



# HURAnews

HARVARD UNIVERSITY RETIREES ASSOCIATION

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## What is AI?

Stanford University's IT department provides an answer: Artificial Intelligence (AI) is a branch of computer science focused on creating systems capable of performing tasks that typically require human intelligence. These tasks include understanding natural language, recognizing patterns, solving problems, learning from experience, and making decisions without human intervention.

AI systems achieve this by processing large amounts of data, identifying patterns, and using algorithms, or step-by-step computational procedures designed to produce solutions to questions or problems to simulate human-like decision making processes. The goal of AI is to develop machines that can operate independently, adapt to new situations or information, and improve over time,



ultimately enhancing efficiency and productivity in industries from health-care to finance to transportation.

AI technologies can be broadly categorized into two types: narrow AI, which is designed for specific tasks like voice recognition or image analysis, and general AI, which aims to perform any intellectual task that a human can do. While AI

holds great promise, it also raises important ethical and societal considerations regarding privacy, bias, and the impact on employment.

Despite these challenges, AI becomes far more appealing once users see consistent value for their time, productivity, and creativity.

<https://tinyurl.com/56vc2jm8>

*Continued on page 3*



## Join HURA Friends, Colleagues for Holiday Lunch December 4

**No place compares** with the Oakley Country Club where HURA has had its December Holiday Luncheon for the past several years. Tragically, the Oakley had a massive fire early last spring and is still not available for bookings this year.

We had hoped to move the event to the new David Rubenstein Treehouse Conference Center in Allston, but delays

in construction and the lack of on-site parking have forced us to rule it out. Other possible venues were not available or not large enough.

So, rather than continuing to try to replicate our former luncheon format this year, the HURA Board has decided to host instead a Holiday Gathering with lunch at Jasper White's Summer Shack

restaurant in North Cambridge, across from (i.e., a short walk from) the Alewife Red Line T station. The restaurant also offers parking for those who drive. It will be fun! Their menu offers salmon, lobster, prime strip steak, and mushroom risotto. Come join us for a festive gathering of a different sort.

John Collins, HURA President

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## COMING EVENTS

Registration information will be sent to HURA E-list subscribers a few weeks prior to each event. Email your questions to [stevedonnell44@gmail.com](mailto:stevedonnell44@gmail.com). If you do not have email, call Steve O'Donnell at 617-686-9038.

### Thursday, December 4, 2025, 11:30 a.m. - 2:00 p.m. HURA Holiday Gathering with lunch at Jasper White's Summer Shack

In Cambridge across from the Alewife Red Line Station and Alewife Brook Parkway, \$35 per person.



### Sunday, December 14, 2025, 3:00 p.m. Holiday Pops

Seating will be in the 2nd balcony, center left in Symphony Hall. HURA subsidized tickets: \$75.



### Thursday, January 8, 2026, 2:00 - 4:00 p.m. Manolis Tiliakos discusses Icons of the Hellenic World: The Argie and Emmanuel Tiliakos Collection.

The Living Room in Phillips Brooks House, \$10.



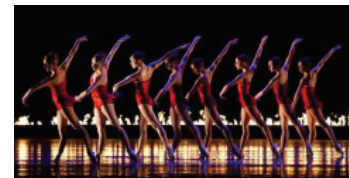
### Saturday, January 10, 2:00 p.m. Women's basketball Harvard Crimson vs. Columbia Lions.

HURA tickets at \$5.00 per person.



### Sunday, March 15, 2026, 1:30 p.m. Boston Ballet

Winter Experience: dancing in its purest form. Citizens Bank Opera House, Orchestra rows S-U. HURA subsidized tickets, \$50.



### Wednesday, June 10, 2026, 11:30 a.m.- 2:00 p.m. HURA Annual Meeting, Loeb House

Teresa Amabile, Edsel Bryant Ford Professor of Business Administration, Emerita, at Harvard Business School; author of *Retiring: Creating a Life That Works for You*, featured speaker. \$35 per person.



Photo courtesy of Harvard Magazine

# What is AI?

*Continued from page 1*

The benefits can include:

- Solving Everyday Problems
- Increasing Personal Productivity
- Help with Computer Problems
- Improving Family and Relationships
- Promoting Business Success
- Creating Images and Videos
- Advice on Finance and Investing
- Gardening and Home Improvement Tips
- Travel Planning

As of July 2025, ten percent of the global adult population is using the technology, with adults ages 18 to 25 responsible for nearly half of the platform's 2.6 billion daily searches.

As generative artificial intelligence applications like ChatGPT reshape the classroom, Harvard faculty are reconsidering how to incorporate or restrict their use. Nearly three years after ChatGPT arrived on the scene, Harvard's instructors are adjusting to the technology. This fall, the changes have been more visible than ever.

The *Crimson* spoke with some professors who are experimenting with AI-powered translations, data analyses, and course-specific chat-bots (computer programs that simulate human conversation), as well as with others who have switched to in-person exams to evaluate what students can do without AI.

Find that article here:

<https://tinyurl.com/mwmzb669>

Already the next generation of AI is with us. Agentic AI is a class of artificial intelligence that focuses on autonomous systems that can make decisions and perform tasks with or without human intervention. These independent systems automatically

respond to conditions with procedural and human-like creative steps to produce results. Applications in use so far include software development, customer support, cybersecurity, and business intelligence.

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Many readers will recall HAL 9000, the iconic computer from the 1968 movie *2001: A Space Odyssey*. HAL delivered chilling and memorable lines exploring themes

of artificial intelligence and human interaction: "I'm sorry, Dave. I'm afraid I can't do that," signifying the computer's refusal to comply with human commands and highlighting the tension between man and machine—pointing the way to a scary future that may already be here.

You can test ChatGPT's capabilities yourself by going to <https://chat.openai.com>

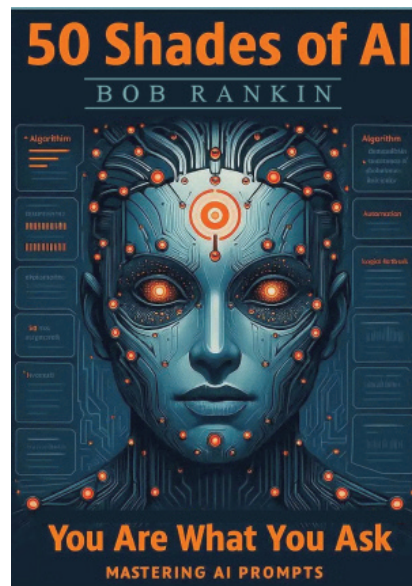
Computer writer Bob Rankin asks, "Have you ever wondered why artificial intelligence sometimes gives the perfect reply, and other times just a generic, forgettable answer? The secret isn't just in the technology, it's how you ask the questions."

We use the maxim "Garbage In, Garbage Out" to explain that the accuracy and reliability of a system's output depends on the quality of the input. If software receives vague, incomplete, or poorly structured inquiries, it will return results that are just as useless.

Rankin's new book, *50 Shades of AI*, is all about the quality and detail of your prompts (the inputs), and how AI can genuinely transform your daily experience (the outputs).

<https://tinyurl.com/y33y7vjt>

Artificial intelligence has moved beyond science fiction into practical, hands-on solutions accessible to anyone with a smartphone, tablet, or computer. But the real power of AI isn't hidden in mysterious algorithms. It springs to life when you phrase a request clearly and specifically. A vague question leads to vague answers. But a prompt written with intent, context, and detail turns AI from a basic chatbot into a creative advisor for work, home life, family, health, and more.



## IN BRIEF

### Taxes and income

#### More on the \$6,000 bonus

**The full Senior Tax Bonus** of \$6,000 is for those over age 65 with incomes less than \$75,000 for single filers or \$12,000 for married couples when both spouses are over 65. For those with incomes between \$75,000 and \$175,000 (single) and between \$150,000 and \$250,000 (joint), the benefit is incrementally reduced and gradually phases out. It expires after tax year 2028 unless it is renewed by Congress.

<https://tinyurl.com/42ye6kwj>

**The standard deduction** in 2025 is \$15,750. A bonus of \$1,000 (single), \$2,000 (married, filing jointly), is available for those over 65 who take the standard deduction rather than itemizing.

**The annual gift tax exclusion** for 2025 is \$19,000 per recipient. Individual gift amounts higher than this must be reported as personal gifts on IRS form 709. Also known as the gift tax limit, this amount can be given annually to as many recipients as you desire without tax implications, and your spouse can also make this gift.

#### The Social Security Cost-of-Living Adjustment (COLA)

for 2026 is 2.7 percent. For the average retiree currently receiving about \$2,006 per month, this adjustment adds approximately \$54 to their monthly benefit. Many seniors feel that this COLA does not fully reflect their rising costs, particularly in health and housing.



Author Alicia H. Munnell was founder and former director of the Center for Retirement Research at Boston College. She has a PhD from Harvard University and was guest speaker at HURA's 2019 Annual Meeting.

#### Will the average retirement age keep rising?

According to an April 2025 Brief from the respected Boston College Center for Retirement Research, not so much.

The Research Brief's key findings are these:

After a century of decline, work activity among older men stabilized in the 1980s and began to rise in the early 1990s.

This turnaround reflected changes in Social Security, retirement plans, the nature of work, educational levels, and health coverage.

In response, the average retirement age for men rose by about three years to 64.

In recent years, it has remained relatively stable as the changes that drove the increase have played themselves out.

Thus, further significant increases in the average retirement age are unlikely.

Read the full brief at <https://crr.bc.edu/will-the-average-retirement-age-keep-rising/>

#### New 2025 Tax Brackets: Single Filers and Married Couples Filing Jointly

Tax Rate	Taxable Income (Single)	Taxable Income (Married Filing Jointly)
10%	Not over \$11,925	Not over \$23,850
12%	Over \$11,925 but not over \$48,475	Over \$23,850 but not over \$96,950
22%	Over \$48,475 but not over \$103,350	Over \$96,950 but not over \$206,700
24%	Over \$103,350 but not over \$197,300	Over \$206,700 but not over \$394,600
32%	Over \$197,300 but not over \$250,525	Over \$394,600 but not over \$501,050
35%	Over \$250,525 but not over \$626,350	Over \$501,050 but not over \$751,600
37%	Over \$626,350	Over \$751,600

Your entire income isn't taxed at the rate of your highest bracket. Instead, the United States uses a progressive tax system with marginal tax rates. This means that only the portion of your income that falls into each bracket is taxed at the rate applicable to that bracket. *IRS.gov.*

# Life expectancy in the U.S.

Mr. Spock wished us to “live long and prosper.” The following articles look at the statistical fulfillment of that wish.



## The Social Security

**Administration (SSA)** Life Expectancy Calculator uses your current age to determine the average number of additional years that SSA calculates you can expect to live. These estimates do not account for a wide number of factors such as current health, vaccination record, lifestyle, or family medical history that could increase or decrease life expectancy. Their calculation is based on your sex, date of birth, and information from SSA life expectancy tables for your age cohort.

Find the SSA Calculator at <https://tinyurl.com/sk26v4zb>.

**U.S. population age 65 and older continues to rise.** From 2023 to 2024, the U.S. population age 65 and older rose by 3.1 percent (to 61.2 million) while the population under age 18 decreased by 0.2 percent (to 73.1 million) according to the population estimates released by the U.S. Census Bureau.

These data show that the percentage of the total U.S. population that was age 65 and older steadily increased from 12.4 percent in 2004 to 18.0 percent in 2024, while the numbers of children declined from 25.0 percent to 21.5 percent.

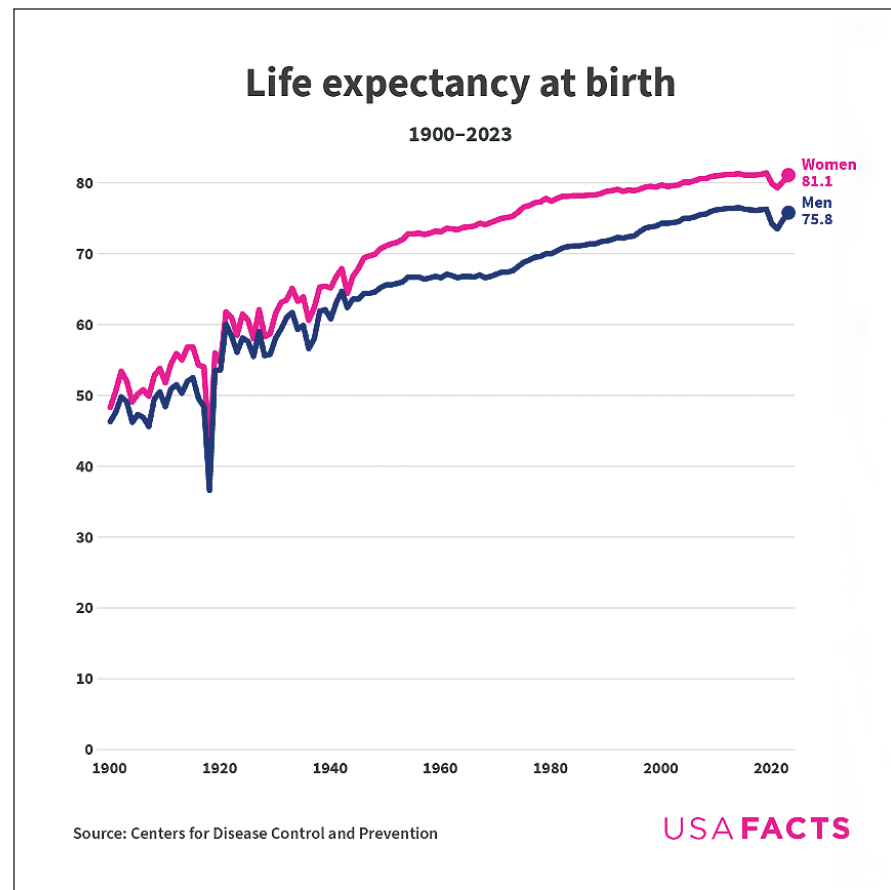
Ongoing growth among the older population, coupled with persistent annual declines in the population under age 18, has reduced the size

difference between these two cohorts from just over 20 million in 2004 to just below 12 million 20 years later in 2024. This disparity in the size of the working population is beginning to have an impact on contributions to Social Security, potentially jeopardizing its long-term ability to pay full benefits to this larger senior population.

*U.S. Census Bureau data.*

**In the Chart below, the Centers for Disease Control and Prevention** offers historical life expectancy

data at birth from 1900-2023. The decline recorded in 1918-1920 was the result of deaths from the 1918 influenza pandemic, sometimes called the Spanish flu pandemic. One-third of the world’s population was affected. There were 675,000 deaths in the U.S., and in the millions worldwide. There were no antiviral drugs to treat the virus and no antibiotics to treat the secondary bacterial infections. Doctors would rely on an assortment of medicines such as aspirin or quinine with varying degrees of effectiveness. The decline in life expectancy in 2019-2023 was the result of the COVID-19 pandemic, which could have been as deadly as the 1918-1920 outbreak except for the fast development of effective vaccines.



# HURA Members in Memoriam

**Sydney Fingold** passed away on April 30, 2025, at the age of 87. She was a dedicated member of the HURA Board of Directors, serving as a director from 2006 to 2020. Sydney was predeceased by her husband Jim, who was known to many within the HURA community.



recognized Sydney for her outstanding performance and leadership within the field of health sciences librarianship.

As a member of the HURA Board of Directors, Sydney was a frequent contributor to program planning. Her dedication and insight were instrumental in developing programs that

reflected the needs and interests of the HURA community. As the primary coordinator for HURA Day in 2012, she convinced celebrity chef and nutrition expert Mollie Katzen to travel from California to Cambridge to headline a program on healthy eating. Mollie served on a nutrition board at Harvard Medical School. Later

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Sydney worked on the very popular March 2018 program on Downsizing that was held at the Charles Hotel in Cambridge, Mass.

Sydney was known for her warmth, generosity, and steadfast commitment to the HURA community. Her colleagues recall her sense of humor and her ability to bring people together, fostering a spirit of collaboration and friendship. Sydney's legacy will continue to inspire those who had the privilege of working alongside her.



Sydney with celebrity chef and nutrition expert Mollie Katzen in 2012.

## Honoring other HURA members

We are also saddened that Harvard HR has reported the deaths of the following retirees, November 2024-November 2025.

**Maureen E. Betses**  
(August 17, 2025)

**Dr. Mark Cooley**  
(November 2024)

**Gladys I. Dratch**  
(July 1, 2025)

**Sydney Ann Fingold**  
(April 30, 2025)

**Prof. Francis Fiorenza**  
(November 30, 2024)

**Elizabeth Graves Fraser**  
(September 10, 2025)

**Joseph A. Gabriel**  
(July 14, 2025)

**Elgie Ginsburgh**  
(October 8, 2024)

**Cyntha Shap Monteiro**  
(March 13, 2025)

**Elizabeth A. Neckyfarow**  
(September 2, 2025)

**Sandi Colby Newton**  
(December 2024)

**Alfred Anthony Pandiscio**  
(December 4, 2024)

**Dr. Alvin Francis Poussaint**  
(February 24, 2025)

**Thomas W. Riley**  
(October 10, 2024)

**June Cousens Storey**  
(November 21, 2024)

## HOSPICE TIME 2:00 A.M.

Peaceful  
So peaceful  
This shadowy room  
And outside  
In the glimmer of a lamp  
Snowflakes fall  
Pure  
Like your beautiful soul  
It is sad that some see dying  
– A hungry mouth  
Unable  
Twitching muscles and nerves  
Mind  
A foggy place –  
Not letting themselves love  
Like this  
Your fingers in my hand

©Raymond Comeau December 2017

# Best state to live in

**M**assachusetts has been named the best state to live in for the second year in a row, just ahead of Idaho, New Jersey, Wisconsin, and Minnesota.

WalletHub conducted the “Best State to Live (2025)” survey based on 51 indicators of livability with five key factors: affordability, economy, education and health, quality of life, and safety.

The Bay State ranked first primarily because of its education and healthcare systems. Massachusetts has

the 10th highest high school graduation rate in the nation at 90 percent. It ranked first for the percentage of the population that is insured: 97.2 percent. The state ranked third best for public transportation access and had the third lowest crime rate. The median household income, more than \$104,800, was the second highest in the country. Coming in last was New Mexico, due to the high percentage of residents living in poverty and to its having the highest crime rate in the nation.

**How New England states ranked on the list among 50 states**

STATE	RANK	AFFORD.	ECON.	ED. & HEALTH	QUAL. OF LIFE	SAFETY
Mass.	1	44	9	1	6	6
N.H.	7	40	3	7	36	3
Maine	13	35	8	11	26	10
Vt.	21	42	1	8	45	31
Conn.	24	46	36	4	23	13
R.I.	25	45	14	22	44	5

## MASSACHUSETTS BY THE NUMBERS

The U.S. Census Bureau’s American Community Survey (ACS) of 2024 revealed interesting information about Massachusetts, especially compared with total U.S. figures.

**Population:** 7,136,171; in all U.S. at the time of the survey: 331,449,281

**Median age:** 40.1; in all U.S.: 39.2

**Sixty-five years or older:** 18.7 percent; in all U.S.: 18 percent

**Bachelor’s degree or higher:** 48.3 percent; in all U.S.: 36.8 percent

**People without health coverage:** 2.8 percent; in all U.S.: 8 percent

**Median household income:** \$104,828; in all U.S.: \$83,730

**Per capita income** in Massachusetts was the highest in the country (\$57,789) at the time of the survey except for Washington, DC (\$76,604), closely followed by Connecticut, Washington (State), Colorado, New Jersey, Maryland, New Hampshire, New York, and Virginia, in that order (\$56,120-\$50,866)

**Poverty rate:** 9.7 percent; in all U.S.: 10.6 percent

**Median monthly mortgage payments for homeowners who moved in 2024:** \$2,225; median in U.S.: \$1,521

**Median rent:** \$1,848; in all U.S.: \$1,487

**Hispanic or Latino (of any race):** 14 percent; in all U.S.: 18.1 percent (i.e., 62,080,044)

**Language other than English spoken at home:** 25.8 percent; in all U.S.: 23 percent

**Foreign-born legal immigrants:** 18.7 percent; in all U.S.: 14.8 percent

You can search profiles of all states at <https://data.census.gov/profile/>

<https://data.census.gov/profile/Massachusetts?g=040XX00US25>

U.S. Census Bureau

**HARVARD UNIVERSITY  
RETIRES ASSOCIATION**

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## Tell Us

**A**t the HURA Annual Meeting last June, “Tell Us” cards were left on the tables asking members to give us their suggestions for programs and anything else that was on their minds about HURA services. Participants submitted many useful and interesting comments. Here are a few:

**Suggestion:** Connect HR departments more prominently with HURA in retiree planning. -and- Create “champions” who reach out to retirees from their schools and departments to spread the news of

HURA and encourage retirees to become members.

**Reply:** We are pursuing ways with both central and local HR offices to make this happen.

**Suggestion:** What is the status of Harvard retirees within the University? Can we get University IDs, for example?

**Reply:** When you retired, your Harvard ID card became your Harvard retiree ID card. If you can’t find yours, it can be replaced at the Campus Services Center, 807 Smith Center, 617-496-7827.

**Suggestion:** Wine tasting at the Harvard Faculty Club?

**Reply:** Come to the Fall Reception, where there will be several wines to choose from.

**Suggestion:** Visit Nashoba Valley Winery in Bolton with tour and lunch. Also bus trips to Maine or Cape Cod.

**Reply:** Great ideas. They are on our list of possibilities.

**Suggestion:** Create a “What’s happening in and around Cambridge.”

**Reply:** We assume that people who live there already know by reading *Cambridge Chronicle*, *The Week*, or the Events page and More Calendars columns in the online *Harvard Gazette*.

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 at [www.HURA.harvard.edu](http://www.HURA.harvard.edu) and on Facebook at [www.facebook.com/HUretirees](http://www.facebook.com/HUretirees).