



HURA news

NOVEMBER 2019-JANUARY 2020
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Global Retirement Index reports 2019 rankings

The Natixis* Global Retirement Index (GRI) examines key factors that drive retirement security across 44 countries:

Material Wellbeing: retirees' ability to live comfortably in retirement;

Health: access to quality health services;

Finances: access to quality financial services and the ability to preserve savings;

Quality of Life: whether a country can provide a clean, safe environment in which to live.

From uncertain economics to the demographics of an aging population to climate change, global retirement security faces a wide range of modern risks. These issues have sweeping implications for a sustainable society. The 2019 Index reveals three key threats to retirement security—interest rates, demographics, and climate change—and what they mean for individuals and institutions.

The United States falls two spots this year in the overall rankings. It is below the top 25 countries for Material Wellbeing; 10th on both the Health and Finance factors; and 20th on Quality of Life.

The top ten countries in 2019 for retirement security overall are:

1. Iceland
2. Switzerland (formerly #1)
3. Norway
4. Ireland
5. New Zealand
6. Sweden
7. Denmark
8. Canada
9. Australia
10. Luxembourg (replacing the Netherlands)

Farther down the list are the United States at 18th place and India last.

The country's Material Wellbeing performance (28th) takes a hit because of lower income equality and income per capita scores. However, these two indicators sit at opposite ends of the wellbeing performance spectrum, with income equality ranking eighth lowest and income per capita sixth highest among all GRI countries.

A lower score for the happiness indicator weighs on the country's overall Quality of Life performance (20th). A slight improvement in the environmental factors indicator is not

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Reykjavik, capital city of Iceland, during twilight. The number-one-rated country in 2019 for retirement security.

COMING EVENTS

FRIDAY, NOVEMBER 8

7:00 p.m.: Women's Basketball. Crimson vs. California. (Flyer sent by email.)

TUESDAY, NOVEMBER 12

2:00-4:00: Author Julia Glass. Harvard Faculty Club Library. Her debut novel, *Three Junes*, won the National Book Award for Fiction in 2002. (Flyer sent by email.)

FRIDAY, DECEMBER 6

11:30-2:00: Holiday Luncheon. Oakley Country Club. (Flyer elsewhere in this issue; also sent by email.)

TUESDAY, DECEMBER 17

HURA Holiday Shopping in Kittery and York, Maine. (Flyer elsewhere in this issue; also sent by email.)

SATURDAY, JANUARY 18

7:00 p.m.: Men's Ice Hockey. Crimson vs. Clarkson. (Registration flyer by email in mid-December.)

FRIDAY, FEBRUARY 14

8:00 p.m.: John Pizzarelli Trio: Nat King Cole Centennial with Veronica Swift. Sanders Theatre. (Flyer by email in early January.)

COMING NEXT SPRING

MONDAY, MARCH 9

2:00-4:00: The Invention of an American Sound, the Music of Copland, Bernstein, and Gershwin, a talk by Dottie Burstein. Phillips Brooks House living room. (Flyer in Feb/March issue; also by email.)

WEEK OF MARCH 16

9:30-2:30: Senior Living Options: Retirement Communities, Assisted Living, and Financing. (Details to follow.)

Bird watching at Mt. Auburn Cemetery (Information to follow.)

Into the Harvard Forest...

On a splendid October day, 48 HURA members and guests journeyed to the Harvard Forest in Petersham, MA. They were treated to a morning talk by David Foster, Senior Lecturer on Biology and Director of the Harvard Forest, including the history of the department and the status of U.S. and New England forests, both past and present. The group then adjourned for a buffet lunch. After lunch some took a detailed guided walk of the forest, while a few elected a longer walk to a forest observation site.



More photos can be found on the HURA website at HURA.Harvard.edu and on [Facebook.com/HUretires](https://www.facebook.com/HUretires)

Windows 7 support to end

After 10 years, Microsoft has announced that support for its Windows 7 operating system is coming to an end on January 14, 2020. The company says that they know change can be difficult, so they are available to help with recommendations for what to do next and to answer questions about end of support.

When Windows 7 reaches the end of support on January 14, your computer will still function, but Microsoft will no longer provide support for any issue, software updates, or security updates or fixes. While you could continue to use your PC running Windows 7, without continued

software and security updates, it will be at greater risk for viruses and malware. Going forward, the best way for you to stay secure is on Windows 10. And the best way to experience Windows 10 is on a new PC. While it is possible to install Windows 10 on your older device, it is not recommended.

To find which version of Windows your PC is running, type "Which version of Windows operating system am I running?" into the search box on your browser or Google. Or go to: www.support.microsoft.com/en-us/help/13443/windows-which-version-am-i-running.

Global Retirement Index reports 2019 rankings

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enough to lift it out of the bottom ten, finishing ninth-lowest among all GRI countries. The air quality indicator, where the country achieves the seventh highest score, represents a bright spot.

A weaker performance in the tax pressure indicator is the primary cause of a lower score (10th) in the Finances index. The old-age dependency and government indebtedness indicators see more modest falls. Meanwhile, the U.S. languishes in the bottom ten for government indebtedness, ranking sixth-lowest among all GRI countries.

The U.S. Health index score (10th) falls due to a weaker showing in the life expectancy indicator. [Depressed because of deaths from opioid use.] But it manages to improve its performance in insured health expenditure, which climbs up the rankings from 6th to 3rd.

In addition, it boasts the highest score for health expenditure per capita among all GRI countries—but still comes in 10th on health access overall.

**Natixis Investment Managers ranks among the world's largest asset management firms with (\$1,022.9 billion assets under management as of June 30, 2019.*

For more information about Natixis, go to www.im.natixis.com/us/

To review the top ten countries in more detail or to read the full report, go to www.im.natixis.com/us/resources/slideshow-presentation-2019-gri.

Annual Fall Reception with President Lawrence Bacow draws large crowd



Left to right: Diantha Brown, Donna Chiozzi, guest speaker Lawrence Bacow, and John Collins.



Oles and Ginette Berleus enjoy the afternoon.



Ana Maria Migliassi and Joyce Lamensdorf catch up with each other.



Left to right: Edith Brickman, Helen Braun, Merrick Lex Berman, Taso Markatos, and Judy Zara.

The White House, a brief history

Lately, the news focuses heavily on what's happening in the White House. Pictures of it as background for commentators show the stately residence of the U.S. President. But how much do you know about the building itself?

Our first president, George Washington, selected the site for the White House in 1791. The cornerstone was laid in 1792, and a competition design submitted by Irish-born architect James Hoban was chosen. After eight years of construction, President John Adams and his wife, Abigail, moved into the still unfinished house in 1800. George Washington never lived there.

During the War of 1812, in 1814, the British set fire to the President's House, and James Hoban was appointed to rebuild it. President James Monroe moved into the building in 1817. During Monroe's administration, the South Portico was constructed in 1824, and Andrew Jackson oversaw the addition of the North Portico in 1829. During the late 19th century, various proposals were made to significantly expand the President's House or to build an entirely new house for the president, but these plans were never realized.

In 1902, President Theodore Roosevelt began a major renovation, including the relocation of the President's offices from the second floor of the Residence to the newly constructed temporary Executive Office Building (now known as the West Wing). The Roosevelt renovation was planned and carried out by the famous New York architectural firm McKim, Mead, and White. Roosevelt's successor, President William Howard Taft, had the Oval Office constructed within an en-



The gutted interior of the White House, May, 1950.

PHOTO COURTESY WIKIPEDIA

larged office wing.

Less than fifty years after the Roosevelt renovation, the White House was showing signs of serious structural weakness. President Harry S. Truman began a renovation of the building in which everything but the outer walls was dismantled. The reconstruction was overseen by architect Lorenzo Winslow, and the Truman family moved back into the White House in 1952.

Every president since John Adams has occupied the White House, and the history of this building extends far beyond the construction of its walls. From the Ground Floor Corridor rooms, transformed from their early use as service areas, to the State Floor rooms, where countless leaders and dignitaries have been entertained, the White House is both the home of the President of the United States and his family and a museum of American history. It is a place where history continues to unfold.

There are 132 rooms, 35 bathrooms, and 6 levels in the Residence. There are also 412 doors, 147 windows, 28 fireplaces, 8 staircases, and 3 elevators. The White House kitchen is able to serve dinner to as many as 140 seated guests and hors d'oeuvres to more than 1,000.

At various times in history, the White House has been known as the "President's Palace," the "President's House," and the "Executive Mansion." President Theodore Roosevelt officially gave the White House its current name in 1901. www.whitehouse.gov/

Holiday Shopping in York and Kittery, Maine

Tuesday, December 17, 2019

STONEWALL KITCHEN COMPANY STORE

View live demonstrations, sample exceptional foods, and shop gourmet gifts and gadgets. Discount coupons will be handed out.

KITTERY PREMIUM OUTLETS

Shop a great selection of stores in the area.

ROBERT'S MAINE GRILL

Late lunch

A glass of holiday cheer

Lobster Cobb Salad-or-Chicken Cobb Salad

Maine Blueberry Pie á la mode

Coffee or Tea



Yankee Bus will provide transportation, leaving from Alewife T Station promptly at 9:00 a.m. and returning to Cambridge at approximately 5:00 p.m.

NOTE: The Alewife Parking garage fills quickly in the morning, and arriving at 8:00 a.m. is not too soon. Alewife is accessible by numerous MBTA buses (62, 67, 76, 79, 84, 350, & 351) and, of course, the Red Line.

The HURA Yankee bus will pick up behind the Alewife station near the taxis.

— NOT where MBTA buses pick up passengers —

SPACE IS LIMITED

Registration deadline is December 10

Print and mail registration form and check for \$55 per person made out to HURA to

Donna Chiozzi, 20 Eliot Street, Medford MA 02155

No tickets will be mailed; this is a reservation for space.

Questions: donna.chiozzi@gmail.com or 617-823-6534

----- REGISTRATION FORM -----

HURA member _____

Name of Guest _____

Member's Address _____

Email _____ Cell Telephone _____

1 or 2 reservations@ \$55 each _____

Total enclosed \$ _____

IN BRIEF

New HURA News publication schedule

Starting with the current volume of *HURA News*, we have adopted a schedule of four, 8-page issues each year, instead of five, covering Sept/Oct, Nov/Jan, Feb/March, and April/June. This move reflects our increasing reliance upon online communications using the HURA E-List, HURA website, and the HURA Facebook page, as well as separately mailed program flyers.

Medicare comparative information

You can now find and compare information about Medicare-participating doctors and other health professionals, hospitals, nursing homes, home health services, dialysis facilities, long-term care hospitals, inpatient rehabilitation facilities, health and drug plans, where to purchase covered medical items, and hospice care in one easy-to-use place. Compare quality ratings, cost information, and other details to help you choose what's best for you at www.medicare.gov/ or directly at www.medicare.gov/forms-resources/find-compare-doctors-hospitals-other-providers.

WARM update

Following the *HURA News* Sept/Oct article on the Worcester Alliance for Refugees Ministry that Henry and Cathy Terwedow participate in, Henry sends a note about an exhibition on *Crossing Lines, Constructing Home: Displacement and belonging in contemporary art* at the Harvard Art Museum. www.harvardartmuseum.org

The exhibition connects viewers to the plight of refugees, while promoting the benefits of being connected to Harvard. The exhibition is on view through January 5, 2020 in the Special Exhibitions Gallery.

New Head of University Health Services

Professor and physician Giang T. Nguyen, head of student health services at the University of Pennsylvania, who is viewed as a champion of diversity and inclusion, has been selected to replace Paul J. Barreira, MD, who stepped down at the end of June 2019 as head of Harvard University Health Services.

HURA Goes to the movies: Poms

Sometimes movies seem appropriate for an older crowd. Here's a recent one that got good reviews.

Martha (Diane Keaton), a woman who is slowly dying of cancer, decides to move to a retirement community to die. Martha checks in and meets the supervisor of the community, who gives her a tour



IN MEMORIAM

Deceased Members

We regret to report that HHR Benefits has informed HURA of the recent deaths of the following HURA members.

Doris H. Carlin, Glen Cole, Noor F. Din, John Emerson, Yen-Tsai "Y.T." Feng, Ralph W. Generazzo, Joyce Havlick, Harriet E. Hoffman, Barbara Louise Hyatt, George L. Kelling, Virginia W. LaPlante, Phyllis K. Mahoney, David B. Moffatt, Babette S. Radner, Robert Saltonstall, Aurora P. Scott, Charles A. "Chuck" Shagoury, Elizabeth A. Simmons, Elizabeth Reiman Simons, Ann Tarr, and Martin Weitzman.

and explains that every resident must participate in an extracurricular activity. That night, Martha tries to sleep but is unable due to the loud noise coming from her neighbor, Sheryl's house. Martha calls the community deputy to stop the noise. Sheryl and her party sneak into Martha's house to evade the deputy. After a brief conversation, Sheryl convinces a very annoyed Martha to let her party there. From that night on, Sheryl becomes very interested in becoming Martha's friend, inviting her to various meet and greets, which Martha ignores. After a little while, Martha gives in, and she and Sheryl get to know each other better. Sheryl learns that when Martha was young she was a cheerleader but quit before her first game to take care of her ill mother. Sheryl convinces Martha to start a cheerleading squad with her fellow residents, as the supervisor said that it was ok to start a club.

Harvard University Retirees Association Invites You To

A Gala Holiday Luncheon

Friday, December 6, 2019

Oakley Country Club • 410 Belmont Street, Watertown, Mass.

Registration and Social Hour: 11:30 a.m. • Luncheon: 12:30 p.m.

Cash Bar and Free Non-Alcoholic Fruit Punch

OPEN SEATING

Entertainment: Bruce Lewis, pianist

Bruce entertains in all styles: traditional classical, jazz, American songbook, pop, rock classics to current popular songs.

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
Chef's Choice Seasonal Salad
Baked Haddock

or

Roast Sliced Sirloin, Chef's Choice Sauce
or

Vegetarian Entrée

Brown Sugar Spice Whipped Sweet Potato
Seasonal Roasted Vegetables

Warm Caramel Bread Pudding with Whipped Cream

Registration Deadline: Wednesday, November 27

There are no refunds for cancellations after the registration deadline.

No acknowledgement of this registration will be sent. Checks are deposited after the event.

HURA Members \$30 and Guests \$35

Send registration form with check payable to HURA to
Diantha Brown, 257 High Street, Newburyport, MA 01950
Questions, call 978-465-2262

Free parking is available at the Club. For directions go to www.oakleycountryclub.org.

----- CUT AND RETURN WITH YOUR CHECK -----

Member name for name tag _____ Entrée choice: Fish ___ Sirloin ___ Vegetarian ___

Telephone _____ Email _____

Guest name (one) for name tag _____ Entrée choice: Fish ___ Sirloin ___ Vegetarian ___

Amount enclosed (\$30 per member, \$35 per guest) _____ Wish to be seated at a Get-Acquainted Table? Yes ___ No ___

**HARVARD UNIVERSITY
RETIRES ASSOCIATION**

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HURA NEWS

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Members receive up-to-date news and information
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Early fall ramblers at Horn Pond in Woburn.



Annual Meeting

*Alicia Munnell, guest speaker at
HURA's Annual Meeting, with
Board member Jamie Hoyte.*

HURA is a tax-exempt 501 (c) 7 all-volunteer organization. Membership is open to benefits-eligible retirees of Harvard University and is complimentary 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