



Collegium News

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Newsletter of the Cannon Valley Elder Collegium
"A Questing Mind Never Retires"

February 2009

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Retirement in Crisis?

A progression of feature articles about retirement from the magazine *Kiplinger's Personal Finance* tells a story of changing times. The titles optimistically urge us to "Retire Rich" in the February 2008 issue and "Retire on Time" in September 2008. February 2009's article insists "You *Can* Afford to Retire" (caveat: maybe a few years later than you had planned).

The last year and a half has seen drastic changes in the national and now even the global economy. Those over age fifty (like our CVEC members) who are retired or are approaching retirement are being affected in particular ways by the stock market plunge and the drop in home values.

According to financial planners, the most important issue in retirement is ensuring that your funds last through your retirement years. There are myriad formulas used to calculate how much in assets of various kinds this requires, depending on how many years of retirement life are anticipated. Unfortunately, the unforeseen twenty to more than thirty percent loss of value of 401(K) retirement accounts was not part of the original calculation.

The depressed housing market is yet another blow to the plans of many. Typically, seniors who still own the home of their middle years expect to sell it in order to downsize or to make the move to a senior-friendly condominium, cooperative apartment setting, or assisted living facility. Anyone who was planning to do so this year must either wait until the market recovers or sell for a much lower price than counted on. Local anecdote and a recent feature article in the *StarTribune* confirm the prevalence of this dilemma. On the other hand, the planners note, those who can afford it may purchase their retirement home now at a lower price and hold on to their old home until prices go back up.

All financial planners are very protective of retirement funds. If you are still working, they advise, do not stop your contributions or make early withdrawals. If you are retired, temporarily reduce or halt withdrawals if you can, and withdraw from bonds rather than stocks to extend the life of your retirement portfolio. Do not take your funds out of stocks, because you will be selling at a loss and losing the chance to gain when the market rebounds. Those who kept their stocks during the Great Depression eventually made up their losses. However, it took twenty-five years; we hope for a more rapid recovery this time.

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From the Director

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Everything points to the need to take inventory and review plans. Some of those who are already retired will scale down the lifestyle they had anticipated, cutting back on such things as travel, restaurant meals and major purchases. Alternative ways to fund retirement exist, such as purchasing an annuity or establishing a reverse mortgage on a home, but a money professional should be consulted before making such a move. People who were planning to retire soon may have to work a few more years to ensure a secure retirement (more formulas available to calculate how many extra years). Pensions tend to and Social Security benefits do increase up to the age of seventy for those who continue working. With the extra savings from income, higher benefits, and the delay in drawing from retirement funds, even an additional three years of work can make a big difference in retirement income. Employee health benefits provide another incentive to work until at least sixty-five, when Medicare kicks in.

Kyle Nordine, director of the Northfield Retirement Community, says the concerns of seniors he has spoken with echo those of the financial planners: "How long will my money last?" Another issue is not wanting to burden their children with their financial problems. And seniors with health challenges who have to stay in their house are at greater risk in the absence of support services. Funds are available, Nordine adds, to help people adapt their homes if needed.

One thing puzzling Nordine is that there are currently subsidized apartments at NRC that are available. The rent for these is no more than thirty percent of tenants' income, even if they still own a house. Presumably our local seniors have the luxury of making other choices or else are unaware of this option.



Kyle Nordine
NRC Director

It is hard to avoid hearing about, reading about, thinking about and worrying about the economy. However, the financial planners are reassuring, while encouraging us to act conservatively and keep tabs on our resources. Several of our CVEC members survived the Great Depression. Let us carry on in confidence and fortitude.

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CVEC and the Northfield Senior Center will sponsor the third annual trip to the **Great Rivers Shakespeare Festival** in Winona. The trip will be on Wednesday, July 15, 2009 departing at 11:30 a.m. and returning about 9:00 p.m. The group will see a performance of *The Tempest* followed by dinner with some of the actors, who will discuss the performance. The price for everything will be \$80. This year's tour guide will be the well known Shakespearean father Bill Carlson. Register at the Northfield Senior Center. For further information contact me at carlsoncharbill@msn.com or 507-645-9642. We look forward to another enjoyable day.

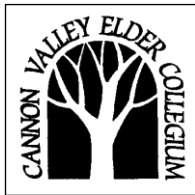
The Curriculum Committee is working on the 2009 –10 course list. The goal will be to provide more classes next year. Given age demographics and the movement of retired folks to Northfield, it appears likely that CVEC will grow in membership. The number of students from neighboring communities, especially Faribault, is increasing as well. If you would like to consider teaching a class, please contact me.

We have fewer classes this coming Spring than originally scheduled. Several teachers had to withdraw, and it is very difficult to obtain last minute replacements. We thank Myrna Johnson for stepping in at the last minute with her course on the history of movie musicals, which we expect will be very popular.

Bill

CVEC Class Schedule—Spring 2009

For Lifelong Learning



The Questing Intellect Never Retires

March 23 – May 15, 2009
(Registration Begins February 16, 2009)

Title of Class Time of Class	Professor Location
The History & Chemistry of Chocolate Monday 9:30 – 11:30 am	Jerry Mohrig Village on the Cannon
Fanitullen (The Devil's Tune): Music in Norwegian Culture Monday 1:30 – 3:30 pm	Ruth Sylte NCRC -- Rm 106
All Talking! All Singing! All Dancing! Tuesday 9:30 – 11:30 am	Myrna Johnson Village on the Cannon
E. M. Forster: Two Novels <i>Howard's End and A Passage to India</i> Wednesday 9:30 – 11:30 am	George Soule NCRC -- Rm 106
After The Soviet Union-What? Wednesday 9:30 - 11:30 am	Bill Woehrlin Village on the Cannon
After The Soviet Union-What? Wednesday 1:30 – 3:30 pm	Bill Woehrlin Village on the Cannon
What Does The Newest Archeology Tell Us About The Bible Wednesday 1:30 – 3:30 pm	Ruth Hansen NRC Theatre
Mocking The Supreme Court Thursday 9:30 – 11:30 am	Charles Umbanhower NRC Fireside Room
Where In The World Is Turkmenistan? Thursday 1:30 – 3:30 pm	Michelle Yarmakov NCRC -- Rm 106
The Nature Of Organic Architecture: Ralph Waldo Emerson To Frank Lloyd Wright Friday 9:30 -- 11:30 am	Barbara Evans NCRC -- Rm 106
War And Peace In A Land Called Holy: The Roles Of Faith And Hope Friday 1:30 - 3:30 pm (This Class will run April 3 -- May 22)	Chuck Lutz NCRC -- Rm 106

NRC Northfield Retirement Community
NCRC Northfield Community Resource Center

SPRING TERM 2009 Course Description

The History And Chemistry Of Chocolate

Jerry Mohrig
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We will examine the allure and romance of chocolate while probing the history of cacao from the Mayas and Aztecs to its embrace by 18th century Europeans and finally to the modern age. Along the way we will consider the evolution of chocolate from a drink for the nobility to mass produced candies for the masses and now a swing back to gourmet chocolates. We will explore the constituents and chemistry of chocolate and how its many varieties are manufactured. The class may take a field trip to a chocolatier in the Twin Cities and will watch the 2000 film *Chocolat*. We will use "The True History of Chocolate" by Sophie and Michael Coe as a text. It would be natural to do some judicious tasting and the sharing of recipes.

Jerry Mohrig is Professor of Chemistry emeritus at Carleton College, where taught a variety of chemistry courses for 36 years before his retirement in 2003. He also taught courses on Science and Society and Technology and History at Carleton. Jerry has been an amateur historian most of his life and believes that there is nothing wrong with having fun while learning the chemistry and history of one of our favorite foods.

Fanitullen (The Devil's Tune): Music In Norwegian Culture

Ruth Marie Sylte
rmsylte@yahoo.com

This class is an overview of Norwegian music from the Viking age through today's Roots/World music scene with an emphasis on the intertwined forms of traditional music and dance through the centuries. The various traditional instruments, the four major dance traditions, secular/sacred traditions and the unique geographical forms of music/dance will be introduced using audio, video and when possible, live examples. Also included will be new research in the Norwegian Sámi (formerly known as "Lapp") and Romani (also known as "gypsies" or "tatter") traditions.

Ruth Marie Sylte grew up in a Norwegian-American home and began serious study of Norwegian folk culture/music/dance in the late 1980s after her first trip to Norway. Since then, she has attended five Norwegian national folk music competitions, many smaller regional competitions and studied with music and dance "tradition bearers" in Norway. She has been an invited teacher and performer of traditional Norwegian music and dance at Norsk Hostfest since 2001. A graduate of St. Olaf College in political science and religion (church history), her academic interests have influenced her study of folk traditions to include broader contexts.

All Talking! All Singing! All Dancing!

Myrna Johnson

This course will cover the history of movie musicals from before talkies to the present. Multi-media and possibly some guest artists will enliven the presentations in the way only Myrna can do it. This promises to again be another exciting class.

Myrna Johnson served as Artistic Theater Director at the Northfield Arts Guild for 37 years. During that time she directed and produced many Broadway musicals and "regular" plays. In 1974 she and several other theater people established the Northfield Musical Theater (NMT) in conjunction with NAG Theater. As a company, NMT produced one, two, or three musicals each summer for over 25 years. Myrna retired as Artistic Director of NAG in 1996 but she has remained active as Theater and Guild Archivist.

E. M. Forster: Two Novels *Howard's End and A Passage to India*

George Soule
gsoule@charter.net

These are Forster's two greatest novels, published in 1910 and 1924 respectively. They are great stories (and have been made into great films), but they differ in many significant ways. Happily, even though they are packed with meanings, neither of them is excessively long.

George Soule is Professor of English emeritus at Carleton College. He teaches the range of English literature from Shakespeare to Wordsworth to the 20th century British novel.

AFTER THE SOVIET UNION -- WHAT?

Bill Woehrlin

wwoehrli@carleton.edu

This course will begin with an analysis of the demise of the Soviet Union in 1991. How can that dramatic event be explained? When the Soviet empire collapsed there was hope in the West that a new market-oriented, democratic Russia would emerge. The past 17 years have seen this hope partially fulfilled, but also seriously distorted. To evaluate the legacy of Yeltsin and Putin we will read and discuss the book by Lilia Shevtsova, *Russia: Lost in Transition*, a few articles with a different point of view, and some short selections of post-Soviet literature.

William F. Woehrlin, Professor of History Emeritus at Carleton College, taught Russian history, 19th century Europe, technology in history, and freshmen seminars on the American Revolution.

What Does The Newest Archeology Tell Us About The Bible

Ruth Hansen
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In the last three years there has been much discussion and blaring headlines about ossuaries (bone boxes) found in the Holy Land. They have been attributed to those of Jesus, Herod, and James, the brother of Jesus. We will discuss the authenticity of each of these claims and many other finds (earliest synagogue in Jordan?). The course will include an introduction to Biblical archaeology and how we can learn more of the daily lives of Biblical people through recent excavations. There will be slides and DVD's showing important sites mentioned in the Bible. One lecture will be devoted to the Dead Sea Scrolls and its ever-expanding relationship to early Christianity.

Ruth Hansen is a graduate of St. Olaf with a music degree and a former choral director. She later took graduate courses at the University of Wisconsin in Biblical Archaeology and has continued to study in this field through annual seminars and through her 21 trips to the Middle East. She claims that being old is an advantage; one is privileged to have known great men who are no longer alive! In the field of archaeology she is able to count the late Nelson Glueck, the man who discovered over 1,000 sites in the Negev and throughout the Middle East as one of her mentors. She was also surprised to see at the end of the two-hour special on T.V. of the Jesus Box when they interviewed four eminent archaeologists and she knew two of them personally as former teachers. Expect a lot of story telling in this course. This is Hansen's fifth CVEC course.

Mocking The Supreme Court

Charles Umbanhowar, Sr

umbanhow@stolaf.edu

While many see the Supreme Court as the "least dangerous branch" and yet its work often stirs more political passion than the other two more dangerous ones. After a brief introduction to legal reasoning and how the Supreme Court functions, we will discuss a few recent decisions selected by the instructor. Then we will form ourselves as the Mock Supreme Court and select several cases from the current docket (2008-09) and collectively decide those cases through discussion and voting. The instructor will assume the role of the Chief Justice guiding the discussion and assigning opinions (briefs).

Charles Umbanhowar is Professor Emeritus at St. Olaf College where he taught, among other things, constitutional law for twenty-six years.

WHERE IN THE WORLD IS TURKMENISTAN?

Michelle Yarmakov

yarma001@Juno.com

Having a long border with Afghanistan, Turkmenistan took on great significance for the United States after 9/11. In addition to its long border with Afghanistan, Turkmenistan also borders Iran, another area of concern for the United States. Its location interests the United States along with Turkmenistan's large reserves of both natural gas and oil. Besides energy and strategic interests, we will also discuss the history, geography and cultural life of Turkmenistan, a Sunni Muslim country. Come learn more about this ancient country that was once at the center of world affairs as part of the Silk Road and is once again becoming part of world affairs. Long neglected under Soviet rule, Turkmenistan is quickly becoming an important global player. For political, strategic and energy reasons, the United States and countries around the world are taking notice of Turkmenistan.

Michelle Yarmakov lived and worked in Turkmenistan for over two years as a US Peace Corps volunteer in the very first group of volunteers to enter Turkmenistan. Over the past few years, she has enjoyed teaching many people in Edina, Minneapolis and Northfield about Turkmenistan. She even taught a language class which included Turkmen and Russian, German and Chinese all four of the languages that she has studied. She has a Masters Degree in Russian and studied Russian and Chinese in China.

The Nature Of Organic Architecture:

Ralph Waldo Emerson To Frank Lloyd Wright

Barbara Evans

BarbJEvans@aol.com

Explore the roots of Frank Lloyd Wright's organic architecture by examining the words of Ralph Waldo Emerson and other American transcendentalists. These same transcendentalists influenced the thoughts of others including Buckminster Fuller. The philosophy of living in harmony with nature was expressed in the words of Emerson and Thoreau and then reflected in the walls of Wright's structures like his Prairie School homes, the Johnson Wax building, Falling Water and many more. We'll read Emerson's "Nature" and other of his essays. We'll also read essays and speeches by other transcendentalists, organic thinkers, and Frank Lloyd Wright."

Barbara Evans taught American Literature, Drama, Debate and Composition in Rochester, MN for 34 years. She is a graduate of and has been a visiting professor at St. Olaf College, teaching public speaking and first year writing. Barbara is currently a substitute teacher at Shattuck-St. Mary's Academy in Faribault. Her interests include literary travel (Hemingway, Sandoz, McMurtry and others), amateur photography, and restoration of her arts and crafts home here in Northfield. Barbara also belongs to a preservation group working to restore the Park Inn, the only remaining Frank Lloyd Wright hotel located in Mason City, Iowa.

War And Peace In A Land Called Holy:

The Roles Of Faith And Hope

Charles Lutz

lutzch@comcast.net

The course explores the history of and current prospects for resolution of the conflict between Palestinians and Israelis. It gives particular focus to behavior of the three Abrahamic faith traditions in both prolonging the conflict and in pursuing healing and reconciliation. Minnesota Jewish and Muslim voices are scheduled to be heard. Attention is given to roles of the U.S. government and of American citizens in pursuit of a just peace. Specific actions to be explored include: citizen advocacy, use of economic pressures, support of humanitarian assistance, and opportunities for solidarity visits.

Charles P. Lutz has visited Israel/Palestine eight times, five of them as leader of peace-seeking pilgrimage groups. He is Minnesota grassroots coordinator with Churches for Middle East Peace, a consortium of 22 church agencies focusing on U.S. policy. He is co-author (with Robert O. Smith) of "Christians and a Land Called Holy: How We Can Foster Justice, Peace, and Hope" (Fortress, 2006). His Minneapolis congregation has had a 20-year-long sister parish relationship with Christmas Lutheran Church in Bethlehem, Palestine. He is a graduate of Wartburg College, Waverly, Iowa (B.A. In English, 1953), Trinity Lutheran Seminary, Columbus, Ohio (M.Div., 1957), and Wartburg gave him the honorary Doctor of Letters degree in 1987.