



MURA News

FOR RETIREES OF THE UNIVERSITY OF MISSOURI



Dear MURA members:

I am honored to be your president this year, particularly to be following Tom Henderson who has done an extraordinary job for our organization. Tom has seen ways to improve our operations as well as to provide benefits for our members and then used his contacts from a long career at the University to pursue those on behalf of MURA members. Thank you, Tom, for your outstanding leadership!

MURA Makes History: An Endowed Scholarship Fund

A major accomplishment of Tom's presidency was getting our MURA scholarship established. You may recall from Gary Smith's presentation for MURA's 25th anniversary, that members had talked early on about starting a MURA scholarship. Tom appointed Earl Wilson to chair a committee to explore starting one. Under Earl's excellent leadership and the Board's approval, our MURA Endowed Scholarship Fund was established in early 2016! Once established, the fund will continue in perpetuity. This is a very significant accomplishment for MURA. Our members are generous donors to the University through Advancement, but those gifts are to our respective programs of interest. Additionally, Retirees almost always have the highest rate among all University groups in meeting our United Way goal, but again, we do that as individuals.

The MURA Endowed Scholarship Fund is our first major fundraising effort in the name of MURA and we are doing this for a great cause! Recipients of the scholarships shall be dependents of MU/UM system staff.* We are off to a great start so far. As of this date, Board members and a few other members have already given \$14,650. At the May Chancellor's Retiree Luncheon, a full-house audience of more than 340 retirees heard Kee Groshong and Nan Erickson, recipients of the Chancellor's awards of \$1,000, say each was giving half the award to the MURA Scholarship Endowment (and the other half to worthy educational efforts).

Yes, we are off to a great start, but **unless we have a focused effort to grow our Endowment FUND, it won't happen.** In order to achieve this, let's make this a major thrust for our MURA year! In getting this launched, I asked two highly respected MU retirees to help start this year's effort: Kee Groshong and Gary Smith, two people with a long history of dedicated service to the University and the broader community. See their letter enclosed. We will need help from many of you to achieve our goal for the year!

We now have a dedicated Mizzou GiveDirect page for our scholarship endowment fund. Individuals may donate on this site as well as check our ongoing balance in the fund. You may also give through payroll deduction. On page 3, you will find detailed information on these ways to give as well as others.

We have put together a few "talking points" for your consideration and for you to share as you tell others about our effort to build the scholarship fund.

Talking Points for the MURA Scholarship Fund

- We want to do something for MU/UM System* staff as a symbol of support and appreciation for the important roles they play.

— continued next page

Great
information
inside about
MURA's new
Scholarship
Fund, Health
Care Benefits,
Retiree Awards
and more!

INSIDE...

- 2 Thank you!
- 3 Give to MURA Scholarship
- 4 2016 Retiree Luncheon
- 4 Retiree Giving Report
- 4 Retirees of the Year Awards
- 5 Treasurer's Report
- 6 Health Benefits Update
- 7 Retiree Award Nomination
- 8 Upcoming events

mura-missouri.com

Thank you,
Tom!



MURA President Kitty Dickerson presents plaque to outgoing President Tom Henderson with our thanks!

President's Letter continued...

- Our staff are vital everywhere at the MU campus and the UM System office in keeping our operations functioning.
- We want this to be a positive effort for our MU campus/UM System office – at a time when we need good news.
- Recipients of the MURA Scholarship shall be *dependents of current benefit-eligible MU/UM System staff*.
- We want to get the broader MU/UM System community, retirees, current employees, and students engaged in supporting this effort.
- We will aim toward a goal of raising \$100,000 this year.
- It takes a sizeable endowment to generate very much in annual distribution funds to use for scholarships. It takes \$25,000 to become endowed, and a fund at that level generates only about \$1,000 per year.
- We need a great deal of help from MURA members and the broader MU community to meet our goal.
- Donations are tax-deductible and count toward Jefferson Club membership as well as various campus donor recognition societies.

Changes in Retiree Medical Insurance

A MURA Committee has been closely monitoring the University process in choosing the new retiree medical plan. In addition, several members of your Board attended a session in late July with Kelley Stuck before her departure from the University for another position. In this session, Kelley and her staff discussed the changes to the extent they were known at that point. MURA representatives at the meeting felt generally positive about what we heard. There will be changes in our insurance but the team has worked hard to get comparable coverage for University retirees.

Mark your calendar for Saturday, October 1, 10:00 a.m.-12:00 noon when the new plan will be discussed at the MURA Fall Information Meeting to be held at Reynolds Alumni Center.

Special thanks go to the MURA committee that has monitored the process of securing the new retiree medical insurance. Rose Porter (Dean Emerita of Nursing) and Bob Churchill (Dean Emeritus of Medicine) co-chaired the committee. Other members were Tom Henderson, Ken Hutchinson, Kay Barbee, Phil Shocklee, Doris Littrell, and Larry Windmoeller.

I look forward to working with you this year!

Sincerely,

Kitty Dickerson, MURA President

*The MURA Board recently voted unanimously to approve that dependents of UM System staff are eligible for consideration for the MURA scholarship. Clarifying this inclusion is certainly the right thing to do, given that numerous UM System employees have been MURA members for years and some have served in leadership positions.

Ways you can give to our MURA Scholarship Endowment

Important Note:

Whatever method you use in giving, if you want your donation to go to the MURA Scholarship Endowment for dependents of our staff, it is important to designate it to “MURA Scholarship Fund.”

FAST AND SIMPLE WAYS TO MAKE A DONATION TO THE MURA SCHOLARSHIP FUND:

Mizzou Give Direct online donation link:

(This page also gives a current total in the fund)

https://mizzougivedirect.missouri.edu/Item.aspx?item_id=368

(Shortcut: <http://tinyurl.com/mura-fund>)

Through payroll deduction:

<https://my.mizzou.missouri.edu/PayrollDeduction.aspx>

You may give through Payroll deduction, but can't do it through the GiveDirect website, as it takes only credit cards.

Sending checks: Make payable to “University of Missouri”
Please note on memo line: “MURA Scholarship Fund”

MAIL TO:

MU Office of Advancement Gift Processing
407 Reynolds Alumni Center
Columbia, Missouri 65211

Other Tax-Saving Options for Retiree Giving to the MURA Scholarship Fund

For any of the following options, you may want to work with the MU Office of Gift Planning and Endowments at 573-882-0272 or 800-970-9977 or giftplanning@missouri.edu. The following information on giving has been provided by that office.

The Permanent Charitable IRA Rollover

In December 2015, the President signed into law the charitable Individual Retirement Account (IRA) rollover. After years not knowing from one year to the next if it would be approved, now donors can confidently incorporate the charitable rollover in their financial and philanthropic plans. Congress left the provisions of the charitable IRA rollover in place. This article reviews those provisions and suggests planning opportunities for those eligible to take advantage of the charitable IRA rollover.

Donors must be 70 ½ years of age or older to take advantage of the charitable IRA rollover. In the first year an IRA holder must make Required Minimum Distributions (RMD), donors can make a rollover directly to their favorite charities like the University of Missouri.

- Donors can give up to \$100,000 annually. Donors can do as many rollovers to as many qualified charities as there are ways to divide \$100,000 in a given year.
- Charitable IRA rollovers can only be done from an Individual Retirement Account (IRA). Many people have other kinds of retirement accounts, typically a 401k or 403b account. For example, if a donor with a 401k wants to take advantage of this law, the donor must first roll the 401k into an IRA. Then, the donor can make a charitable rollover from his or her IRA as long as all other requirements are met.
- No “quid-pro-quo” allowed. Contributions do not qualify if the donor receives anything in return for the gift. This includes gifts toward parking and seating for athletic events.
- Nor can donors use the charitable IRA rollover to create gift annuities.
- Not all charities can receive charitable IRA rollovers. The University of Missouri is a qualified charity.

Incorporating the charitable IRA rollover into your financial and philanthropic plans

At age 70 ½, IRA owners must begin making Required Minimum Distributions (RMD) from their retirement accounts. This creates problems for some donors who don't need the income and who are concerned RMD may increase taxes.

If you are a donor with a pledge to the University of Missouri, consider using some or all of your RMD to make annual pledge payments. Making charitable IRA rollover distributions can fulfill part or all of your RMD.

For the donor with RMD that will create significantly higher taxes, one planning method is to reduce the size of the retirement account. The RMD is calculated annually on the size of the account. Use the charitable IRA rollover to reduce assets in your IRA accounts. Your charitable rollover will help make future taxes on RMD more manageable, and even eliminate taxes on the RMD in the years you make rollovers in excess of the RMD amount. Remember, rules allow up to a total of \$100,000 each year through a charitable IRA rollover to one or more qualifying nonprofit organizations.

Your charitable IRA rollover gifts to the University of Missouri count toward Jefferson Club membership as well as other University, School and College recognition societies.

Risk-reducing planned gifts

Donors wanting to reduce risk may find respite through a charitable gift annuity. A Mizzou charitable gift annuity offers a fixed payment guaranteed to last for life. The older the annuitant, the higher the rate, topping out at 9% for the oldest annuitants.

These fixed payments are not tied to the investment performance of the donated assets, according to a recent article by financial advisors Jeff Lydenberg and Jeffrey Frye.* They said, “The charity is contractually obligated to make the payments so the annuity payments are insulated from volatility. The older the annuitant, the higher the payment, but once payments begin there is no adjustment. In a high inflation economy, the value of a fixed payment would be eroded over time as the cost of goods and services increase. In an economy such as we are experiencing now, due to low inflation, the purchasing power of the fixed annuity payments is much less affected by increasing prices of goods and services.”

Shifting assets such as stock to a charitable gift annuity offers donors a low-risk alternative with better income. For the same reason, donors may want to fund charitable gift annuities with assets that produce little or no income. At the University of Missouri, a charitable gift annuity can be funded with cash or with securities such as publicly held stock. The charitable remainder unitrust offers an alternative gift vehicle for the MU donor wanting to convert real estate into a stream of income.

Especially for this option, you will need to work with the MU Office of Gift Planning and Endowments at 573-882-0272 or 800-970-9977 and giftplanning@missouri.edu

*Executives at PG Calc, a leading provider of planned giving software, marketing, and consulting solutions.

The Chancellor's 2016 Retiree Luncheon

RETIREES HAVE A LOT IN COMMON, says member Gary Smith, former registrar. "The association provides an avenue for socialization, and in retirement it's as important to stay socially involved as it is to exercise. Our group holds several annual events, and some members who have been friends a long time look forward to these times because they only see one another a couple of times a year."

GIVING BACK

About 300 members of the MU Retirees Association gathered May 20 at the Reynolds Alumni Center to show their generosity to the university, honor retirees of the year and visit with old friends.

Association president Tom Henderson presented a \$3.6 million check to Vice Chancellor for Student Affairs Cathy Scroggs, who accepted it on behalf of MU. "As former employees of MU, each of you in this room have given your time, talent and service to make this a special place," Henderson said, "Your contribution in the workplace made a real difference. Now as retirees, many of you continue to make a difference by contributing to the annual faculty, staff and retirees campaign known as It's My Mizzou."

The \$3.6 million gift is the largest in recent years from the retirees, who gave \$2.8 million in 2015, \$888,019 in 2014 and \$2 million in 2013.



Tom Henderson presents a check to Cathy Scroggs.



The MU Retirees Association named Nan Erickson faculty retiree of the year and Kee Groshong staff retiree of the year during MURA's annual luncheon. Erickson taught in the College of Education, and Groshong worked in Administrative Services.

2016 RETIREES OF THE YEAR

The faculty retiree of the year is Nan Erickson, who retired in 1994 from the College of Education's Department of Practical Arts and Vocational Technical Education. Erickson has served in all of the association's leadership positions. As president, she was instrumental in establishing a communications committee to disseminate information about the group's purpose.

The staff retiree of the year is Kee Groshong, who retired in 2002 from Administrative Services. In addition to serving as association president, Groshong also has volunteered as a member of MU Friends of Music and University Club. He played a significant role in the restoration and preservation of Thomas Jefferson's tombstone and original epitaph.

"I think retirees for the most part have a great affinity and connection to the university," Groshong says. "Many of us are very appreciative of what MU meant to us. I got an education, a career of 37 years and a rewarding 14 years of retirement."

TREASURER'S REPORT – JULY 2016

2016 Cash Flow Statement compared with 2015

| | Budget for Year Ending June 30, 2016 | Actual Year to Date As of Apr. 15, 2016 | Actual Year Ended June 30, 2015 |
|---|--|---|---------------------------------------|
| Operating Activities Supported by Member Dues and Investment Income: | | | |
| Receipts | | | |
| Dues-annual | \$ 1,300.00 | \$ 967.50 | \$ 1,395.00 |
| Dues-lifetime | 2,000.00 | 2,850.00 | 2,767.50 |
| Investment income | 2,200.00 | 1,883.22 | 2,457.48 |
| Total Operating Receipts | \$ 5,500.00 | \$ 5,700.72 | \$ 6,619.98 |
| Disbursements | | | |
| Newsletter-publishing/printing | 1,500.00 | 1,283.92 | 1,327.14 |
| Newsletter-postage/delivery | 650.00 | 582.25 | 618.71 |
| Business meeting | 650.00 | | 606.66 |
| Fall information meeting | 800.00 | 1,235.89 | 800.72 |
| MURA Internet Office | 100.00 | 93.40 | 59.40 |
| Attend Biennial AROHE Conference | - | - | 909.03 |
| AROHE dues | 120.00 | | 120.00 |
| Flagship Council | 100.00 | | 100.00 |
| Filing fee State of Missouri | 25.00 | 15.00 | 25.00 |
| Membership materials | 500.00 | | 41.92 |
| Post office box rent and postage | 50.00 | 67.60 | 42.00 |
| Miscellaneous (Note 1) | 300 | 504.47 | 236.57 |
| Total Operating Disbursements | 4,795.00 | 3,782.53 | 4,887.15 |
| Operating Receipts over Disbursements | 705.00 | 1,918.19 | 1,732.83 |
| Self-Supporting Social Activities: | | | |
| Holiday Luncheon | | | |
| Receipts | | 3,000.00 | 1,940.00 |
| Disbursements | | 4,392.90 | 2,460.97 |
| Net Receipts (Disbursements) | | (1,392.90) | (520.97) |
| Spring Picnic | | | |
| Receipts | | | 1,152.00 |
| Disbursements | | | 1,017.49 |
| Net Receipts (Disbursements) | | | 134.51 |
| 25th Anniversary Activities: | | | |
| Museum event registration fees | | 1,026.00 | |
| Contributions (Note 2) | | 300.00 | |
| Disbursements | | (1,413.45) | |
| Net Receipts (Disbursements) | | (87.45) | |
| Other Receipts (Disbursements) | | | |
| Transfer from checking to investment account | | | (5,000.00) |
| Net Increase (Decrease) in Cash During Period/year | | 437.84 | (3,653.63) |
| Cash Balance, Beginning of Period/Year | | 6,091.96 | 9,745.59 |
| Cash Balance, End of Period/year | | \$ 6,529.80 | \$ 6,091.96 |
| Investment Assets (See note 3) | | | |
| Lifetime Members Reserve Investment Account | | Apr. 15, 2016 | Jun. 30, 2015 |
| | | \$83,657.83 | \$ 80,394.45 |

Notes, period ended April 15, 2016:

- (1) Reimbursed John Parker, \$200 for two gift certificates;
Jack Miles, \$30, for legislator's breakfasts at MURA Breakfast function; and
Rex Waid, \$172.98, for event nametags, supplies, and printing;
Sandy Stegall, \$86.49, for floral arrangements for the Middletons;
Table at Chancellor's Resource Fair, \$15;
- (2) Gifts to support commemoration of MURA's 25th anniversary
- (3) This asset pool was established from lifetime membership dues. The income from these investments provides continuing services for lifetime members as they no longer pay membership dues. Currently, these assets are invested in the Vanguard Wellesley Income Fund.



Health Benefits Update

by WENDY WIEDERHOLD

Sr. Director, Health and Benefits
University of Missouri System



I would like to first take this opportunity to introduce myself for those I have not yet had the pleasure of meeting. I am Wendy Wiederhold, and since early this year, I have been serving as Sr. Director of Benefits and Retirement for the university system. While I have lived many places, I have always considered Columbia to be my home and was happy to return here a few years ago. I have previously

worked for a national insurer, managing individual, Medicare and group markets; served as a health plan consultant; worked in HR Management for a national healthcare provider; and, most recently worked for Veterans United, an amazing organization in support of home ownership for our nation's veterans. I look forward to meeting each of you at the upcoming fall meeting.

I wanted to update you on a topic that I know continues to be of great interest to you and has been a major focus of my team's attention for the last eighteen months. In July, the Board of Curators voted to select United Health Care as the insurer for our health plans offered to retirees who are enrolled in both Medicare A&B. After an extensive study and request for proposal (RFP) process, we felt that the group Medicare Advantage plans proposed by United Health Care (UHC) best met the needs of our retirees as well as the university.

Our primary goal throughout the process has been to preserve the benefit and UM subsidy for current retirees and employees close to retirement, and have been committed to providing a plan or plans that provide equal or greater value and equal or lesser cost.

In February and March 2015, HR leadership conducted 30 listening tours, meeting with retirees across the state. At the same time, the team surveyed over 2,500 employees nearing retirement to learn about their wants, needs, and concerns. In May 2015, 11 focus groups with retirees and employees were conducted on all four campuses. Each of these opportunities provided crucial input that we were able to use as we shaped the RFP and evaluated the proposals.

We heard from you that current retirees want affordable coverage, and choice from among a number of quality plans—but a limited number of choices vetted by the university to avoid an

overwhelming number of decisions. Retirees also want a broad network of doctors, customer service support from the university, and clear communications.

You will receive more detailed communications regarding plan design and costs in late September. However, I want to share that the university has worked in collaboration with UHC to design two plan options for Medicare A&B retirees, both of which offer a lower premium, lower out of pocket cost-sharing and a nationwide access to Medicare providers. With these plans, you will not be limited to the UHC network; you will be able to access care from any provider nationwide that accepts Medicare.

We will also be providing you with information and education on how Medicare Advantage plans integrate with your current Medicare A&B coverage and what that means for any future desired benefit changes. As it relates to this, we will explain the benefits of accessing an employer-sponsored Medicare Advantage plan through the university versus an individual Advantage plan available on the market. We will provide individual support for selecting a plan and enrolling.

For Retirees and Dependents that are not yet Medicare Eligible, the current external market does not yet provide options that we consider to be the best solution for our retirees. Therefore, we will continue to offer university sponsored, self-insured, health plans, but will transition coverage to United Health Care in conjunction with the plans offered to our active employees. You will receive information regarding the 2017 plan options and premiums in late September as well.

And as always, you can contact us with questions at (573) 882-9810, (800) 488-5288, or retirement@umsystem.edu.

Again, I look forward to meeting each of you at the upcoming fall meeting and working to support you through your retirement years.

Let's Talk Total Rewards

engaging our university community



umsystem.edu/newscentral/totalrewards



2017 Chancellor's Retiree of the Year Awards

NOMINATION FORM

Past Recipients

| Year | Faculty | Staff |
|------|---------------------|----------------------|
| 1990 | Ernest M. Funk | Albert J. Flischel |
| 1991 | Veralee B. Hardin | Jerome & Marie Mason |
| 1992 | Robert S. Daniel | George Brooks |
| 1993 | Charles W. Gerke | Allen W. Purdy |
| 1994 | Adolph E. Schroeder | Anthony W. Lampe |
| 1995 | C. Melvin Bradley | Russell Dale Cook |
| 1996 | Dale Sechler | Paul Rexroad |
| 1997 | Betty Crim | W. E. (Bill) Moyes |
| 1998 | Robert Brietenbach | Betty Cook Rottmann |
| 1999 | Nelson Trickey | Martha Sue Dailey |
| 2000 | Walter Wilkening | Ray McClure |
| 2001 | Ross Swofford | Ola Mae Taggart |
| 2002 | Thomas G. Brown | Elizabeth Bailey |
| 2003 | Emma Jean McKinin | Sue Tucker Troutner |
| 2004 | John L. Mowrer | Nina Hiler |
| 2005 | Jo Behymer | Darlene Miles |
| 2006 | Verna Rhodes | Darlene Schroeder |
| 2007 | Max Miller | Gary L. Smith |
| 2008 | Rod Gelatt | Georgia Morehouse |
| 2009 | James E. Creed | Ernest Hilderbrand |
| 2010 | Robert T. Marshall | Joyce Lake |
| 2011 | John Parker | Judith A. Cunningham |
| 2012 | Robert Blake Jr. | Judy Olson |
| 2013 | Bob Stewart | Jack Miles |
| 2014 | Don Day | Phyllis Miller |
| 2015 | George Kennedy | Susan Turner |
| 2016 | Nan Erickson | Kee Groshong |

Begun in 1990, the Chancellor's Retiree of the Year Awards focus on the accomplishments of former employees, after their retirement. These accomplishments may involve volunteer service to the University, civic and welfare services, career and professional activities, or other noteworthy achievements. Accomplishments prior to retirement are not considered in the selection process.

Two awards will be given: one to a faculty member and one to a staff member. Each award includes a plaque and a \$1,000 check.

Criteria for Candidates

- Nominees must have retired from the University before January 1, 2012.
- Recipients are expected to attend the annual Chancellor's Retiree luncheon to receive the award.
- Retiree Advisory Committee members are not eligible.

Nomination Process

To nominate or re-nominate a retiree, please complete the form below and:

1. Prepare a letter with the following information:
 - a. Nominee's extraordinary accomplishments since retiring.
 - b. Personal and background information about the nominee.
 - c. Summary – most important reason(s) why you believe the candidate should receive one of these awards.
2. Attach 3 letters of support from others who know the nominee.

Candidate's Name: _____

☐ Faculty ☐ Staff Year of Retirement: _____ MU Dept. at time of Retirement _____

Mailing

Address: _____

Home

Phone: (_____) _____ E-mail Address: _____

Nominator:

Name: _____ ☐ Faculty ☐ Staff ☐ Student ☐ Alum ☐ Retiree ☐ Community

Mailing

Address: _____

Home

Phone: (_____) _____ E-mail Address: _____

Nominator's

Signature: _____

Please return form and information by **March 1, 2017** to:

University of Missouri

MU Operations/University Concert Series

Mary Maxwell - Retiree Awards

305 Jesse Hall

Columbia, MO 65211

Check List of Nomination Materials

- ☐ 1. Completed Nomination Form
- ☐ 2. Letter of accomplishments, including
 - *Service to MU, volunteer civic and welfare service, professional and noteworthy achievements
 - *Background and personal information
- ☐ 3. Three (3) letters of support from others who know the nominee



MU Retirees Association

University of Missouri

P.O. Box 1831

Columbia, MO 65205-1831

NON-PROFIT ORG.

U.S. POSTAGE

PAID

University of Missouri

Upcoming Events

FOR ALL THESE EVENTS, please follow email communications that provide additional information, including how to register. This varies from one event to another.

Saturday, October 1, 10:00 a.m.-12:00 noon

Fall Information Meeting, Reynolds Alumni Center – (Changes in the retiree medical insurance will be the main topic discussed at this session.)

Friday, October 14 – CANCELLED Fall Social

Saturday, December 17, 10:30 a.m.-1:30 p.m. – Holiday Luncheon, Reynolds Alumni Center

Saturday, March 18, 9:30 a.m.-12:00 noon – Annual Business Meeting, Reynolds Alumni Center

TBA – Spring Social

Wednesday, May 10, 10:30 a.m.-1:00 p.m. – Ray Schroeder Spring Picnic, Twin Lakes Shelter

Friday, May 19, 10:00 a.m.- 1:30 p.m. – Chancellor's Retirees Luncheon and Resource Fair

Monthly Breakfast Meetings

MURA's informative monthly breakfast meetings are held September through May at the Country Club of Missouri from 8:00-9:30 a.m. Reservations required. Reservation information will be on the email announcements sent prior to each meeting.

Oct. 4 – Mary Anne McCollum – "State Legislative Candidate Forum"

Nov. 1 – David Leuthold – "Thoughts on the Election"

Dec. 6 – Keith Schafer, Missouri Department of Mental Health – "Missouri's Mental Health"

ON OCTOBER 25, 2016, MURA has been asked to sponsor and provide an afternoon educational program for MU Extension retirees at the annual Extension conference in Columbia at the Holiday Inn. In addition to supporting an informational membership table on the morning of the 25th, the afternoon session will tentatively include some networking time, health insurance information updates, a chance to meet and interact with Dr. Marshall Stewart, new MU Vice Chancellor for Extension and Engagement and a presentation of topical interest. Tom Henderson will be coordinating this event.

Want to get this newsletter SOONER and receive timely updates in between newsletters?

Just provide your email address to MURA Communications Committee Chair Barb Harris at harrisb@umsystem.edu. And if you wish to forego your printed and mailed copy of the newsletter (to save MURA expense), please indicate that as well when you contact Barb. MURA thanks you!

MURA WEB SITE

Visit the MURA web site: mura-missouri.com for information on events, MURA membership form, past newsletters, important links, and more!