



NOVEMBER 2024

Bargain's the Word for Book Sale

By Jean Youkers

Arsht Hall was bustling with excitement, energy, and enthusiasm when the popular OLLI-W Book Sale got underway for the first time in five years. After an entire week of collecting and sorting thousands of books, the sale opened at 8:30 on Monday, Oct. 28, for a whole week.

The entire lobby boasted table after table of books displayed according to genre.

Book Sale Co-chairs Bob Blazovic, Ruth Mayer, and Sherry Rogers had been meeting and planning since May with a growing committee that ultimately swelled to 170 individual volunteers.

Volunteers signed up for varying numbers of shifts, with many showing up day after day. For example, Rob Feinson organized all rare books throughout sorting week and became proprietor of an entire "collectibles shop" set up in the Arsht Hall reading room during the sale.

Why did he show up each day? "It's a labor of love," Rob said. "I can't help it."

Others acted as cashiers at two check-out tables positioned at either end of the lobby, adding up sales and taking cash for books (that were great bargains!).

"It's wonderful to have the Book Sale back and the opportunity to see people you haven't seen in a while," said Fred Hosier, a volunteer cashier.



Book Sale Co-chairs Sherry Rogers, Bob Blazovic and Ruth Mayer.



Table after table of books, sorted by genre, filled the lobby of Arsht Hall.

Mary McNeeley, also a cashier, commented on the good selection of books and the value of participating. "I want to be part of the effort," she said.

Still others became "floaters" who drifted throughout the lobby restocking shelves and usually buying books themselves before they left for the day.

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OLLI-W Launches Program for New Members!

Jeff Ostroff and Susan Flook

Welcome Aboard Program Coordinators

This semester OLLI-Wilmington kicked off its “Welcome Aboard” program (WA). Welcome Aboard is designed to make our newest members feel right at home here, and make sure they know all the great things our program has to offer.

The program actually began at the Fall Open House, where we greeted prospective members and let them know about WA. During the first week of class, we set up a WA table. There, many volunteers assisted new members by answering questions, helping them find their classrooms, and giving them useful handout materials. On September 11th, a “New Member Reception” was held to bring new members together and learn more about OLLI-W and WA. More communications are planned before the semester ends.

Here are some of the things Welcome Aboard offers to our newest members:



- making sure they're aware of the many great benefits that come with an OLLI membership
- answering any questions they may have related to the OLLI catalog, classes, and activities
- helping them meet new and existing OLLI-W members, one-to-one or in a group setting
- informing them about the various opportunities for volunteer-

ing at OLLI-W

- serving as a place where new members can provide feedback about their first-semester experience.

Our thanks to Dr. Karen Asenavage-Loptes and the OLLI-W staff for their support in the launch of WA. Susan and I are also grateful to the nearly one dozen volunteers who've helped us out so far.

If you are interested in becoming a WA volunteer, or have any ideas about other things the program might offer, please reach out to Jeff Ostroff at jmostroff@yahoo.com or Susan Flook at suzieflook@hotmail.com.

Book Sale 'a success in so many ways'

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Every day of the sale was busy with members and friends shopping. Exclamations could be heard as voracious readers came upon a stack of books by a favorite author.

With his engineering precision, Bob created a master spreadsheet

to keep track of where and when each volunteer was on duty.

Sherry Rogers said the sale was “a success in so many ways – community camaraderie, discovering new authors and their books and supporting our Gift Fund. Yes – OLLI members rallied ‘big time’ once again.”

Before the sale ended, Ruth May-er had already vowed that the event would return next year.

Putting the Book Sale back together is a shining example of the spirit of OLLI-W and what can be achieved with teamwork. To all who made this happen, thank you a million times. You are wonderful!

Volunteer Spotlight

Susan Flook

Jerry and Ann Hapka

While many folks crave mac and cheese, longtime OLLI members Ann and Jerry Hapka are more passionate about Macs and trees! Both of them have taught Mac computer classes and are involved in the OLLI Tree Club. Currently Ann is one of three instructors in the *Tree Club* extracurricular class. This fall Jerry is teaching a course called *Photos for Mac*, combining his interest in computers and photography. After Jerry retired, the Hapkas joined OLLI in 2001 following a friend's recommendation. They've enjoyed teaching, taking classes and volunteering here ever since.

Milwaukee, WI, is Jerry's hometown. Ann was born in Chicago. They met at the University of Wisconsin where each pursued different courses of study. They later married and had three children: two daughters and a son. They also have two grandchildren.

Jerry received both a B.S. degree in Pharmacy and a graduate degree in Law (J.D.) at UW. Following graduation, he became a patent attorney with the DuPont Company. The family spent four years in the D.C. area when Jerry was DuPont's liaison with the U.S. Patent Office. His strong interest in environmental law led to Jerry's becoming one of the founders of *The Pew Center for Global Climate Change* in 1998. Jerry's roles were as Deputy Director and General Counsel until 2000. Through his connection with the United Nations, he was able to travel to many interesting places – Africa, Europe (Switzerland), and South America.

At the University of Wisconsin, Ann received a B.A. in Elementary Education with a concentration in special education and child psychology. She worked for the U.S. Public Health Service as a "Home Training Specialist."

In past decades, many states did not have a special



education mandate. Since schools did not always have these classes, Ann's job was to visit the homes of children with special needs and train the parents in instructional methods. Ann mentioned that there was no guarantee the parents would or could follow through with the home school plan, but it was worth a try.

Later Ann taught in the elementary grades in Wilmington and took on the primary task of raising their three children.

Ann's interest in gardening as a hobby led her to instructing a gardening class at OLLI for 20 years, stopping only with the cancellation of in-person classes due to Covid in 2020. Ann and Jerry have a large property north of Newark, DE, which has an orchard of fruit trees (pear, peach, and cherry). One can surmise that's why Ann and Jerry are interested and involved in the Tree Club. As mentioned previously, Ann also taught Mac computer classes. Her favorite OLLI classes are yoga and Spanish.

Jerry is a former member of the OLLI Council where he served on the Marketing Committee. He also currently serves on the Curriculum Committee as the coordinator for Information Technology. Through his work on the Marketing Committee, Jerry learned just how special OLLI-W truly is. He calls it "the best program in the country." His other hobbies include fishing, woodworking and taking care of their property. Jerry's favorite courses at OLLI are in the history area.

When asked about the best feature of OLLI-W, both Jerry and Ann agreed: "It is a life-extending community where everyone can stay active and interested."

Their enthusiasm about OLLI shines through their words and smiles.

Volunteer Spotlight

Jean Youkers

Rebecca Worley

If you walk by the classroom where literature instructor Rebecca Worley is teaching, you'll feel the air charged with electricity as class members embrace the book being discussed and contribute to a lively exchange of ideas that could go on forever.

Before OLLI-W, Becky was a professor at the University of Delaware, where she worked for 38 years. Among other endeavors, she was instrumental in developing a program for professional writing that became nationally known. She has authored scholarly articles and a textbook.

Bringing her teaching skills to OLLI-W was a natural transition as she reinvented herself after retiring. Since the first course she taught here on the mysteries of Agatha Christie in 2017, Becky has never stopped teaching.

Her literature courses have been so popular that there were long waiting lists before online capability enabled her to offer two sections of the same class—in person and online. She has a following of rabid book lovers who treasure her classes.

The books selected for discussion each semester have had various themes, for example, women mystery writers, Australian writers, and stories of the Gilded Age. She researches not only the book, but also related information, providing the historical, geographic, or cultural context for each book.

Her passion for researching, reading, and discussing is evident. As one member says, there is a lilt in her voice as she “brings the books alive, and you can see her love of literature.”

Becky grew up in Ohio and attended the University of Toledo, where she earned a B.A. in theoretical mathematics and a B.A. in literature. She then went to UD for her masters in English, and on to PhD work in British and American Literature at Penn State University.



While there, she was chosen for an internship at the Shakespeare Institute in Stratford-upon-Avon, England.

Becky moved to Pennsylvania when she got married because her husband was from the Keystone State. She lives in the small

town of Mohnton, which is near Lancaster, in Amish country. Besides reading, her interests include information design, art history and collecting pieces of art, jewelry, and art glass. She is talented in needlework.

In addition to teaching, Becky serves as associate editor of the OLLI-W newsletter, co-chair of the UD Collaboration Committee, and co-chair of the OLLI-Statewide Strategic Planning Committee. She was Vice Chair of Membership during her 3-year term on the OLLI-W Council. She also teaches Exploring UD, a course which combines in-class presentations with tours at UD.

OLLI-W gives members “something worthwhile to do, plus socialization and education,” Becky says. “It is a wonderful atmosphere.”

She claims teaching as her favorite volunteer job, lighting up as she says, “I love my courses!”

Becky advises others who consider teaching to simply try it. “This kind of learning keeps the brain active and is key to a long and happy life,” she says.

With her many talents and enthusiasm Becky provides countless thought-provoking educational experiences that certainly contribute to our long and happy lives, for which we are very grateful.

A Study To 'Take Note(s)' Of

By Fred Hosier

When you attend OLLI classes in person, what do you bring with you?

You might bring a book, yoga mat or musical instrument.

But how about a notebook and a pen or pencil?

While OLLI classes may bring back memories of taking high school or college courses, there are differences: no tests, no grades.

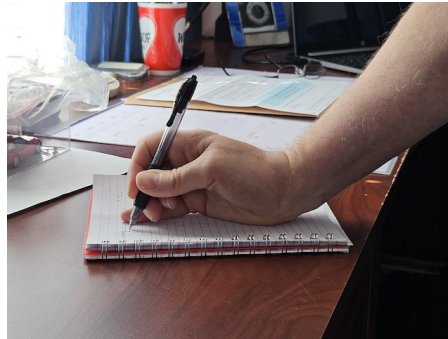
And you don't have to take notes, either. But some recent studies suggest taking notes in OLLI classes is an activity that can help maintain brain health in our senior years.

More brain waves than typing

A study released this year measured brain activity in students taking notes and found that writing by hand created more brain activity than typing notes on a laptop.

The research by Audrey van der Meer and Ruud van der Weel at the Norwegian University of Science and Technology found those writing by hand had higher levels of brain electrical activity across a wide range of interconnected regions which facilitate movement, vision, sensory processing and memory.

When typing everything a lecturer says, "It kind of goes in through your ears and comes out through your fingertips, but you don't process the incoming information," van der Meer told *Scientific American*.



Writing everything down by hand isn't possible – and that's a good thing. "Students have to actively pay attention to the incoming information and process it, prioritize it, consolidate it and try to relate to things they've learned before," van der Meer said. "This can make it easier to stay engaged and grasp new concepts."

A neuroscientist not involved in the study says the activity among the interconnected brain regions strengthens the connection between an action and the words associated with it.

In other words, it improves memory.

Transforming the information into writing helps deepen interconnections in the brain's networks, making it easier to access information.

Other studies have shown learning through writing lasts longer than other learning experiences.

Previous research

A study of university students in Japan a few years before the most recent study showed writing on

physical paper can lead to more brain activity when remembering the information an hour later.

In this study, a comparison was made with notetaking with a stylus on a tablet (such as an iPad).

The take-home message from the researcher who conducted that study: Use paper notebooks for information we need to learn or memorize.

Students who used paper had more brain activity in areas associated with language and memory.

What it means for us

A flurry of articles in publications directed at the senior population resulted from the van der Meer research.

Those focusing on seniors took note, so to speak.

While college students were used in the studies, other authors and researchers have applied the research to an older group.

Citing the van der Meer study, the website careyaya.org asked, "What if an antidote to cognitive decline affecting our elders emerged from the unlikely of places – the analog archives of penmanship and cursive writing?"

Put all this together, and it shows preserving writing by hand, especially in academic settings, nurtures

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Gestation of Lifelong Learning in Wilmington (Part 2)

By Robert Ehrlich

The temporary steering committee led by George Kazan along with Frank Murray, associate provost for continuing education, came back from their October 1979 visit to The New School of Retired Professionals brimming with enthusiasm after looking into options for senior learning at the University of Delaware.

The location chosen for the planned new venture was Wilcastle.

Wilcastle had been the clubhouse of the Wilmington Country Club. It was on land leased from the DuPont family. In 1962, the country club moved to a larger property on Route 52 and the land and clubhouse reverted to the DuPonts. William W. "Chick" Laird, Jr. (nephew of Pierre DuPont) arranged for the golf course to be given to the City of Wilmington and the clubhouse and surrounds were sold to the University of Delaware. It was joined to Goodstay, a bequest to UD from Ellen du Pont Wheelwright to form the bulk of the present Wilmington campus.

UD was using Wilcastle for continuing education, but it was largely unused during the day. Chick Laird had recommended it to UD President Arthur Trabant as a potential home for a senior learning program. Laird put out some money for some big lunches where they tried to find people who were interested in helping with the planning.

Kazan writes:

"With no students, no members, no organization and no methods how do you start a cooperative, self-taught, learning facility for mature people?

Well, the first thing you do is hire a part-time wizard and make her work full time. Then you take a university employee who is a full-time employee and make her a part-time wizard by giving her four projects at once, one of which is to become the Academy of Lifelong Learning.

How do wizards begin? These two called up all the people-savvy folks they knew and asked them to suggest people who could manage the innovation of

such an enterprise. People-savvy folks are called "Resource People."

Nancy Aldrich, program specialist in Continuing Education, and Louise Connor, former state senator, our wizards, started telephoning: ministers, teachers, doctors, tax collectors, public health officers, the AAUW and The League of Women Voters. The Republicans and the Democrats. From these calls they garnered the names of about 50 innovators.

Now what? Get to know the fifty; invite them to lunch at Goodstay ten at a time and explain and explain.

What kind of reactions did the wizards get from the guests:

Some silently got up and walked out the door. Some silently, with forced politeness, fidgeted in their chairs. (The soups were good.) The curious talked a lot, volunteered questions, were animated and bright-eyed. For the most part the manners were good, you know – polite.

Louise and Nancy picked about twenty people and invited them to join a Temporary Steering Committee to start the Co-op. Ten said yes and seven meant it.

Nancy invited Edwin Buxbaum, a retired professor of anthropology with PhDs in chemistry and anthropology, to join."

Louise invited Jane Spivey who couldn't go but asked her husband Albert (Bert) to go. He had to drop out of college during the Depression but nevertheless became a vice-president of McGraw-Hill. Bert had approached UD earlier about getting a degree in biology but backed off when confronted with having to take courses like remedial math. He joined the steering committee and later became the first Chair of the Council. He would be the first to take advantage of the over-60 program and received a bachelor's degree in history in 1988.

Spivey adds

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Gestation of OLLI-W

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“A proposal was made to [UD President] Trabant that we actually start an institution called the Academy of Lifelong Learning that would be peer-taught and would become self-sufficient and that they [the University] should subsidize it for two years and they should open in the spring 1980 for four courses for the Academy.

Looking at the New School, [they considered] what should be the requirements of people to join. What

should be the requirements for people to teach, what should be the requirements of this and that.

Instead of opening with four courses, they scheduled 20 or 25 courses, hoping that will attract people who would be the kind of people we would want to see start it, [and establish] the character and culture of what the Academy would be.”

The steering committee would continue to meet until May 1980 when the membership approved by-laws and the establishment of a council.

A Study To ‘Take Note(s)’ Of

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neurological pathways. According to careyaya.org: “Incorporating handwriting into older adults’ routines, whether through cards, letters, journaling or sketching, could offer under-recognized potential to exercise key brain systems. This might help maintain neuronal connectivity that supports

cognitive health. Especially for complex writing, the coordinated visual, spatial and motor integration could strengthen brain networks vulnerable in dementia more than digital typing.”

This doesn’t mean throwing away or shunning your laptops, tablets and smartphones. Like everything

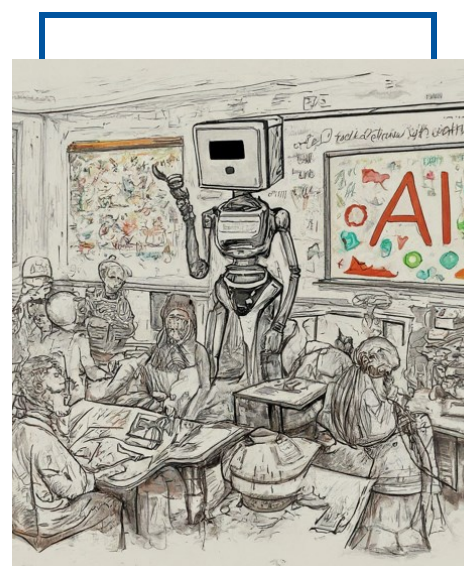
else, they have their place. If you’re writing a paper (or a proposal for the next OLLI class you want to teach), using a laptop is the way to go. After all, typing can be a time-saver over writing on paper.

But consider taking notes during your OLLI classes. Your brain just might thank you!



Photo by Jerry Hapka

Jim Hainer hangs a peace symbol made of pine boughs on a pine tree for OLLI Peace Day. The white pine is the international peace tree.



**Lifelong Learning:
The Age of AI**

Lowering Your Tax Liability With QCDs

Burt Hutchinson, CPA, CFP®

Keeping track of your investments helps you stay informed about their performance, ensures that your portfolio aligns with your financial goals, and allows you to make any necessary adjustments. While we are all happy to have the stock market moving in a positive direction, if we don't plan, it could lead to unexpected consequences.

For those that have reached the age of required minimum distributions (RMD), a rising market can also mean larger RMDs in the coming year. An RMD is the minimum amount that you have to withdraw from your qualified accounts, such as traditional IRAs, 401(k)s, and other similar retirement plans. The goal of RMDs is to ensure that you eventually pay taxes on the money you've saved in these accounts. Roth IRAs do not have RMDs.

RMDs are calculated based on the balance of your retirement accounts at the end of the year and your life expectancy. With a growing market and you aging another year, this

means the RMD for 2025 could be significantly higher than your RMD in 2024. The higher income can lead to higher taxes, loss of deductions and higher Medicare premiums for those who don't plan.

One way to reduce the tax impact of an RMD is by making a Qualified Charitable Distribution (QCD). A QCD is a direct contribution to a qualified 501(c)(3) organization. You can make a QCD of up to \$100,000 per year. If you're married and both you and your spouse are eligible, each of you can make separate QCDs of up to \$100,000 from your respective IRAs.

Here's how it works and why it might be beneficial:

Satisfies RMD: If you're subject to RMDs, a QCD can be used to satisfy some or all of your RMDs for the year. This means the distribution counts toward your RMD but isn't taxed as income.

Lower Tax Bracket: By reducing your adjusted gross income (AGI),

you might fall into a lower tax bracket, potentially decreasing your overall tax liability.

Impact on Other Deductions: A lower AGI can affect various tax calculations, including those for certain tax credits and deductions that are based on AGI such as medical deductions.

Not a Tax Deduction: Unlike charitable contributions you might claim as itemized deductions on your tax return, a QCD directly reduces your AGI. For those who no longer itemize, this allows you a tax benefit from your charitable gift.

Medicare Premiums: Reducing your AGI with a QCD can also help if you're subject to income-based adjustments for Medicare premiums, potentially lowering your costs.

In essence, a QCD is a tool that helps you fulfill your charitable giving goals while potentially reducing your taxable income, making it useful for managing taxes and supporting causes you care about.

OLLI Monthly News in Wilmington
<http://www.oli.udel.edu/wilmington/newsletter/>

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Next submittal deadline: Friday, January 17

Issue date: Monday, February 3

Submit articles to rehlich@udel.edu

Schedule

Fall 2024

November 19 11-week session ends
 2nd 5-week classes end

November 27-29 Thanksgiving
 no classes, offices closed

December 6 End of fall semester

Spring 2025

January 7 Wilmington Spring Open House
 10 a.m.-1 p.m.

February 3 Start of spring semester