



HUR Anews

HARVARD UNIVERSITY RETIREES ASSOCIATION

VOLUME XLI, No. 4

MAY-JUNE 2026

Preventing Elder Financial Abuse

When asked why he robbed banks, Willie Sutton is supposed to have said, “that’s where the money is.”

Scammers know that 70 percent of the money currently is held by people over the age of 50. Every day, those funds are threatened.

The Federal Trade Commission reported that in the first three quarters of 2025 fraud losses to all age groups totaled over \$12 billion, with over \$700 million reported as lost through government-imposter scams. According to the FTC, Social Security-related scams are among the most reported government-imposter scams in the United States.

Financial exploitation includes misuse, mishandling, or exploitation

of the assets of adults: cashing an older adult’s check without permission or authorization or forging an older adult’s signature on a financial document, as well as friends or family members frequently borrowing money and not repaying the older adult.

Scam awareness empowers consumers to prevent, recognize, and report them. Knowledge is power!

Marian Ryan, district attorney of Middlesex County, says it’s important to know the signs of financial abuse or exploitation and that such malicious activity often may be perpetrated by someone the elder knows and trusts or someone with access to their financial information.

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Renew Your Membership

The annual HURA membership renewal period begins in early July.

Look for more information from us by email on the E-list and, as usual, we’ll also send each member a letter through the U.S. postal service.

The new year runs from July 1, 2026, to June 30, 2027, and the membership fee is still only \$20. Please pay your dues by September 1. Your timely membership renewal will ensure your continued inclusion on the HURA E-list, uninterrupted receipt of *HURA News*, and invitations to exclusive member events such as the fall reception and the holiday luncheon and subsidized tickets to a football game and the holiday Boston Pops.

Last year, for the first time, we offered members the opportunity to pay annual dues using Clover, a secure online app. Many members expressed appreciation for this new, convenient payment method, and about half of them took advantage of it. Both online payments and mailed checks will again be accepted this year. Look for more information in early July.

Please note that you can check your Harvard PeopleSoft record to be sure that your email and home addresses are current. If not, you can adjust them as needed. View more information via the HURA website: <https://hura.harvard.edu/university-connections>.



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Books on Aging and Retirement

Retiring: Creating a Life

That Works for You. By Teresa M. Amabile with Lotte Bailyn, Marcy Crary, Douglas T. Hall, and Kathy E. Kram. London and New York: Routledge, 2025.

Retirement, as a major life transition, can be both thrilling and challenging in unexpected ways. This book goes beyond the typical financial and health-related advice on retirement by providing insights to guide you in broader areas of your life—identity issues, relationship challenges, and questions about creating a new retirement life structure that works for you.

With lively, engaging writing, the book presents the detailed retirement transition stories of 14 people—and draws on over 200 interviews with 120 people—to explore how retiring involves a reconstruction of both the person and their life structure. The book looks at the common themes and the wildly different



Theresa Amabile will speak at HURA's Annual Meeting in June. She is the author of *Retiring: Creating a Life that Works for You*.

approaches people take to the four big tasks of retirement: making the retirement decision, detaching from work both tangibly and psychologically, building a new life structure for retirement, and settling into a relatively stable retirement life while

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COMING EVENTS

Registration information will be sent to HURA members on the association's E-list a few weeks prior to the event. Email your questions to steveodonnell44@gmail.com. If you do not have email, call Steve O'Donnell at 617-686-9038.



PHOTO: HARVARD MAGAZINE

Wednesday, June 10, 2026

11:30 a.m.-2:00 p.m. HURA Annual Meeting. Loeb House

Featured speaker: Teresa Amabile,
Edsel Bryant Ford Professor of Business

Administration, Emerita, at Harvard Business School, co-author of *Retiring: Creating a Life That Works for You*.
\$35 per person.

Museum of African American History and Black Heritage Trail tours - postponed until fall, 2026

Edward M. Kennedy Institute for the United States Senate - postponed until a later date

Preventing Elder Financial Abuse

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Elders might especially be at risk, she says, if they depend on others for meeting their personal needs, they recently lost someone who handled their finances, or if they feel isolated.

Spot financial abuse

The key to spotting financial abuse is paying attention to any changes in an established financial pattern, such as unusual activity in the bank account of an older customer, including:

- Large, frequent, or unexplained withdrawals
- Unauthorized withdrawals or transfers between accounts
- A new “best friend” accompanying them to the bank
- Notices of unpaid bills or insufficient funds
- Suspicious signatures on checks
- Checks with notations such as “loans” or “gifts” or
- Bank statements that no longer go to the customer’s home

Scammers are very talented at preying on vulnerabilities. They gain data about the elderly on social media or even by buying it from cyber thieves. Having so much information adds to their apparent legitimacy when they contact the elder.

It’s important that you never give out personal information on the phone unless you initiated the call. To help protect yourself from scams, you should set up direct deposit, avoid using cash, and shred receipts, bank statements, and unused credit card offers before discarding them. Lock up the checkbook, account statements, and other sensitive information when others such as caregivers or cleaning crews will be in your home. Screen caregivers and verify references.



Another thing to know about scams is that they thrive in secrecy. Scammers might threaten the victim about telling anyone or going to the police. Always trust your instincts. Scammers can be charming or forceful.

Don’t be fooled. If something doesn’t feel right, it’s probably not right.

If you suspect that you or someone you know is the victim of a scam, there are several actions you can take. First, contact your local police. File a police report. They really want to know. Never feel uncomfortable about calling even if it’s that uneasy feeling that something just doesn’t feel right.

Report abuse to the bank to prevent a recurrence. Contact advocacy organizations such as the National Center on Elder Abuse, which offers guidance on how to investigate and seek justice for elder abuse.

Report possible crime by calling your local Adult Protective Services agency, the District Attorney, or the Attorney General’s Office.

Resources for Reporting Elder Financial Abuse

Social Security Administration’s site to report Social Security-related scams.
<https://www.ssa.gov/scam/>

Other government-imposter scams may be reported to the Federal Trade Commission at <https://www.ftc.gov/scams>.

Report online scams, email hoaxes, or other internet-enabled crimes to the FBI’s Internet Crime Complaint Center, which focuses on collecting information on cyber-enabled crime.
<https://www.ic3.gov/>

The National Center on Elder Abuse provides the latest information and resources on best practices on preventing and responding to all types of elder mistreatment. <https://ncea.acl.gov/>

Adult Protective Services in Massachusetts <https://www.mass.gov/info-details/report-abuse-of-adults-aged-60>

Massachusetts County district attorneys <https://www.mass.gov/lists/directory-of-district-attorney-offices>

Executive Office of Elder Affairs (Mass.) <https://www.mass.gov/info-details/overview-of-the-executive-office-of-elder-affairs> or <https://tinyurl.com/exytusxa>

Mass. Executive Office of Aging & Independence: protecting older adults from abuse of all kinds.
<https://www.mass.gov/protecting-older-adults-from-abuse-or> or <https://tinyurl.com/4phstw5j>

Joel Monell

We were saddened to learn of the death of Joel Monell. He was a native New Englander, hailing from Dover, NH. He had a master's degree from Harvard and a doctorate from Stanford. After four years in the U.S. Navy, he moved into the field of education, starting as a high-school history teacher. Through various career moves he advanced to director of development at Harvard Graduate School of Education, administrative dean, and then dean for administration and academic services. He served on a number of Harvard University-wide committees and was active in relationships with the HUCTW. He retired from Harvard in 2003 but says he flunked retirement and returned to the world of work at Buckingham Browne & Nichols School in Cambridge, first as assistant head for academic affairs and finally as a member of the Board of Trustees. He also served on the Board of the Waring School in Beverly, Mass., where he and his wife Diana lived. He was an avid kayaker and snow skier. He was interested in national politics and read many current novels. He returned to Harvard as a director on the HURA Board from 2011 to 2017.



Carole A. Lee

We are also saddened to learn that long-time friend and colleague Carole A. Lee died on February 22, 2026.

Until August 2001, Carole worked in Massachusetts Hall as a staff assistant to the vice president for Public Affairs and Communications.

She served HURA as director, 2002-2005, and HURA secretary, 2005-2011. Those were the days before the secretary position was divided into recording secretary and membership secretary. So both jobs fell to Carole. It was also before PeopleSoft data were available to HURA. Carole kept her own database and spent a great deal of time—often



into the wee hours—verifying her data with information sent by HR.

It was not all serious work for Carole. There was also some fun. At the 2007 Annual Meeting she arrived with other Board members all dressed in costumes from the movie *Singin' in the Rain*.

Malcolm Hamilton, who was then the president of HURA, recalls that Carole often called him in the early evening to chat or seek advice about HR stuff. "I miss those conversations," he said.

Lillian H. Braudis

The last of the living HURA founders has died at age 106. Lillian H. (McGovern) Braudis passed away on April 13, 2026. Lillian worked at the Harvard Business School for 29 years and was instrumental in the formation



of the Harvard University Retirees Association (HURA).

In early 1987, Clare Corbett, who then ran the pre-retirement programs in the Central Office of Human Resources, chaired initial meetings of a group of retirees who were interested in forming an association of Harvard retirees. Soon thereafter, a Steering Committee was formed, chaired by Lillian. It met monthly until mid-1990.

In 1989, Lillian wrote to University President Derek Bok, giving him information about the proposed organization and asking for his endorsement. His reply supported and encouraged the formation of what we know today as HURA. An advisory committee composed almost entirely of retirees was appointed. It worked for several months formalizing the association, which began officially in 1991.

Lillian served as its first Vice President, 1991-1993; Committee Member (equivalent to today's emerita member), 1993-97; and Director, 1997-2001. She regularly attended exercise classes at the Arlington Senior Center well into her ninety-ninth year, when she moved to the Aberjona Nursing Center in Winchester. Lillian was the last of the original living HURA Board of Directors.

HEALTH MATTERS Power Training is key to aging better

Scientists say power—your ability to move quickly—is one of the first fitness skills to fade with age. But it's not as hard as you think to build it back. Studies show muscle power—the ability to generate force quickly—diminishes earlier and more rapidly than strength, but targeted training can slow that loss.

HURA Elections

The HURA Board of Directors is pleased to present the following slate for membership approval. These candidates will be voted on by members attending the HURA Annual Meeting on Wednesday, June 10, 2026.

Comments and questions should be directed to Diantha Brown, nominations process facilitator at dianthabrown@verizon.net or 978-465-2262.

The slate to be presented at the 2026 Annual Meeting:

Second three-year terms, ending June 30, 2029

John Collins, *President*

Steve O'Donnell, *Vice President*

Sandra Spanier, *Recording Secretary/Clerk*

First three-year term, ending June 30, 2029

Linda Collins, *Director*



John Collins, *President* (top left); Steve O'Donnell, *Vice President* (top right); Sandra Spanier, *Recording Secretary/Clerk* (bottom left); Linda Collins, *Director* (bottom right).

Books on Aging and Retirement

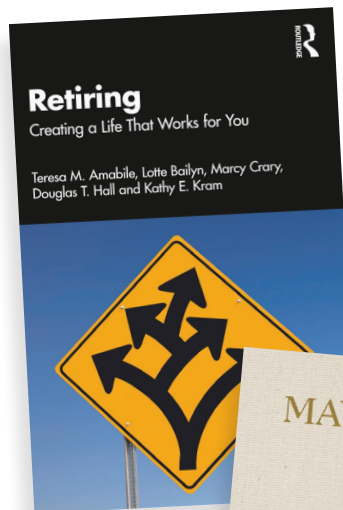
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remaining prepared to restructure again as life unfolds into the future.

Throughout each chapter, you'll be shown how the dynamic interplay of self, life structure, and external context affect a retiring person's day-to-day experience in the final months of their career, as well as their early years of retirement—and how life satisfaction depends largely on alignment among the three. At the same time, you'll learn how family, friends, and colleagues, as well as the organization the person is retiring from, can play a crucial role.

Teresa Amabile will be the featured speaker at HURA's Annual Meeting on June 10.

Mayo Clinic on Healthy Aging: An Easy and Comprehensive Guide to Keeping Your Body Young, Your Mind Sharp, and Your Spirit Fulfilled. By Nathan K. LeBrasseur Ph.D., Christina Chen



M.D. Mayo Clinic, January 9, 2024.

Healthy aging isn't simply a roll of the dice. How people age is a choice. *Mayo Clinic on Healthy Aging* discusses the biology of aging—why we age and how to slow the aging process. It delves into common health and lifestyle concerns and outlines steps that

readers can take to enjoy longer and more purposeful lives.

Researchers are finding that genes play a smaller role in overall health than commonly thought. More often, the life people lead in their later years is a culmination of personal attitudes, decisions made, and actions taken beginning in young adulthood. The

book covers a variety of topics including how we respond to personal risks, challenge our brain and body, follow a healthy diet, and remain physically active, as well as our personal resiliency, our planning for retirement, and our efforts to live a fulfilling life.

The book also presents practical tips to keep your mind, body, and spirits in top shape. Think of this book as an instruction manual that provides the tools needed to live life to its maximum—ensuring that the later years are some of the best years.

TrumpRx is the latest attempt by the administration to be cost conscious. TrumpRx is not a platform for buying prescription drugs, but it does point consumers (not just retirees) to as many as 16 drug company websites where lower cost drugs may be purchased. Commentators point out that this will benefit consumers who do not already have drug plans (like Medicare D for the over-age-65 population) as part of their health plans, that is, people without health-care plans.

Many of the details of the government's deals with manufacturers remain unclear, and drug prices for patients in the U.S. can depend on many factors.

Trump's administration also says it has negotiated lower prices for several prescription drugs for Medicare enrollees, through a direct negotiation program created by a 2022 law. That's the Biden administration's Inflation Reduction Act that made several changes to Medicare and Medicaid to reduce drug prices. Among other things, it provided that starting in 2025, out-of-pocket spending for prescription drugs under Medicare Part D or Medicare Advantage be capped at \$2,000 a year.

<https://trumprx.gov/>

Can you trust online health information?

Staff at Mayo Clinic offer advice about online health information. Whether you're reading about treatment outcomes or simply trying to find a healthy diet plan, it can be hard to know if you can believe what you read on the internet or social media. There are, however, a few ways you can protect yourself from false

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First in a series of periodic profiles of members of the HURA Board of Directors

Ann Flentje

HURA director Ann Flentje retired from the Harvard Graduate School of Education in 2014. Ann worked for more than eighteen years as a staff assistant in the Gutman Library administration office, where she provided support to Librarian John Collins and discovered a hidden talent and immense joy from editing papers and letters developed in the office. Several years after retirement in 2019, she joined the HURA board where she continues using that talent as a copy editor for *HURA News*.

Ann earned her bachelor's and master's degrees in music from the University of Michigan, with a major in organ performance. She enjoyed an exceptionally rich career as an organist in several notable venues, including at the United States Air Force Protestant Cadet Chapel and Vassar College Chapel. She has performed organ recitals at Columbia University Chapel, Trinity Church Wall Street, Methuen (Mass.) Memorial Music Hall, and Queen's College Chapel at Oxford University. For several years she was a faculty member at the University of Dubuque in Iowa, where she taught organ, piano, and music history and directed a chapel choir.

Equally proficient as a collaborative pianist, she was accompanist for the Michigan Youth Chorale for two nine-week European concert tours and one to South America.



Subsequently, she performed for several years as a duo pianist and member of a piano trio while living in Maine.

Ann was a career military officer's wife and, when stationed at U.S. Military Academy, West Point, where her husband was on the faculty, they traveled to York Beach, Maine, and purchased a carriage house on the Nubble for a future retirement home. Eventually they acquired land nearby and built a thirty-unit motel, where Ann bravely began a crash course in motel management—even baking muffins for her tenants' breakfasts. For ten years she managed Light-house Inn and Carriage House during the summer months and maintained a large piano studio as a nationally certified Music Teachers National Association teacher for the rest of the year.

Following her divorce, she headed to the Boston area in search of collegiate and musical opportunities. After a brief time working at Boston University, she secured what she calls her “dream job” in Harvard's Gutman Library.

IN BRIEF

Social Security Trust Fund

The Social Security Board of Trustees reports that Social Security's Old-Age, Survivors, and Disability Insurance (OASDI) Trust Fund reserves would become depleted between 2033 and 2035 under the intermediate set of assumptions provided in each report. It is important to know that the Trust Fund provides only a part of the monthly Social Security check, but if no legislative change is enacted, revenues from taxes would be sufficient to pay only about three-fourths of the scheduled benefits after the Fund's reserve is depleted.

Transponders being replaced by stickers

Massachusetts drivers began seeing a new form of the E-ZPass electronic tolling program starting on March 1 as the state transitioned from hard-plastic transponders to smaller windshield sticker tags.

The new sticker tags, which will be provided to E-ZPass customers free of charge, contain embedded radio-frequency identification technology that allows tolling equipment to read them as vehicles pass beneath highway gantries.

Drivers who currently use the transponders do not need to take any action, as their existing tran-

scategories: socioeconomic, quality of life, and location and community.

Washington, D.C. topped the list.

The company explained the top ranking by pointing to the city's "exceptional quality of life. Washington, D.C.'s focus on wellness and ongoing revitalization efforts helped it climb from seventh place last year to the top spot." However, its cost-of-living index is 29 percent higher than the national average.

The company also highlighted the area's "most powerful networking opportunities in the nation with a societal association rate twice that of runner-up cities. Citizens here have access to more than 2,000 professional membership associations to connect with peers."

Portland, Maine, and Kansas City, Missouri, round out the top three best urban areas to live in 2026. The report also highlighted multiple Midwest communities for their affordability, employment opportunities, and active social scenes.

RentCafe helps people find their new homes by offering a large selection of listings, ratings, and online application features.

From *Travel & Leisure* Feb. 5, 2026

THE AVERAGE SOCIAL SECURITY CHECK BY AGE

Compare your average Social Security check* with others of your age, depending upon your age when you start taking benefits.

| Age | Maximum possible benefit in 2025 | Adjustments to benefit |
|--|----------------------------------|--|
| 62 – the youngest possible retirement age | \$2,969 | Early retirement reduction |
| 66/67 – full retirement age | \$4,152 | No early retirement reduction or delayed retirement credit |
| 70 – the age when extra benefits stop accruing | \$5,181 | Delayed retirement credit |

*Before deductions

The total current assets of the Trust Fund are approximately \$2.4 trillion, which are invested in non-marketable securities issued by the U.S. Government. The Fund was established when Social Security was created and has played a crucial role in funding monthly Social Security benefits in combination with current tax revenues paid through the payroll tax by millions of working Americans.

It was brought into a state of quasi-equilibrium in 1965, but since then it has slipped. Policymakers have developed proposals and options that have financial effects on the Trust Funds with the intent of addressing the long-range solvency problem.

sponders will continue to work. The new stickers will also be issued at no cost to drivers who need to replace existing transponders. Previously, customers had to pay a \$20 replacement fee.

The MassDOT's E-ZPassMA program is also called EZDRIVEMA.

Most Livable City

In December, RentCafe.com released its findings on the most livable cities in the U.S. The finds were generated by creating a list of contiguous metropolitan areas with populations of at least 300,000 and then comparing each metro area across three main

Harvard Events

The Harvard Gazette: featured and upcoming events from across Harvard.

<https://news.harvard.edu/harvard-events/events-calendar/>

Harvard College Events open to the public

Log in with Harvard Key to view all events at <https://calendar.college.harvard.edu/>

Many of the schools and departments have their own Events Calendars, but most of the programs open to the public appear on the two calendars above.

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HEALTH MATTERS, continued

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information. Here's what Mayo Clinic experts recommend.

• **Look for clues in the web address**

The last three letters of the website's address let you know what type of organization owns the site.

Sites that end in these letters can typically be trusted:

• **.org:** a nonprofit organization, like a research society

• **.edu:** an educational center, like a college or university

• **.gov:** an official U.S. government organization; however

• **.com:** commercial sites are not always reliable or unbiased sources of information.

• **Secure sites use https (with the 's')** (Hypertext Transfer Protocol Secure) on the internet to ensure secure data transfer between a web browser and a web server.

• **Find out who wrote the information**

Is the article written or reviewed by a health care expert? A blogger with no medical experience? Or a representative of a drug company who will say anything to sell a product?

• **Check the date**

If it's several years old, it may be out of date. Or it could be a sign that the website is no longer being reviewed.

• **Does the information sound too good to be true?**

Then it probably is too good to be true.

• **What about the news?**

When it comes to reporting about medical research, even reputable news sites may not reveal the whole story because of limitations of time or space.

• **Can you trust social media?**

Social networking sites contain plenty of fake news, misinformation, and opinions rather than verified facts. But if you know where to look, social media also can be a handy way to gather information from trustworthy sources. Social media can be helpful for connecting with other people who have similar health conditions or questions. *Always check with your doctor.*

HURA is a tax-exempt 501(c)7 all-volunteer organization. Membership is open to retirees of Harvard University and is complimentary the first year until the renewal period the following June 30. Thereafter dues are \$20 annually. Visit HURA's website at HURA.harvard.edu and on Facebook at www.facebook.com/HUretirees.