



HURAnews

HARVARD UNIVERSITY RETIREES ASSOCIATION

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The Generations, a Guide

It can be confusing to keep track of which generation someone belongs to and what “belonging to” may mean. During the presidential campaign, the groups that candidates wished to engage were often referred to by these labels. Here are thumbnail sketches to guide you through seven living generations.

THE GREATEST GENERATION refers to the group of individuals born between 1901 and 1924 (the youngest would be about age 100). This generation is known for its strong work ethic, traditional values, and sense of civic duty. According to the latest U.S. Census, today it represents less than one half of one percent of the U.S. population.

THE SILENT GENERATION refers to people who were born between 1925 and 1945 (now age 79 to 99). They are described as being hardworking, disciplined, and responsible. They grew up during the Great Depression and World War II, and many of them served in the military or worked in factories to support the war effort. This generation is also known for its stoicism and a tendency to keep their emotions in check, which is where the name Silent Generation comes from.

BABY BOOMERS refers to people who were born from 1946 to 1964 (now age



60 to 78) during the mid-twentieth-century baby boom, and many are now transitioning to retirement. They are the largest generation in history and have had a significant impact on the world as we know it. They grew

The groups that [political] candidates wished to engage were often referred to by these labels.

up during a time of great social and political change, such as the Civil Rights Movement, the Cold War, and the Vietnam War. They are also known for their strong sense of individualism, and they have often been associated with the counterculture movements of the 1960s, such as those of the hippies and the feminists.

GENERATION X refers to the generation of people born roughly from the early 1960s to late 1970s (approximately age 45 to 64). They are typically perceived to be disaffected and directionless. Generation X takes a relaxed approach, concentrating on quality of life. They are often referred to as the “middle child” of generations, as they come after the large Baby Boomers and before the much larger Gen Y Millennials. Gen X grew up during a time of great social and economic change, such as the rise of technology, the end of the Cold War, and the rise of globalization.

GENERATION Y refers to those born in the period from about 1980 to the mid-1990s (age 29 to 44), often called the Millennials. One distinguishing

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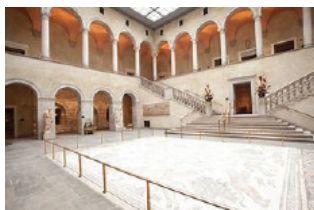
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HURA FACEBOOK PAGE

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COMING EVENTS



Wednesday, November 13, 2024

Worcester Art Museum tour.

Registration information was sent to the HURA e-list on October 15. The collection of over 38,000 objects, assembled since its opening in 1898, provides a foundation to connect visitors of all ages with art, artists, and the ideas they spark. With strong ties to both the local community and the international art world, WAM is an essential cultural venue for Central Massachusetts and beyond.

Thursday, November 14, 7:00 p.m.

Vikings on the Charles, or the Strange Saga of Norumbega, Dighton Rock, and Rumford Double-Acting Baking Powder. Lecture on Zoom by Gloria Polizzotti Greis, PhD, Executive Director, Needham History Center & Museum.

At the far western end of Boston's Commonwealth Avenue promenade, a statue of Leif Eriksson stands, shading his eyes with his hand, endlessly surveying the Charlesgate traffic jams. He used to have a better view. When Leif was put there in 1887, he could actually see the Charles River, and beyond it, the New World.

So how did he end up there? And what does Rumford Double-Acting Baking Powder have to do with all of this? The story is more complicated than you'd think.

Registration information was sent to the HURA e-list on October 31.



Tuesday, November 19, 2024,

10:30-11:30 a.m. Massachusetts State House Tour. You've seen it on the news. You've walked by. But have you ever been inside?

Join Ellen Carpenter, Doric Docent and HURA member, on a one-hour guided tour of the historic eighteenth-century building with the "Bulfinch front" designed by Charles Bulfinch. Along the way you'll see exquisite examples of Italian craftsmanship, statues by Daniel Chester French, as well as the legislative chambers, Governor's reception area, and the beloved Sacred Cod of Massachusetts.



Location: Massachusetts State House, 24 Beacon Street; Doric Hall, second floor of the Bulfinch building. Tour group size limited to 20.

Access: Entrance to the Massachusetts State House requires going through security protocols. Please allow extra time. An accessible entrance to the State House is on Bowdoin Street. For those who have difficulty climbing stairs, there is an elevator.

Registration and event information was sent to the HURA e-list on November 5.

Thursday, December 5, 2024,

11:30 a.m. HURA Holiday Luncheon.

Registration and event information are elsewhere in this issue.

Saturday, December 14, 2024,

3:00 p.m. Holiday Pops Concert.

Registration and event information are elsewhere in this issue.

SAVE THE DATE

Wednesday, June 11, 2025

HURA Annual Meeting. Loeb House.



HURA goes to the Holiday Pops

Saturday, December 14, 2024, 3:00 p.m., Boston Symphony Hall



Join Keith Lockhart and Santa Claus at one of Boston's iconic holiday events.

RING IN THE HOLIDAYS!

Get cozy with old classics like "Jingle Bells" and "Sleigh Ride," and discover new classics created uniquely for the Pops.

ORDER EARLY

Mail your ticket request early to guarantee your spot. Tickets are subsidized by HURA, so they're just \$70 each.

Performing festive favorites, conductor Keith Lockhart and the Boston Pops will get you into the holiday spirit. Join your HURA friends at Symphony Hall on December 14.



REGISTRATION DEADLINE

Monday, November 25, 2024 (or until all tickets have been sold).

SEATING

Second balcony, center section at \$70 per person.

FOOD & DRINK

Food and beverages from the refreshment centers and bars will be permitted in balcony seats.

ACCESSIBILITY

<https://www.bso.org/symphony-hall/visit/accessibility>. To speak with someone directly, call 617-638-9431 or email access@bso.org



REGISTRATION

Make your check payable to HURA. Checks will be deposited after the registration deadline.

Tickets are non-refundable (unless we're able to resell them).

Mail in your completed registration with a self-addressed, stamped, business-size (#10) envelope and your check to Henry Terwedow, P.O. Box 829, Becket, MA 01223.

Questions to hterwedo@gmail.com, 774-249-8836



REGISTRATION

HURA member _____

Address _____
(Street) (City) (State) (Zip)

Email _____ Telephone _____

Number of tickets @ \$70 _____ Total enclosed \$ _____

Words in the news

Doxxing: The act of publicly revealing or publishing private information about someone on the internet without their permission. This information can include their name, address, and other personal details. It is often used as a form of harassment or revenge.

Gaslighting: A form of psychological abuse or manipulation in which the abuser attempts to sow self-doubt and confusion in their victim's mind, questioning their own reality, thoughts, and feelings. The goal is to make the victim doubt their own instincts and memories and to convince them that the abuser's version of events is the truth.

Grifting: Obtaining money or property illicitly through the use of petty or small-scale swindles, frauds, or dishonest gambling.

Meme: An amusing or interesting item (such as a captioned picture or video) or genre of items that is spread widely online especially through social media; also, an idea, behavior, or style that spreads by means of imitation from person to person within a culture and often carries symbolic meaning representing a particular phenomenon or theme.

Merch: Merchandise.

Phishing: Messages that appear to be from legitimate sources, such as the IRS or a bank, urging you to click on a link or provide personal information. Once you comply, the scammer can access your accounts or install malware on your device.

The email lures the victims into a scam with a variety of ruses such as enticing them with a phony tax refund or threatening them with false legal or criminal charges for tax fraud.

Sexting: Sending, receiving, or forwarding sexually explicit messages, photographs, or videos, primarily between mobile phones. It may also include the use of a computer or other digital device.

Friends through Fathoms of Time

A funeral procession yesterday
40 or 50 cars
(Quite a lot I said to myself)
Has got me thinking of my early friends
Near Temple Street where we grew up
Colleen like a sister
Tommy Dominic
Rocky and Joe
We watched TV the newest rage
Played stickball went crazy for rock and roll
And walked the streets at night
Cussing loud
Love and pleasure were like the sun
And disappointment the end of the world
Could they even think that I've forgotten them
So little am I involved
But they're pictures for me
With verve and happy thoughts
How are they doing are they around
Am I a forgotten one

©Raymond Comeau April 2023

IN MEMORIAM

We are saddened to report that Harvard Human Resources has notified us of the following deaths among HURA members since July 2023.

Nancy L. Armstrong (9/23/2024)	Mary N. Henderson (8/6/2024)
Dr. Melvin Eugene Clouse (7/25/2024); surviving spouse Marian Upton Clouse	Dr. Howard H. Hiatt (3/7/2024) John "Jack" F. Lucey (7/11/2023); surviving spouse Eileen Lucey
Sandra "Sandi" Coleman (10/5/2023); surviving spouse William F. Coleman	Mary C. "Polly" Price (6/7/2024); surviving spouse Thomas Parker
Vincent Peter Gedaminsky (6/16/2024)	Annette Jo Procter (5/10/2024)
Dr. Barbara Graham (8/16/2024); surviving spouse William Graham	Susan Shefte (12/12/2023); surviving spouse Barry N. Connell
Margaret C. Handy (5/21/2024)	Lee Smith (10/17/2023)

HEALTH MATTERS

The new normal blood pressure for older adults published by the American College of Cardiology has lowered the numbers for what may be considered high blood pressure. The old guidelines stated that high blood pressure was anything above 140/90. The new guidelines describe high blood pressure as anything above 130/80.

The monthly e-newsletter of CDC's Office of Women's Health provides information on women's and girls' health gathered from CDC and other public health agencies. Sign up today to receive the *Health Matters for Women* monthly newsletter at <https://tinyurl.com/yvj8rtxz>

COVID tests You can order free COVID-19 tests again. U.S. house-

holds are eligible to order four free tests at COVIDtests.gov. The tests will detect current variants and have extended expiration dates.

CDC vaccine price lists provide current vaccine contract prices that are established for the purchase of vaccines by immunization programs that receive CDC Immunization Cooperative Agreement Funds (i.e., state health departments, certain large city immunization projects, and certain current and former U.S. territories).

Consider how much your health plan and Medicare D are saving you when Shingrix costs the CDC \$124.89 and you need two shots to protect you from shingles. The new Mpox vaccine costs \$229.50, and Abrysvo, one of the vaccines for RSV, is \$195.86. Find these and more at <https://tinyurl.com/447dkuzw>. Scroll down for adult medications.

IRMAA To find out how much, if anything, you'll be paying in 2025 for Medicare B and D, check Projections for Medicare's 2025 income-related monthly adjustment amount (IRMAA). The surcharge is paid by Medicare beneficiaries on top of the standard premiums if their taxable income exceeds certain thresholds. The surcharge is computed after the third quarter of the current year and is based at that time on the last full year of income [2023] as reported to the IRS. [You'll need to check your 2023 tax return to see if you might be subject to a surcharge in 2025.]

The IRMAA is calculated on a sliding scale with five income brackets, starting at individual incomes greater than \$105,000 or \$210,00 if filing jointly and topping out at \$500,000 for individual and \$750,000 for joint filers.

The Generations, a Guide

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feature of many of them is that they went to college from a lifestyle that was highly scheduled. They grew up during a time of great technological change, such as the rise of the internet and social media and have been shaped by events such as 9/11 and the Great Recession. Millennials are described as having a strong sense of individuality and a desire for authenticity. They tend to be more open-minded and accepting of diversity and are often associated with progressive values.

GENERATION Z refers to people born between 1997 and 2012—also known as Gen Z or the Zoomers (age 12 to

29). They are the first generation to have had access to smartphones and social media before their teenage years, and they have been shaped by events such as the War on Terror, the Great Recession, climate anxiety, a shifting financial landscape, and the COVID-19 pandemic. Gen Z has been the most diverse and multicultural generation in history. They are known for their digital literacy, are highly tech-savvy, and have a different understanding of the world compared with previous generations. Around 40 million young people are eligible to vote this year, and around 8 million of those will be voting for the first time. About 45 percent of these young people are youth of color.

GENERATION ALPHA or Gen Alph are the individuals born between 2010 (age 14) and today. They are also known as “digital natives,” as they are the first generation to have never known a world without smartphones, the internet, and social media. They are noted for being highly tech-savvy, diverse and globally minded, adaptable and resilient, and reputed to have short attention spans and to be independent and environmentally conscious.

Adapted from Student-Centered World:
<https://www.studentcenteredworld.com/generation-alpha/>
and other sources.

The world’s wealthiest cities and best places to live

Henley & Partners, a wealth investment firm, released its list of the World’s Wealthiest Cities. The team named New York City the wealthiest in the world, where one out of every 24 residents is a millionaire.

“The total wealth held by the Big Apple’s residents now exceeds \$3 trillion—higher than the total wealth held in most major G20 countries. A staggering 349,500 millionaires, 744 centi-millionaires (with investable wealth over \$100 million), and 60 billionaires live in the city.”

Coming in a close second is another U.S. region—California’s Bay Area. It has enjoyed one of the world’s highest wealth growth rates, increasing its millionaire population by a whopping 82 percent over the past decade, and is now home to 305,700 millionaires, 675 centi-millionaires, and 68 billionaires.

This year’s third-place city may still be wildly wealthy, but as the company noted, its worth is declining. Tokyo, which led the list a decade ago, has suffered a 5 percent decline in its resident high-net-worth-individual population over the past ten years, and now sits in 3rd place with just 298,300 millionaires.”

What is the best city in America? It’s not an easy question to answer, but each year, Resonance, a global consulting company, releases one of the most respected and comprehensive lists of the most desirable urban areas to live, work, and visit based on a methodology that includes a large number of statistics on livability, desirability, and prosperity in cities with over half a million residents.

New York City also takes the top

spot here for the ninth consecutive year. The Big Apple ranked first in the shopping, landmarks, and sights categories, with a dizzying roster of new shows, hotels, and parks. Chicago came in second; Los Angeles, third; and Miami and Las Vegas, fourth and fifth.



The best places to live, however, are not necessarily the richest. The well regarded Global Livability Index, released annually by the Economist Intelligence Unit, ranked Vienna the best city in the world to live in. Its 2024 ranking of 98.4 was followed closely by that of Copenhagen: 98.0.

While no U.S. cities are among the top ten, Calgary and Vancouver in Canada ranked fifth (96.8) and seventh (96.6). Kyiv was 44.5, and Damascus was 30.7, the bottom ranking.

[from *Travel & Leisure* and other sources]

Retirement age in China

China will raise its retirement ages for the first time since the 1950s, as the country confronts an aging population and a dwindling pension fund. China’s current retirement ages are among the lowest in the world.

The top legislative body recently approved proposals to raise the statutory retirement age from 50 to 55 for women in blue-collar jobs, and from 55 to 58 for those in white-collar jobs. Men will see an increase from

60 to 63. Retiring before the statutory age will not be allowed, and people can delay their retirement by no more than three years.

The changes will begin on January 1, 2025, and rise every few months over the next 15 years, said Chinese state media.

Starting in 2030, employees will also have to make more contributions to the social security system in order to receive pensions. By 2039, they would have to clock 20 years of contributions to access their pensions at all.

In 2019, the state-run Chinese Academy of Social Sciences said that the country’s main state pension fund will run out of money by 2035, an estimate made before the COVID-19 pandemic, which hit China’s economy hard.

[*BBC News Briefing* 9/13/2024]

UK’s Electronic Travel Authorisation (ETA) fee

Travelers heading to the United Kingdom next year will have to pay a fee to enter as the country begins to implement its long-anticipated electronic travel authorization (ETA) fee for travel to and through the UK. The ETA will go into effect for visitors from most countries, including the United States, on January 8, 2025. Eligible non-European travelers can apply for the authorization starting November 27, 2024.

Once secured, the ETA will digitally link to a traveler’s passport. The authorization will cost £10 (\$13.10 at current exchange rates) and be valid for multiple trips over two years (or until a traveler’s passport expires) for stays of up to six months at a time. Visitors staying longer than six months, including students, will have to secure visas.

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HARVARD UNIVERSITY RETIREES ASSOCIATION

Invites You To

A Gala Holiday Luncheon

Thursday, December 5, 2024, 11:30-2:00

Oakley Country Club

410 Belmont Street, Watertown, MA

Registration and Social Hour: 11:30 - 12:30

Luncheon: 12:30-2:00

Bar by Credit/Debit Card ONLY • Free Non-Alcoholic Fruit Punch • Open Seating



Bring an Unwrapped Gift or a Toy

Please remember disadvantaged Boston and Cambridge children by bringing an unwrapped gift of toys, books, art supplies, games, stuffed animals, hats & mittens, or gift certificates. Students from Harvard's Phillips Brooks House will distribute your gifts during the holiday season.

MENU

Complimentary Glass of Wine

Salad of Mixed Greens, Cranberries, Roasted Pepitas, Goat Cheese
Oakley balsamic vinaigrette

New England Baked Haddock

or

Roasted Sirloin with Mushroom Bordelaise Sauce

or

Vegetarian Entrée: Primavera Penne Pasta with Roasted Peppers,
Zucchini Squash, Onions in Lemon Butter Sauce

Sugar and Spice Mashed Sweet Potato

Julienne Style Seasonal Vegetables

Dessert: Tiramisu

HURA Members \$30 and Guest (one) \$35

Send registration form with check payable to HURA to Diantha Brown,
257 High Street, Newburyport, MA 01950
Questions to dianthabrown@verizon.net or call 978-465-2262

Registration Deadline: Wednesday, November 27

No registrations will be accepted after the deadline. There are no refunds for cancellations after registration deadline. No acknowledgement of this registration will be sent. Checks will be deposited after the event.

Free parking is available at the Club. For directions, go to <http://www.oakleycountryclub.org>.

CUT AND RETURN

HURA Member _____

Telephone _____ Email _____

Entrée choice: Haddock _____ Sirloin _____ Vegetarian _____

Guest _____

Entrée choice: Haddock _____ Sirloin _____ Vegetarian _____

Amount enclosed (\$30 per member, \$35 per guest) \$ _____

**HARVARD UNIVERSITY
RETIRES ASSOCIATION**

c/o Membership Secretary
Coral Sullivan
P.O. Box 95
Wayland, MA 01778



First Class Mail
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Boston, MA
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IN BRIEF

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Each traveler must have their own ETA, including children of any age. Applicants should typically expect a response within three business days. <https://tinyurl.com/43rcr3hj>

Beyond the UK, the European Union itself plans to implement a similar pre-authorization in 2025: the European Travel Information and Authorisation System (ETIAS).

The travel authorization fee, expected to go into effect no earlier

than mid-2025, will cost €7 (\$7.71 at current exchange rates) and will be required for travelers from visa-exempt countries, including the U.S., to enter 30 different European countries. <https://tinyurl.com/3mcamuxj>

Adapted and updated from various sources, including an article by Alison Fox, *Travel & Leisure* online, published September 11, 2024.

HUECU Is Now HFCU (Harvard Federal Credit Union). Harvard University Employees Credit Union (HUECU), a not-for-profit financial institution owned by its more than 55,000 members and collectively having assets exceeding \$1.2 billion, has changed its name to Harvard Federal Credit Union. <https://www.harvardfcu.org>



HURA is a tax-exempt 501(c)7 all-volunteer organization. Membership is open to benefits-eligible 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 on Facebook at www.facebook.com/HUretirees or at www.HURA.harvard.edu.