost William Zak

Hybrid Operators

Paul Collins Cade Gibson Lynn Kroesen Joan Mansperger Diana Pollisino Marty Rosenweig Karen Schaub Richard Smith Larry Watkins

Office Assistance Diana Pollisino

Library

Madeleine Nichols DeAnna Poling April Wiaczek

Landscaping Rodney Lau

Left-**Tai Chi Basics**, Bette Kaupa, Instructor. Right– **Basket Weaving for Fun**, instructors: Karen Schaub, Maurice McGrath, Harriet Smith



Photos by: Lisa Seifert & Trish Dennison



A fantastic gift from OLLI members over the years to current and future members is the library collection in the Lewes Trinity Education Building. A new eye-catching Library sign was designed by Deb Hansen. Her original artwork is a welcome sign of spring and life-long learning.

Special thanks to OLLI members who have donated books, recently or in the past. The OLLI Lewes library is open during the hours when the OLLI offices are open. Signs are posted to help you find, check out, and return items. If looking at book spines on the shelves is not your idea of fun, then you may prefer the new printout of a list of the books and DVDs, arranged by topic, thanks to April Wiaczek. Over 1,000 items are available for loan.

Fiction books and other items not being added to the library are available on the cart just outside the library room. This is a fun OLLI tradition we are pleased to continue.

We are seeking library volunteers this spring. If you like reading and being around books, this is a volunteer activity you should consider. Volunteer hours form support that is important in fundraising for OLLI, as a non-profit organization. Foundations want to know that OLLI is well-supported by active volunteers. Continuing thanks are owed to library volunteers Mary Carty, Dale Ervin, Bernard Gilmore, Lynn Kroesen, Linda Levin, Cynthia Opderbeck, DeAnna Poling, Nancy Sakaduski, and April Wiaczek. We hope you may find small amounts of time to join the team.

A sampling of recent gifts includes these Teaching Company courses with DVDs and guidebook sets:



Submitted by Madeleine Nichols, Library Committee Chair



www.OLLI.udel.edu/Kent-Sussex/

Olli Members Enjoy Gathering for Happy Hour

All are Welcome to Join the Fun!



Vol. 13, No.3, 2023

This is the third of a 3 article series initiated and formatted by Karen Schaub, Kent/Sussex Finance Chair working with Neil Sullivan. Thank you!.....

More About Scams

Adapted from the Federal Trade Commission (FTC Consumer Information – Safety & Security Committee)



General:	Sometimes scammers act either friendly or threatening to get your money or personal information by making promises or threats.
How to Recognize Scams:	 May offer a prize or say you've been selected/won something, but you will first have to pay to get it. May say you will be arrested and pretend to be law enforcement or a federal agency. Real agencies will not call or threaten you. May pressure you into a quick decision. You do not need to decide right away. Real agencies will give you time to think about an offer and provide written information if requested. May ask you to wire money or pre-paid cards. Remember, there
	 is never a good reason to send cash or pay with a gift card. Scammers usually ask you to wire money, use some type of pre- paid card, or use a money transfer app. 5. May ask you to confirm your personal information. Government agencies will not call to confirm sensitive personal information. Do not give your personal information, e.g., DOB or SSN to someone who calls unexpectedly. 6. Be wary of robocalls from companies you haven't done business with before.
Examples of Common Phone	1. Pretends to be someone you trust.
Scams:	 Promises debt relief or credit score repairs. Offers a business investment.
	 Claims to be a Charity. Check out the charity before you give.
	5. Offers extended car warrantees.
	6. Promises "free" product trials.
	7. Offers prizes and lottery scams.
	8. Proposes travel and timeshare scams.
How to Stop Scammer Calls:	1. Hang up.
	 Consider call blocking or call labeling. Don't trust your caller ID.
	Check out ftc.gov/calls.

Page 7

Continued from page 6

What to	do if Scammed:
---------	----------------

- 1. If you paid with debit or ...stop t credit card...
- 2. If you used a gift card, prepaid card, or cash reload card...
- 3. If you wired money...
- 4. If you used a money transfer app...

If payment is linked to a credit or debit card...

- 5. If you gave remote access to your computer...
- 6. If you gave your name or password...
- 7. If you gave your social security number...
- 8. If you get a call to "help" you recover money you have so

- ...stop transaction.
- ...contact the company that issued the card.
- ... call the company to report a fraud and file a complaint.
- ... contact the company behind the app.

...contact the credit card company or bank first.

- ... update your security software and run a scan to identify any issues.
- ..., change your password right away.
- ... contact IdentityTheft.gov.
- ... it is probably a fake refund scam.

Report Phone Scams:



- 1. If you've lost money or have information about the company that called you, report it at **ReportFraud.ftc.gov**.
- 2. If you lost no money and just want to report the incident, go to **DoNotCall.gov**.

Submitted by Neil Sullivan

Page 8



Vol.13, No.3,2023

Members Keep Active Both Indoors and Outdoors





Left: **Fun with Fabric**, instructor Diana *Beebe.*

Right below: Mah Jongg for Beginners, instructor Katherine Henn

Below left: Barn Dance Band practice

Bottom row: **Winter Walk**, instructor Maureen Sherlock

Photos: Sally Cole, Trish Dennison, Lisa Seifert,





Creativity Never Retires at OLLI





Left: Basic Chair Making. Instructor Joe DeFeo

Right below: **Osher Craft Circle**, instructors Diana Beebe & Karen McKinnon.

Left below: **Intermediate Painting Workshop.** Instructors Peter Feeney, Mary Kate Mckinnon, Pam McMillian

Photos by Sally Cole, Lisa Seifert, Trish Dennison







The Big Apple Comes to OLLI



New York City: 10 Unique Views is one of the most popular courses at OLLI. It also is believed to be the first course jointly presented by multiple OLLI member instructors from all three Delaware counties.

It began as the germ of an idea when two OLLI-Wilmington members and New York natives, Tom Powderly and Sharon Rosen, discovered that they were born in the same hospital in the Bronx. They knew other OLLI members with various connections to New York City and wondered if these connections could be woven into an OLLI course.

Tom had previously taken the online course New York Over and Under,

about New York's bridges and tunnels, taught by OLLI-Kent/Sussex member Pete Harrigan. Pete, a Brooklyn native, agreed to team up with Sharon and Tom and, after a number of brainstorming sessions, *New York City: 10 Unique Views* was born.

Eight New York City natives and two "honorary" New Yorkers shared their experiences and expertise as course instructors. Seven of the original presenters were from OLLI-Wilmington and three were from OLLI-Kent/Sussex.

Fall 2022 semester topics included New York's engineering marvels; the city's oldest restaurants and pubs; Brooklyn, the Bronx and uptown Manhattan; the Shubert Theatre; and New York in the Roaring '20s. The course became the most-requested class of the semester.

Because of the long wait list, it was decided to record all of the class sessions and work with Lew Martin and the OLLI distance viewing team to make the course available "on demand" during the spring 2023 semester. Almost 250 OLLI members registered for the "on demand" class. One reported "binge watching" all 10 sessions during the semester's first weekend!

The 10 entirely new sessions of *New York City: 10 Unique Views, Vol. 2* also are being recorded for "on demand" viewing during the fall 2023 semester. And a *Vol. 3* course is planned for the fall, with many of the previous instructors returning to present on new topics.

Because instructors are responsible for only a single, 75-minute session, this course is a great way for those who haven't previously instructed to get a feel for the process. If you have a New York topic you would like to present, contact Pete Harrigan, Tom Powderly or Sharon Rosen. We'll probably neither run out of interesting views of New York City nor OLLI members who want to learn about them any time soon.

Submitted by Pete Harrigan, Instructor

Got a Bright Idea?

OLLI classes are taught or led by volunteers. If you would like to share a special interest with other members and you have an idea for a course or are willing to serve as an instructor or instructor's helper, write and submit a proposal. If you have questions, contact Sally Cole in the Kent/Sussex OLLI office.

ISO Social Committee Co-Chair in Sussex County

If you enjoy organizing and hosting fun social events, we need your energy! Please reach out to Council Chair Connie Benko at cbenko@comcast.net if you are

interested in co-chairing this committee. We work as a team, and will provide support of your events!



KENT/SUSSEX SPRING FLING MARCH 29TH

Bright sunlight filtered through the windows of the Champions' Club in Magnolia, Delaware on March 29th when OLLI Kent Sussex members gathered to eat, drink and enjoy each others company. Members were greeted by a room decorated with bright spring colors and fresh flowers, and a delicious array of food and drinks, thanks to Marge Felty and the Social Committee.

> Musicians Andy Dowell and Jackie McCabe performed duets and solos. Jackie sang and shared humorous stories from her time at the Woodstock Music Festival in the 1960s. Andy played solo pieces on his unusual wooden flute. Susan Salkin led a spirited Trivia game awarding

prizes to the winning team.

Musicians Andy Dowell and Jackie McCabe Perform. (Left)

Left to right: Noreen and Dan Bilharz, Carol West, AnnLynn and Bill Martin, Trudie Thompson, Joan Mansperger

Susan Salkin leads Trivia game. (Left)

Submitted by Wendy Leicht,

"GOTTA GET TO KNOW YOU" OPERA AND SOCIALIZING...-

siasm for the art form is robust, as evidenced by the fellow Opera lovers. number attending the April 2nd performance of "La Traviata". Twenty-eight OLLI opera aficionados and friends, signed up for the opera, followed by a delicious dinner at the Augustine Inn, where a past Opera Delaware board member praised OLLI members for their impressively consistent opera attendance.

The rapidly expanding social component of this class, continues to lead to delightful get togethers

George Christensen's Opera class members' enthu- and the development of many deep friendships with







Students Observe the Moon By Telescope





Instructor Jim O'Leary, (left) **The Moon in Art, Science and Culture** set up his telescope for students to get an up-close view of the moon.

Photo by Sally Cole

Bring A Friend

Personal referrals remain our most effective means for finding new members. Share your Love of OLLI by inviting a friend to join you for a day.

In-person classes only, all locations.

- 1. Verify with your instructor that a guest would be welcome.
- 2. Bring a friend any day through the end of classes.
- 3. One friend at a time, limited to one visit each.
- 4. Check in with staff at the front desk.
- 5. Provide guest's evidence of full vaccination series, name, address & email.
- 6. Receive guest name tag for the day.

Enjoy OLLI together. Help us continue to grow and welcome new members.



In Remembrance of

Henn, 84, of Lewes DE died suddenly the evening of March 24. Howard was born in Brooklyn, NY. Howard held a master's degree in engineering from Columbia University. Early in his career he worked for Bell Laboratories in Murray Hill, NJ on the Niki Zeus project. In 1963 he joined Bell Labs in Holmdel, NJ. He joined Exxon Research and Engineering in Florham Park, NJ in 1966 and over the next thirty years he worked as a project manager, installing and upgrading computer systems at refineries around the world. In that process he moved his family to Phoenix, AZ; Karlsruhe, Germany; Neshanic, PA; Punto Fiji, Venezuela; Surrey, England; Keeston, Wales; Houston, TX; Baton Rouge, LA; Hunt Valley, MD; Tokyo, Japan; Singapore; Milan, Italy; Benicassim, Spain and finally London, UK.

He loved children and as a young engineer worked on

designs to allow children with cerebral palsy to be able to operate computers. Over the years he was involved in the construction of several state-of-the-art safe playgrounds. He also spent years teaching computer skills to "displaced homemakers" at the County College of Morris, NJ, for which he received an award from the State of New Jersey. He also taught computer skills at the Battered Women's Shelter in Morris County.

Howard was a set builder for the Barn Theatre in Montville, NJ. At age 70 he won the "rookie actor" award for his role as Old Hermie in the *Summer of '42*, beating out a cast of very experienced teenagers. For many years he served as a Trustee at Longview at Montville's HOA. In Lewes he was a member of the Lewes Yacht Club, the Lewes Historical Society and an Instructor member at Osher Lifelong Learning Institute in Lewes, where he especially enjoyed the company of the English Country Dance group.

New Laws Include Retirement Changes

New laws include retirement changes, known collectively as "Secure 2.0," that may affect your saving and your charitable giving. They may even make it easier for you to impact your favorite charitable organizations, such as the Osher Lifelong Learning Institute. Here are three important things to know about Secure 2.0:

It increased the required minimum distribution (RMD) age

The new law increases the age retirees must begin taking taxable withdrawals to 73 in 2023 and to age 75 by 2033. It **does not**, however, increase the age when an IRA owner can take a qualified charitable distribution. That remains at $70\frac{1}{2}$.

It adjusts for inflation the \$100,000 annual limit on direct gifts to qualified charities from your IRA

Are you 70¹/₂ or older? If so, you may know about a popular gift option called <u>qualified charitable distributions</u> <u>qualified</u> (QCDs) that allows you to make a gift directly from your IRA to a qualified charity without paying income taxes on the distribution. Historically, the amount you could give was capped at \$100,000 per year. This figure will now be adjusted annually for inflation.

It allows for a distribution from your IRA to fund a life-income gift*

If you are age $70\frac{1}{2}$ or older, you can make a one-time election for a qualified charitable distribution of up to \$50,000 (without being taxed) from your IRA to fund a life-income gift such as a <u>charitable gift annuity</u>, <u>charitable remainder unitrust</u> or <u>charitable remainder annuity trust</u>.

These types of life-income gifts allow you to make a gift to the University of Delaware and receive lifetime payments to boost your retirement income or provide a lifetime payment for a spouse, family member or other beneficiary.