

The Wisdom Institute UMBC's Association for Retirees

Summer 2023

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Upcoming Events

UMBC Homecoming Week October 8 - 14 See details on WI activities on page 15

Retriever Essentials -Winter Clothing Drive Late October or Early November

Holiday Happy Hour December 6, Wednesday 5:30 - 7:30 p.m.

Zoom Call January 2024

Wisdom Institute's 6th Annual Signature Event

The Chesapeake Employers Insurance Arena was abuzz with excitement and vibrant conversation on May 5th as we gathered for our Signature Event. The day began with an informal reception with passed hors d'oeuvres and was followed by our annual luncheon. Dr. Valerie Sheares Ashby, our new president, spoke about her Reflections on the First Year. She began by expressing her gratitude to everyone assembled for creating and making UMBC the beloved institution it is today. President Ashby noted she was pleased with the UMBC Bold: Campus Conversations and that our values as lived over the years and as articulated in these conversations will guide strategic planning this fall. A whirlwind and a homecoming, the centrality of family, as well as the grace and thoughtfulness of the campus community were among the themes she discussed. Most of her time, however, was devoted to answering questions shared by Dr. Sandy Parker on behalf of the retirees gathered to meet her.

"What does a polymer chemist do?"

Literally jumping up and down with delight, Dr. Sheares Ashby answered with a series of questions.

"Look at your seat cushions. Are any of them leather? No, they are polymers."

"How many of you have had a knee replacement? The replacement parts are polymers."

And so it went. She identified the long life and strength of polymers while sharing concerns about the length of time polymers can last in a landfill. The dilemma lies in the benefits and burdens of polymers. Clearly, Dr. Sheares Ashby is an outstanding teacher. Speaking for all of us, Diane Lee stated that she never, ever thought she would want to take Organic Chemistry at this stage

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Attendees at the Signature Event reception and luncheon. Photograhs by Michael Mower

Signature Event continued from page 1

in her life. We were all ready to sign up. Attendees were energized by her great respect for the solid foundation of UMBC that was passed on to her, and by her vision and creativity in moving UMBC ever forward. We appreciate her support of the Wisdom Institute and look forward to many exciting collaborations with Dr. Sheares Ashby and her administration.

Provost Rous had recently announced his preparation for retirement. We honored him with a standing ovation as an expression of our deep appreciation for his generous support of the Wisdom Institute and outstanding leadership of UMBC. His thoughtfulness, caring, and integrity were also acknowledged and celebrated.

The day ended with a tour of the Interdisciplinary Life Sciences Building (ILSB) led by Dennis Cuddy. It was a grand day. We are already looking forward to the 7th Annual Signature Event!

Memories of the Early Years of UMBC

By Patricia Bettridge

Discussions with Mrs. Patricia Bettridge, wife of Dr. William Bettridge, founding faculty, English Department,1966

How did Dr. Bettridge find out about UMBC?

Bill was contacted by Dr. Robert Shedd, professor of English in The Ohio State System (Bill received his PhD from Ohio State). Bob Shedd had just been appointed Chair of Humanities at the about-to-open in 1966 brand new UMBC. Bill was about to get his PhD in summer 1966 and Dr. Shedd thought they'd be a good match and recruited him in early 66 or late 65. And it was a match for the next 30 years!

What were your first impressions of UMBC in March 1966?

It was a hole in the ground with a lot of mud! I visited the campus in March 1966 with my husband, Dr. William Bettridge.

Dr. Kuhn, Chancellor of UMBC, assured us that

there would be a campus in September, but we were dubious. Bill had accepted his contract as Assistant Professor in the English Department at UMBC.

What buildings were there at the start of the construction of the campus?

The old Hillcrest Building from the site of the old Spring Grove Hospital was there and in use. There were two farmhouses. One was offices and an administrative building, and the other was where Dr. Kuhn, Chancellor, and his family lived.

What are some of your earliest memories of life at UMBC?

Everyone and everything was new. Everyone knew everyone, from administrators to the grounds crew. It was a true community of people, not positions. There were community parties and

everyone attended.

Everyone did everything. Bill served on the Parking Lot Committee. He knew nothing about parking! He had to research all aspects of parking from garages to flat lots. Dr. Kuhn, he found, had researched everything thoroughly.

Mrs. Libby Kuhn would have proper tea parties at the farmhouse for wives and female faculty and staff. There was fine china, and we guests wore hats and gloves. It was a lovely time to get to know one another.

Dr. Kuhn was a very respected, marvelous administrator and such a nice man. He made everyone feel welcomed and involved. Our son was just two months old when we arrived, and Dr. Kuhn would call him the first campus baby and always



Back row L to R:

Walt Sherwin (Ancient Studies); Mr. Robinson (spouse); Mr. Ennis (spouse); Albin Kuhn (Chancellor); Bill Rothstein (Sociology), Dave Lewis (original chair of Social Science); Steve Barker (spouse); Bob Shedd (original Chair of Humanities and English); Alfred Roswell (spouse); ?; Guy Chisholm (head of grounds and buildings); and Homer Schamp (Dean of Faculty). Perhaps those two on either side of A. Roswell's head are Sue, Dr. Kuhn's secretary and regulars at Founders Gatherings.

Front Row L to R:

Reva Lasher (spouse); Rosalie Sherwin (spouse); Alice Robinson (Theatre); Jane Shedd (spouse); Jeannette Lewis (spouse); Juliana Schamp (spouse); Evelyn Barker (Philosophy); May Roswell (Foreign Languages); Pat Bettridge (spouse); Elise Chisholm (spouse); Julie Ennis (Secretary to Dr. Schamp I think!)

In front lying down: Larry Lasher (English)

Readers: If you can fill in missing names, please email wisdominstitute@umbc.edu. We would love to identify all the people in the photograph. Photographer: Bill Bettridge (English)

remembered his name.

Dr. Homer Schamp, first Dean of the Faculty and wife, Juliana, in 1967-68 had a dinner party for 8 or 10 every Saturday night, entertaining all faculty and staff of UMBC. Homer felt it was his duty to get the ideas of all founders and have them engage socially with each other as they all founded a new university. The Schamp home was Grand Central Station for UMBCers.

What are other fun memories?

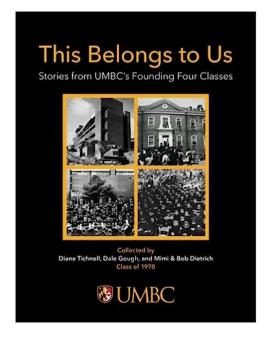
One funny memory is that Campus security consisted of one gentleman, a former police officer. He was a big man, and he took his job very seriously. Bill was running late for the very first Convocation in September 1966. He was going over the speed limit on campus, and the security guard pulled him over and gave him a proper dressing down!

The first secretary in Biological Sciences was a young lady that ruled the roost! Back in the earliest days, paychecks of faculty were given to secretaries of departments to hand out. This secretary was known for running the department tautly. She handed out faculty paychecks only if the faculty member had turned in all forms that she was asked to collect from faculty at various times. No forms turned in—no paycheck! Kept those absent-minded scientists in line, it was said!

Interesting fact from the Dr. Bettridge archive

Dr. Bettridge was not only a highly respected and much-loved member of the UMBC community, he was a topic of an article in The Baltimore Sun. The article focused on the ormolu trimmed biblioteque desk and chair that was found in a warehouse in NYC; it was in a crate marked Peron, Argentina. The Baltimore Sun, The Sun Magazine, December 5, 1971. The title of the article "A Library is more than a Room of Books" featured Bill's library in his Catonsville home and a desk and chair built for Juan Peron, deposed dictator of Argentina. It had been commissioned during turbulent times and never reached the palace.

Very special thanks to Mrs. Bettridge for her generous offer to share her time and memories with us.



Founding Four book launch -This Belongs To Us

By Joan Costello

June 7, 1970, UMBC's first class graduates. June 7, 2023, UMBC's Founding Four has a launch party for their book, *This Belongs To Us* - stories written by 84 storytellers from the first four classes with over 100 stories! *This Belongs to Us* captures the essence of students bravely coming to a brand new campus and creating social, political, and athletic groups and includes messages from three UMBC Presidents - Chancellor Albin O. Kuhn, President Freeman Hrabowski, 1992-2022 and President Valerie Sheares Ashby, 2022.

In January 2020, the Wisdom Institute invited the Founding Four classes of UMBC to discuss their

experiences. Of course, there was mention of construction, mud, wood plank sidewalks, and Dr. Kuhn on a tractor. Some retirees had no knowledge of UMBC's early days, and this encouraged the Founding Four to start collecting stories.

The back story - For UMBC's 50th Anniversary, Mimi Haw Dietrich, 1970, started collecting alums from the first four years, formed a committee, started a newsletter, and wanted to show a presence at the 50th celebration. They held a Founding Four dinner, Stoop Stories event, and staffed a table at Homecoming. Mimi and her husband Bob have always stayed connected to UMBC - Bob worked at UMBC for 39 years, they have been season ticket holders for basketball forever, Mimi taught a quilting class for American Studies and there are many more connections. Now it was time for a group effort.

Diane Juknelis Tichnell, 1970, former editor of the Retriever, had a dream to write a book about the early experiences. She mentioned this to President Freeman Hrabowski. At one of his book discussions, they again talked about it, and he said, "write that book!" In discussing this, he inadvertently provided a title, "this belongs to you."

The Founding Four newsletter, The Flash, was sent out to the Founding Four about collecting stories. This was followed by Zoom meetings with each class year, and the story compiling began with lots of encouragement from the entire committee. The editorial staff, Mimi and Bob Dietrich, Diane Tichnell, and Dale Gough worked on it for two and a half years.

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This Belongs to Us committee with Dr. Valerie, image courtesy of Marlayna Demond, University Communications



UMBC's Sam Paterson and Naomi Mburu with a fellow Rhodes Scholar at Oxford. Image courtesy of Naomi Mburu.

Catching up with UMBC's Rhodes Scholar, Naomi Mburu

It's been five years since UMBC experienced two of its most historic accomplishments—the Men's Basketball team defeating UVA in the NCAA tournament—the first ever #16 seed to beat a #1, and Naomi Mburu becoming UMBC's first Rhodes Scholar. In 2020, Samuel Patterson became UMBC's second Rhodes Scholar in the school's history. Joshua Slaughter earned a Marshall scholarship in 2022 and is currently working on his Ph.D. in informatics at the University of Edinburgh. Joshua's brother Christopher will be headed to the University of Cambridge as a Gates Scholar in the fall to start his Ph.D. in electrical engineering, establishing a network of UMBC alumni in the UK.

Established 1902, the Rhodes Scholarship is the oldest and most prestigious international scholarship program in the world, enabling outstanding young people from around the world to undertake full-time postgraduate study at the University of Oxford. Each year 32 students from the United States are selected as Rhodes Scholars. Rhodes Scholars are chosen not only for their outstanding

scholarly achievements, but for their character, commitment to others and to the common good, and for their leadership potential in whatever domains their careers may lead.

Here, Devon Fick, Administrative Assistant for the Office of Prestigious Scholarships, catches up with Naomi Mburu, who is preparing to finish her Ph.D. at Oxford.

What is it like to pursue your studies at Oxford?

I personally love living in Oxford. Graduate school here grants quite a lot of freedom in that my only responsibility is research (no teaching or coursework). I have found I have a lot more free time to pursue other interests, travel and think deeply. The city is very walkable/cyclable, and the architecture still gives me chills to this day.

Beatles or Rolling Stones?

"Here comes the sun, doo doo doo!" The Beatles are one of my go-to's for feel-good music.

What did UMBC do best to prepare you for success as a Rhodes Scholar?

At UMBC, I was pushed out of my comfort zone to attempt leadership positions that I may not have pursued, or even thought of, had I attended

a different institution. When I started at UMBC, I was actually quite shy and never imagined running for a position like president of a club, but my UMBC community believed in me and pushed me to try. I specifically remember the National Society of Black Engineers (NSBE) president at the time, Nelson Glover, pulling me aside as a sophomore and encouraging me to run for NSBE president. I had not really considered this as something I would be good at, but I ran for the role and grew tremendously as a leader.

When I left UMBC, I had developed a deep love for diversity and inclusion work, which I have pursued here at Oxford in various avenues. Most recently, I worked with the Association for Black and Minority Engineers UK (AFBE) to run their first ever national conference, using the invaluable experience I gained organizing over 10 conferences with NSBE in the US.

Favorite British slang word and meaning?

Bits 'n Bobs--which is slang for a collection of random things. One of the first friends I made here, Lucy, used to say this all the time during lunch to describe the random contents of her lunchbox.

What is your research focus and status?

One of the major barriers to developing nuclear fusion energy is the need for novel materials on the innermost surfaces of the reactor that can withstand large heat loads and mechanical stresses. Liquid metal surfaces are currently being studied as a potential solution by several groups around the world. I am working on characterizing the impact of magnetic fields and heat fluxes on liquid metal flows in fusion environments. I am now working on finishing my experiments and writing up my thesis.

Other than family or friends, what do you miss most about the US?

Chick-fil-a! Fast food just isn't the same here (that's probably for the better, though).

What do you like best about your experience abroad?

I really love some of the simple pleasures of English life: like the abundance of public transportation, the long summer days, the quaint, old buildings, and the strong emphasis on work-life balance. I had never lived in a city before moving here, so I feel I am experiencing a completely different style of living.

Favorite small town in Britain?

I have a friend who lives in Hastings, which is a sort of sleepy beach town. I escape to Hastings about once a year to get a change of scenery and enjoy the water. There are also great hiking opportunities there along the Seven Sisters cliffs.

What are your next steps?

I am looking to transition to do more diversity and inclusion work full time, and I am currently looking at some exciting roles in the US and UK.

Have you become a fan of a football club in Britain? Which one?

No. I did enjoy watching the excitement around the World Cup, but I am not much of a football fan myself.

What is your advice to UMBC students thinking about pursuing graduate studies in the UK or applying for a prestigious scholarship?

Start the application process as early as you can! There are a lot of moving pieces that are easier to manage when you are on summer break than when the semester starts and you have coursework to juggle. Be as genuine as you can be and spend time thinking about how your life experiences and interests have shaped who you are and who you want to become. When writing your essays, keep in mind that the panel is going to read many of these kinds of essays, so try to make your personality shine through--don't just make it a regurgitation of your resume. Now is your time to pull out your author hat and craft the story of your life. Look at each aspect of the process (the essay, the interview, etc.) as an opportunity to show the panel something new about you.

Thoughts on Rhodes Scholar, Wes Moore becoming the new governor of MD?

This was a very proud moment for me and many of my fellow "Rhodies." I am excited to see all of the great work he will accomplish as governor.

For more information about prestigious scholarships at UMBC, see: https://ur.umbc.edu/prestigious-scholarships/ or contact the Director, April Householder at aprilh@umbc.edu.

VOLUNTEERS NEEDED! We need you!!

The Wisdom Institute offers many opportunities for engagement, and we need your talents!

- Join a committee: We have openings on the Programming Committee, Service Committee, and Newsletter Committee.
- Submit an article for the newsletter:
 - Have a fun UMBC Story?
 - Have you been to an interesting place or museum for Armchair Travel?
 - Have you read a good book or watched a great movie for Book Talks?
 - Have you participated in an interesting service project?
 - Have you worked on a creative project (sewing, painting, woodworking, poetry, or musical performance) for the Creative Corner?
 - Have you been doing some interesting research that you would like to highlight in Scholar's Corner?
 - Lead an activity or suggest an event.

Interested? We would love to have you join us! Contact us at wisdom.umbc.edu





The Mercer Museum Photo by Sandy Parker

Armchair Travel

By Sandy Parker

The Mercer Museum in Doylestown, Pennsylvania (2.5 hours from Baltimore) hosts a remarkable collection of the tools and artifacts of pre-Industrial America (pre-1850). The founder, Henry Chapman Mercer, who made his fortune as a tile maker, was also an archaeologist and an anthropologist fascinated by the creativity and ingenuity of early Americans. Mercer was committed to ensuring that modern Americans would have a museum that celebrated the working life of their ancestors.

His collection of more than 40,000 artifacts includes the tools and devices used by men and women in everyday life that include woodworking tools, basket and broom making, musical instruments, leather work, tin smithing, horn and tortoise working, kitchen and baking utensils, basket and broom making, glass blowing, meat preservation, hat making ...well, there is lots more, but I trust you get the idea. In many instances, you can see how the tools evolved over time, improving efficiency and production. You also come away with a profound respect for the hard work and physical demands required of those living primarily off the land. The museum

catalogue captures all of this in noting that the collection showcases the technical and cultural history of early American settlers.

The museum, built and designed by Mercer and completed in 1916, is a six-story reinforced concrete structure that reflects Mercer's fascination with European castles. Next to the museum is Fonthill Castle, Mercer's private residence that showcases his collection of thousands of European and American prints and tiles collected from around the world. Fonthill also showcases Mercer's contributions to the Arts and Crafts style of design.

While in Doylestown, you might also take in the James A. Michener Art Museum that has a fine collection of works by American painters, sculptors, photographers, printmakers, and furniture designers. Michener, the Pulitzer Prize winning author of such books as *The Tales of the South Pacific, Centennial, and Chesapeake*, was an avid collector of artists of the Delaware Valley. This area is renowned for attracting a very significant number of artists including early impressionist painters such as William Langston Lathrop, Edward Willis Redfield, and Daniel Gerber. There is, of course, a large portion of the museum given over to the life and work of Michener himself.

I noted that included in Michener's collection were the works of furniture designers. In addition to such designers as Wharton Esherick, Philip Lloyd Powell, and Paul Evans, Michener collected the work of one of the most influential American furniture designers, George Nakashima (1905-1990). Heralded as the one of the founders of the American Craft movement and the author of one of the most influential books on wood design, The Soul of a Tree, Nakashima moved to New Hope, Pennsylvania (15-minute drive from Doylestown) in 1943. He established his studio design workshop, which today is known as the George Nakashima Woodworking Complex, a National Historical Landmark. The complex has 21 buildings on 12 acres all designed and built by Nakashima, who earned his master's degree in architecture from MIT in 1930.

Tours of the Nakashima Museum are available but are in very high demand (all of 2023 was booked months ago) so plan accordingly.



My UMBC Story

By Jill Randles

I left a wonderful job at another college in 1992 to start something new. Higher education has always been what I love, but I wanted to work with students in a different context. So, I joined a new community of educators, I include students in my definition of educators, and entered the UMBC community. This is a place that has always felt representative of our global community, and this was and still is the case for me. I share with you one experience that I will never forget, that reflects what is possible if we build bridges of understanding.

We were planning for a visit with one of our authors as part of the New Student Book Experience. That year the book selection was *The Translator*, written by Daoud Hari. The day of the event we encountered all kinds of space issues, but finally ended up in the lecture hall in the Meyerhoff Chemistry building. Our speaker arrived, and I realized that perhaps he was not as comfortable presenting as I had been led to believe. I was always a wreck during these



Jill Randles was the Director of Academic Engagement and Transition Programs for 20 years. Photo by Marlayna Demond '11

visits...would students come? Would the speaker be what faculty expected? Would students have even read the book? The list goes on and on. However, here we were. The lecture hall was packed (at least I could check off that worry) with people sitting on the steps (yes...a big no-no I am sure if the Fire Marshal had appeared). Mr. Hari told his story from his heart, and I decided not to worry about whether he had presented in a scholarly manner or not, which often was the expectation. It is a good thing because when he finished, he got a standing ovation. His lived experience, so different from many of us, touched our hearts. This connection was real, and it became apparent just how real it was as he took questions.

A student way in the back of the lecture hall asked Mr. Hari where he would live if he could choose from anywhere, since the United States was not his birthplace. He gave his answer, Cameroon, and it happened to be a place some of our international students were from, and their response was amazing. They responded with cheers because here was someone who knew about their home, an instant connection. As we left the lecture hall to walk over to the book signing, you would have thought I was walking with a movie star. They wanted pictures with him, flashes from their phones were everywhere...all because he knew where they came from, their home, and he

valued it.

This is an experience of community that I had at UMBC. Obviously, I will never forget it, and I hope I never forget the importance of acknowledging the true power of home and valuing it as we meet each other. That sense of place, culture, lived experience, and making space for this to be shared can truly connect us to each other. In my experience, this is the gift and opportunity UMBC provides.



(This Belongs To Us - Continued from page 3)

They did not change wording, maybe some spelling, and worked hard to get everything into one format. They chose pictures from the yearbooks, organized the stories, and collected permissions. Then they sent it to Amazon publishing, which added their formatting - another challenge. Diane's grandson, Colin McFarland, 2022, was brought into the group to get the final formatting done - thank heaven for this young, more computer savvy assistant!

Along the way, the committee helped with reviewing and commenting on the stories. In April 2023, the committee got their copies and the comments flowed:

"like picking up with an old friend"

"love the follow ups - what they have done since graduating"

"amazing professor impacts on our lives"

"read about Baltimore in a different time"

"like opening up a 50 year time capsule"

"collective memory of what it was like those first four years - Vietnam, social unrest, cross section, sports on campus, first dorm"

The book launch event on June 7 was quite festive and included remarks from Jess Wyatt, Associate Director, Alumni Engagement, the editors, President Valerie Sheares Ashby, and Greg Simmons, 2004, Vice President of Institutional Advancement. Seven of the storytellers read their

piece and ended with remarks and a toast from Dr. Charles (Tot) Woolston, Vice Provost Emeritus and who was Director of Admissions from 1968 - 1973. Recapture the celebration on UMBCyoutube https://www.youtube.com/watch?v=25tEQX91YHc.

Royalties from the book will be given to several scholarships supported by the founding four classes. The book can be purchased through Amazon. And guess what the book costs - \$19.66 - MEMORIES

This Belongs to Us: Stories from UMBCs Founding Four Classes: Tichnell, Diane, Gough, Dale, Dietrich, Mimi, Dietrich, Bob: 9798376700518: Amazon.com: Books





Dean William R. LaCourse Photo by Marlayna Demond '11

College of Natural and Mathematical Sciences Update

Dear Colleagues,

The summer is flying by, and before we know it, Academic Row will once again flow with students, The Learning Collaboratory (TLC) will bustle with programs and informal student gatherings, and young minds will experience genuine scientific inquiry in our instructional laboratories. As dean of the College of Natural and Mathematical Sciences, it is a joy to see our students learning, growing, and thriving—the manifestation of our job well done.

To that end, the College continues to take steps to ensure that every student has the best chance to (Continued on page 15)



Scholars Corner

Successful Behavior Change and the Function of Failure

Carlo C. DiClemente, Ph.D. ABPP

My career has been a rather single-minded search for how people change addictive and health behaviors. Over 40 years ago, James Prochaska and I created a model of intentional behavior change that helped to shift significantly the way researchers and clinicians approached behavior change. We identified stages of change that focused on key tasks representing the activities and experiences needed to make a successful and sustained behavior change. They encompassed activities needed before taking action and those that would be important to proceed in taking action. The stages identified the need to generate interest and concern (Precontemplation), doing a cost benefits analysis resulting in a decision to change (Contemplation), building commitment and creating a viable plan of action (Preparation), implementing and revising the action plan (Action), and finally sustaining the change and integrating it into the lifestyle and behavioral repertoire of the individual (Maintenance). These stages highlighted that the change process was multidimensional and included critical pre-action tasks as well as action-oriented activities to create sustained

change (Prochaska & DiClemente, 1983; 1984; DiClemente, 2018).

The stages represent a logical sequence of activities that are not often implemented in a single linear journey. There is often movement forward and backward. Just because someone considers change does not mean that they decide to make a change (consider your New Year's resolutions or attempts at exercise or eating healthier). Many times commitment is weak or plans flawed, difficulties in taking action lead to abandoning change, and efforts to overcome the entropy of the status quo fail to sustain the change. Our longitudinal studies of smokers over 2 years highlighted the reality of relapse or return to smoking after an initial attempt to change. However, when we attempted to isolate and characterize relapsers, we realized that relapse was not a stage of change. Movement through this process of change is most often cyclical with relapse being an event that sent smokers back into one of the pre-action stages. Some individuals, after failing to make or sustain a change, became hopeless and gave up completely on the change others returned to reassess cost and benefits, and others tried to develop a better plan for a renewed attempt at making the behavior change.

After our initial longitudinal studies of smoking cessation and more recent studies on recovery from alcohol and other drugs and promotion of health behaviors, it became clear that any attempt to change among a group of individuals results in significant short-term change but only produces long term successful change (abstinence for smokers) for approximately 20% to 40% of the group. This was true of cohorts across time. Even though our treatments and medications were always doing better than placebos, they had difficulty producing long term sustained change among individuals attempting to quit. This continued to happen across decades of research and multiple studies, both with unaided self-change and intervention studies. Relapse, or the failure to sustain change, occurred reliably for addictive behaviors.

Relapse is an interesting phenomenon that often is believed to happen only in addictions. However, relapse is ubiquitous in behavior change. Most New Year's resolutions are abandoned early in the New Year. People who go on diets or join gyms often fail to establish a sustained pattern of behavior and give up on the idea. Medications given to patients are often abandoned and not taken as prescribed. In fact, relapse is a reality with most health behavior interventions including regimens for diabetes, managing heart disease, and hypertension (McClellan et al., 2000) as well as in recovery from substance use, gambling, and other addictive behaviors (DiClemente & Crisafulli, 2022). If relapse is so frequent in attempting behavior change, it must have a function or serve a purpose since many of the people who failed at one point end up succeeding in making the change over time and after multiple attempts.

Recently, I have been examining the literature on failure and the function of failure in behavior change (Diclemente & Crisafulli, 2022). It turns out that there is a sizeable literature on failure, mistakes, and being wrong with recent books by Stuart Firestein on Failure: Why Science is so Successful, Katherine Schultz on Being Wrong: Adventures in the Margin of Error, and Mathew Syed on Black Box Thinking: Why most people never learn from their mistakes. There is also a significant literature in learning indicating that errorful learning may be better than error-free learning (Metcalf, 2017). Failure is part of what, in psychology, is called "successive approximation learning" where mistakes lead to mastery.

Mastery in behavior change involves engaging in and adequately completing critical tasks of the stages of change. One's interest and concern about the status quo and the need for change must be serious enough to support a significant exploration of costs and benefits and risks and rewards. That analysis has to lead to a solid decision to attempt to make the change. Decisions to change must have an implementation plan and substantial commitment to move into action. In the action stage the individual must overcome initial reluctance and deal with all the distractions and barriers to implementation including revising plans that do not work. Finally, the new behavior pattern needs to become a habitual behavior pattern and the new status quo must be well integrated into the lifestyle of the individual. Completing this multidimensional set of tasks is complex and burdensome. It is no wonder that often individuals are unable to succeed the first time they try to

make a change.

Failure can only help master the process of change, however, if there is learning and repeated attempts. In his book on Black Box Thinking, Syed notes that Dyson created over 5,000 prototypes before he created a marketable vacuum. Science is built on many failed experiments and scientists who learn valuable lessons that lead to new learning and breakthroughs. The problem is that often failure in making a behavior change leads to individuals trying to put failure in the past unexamined. Forget failure and just try again. There is also the stigma of failure in our success-oriented society. Many times people will not tell anyone they are trying to make a change for fear of being seen as a failure if they do not succeed. Often if individuals with substance use disorders relapse after treatment, they will not return to the same program or will feel hopeless and give up on the possibility of change. Professionals, family members, as well as the changer become resigned and discouraged and may try to confront failure with anger, blame, shame, and abandonment.

To enable failure to function as a path to success we must figure out how to get all the pieces of the puzzle of motivation and behavior change in the right place. Syed argues that the reason that science succeeds and that the airline industry provides the safest form of travel is that they take failure seriously. After an incident on an airplane, the NTSB takes a 360-degree view of what happened, not just in the incident, but in the entire context of the event; they take everything seriously and they identify what went wrong and provide changes and training to ensure that this never happens again. If we do not take failure seriously and do not look at any flaws in the entire process of change, we can miss the crucial learning that can lead to a "better failure" next time and ultimately to successful behavior change.

If you ask individuals who have made a successful behavior change in quitting substance use, engaging in regular exercise or physical activity, adhering to their medication or rehabilitation routine, they will often say things like "this time I got it right,, "last time I was doing this for my spouse and not for me,, "I realized that my plan was flawed," or "I was not prepared

for the withdrawal or how hard it would be." Successful changers often make multiple attempts before achieving success in order to learn how to navigate the entire process of change. "Just do it" does a disservice in simplifying the complexity of the process of change and encouraging impulsive action that often results in failure. The wisdom needed for successful behavior change comes from those who successfully have made the changes. After interviewing many of these successful individuals overcoming addictions, Anne Fletcher concluded that "Instead of dwelling on past failures, it's more productive to learn from your past, treating past recovery attempts as a rich library of experiences to shape your future" (Anne M. Fletcher, 2001, p.70).

Although family members and observers are often very judgmental about the failure of a loved one to make a successful change, it is critical that all of us understand the important role of failure in successful behavior change. It is useful to examine our own attempts to change and our failures and successes in attempting to understand the challenge of change faced by clients or loved ones. Success happens. We have over 40 million individuals in the US who have overcome nicotine addiction and millions who are in recovery from alcohol, gambling, and substance use disorders. Successful change happens. It just does not happen in what we call "one trial learning." Successful behavior change often moves from failure to failure before attaining sustained success.

I will add a note of caution here. Some have tried multiple times and do not seem to be learning how to make and sustain a behavior change. In these cases, it is important to examine the entire internal and external context of the life of that individual. Often the interference in learning is due to an untreated interfering mental health condition or to contextual problems like lack of resources, trauma, untreated health problems, or unsupportive social networks. Integrated and comprehensive approaches to care that focus on the whole person and not just the problem are needed and have been successful.

What have we learned over our 40-year exploration? Change is a process not a product. The journey through the change process is multifacted and needs different approaches depending

on where in the journey we encounter the person. The journey does not follow a single linear path and has multiple challenges and obstacles that make it difficult to complete in one attempt to make a behavior change. It is critical to learn from failed attempts. Each journey has common components but is also unique. The best way to achieve success is to learn from our failures and never give up on a desired or needed behavior change.

Dr. Carlo DiClemente is an emeritus professor of psychology who has been at UMBC since 1995. He is co-developer of the Transtheoretical Model of behavior change, and published extensively on motivation and behavior change with various health and addictive behaviors, brief motivational interventions, and initiation and recovery from addictions. He is the author of Addiction and Change: How Addictions Develop and Addicted People Recover and co-author of The Transtheoretical Model, Substance Abuse Treatment and the Stages of Change, and Group Treatment for Substance Abuse: A Stages of Change Therapy Manual as well as a self-help book, Changing for Good.



Maverick and Friends



Maverick Photo courtesy of Diane Lee

I hope your spring and summer were filled with good times and cool breezes. Somehow, the bright sun and spirited vacations prepare us for fall. I always get a bit melancholy during the colorful days of autumn. It is in the most quiet of those moments that I turn to my favorite philosopher and spiritual guide—Snoopy. Snoopy's wit and wisdom is legendary. I had a very difficult time choosing one piece of advice to share. Nevertheless, I did so and offer it to you now.

Snoopy's sage advice, "Learn from yesterday, live for today, look to tomorrow, rest this afternoon." This afternoon, I might just listen to good music, read a great book, or take a nap. Hmmm, I think napping may win out. You?



Submitted by Jodi Crandall



Hudson: Waiting for my snacks! Submitted by Jill Randles

Newsletter Committee:

Joyce Tenney, Chair

Linda Baker

Sandy Parker

Pam Morgan

Betty Glascoe

Art Pittenger

Mike Mower, Design

Marilyn Demorest, Copy Editor



Are your friends just laying around!

Send Us Your Pictures!

Let us see your furry family members! Indeed, birds, fish, turtles, hamsters, rabbits, horses, and even felines are welcome! Share a short story as well. Tell us about your family members.

Visit wisdom.umbc.edu



Linus & Gabby: We are not the angels we appear to be. Submitted by Linda Blankenship.



Group photo of the Wisdom Institute Committee with UMBC Staff. Photographs by Michael Mower

An Abundance of Gratitude

The Wisdom Institute (WI) began as an idea that was cultivated, refined, and developed by a dedicated group of retired staff and faculty. Each person responded to the call to service with graciousness and excitement over the promise of possibilities yet unrealized for retirees once employed by UMBC. Many of those who served on the original Board remain, but, some of the

founding members have served their terms and rotated off the Board. We are very grateful to each person who served on the Board as well as to those who continue their service.

The WI Board grew meaningfully since our inception in 2018. Linda Baker, Joan Costello, Frank Hanson, Art Johnson, Art Pittenger, and Kathy Sutphin have contributed in significant ways since joining the Board. In fact, Kathy Sutphin is our first Associate Director! There are three new members of the WI Board who are joining us this fall. We wish to welcome them as well. They are Sandy Campbell, Cheryl Miller, and Kathy Raab. Kathy O'Dell is joining the Newsletter Committee. (Yes, you can serve on a committee without being a Board member.) These folks join present board members Dottie Caplan, Jonathan Finkelstein, Betty Glascoe, Patricia La-Noue, Diane Lee, Kathy Miller, Pam Morgan, and Leslie Morgan. We truly look forward to working together and hope you will share your ideas with the Board and maybe even join a committee. It's a labor of love!

We wish to acknowledge the service of previous Board members and hope you will thank them, too, when you see them at a Wisdom Institute program. We are appreciative of the efforts that Willie LaMouse-Smith, Karen Wensch, and Larry Wilt contributed as founding Board members. Collectively, they helped develop our by-laws, defined our organizational structure, and literally got us off the ground and on the path to success. Karen co-chaired the Nominations Committee, Willie the By-Laws Committee, and Larry the IT Committee. Their leadership was essential during our early years and the newsletter was not yet in print when they ended their terms so we express our gratitude here now.

There are also several individuals who served on the Wisdom Institute (WI) Board long after their agreed upon term was completed. They stayed on during COVID to help assure the WI remained viable. They are now rotating off the Board and/or positions of leadership on committees. We wish to acknowledge their dedication, hard work, and generous spirits.

We are grateful to Joyce Tenney who is rotating off the Board. Joyce has assisted with many of our programs and events over the years. You know that Joyce edits our newsletter, and she does so with a keen eye, unwavering attention to detail, and gracious adherence to the principle that "success is never final." The newsletter gets better and better with each edition thanks to the great work from the Newsletter Committee and Joyce's vision and hard work. Fortunately, Joyce will continue as a volunteer on the Newsletter Committee.

Many retirement organizations in higher education were terminated during the pandemic. The Wisdom Institute remained active in large measure due to Leslie Morgan's creative efforts as chair of the Programming Committee. We were able to offer a smorgasbord of events including walks in the park and the Herbert Greenway, removal of invasive species on campus, happy hours, trips to museums, panels about transitioning to retirement, and more, due to Leslie's leadership. Leslie's persistence and versatility in switching from face-to-face events to virtual gatherings kept us going during the most difficult times. She is stepping down as chair, but fortunately, she is continuing on the Board.

Sandy Parker is also rotating off the Board. Sandy has been active on the Programming and the Newsletter Committees. He contributed to our emphasis on travel past and present. Hopefully, you were lucky enough to have joined us as he hosted an intriguing virtual tour of the Amazon based on his years of research there. Sandy's voice at the table has been invaluable; his vision, clarity, and encouragement have kept us on task and on target. Moreover, his sense of humor and contagious laugh kept us going within a framework of good will. We are grateful that he will continue to assist the Newsletter Committee with the Armchair Travel column.

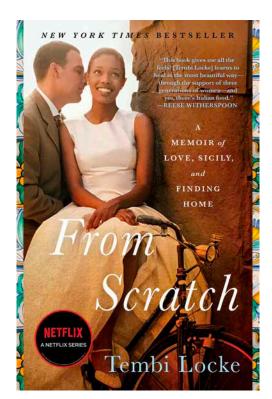
Terry Aylsworth is also rotating off the Board. As you know, the state of Maryland sent retirees a notice that prescription benefits were going to be canceled, despite our contracts and many years of service. Terry served on the Prescription Committee and personally contacted legislators, attended rallies, and supported the efforts to get an injunction that has allowed retirees to keep their benefits these past few years. Her advocacy has been persuasive and continuous. We remain hopeful. Also, she has served on the Programming Committee and assisted with their great efforts.

Lastly, two people who have made it possible for the Wisdom Institute to function and grow are Diana Smith, our administrative manager, and Mike Mower, our IT coordinator. Diana has a keen eye for detail and continuously keeps us on track. Her great sense of how to merge retirees with campus activities has been invaluable. Mike has made the production of our website and newsletter possible.

We are abundantly grateful to these wonderful colleagues. Kudos on jobs well done!



Book Talk



From Scratch: A Memoir of Love, Sicily, and Finding Home

by Locke Tembi New York: Simon & Schuster ISBN 978-1-5011-8765-0

Reviewed by Dr. Pamela Williams Morgan

While watching the "Tamron Hall Show" one afternoon in October of last year, I became engrossed in an interview Ms. Hall conducted with a relatively young woman of color and her sister. The young woman recounted her chance encounter with a Sicilian chef that evolved into the love affair of a lifetime but was interrupted by his untimely death from a rare form of cancer. Fortunately, her story does not end with her husband's death.

The woman was Tembi Locke, an American actress and author who, thanks to encouragement from her sister, Attica Locke, penned one of the most powerful, compassionate, intriguing, yet challenging works of art that I have read to date. Her memoir, From Scratch: A Memoir of Love, Sicily, and Finding Home, elegantly takes readers on an odyssey through her nearly 20-year inter-

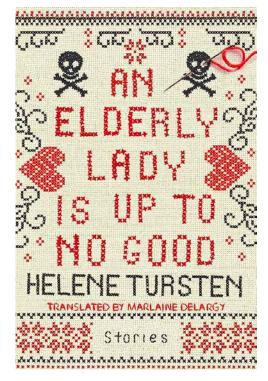
racial, cross-cultural marriage to Rosario "Saro" Gullo, the Sicilian chef whom Tembi met while completing a study abroad program in Florence, Italy. Her memoir has been described as a "story of love and loss" that is guided by the influential role food made "from scratch" played in her healing and grieving processes. Tembi also benefited from the presence of family and being afforded unanticipated grace.

As an author, Tembi effectively employs flashback technique to convey her story, using her life before and after Saro's death as her point of demarcation. She addresses difficult, delicate subjects, such as death, prejudice, race, racism, cultural diversity, infertility, surrogacy, and adoption, with dignity, grace, and sometimes rage. For example, out of frustration she admits at one point that, "For a split second, I wanted to kill Saro for dying."

Tembi engages readers in her process of developing empathy as she transitions from stranger to homeowner, advocate, and mediator in her husband's hometown of Aliminusa in Sicily. In the process, she becomes bilingual, learning to speak fluent Italian and creating the conditions for her young daughter, Zoela, to do the same. Ironically, Tembi realizes that she and Zoela each suffered life-changing losses at the age of seven. For Tembi, the loss was her parents' divorce, while for Zoela, it was the death of her father. This realization offered Tembi a better understanding of the impact of loss on her daughter and of the manner in which Zoela manifested those feelings.

The memoir is organized in sections that capture the three summers Tembi and Zoela spent in Sicily with Nonna, Saro's mother, after he died. Most of their time together was spent in Nonna's kitchen as meals were being lovingly prepared. Occasionally, Tembi went from being a spectator to being actively engaged in the food preparation process. Of their evolving relationship, Tembi acknowledged they "had to begin at an ending and make a new beginning."

To my surprise, Tembi includes the recipes in their very own section at the end of the book. She and Attica, a NY Times best-selling author, screenwriter and producer, serve as the executive directors of the Netflix adaptation of From Scratch, but if you only stream the Netflix series or listen to the audiobook, you will miss out on the authentic Sicilian recipes!



An Elderly Lady is Up to No Good

by Helene Tursten New York: Soho Press, Inc. ISBN 978-164129111

Reviewed by Arthur Johnson

Maud is eighty-eight years old, an international traveler, a loner with no friends or family, and has no qualms about doing whatever she must do to get or keep what she wants—retaining her rent-free apartment, for example. Revenge seems to be a simple enough trigger. Her go-to means of achieving her intended outcome is to eliminate whatever the source of annoyance or threat may be. Indeed, "An Elderly Lady Is Up to No Good."

To picture Maud, think of Agatha Christie's Miss Marple, but a bit older, a bit more spry, less gracious, and perhaps more clever and more astute. However, Maud has no sense of humor and is truly a lady with bad intentions who becomes very effective at executing them. It is doubtful if Tom Barnaby, Jane Tennison, Inspector Morse, or any of the other public television detectives would detect her malicious deeds. [Perhaps Miss Marple

would.] In fact, even if they suspect her of doing "no good," who would believe them?

This delightful and engaging book is physically a small one as well as a short one, comprised of "five stories" in 171 undersized pages. After finishing the first "story," you will find it difficult not to explore the next and then the next to figure out who Maud really is or what is driving her. If you catch on to her quickly, you will want to read the next story just to see what is annoying her anew and how she will deal with the matter. The book's size, length and content make for a quick fun read

Author Helene Trusten is a popular mystery writer in Sweden whose books have been translated into more than twenty languages. We are told in her brief biography that she wrote these stories about Maud as a change of pace from writing about "honest people who uphold the law." According to the blurb for the book, Maud has become a "Swedish cult favorite."

One word of warning: If you are living in a retirement community or elsewhere with senior citizens, you may view your neighbors a bit differently after reading about Maud's exploits.



AROHE MATTERS E-newsletter

Latest Academic Retiree News

The Wisdom Institute is a member of the Association for Retirement Organizations in Higher Education (AROHE), and this organization offers many interesting articles, webinars, and information on their website arohe.org. They also offer an informative newsletter, titled AROHE Matters. The AROHE Matters e-newsletter highlights transformative practices that support all stages of faculty and staff retirement as well as retirees' continuing engagement with, and contributions to, their academic institutions. Online subscriptions are free. Check out the most recent issue at: https://www.arohe.org/Newsletter



Quilts are on display at the Salem Lutheran church in Catonsville. Photo by Karen Freiberg

Creative Endeavors Quilting

By Karen Freiberg

After my retirement I joined a quilting mission through Lutheran World Relief (LWR). The quilts we make go to 18 countries, especially now to Ukraine.

I got involved through a woman who knew I sewed. I've been sewing since age 8 when I learned through 4H.

I supplemented my income as a seamstress through high school, college, and graduate school. It's an avocation I really enjoy. I made many of the clothes I wore at UMBC.

Our quilting group meets once a week. We produce warm coverings for needy people abroad. Recipients may use them as bed coverings, warm wraps for children, as tarps, as insulation, as whatever they need.

I sew tops for the quilts at home and in gatherings. Others sew, iron, cut fabrics, pin the tops, batting, and backs together, finish the edgings, and tie our creations.

The fabrics are all donated by people who know about our mission. It is a blessing. I especially like choosing fabrics, designing tops, using different colors and structuring the whole product.

Twice a year we showcase our projects at Salem Lutheran church in Catonsville. Then we send them to a warehouse to join other USA groups who do the same. In 2022 the LWR shipped 220,317 quilts around the world.



Dr. Karen Freiberg joined the faculty of the Psychology Department in 1979 and retired as a Senior Lecturer in 2011.





The Prevagen and the vitamin Super B Complex, though visible, are not included in this nutritional report. Photo by Betty Glascoe

Reflections on Health as We Age

By Betty Glascoe

When we were just a few years younger, we could do endless activities and tasks without thinking twice about them. It was what we wanted to do and for us, it was rewarding. We were able to eat and drink whatever we wanted and enjoyed without negative repercussions. We were free to be our not-so-young and exciting selves and attempted to live life to the fullest. Then, the Pandemic hit us like a ton of bricks. I know that we attribute so much to the Pandemic, but we can visibly see and feel the transitions that began to take place during that period. Everything began to change. We began to reevaluate much that we had taken for granted. We could no longer be as free, because much of our lives consisted of isolation from others. For me, I had to make certain that I was taking care of myself and doing what was required to have a healthy, productive, and successful life. I began to see and feel changes in my body. A lot of the foods and drinks (non-alcoholic) which I had often consumed in the past were no longer good for me. Without much deliberation, I sought the help of a nutritionist to try to understand the transition.

What amazed me is that after talking with other people about physical health challenges, I learned that I was not alone. Many older people were experiencing a lot of the same negative reactions in their bodies that forced me to change what I would eat and drink. For example, I can no longer eat sugar (over 10 grams per day) in any products. As a result, most desserts are off limits because I

will get inflammation in my joints. Also, there can be no dairy products, no tomatoes, no pasta, no white potatoes, no fried foods, no blackened barbecue foods, no drinks unless they are zero-sugar, etc.

To eradicate these problems, I discovered healthy approaches to living that I will gladly share with you. These might not be your answer and I do not have all the answers, but here they are:

- 1. VITAL PROTEINS Collagen and peptides are dairy free and gluten free. They are great for skin, hair, and eradicating joint pain (Best price from Costco)
- 2. MCT OIL -100% coconut oil, fights bacteria growth, an energy source, aids in managing neurological conditions, and is great for memory
- 3. PHYTO FRUITS Improves health, are natural sources for antioxidants, contain 40 concentrated fruit powders, and are super nutrients
- 4. ORGANIC COCONUT OIL Great for cooking; enhances memory
- 5. SKINNY SYRUP Excellent sugar substitute, assorted flavors (Best buy at Marshalls)
- 6. EXTRA VIRGIN OLIVE OIL Great for healthy cooking, healthy for consumption, and is often also used on skin and hair
- 7. GLUCOSAMINE WITH MSM Great for

joint support

- 8. TURMERIC AND GINGER Improves memory, joint mobility, heart, and immune health
- 9. GINGKO BILOBA Rich in antioxidants, can reduce inflammation, is beneficial for heart health, and enhances brain function
- 10. ORGANIC SPIRULINA 100% PURE Major source of protein, fights viruses and bacteria in the body, and boosts the production of white blood cells
- 11. LIQUID CoQ10 Great energy source, heart support, and is recommended by cardiologists.



(CNMS - Contiued from page 7)

succeed in our programs—from applied statistics to molecular biology, to atmospheric physics—and in rewarding careers. The STEM BUILD program, for example, has supported hundreds of students on their journeys toward becoming professionals in the biomedical and behavioral sciences. STEM BUILD offers 20 BUILD Trainees per year intensive mentoring and academic advising, a sense of belonging through community programming, and unique group research experiences. The latter dramatically increases the number of students conducting independent, inquiry-based projects in the College and prepares them for research in faculty labs.

Unlike some scholars programs, STEM BUILD includes students who may not have been at the top of their high school class, but who show promise, have a desire to pursue a STEM career, and can undoubtedly succeed with a little guidance. It is with these students, who come from all backgrounds, where I believe the College's interventions can have the greatest impact.

According to data collected since its launch in 2014, STEM BUILD has succeeded: Trainees are more likely to graduate with STEM majors and matriculate to graduate school, and they identify themselves as scientists at much higher rates than their non-BUILD Trainee peers. Faculty love to

bring them into their labs.

STEM BUILD will formally wind down in 2024 when its NIH grant funding ends, but given its success, and the College's goal to give all our students the tools they need to succeed, we have already prioritized making many of STEM BUILD's most effective aspects permanent. For example, a Student Success Coach hired during the program will continue to support all CNMS students one-on-one and via workshops on topics like forming an effective study group or stress management. The College's advising program has been completely revamped to better support students seeking medical and other allied health professions. The Learning Collaboratory offers an informal space for any CNMS student to gather a study group, socialize, or participate in scheduled programs. The list goes on.

And STEM BUILD is not alone among CNMS initiatives designed to promote student success. The NEXUS Institute for Quantitative Biology (NIQB), for example, recently culminated after five years of hard work by faculty and administrators at UMBC and four of its top sending community colleges. Their goal? Improve students' quantitative skills in biological contexts and eliminate the achievement gap between transfer and direct-entry students in courses requiring these skills. This initiative, too, has had great success. Data show an increase in the desired skills at all of the institutions. In addition, deep relationship-building across institutions will continue to benefit faculty and students well beyond the initiative's formal conclusion.

STEM BUILD and NIQB are but two examples of the ways CNMS is working to serve our students, build a diverse and well-prepared STEM workforce for our region, and contribute to addressing societal challenges from healthcare to the environment. Even in the summer, many of our students are hard at work conducting research, taking courses, and planning their futures—and I have made it my mission as dean to build structures and a culture of personalized care that helps each of them find their way.

To student success, William R. LaCourse Dean of the College of Natural and Mathematical Sciences



Prescription Drug Update

Kathy Miller

It's time to contact your representatives!

If you have not already contacted your representatives and especially the governor, please do so now. On Wednesday, July 19, 2023, U. S. District Court Judge Peter Messitte ruled to dissolve the injunction that has provided prescription benefits to retirees since January 2019. This affects all State retirees. No one was grandfathered in. When Governor Wes Moore says, "Leave No One Behind," does he mean State retirees, too? If so, it's time for the governor to convince the State legislature to make this right for State retirees.

At the most recent hearing on June 29, 2023 re Fitch v Maryland, the judge said he would not make a ruling that day. The State's attorney said if the judge ruled in favor of the State, retirees would transition to Medicare Part D effective January 1, 2025, and SB 946 will take effect. Deborah Hill, attorney for Fitch (United We Matter) promised to appeal, so the court case is not over yet.

It's time to raise your voices to every senator and delegate. If you phone, contact them at their local offices. Ask your representatives to keep their promise and fix this the right way. Grandfather in all those who began their employment before July 2011 - retirees and current employees.

To look up your representatives:
Go to https://mgaleg.maryland.gov/mgawebsite

On the left top bar, under members, click "find my representatives"

Under "find my representative" click "lookup"

Enter your address and zip code

Click "find"

Click on the word "email" and you can send an email to both your senators and delegates with one email.

Be sure to send a separate email to the governor at this link: https://md.accessgov.com/governor/ Forms/Page/cs/contact-the-governor/1

Let the governor know you want the State to keep its promise. Let them know that retirees and employees who began working before July 2011 should be grandfathered in and keep the prescription drug benefits they've earned.

The State made a promise to retirees and has not kept it, and they are in court arguing vigorously to cancel the prescription drug benefit.

At this late-July writing, Fitch v Maryland continues for those who retired before January 1, 2019. What if the court rules for the State? Fitch will appeal. If the court rules for Fitch, the State will appeal.

Also, if you would like to support the court effort and Deborah Hill, attorney for Fitch, who has worked tirelessly since 2018 and is the reason you have had your continued prescription benefits, mail a check to: Retirees Incorporated. PO Box 44102, Nottingham, MD 21236. Write in the memo line: Appeal costs.

Contact your representatives today!

For the full highlights of the Prescription Drug Issue, please go to the Wisdom Institute website at wisdom.umbc.edu.



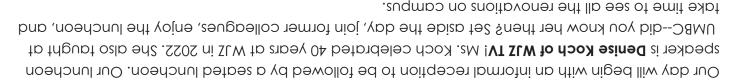
SAVE THE DATE!

Wisdom Institute's

7th Annual Signature Event

Guest Speaker: Denise Koch
April 12, 2024

Chesapeake Employers Insurance Arena UMBC Campus,



Stay tuned for more details and registration information. There is no cost to attend this special event.

We look forward to seeing you at Wisdom Institute Events. To see what is happening go to wisdom. umbc.edu. We will also send emails with upcoming events. If you are not receiving Wisdom Institute correspondence, please sign up at https://wisdom.umbc.edu/contact-list-information-update-form/

