

MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

April-May 2024

VOL. 45, NO. 6



UPCOMING MEMBERSHIP MEETING

Master gardener to speak April 8

Alysia G. Babcock will provide information on the benefits of native plants and the positive impact they



have for pollinators, birds and the entire ecosystem. Examples of native plants you can add to your garden will also be included.

Babcock is a Conservation Steward, Master Naturalist, Advanced Master Gardener, com-

Please see BABCOCK on page 3



The MSU Retirees Association welcomes MSU's 22nd President. Kevin M. Guskiewicz, Ph.D.

We wish you much success!

MSURA celebrates its 75th anniversary

Mike Garland will headline the program

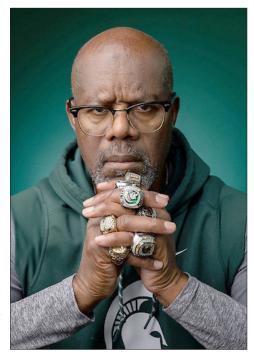
lan to attend the MSU Retirees Association Annual Luncheon on Tuesday, May 7, at the University Club. Mike Garland will be our keynote speaker. MSU's new president, Kevin M. Guskiewicz, will be sharing a few words with us as well.

Mike Garland, a 23-year assistant coach to Tom Izzo, played a significant role in helping 18 former Spartan players develop what he refers to as a transcendent championship mindset. This mindset played a crucial role in their development as NBA players.

Garland believes that he was able to successfully convey the essence of the transcendent mindset to these players through the building of meaningful relationships. He believes that cultivating meaningful relationships is a crucial element for sustained success, growth, and happiness throughout our lives.

As a retiree, he regularly addresses individuals, groups, and organizations of all ages on the significance of nurturing meaningful relationships. Garland has also authored a book titled "Agoge," in which he draws comparative analogies between basketball and life. He shares previously undisclosed stories known only to Spartan basketball players and coaches to vividly illustrate the meaning of his analogies to the reader.

Garland's book will be available for purchase at the luncheon. It





is also available from his website (http://maximumxecution.com/) and on Amazon.com. Garland will be signing books before and after the luncheon.

Garland has a podcast show,

Please see MAY LUNCHEON on page 8

MSU RETIREES ASSOCIATION

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Happy Spring!





PRESIDENT'S MESSAGE

Jacqueline Babcock

Welcome to spring.

We are closing in on the MSURA annual luncheon on May 7. A reservation form is included in this newsletter. This year is very special as we celebrate the 75th anniversary of MSURA. We are looking forward to a great luncheon (even a special menu) and your attendance is part of the anticipation. Our guest speaker, Michael Garland, will be speaking on achieving life goals and his recent book, "Agoge," will be available for purchase. Past Presidents and a Volunteer of the Year will be recognized and board elections will take place, as well as the announcement of the student scholarship recipients for 2024-2025. Your generous contributions have made these scholarships possible. Thank you.

MSURA is extremely grateful to StraightLine for their donation to support the annual luncheon. This donation is important in keeping the luncheon price reasonable for our members, and we greatly appreciate StraightLine for their commitment to MSURA for several years.

MSURA joins the MSU community in welcoming President Kevin Guskiewicz as MSU's 22nd president. MSU now also has a first dog, Koda.

Even though this academic year is drawing to a close, MSURA is looking forward to keeping in touch this summer.

June 2. Meadow Brook Hall and Theatre trip. This is a joint trip on Sunday, June 2, with the MSU Friends of Theatre and MSURA. The trip includes transportation, lunch, play tickets and tips. See informatin and registration form on pages 10 and 11.

July 10. Back by popular demand! (with a new twist) Brunch at the Club Room in Newman Lofts at 10 am. Enjoy friends and colleagues on the sixth floor and admire the view of campus. More information will be published at a later date.

August 16 is the annual Lugnuts outing. This is a favorite event for many retirees.

In addition, MSURA is continuing the second Friday luncheons at Brody during the summer months. Thank you to Mike Gardner for creating a new tradition for MSURA. More information is on page 9.

pleted the KBS Field Botany Class and is a Certified Shoreline Professional.

She has volunteered on The Kal-Haven Trail with the Wildflower Restoration Project, with Southwest Michigan Land Conservancy and the Strike Team with Rockford Sustainability Committee.

Alysia is the owner of The Garden Guru Kzoo, LLC (garden design/implementation/maintenance, invasive removal, garden makeovers, specializing in Native Plants) and has a Native Plant Nursery. In 2021 the business expanded and has a crew in the Rockford/Grand Rapids area. Recently goats were added to assist with invasive plant removal.

When Monday, April 8, 2024 Time 2 p.m., coffee at 1:30 p.m.

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit https://retirees.msu.edu.



Are you a new retiree? Welcome to the MSU Retirees Association! You are already a member. There are no membership fees. We publish this newsletter seven times a year to keep you informed about membership meetings, campus issues surrounding retirees and more. You'll also receive two E-Notices (emails) a month. Please get involved by coming to a membership meeting. They are normally held the second Monday of every month, September to April, at the MSUFCU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email msura@ msu.edu.

In Memoriam



The Spartan Senior Newsletter prints in each issue of the newsletter the names of MSU retirees who have recently died. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

Pauline Adams	1/16/24
Beverly S. Anderson	2/3/24
Hugh F. Bennett	1/4/24
Oscar Boismier	1/24/24
James J. Chaney	2/3/24
Conrad Donakowski	2/11/24
Norma Donovan	1/28/24
Dolores J. Dupree	1/26/24
Boyd G. Ellis	8/13/23
Sue Anne Elwell	1/25/24
Bernard Finifter	12/31/23
Nadine Fisher	12/18/23
Janice Fuller	1/12/24
Jean M. Houpt	1/9/24
Lester J. Howard	1/19/24
Barbara Judge	2/2/24
Niles R. Kevern	1/7/24
Leslie Kissinger-Houang	2/23/24
J. Cleo Kurtz	1/30/24
Joyce R. Ladenson	1/21/24
Julia McKay	2/24/24
Barbara S. Miller	2/3/24
Kenneth E. Moore	1/9/24
Julia A. Osborne	12/27/23
Dorothy M. Richards	2/22/24
Doris M. Saenz	1/17/24
Donald Schmidt	2/5/24
Walter C. Search	1/26/24
Armilla Simon	2/10/24
Albert W. Sparrow	1/25/24
Robert L. Swartz	8/23/23
Rosemary Walker	12/19/23
Lou Anne Wallace	2/6/24
Juliet M. Warren	8/21/23
Gailen Wortley	1/24/24
Victor Zischke	1/30/24



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Lori Strom shares her own retirement tips

SPARTAN SPOTLIGHT



BY JATASIA POWERS

JaTasia Powers is a double major in media journalism and mass communication. She hopes to have a career as a music journalist when she graduates.

ON RETIREMENT

44 People need to do it in their own way

and there is no right or wrong ... I think

people need to know themselves and

know what brings them joy and what

brings them fulfillment.

ori Strom started working for
Michigan State University's
Family Resource Center as a
coordinator in 1997. She assisted
MSU students who had children
by writing grants and providing support
services for them. She also assisted staff and

In 2016, MSU split the Family Resource Center into two new programs. The Work-Life office and the Student Parent Resource Center. She jokes that they hired six people to replace her before her retirement.

faculty with their work-life balance.

She continued to work at the WorkLife office for a couple of years until 2018 when she became eligible for retirement and decided that it was a good time for her to leave. Since retiring, Strom has found what works best for her to enjoy her retirement and shares her tips on making the most out of retirement.

A rule Strom operates throughout her life is the 80/20 rule. She says as long as she's good 80% of the time, then there is no need to stress.

"If I eat 80% healthy food, I'm good. If my relationships are 80% then that's good. I always say we strive for excellence and not perfection because perfection is unattainable but excellence is a good thing," Strom said

Strom enjoys spending time outside and being physically active as she knows that be-

ing physically healthy leads to a healthy mind.

Strom enjoys outdoor activities like taking in nature, walking her dog, camping, traveling, cross-country skiing, riding her bicycle, and kayaking.

Regarding retire-

ment, Strom explains that it's important to stay purposeful. It is common for people to not be able to see themselves living in a world without working.

"I don't think you have to stop working



Lori Strom and Sparty

when you retire. I think it's important to be purposeful and volunteerism is very important, I volunteer as well," she said. "Find whatever it is that helps you find purpose, whether it's a craft, doing stuff at home, volunteering, or working a little bit. I know I wouldn't want to work more than 10 hours. That's a perfect fit for me."

trom continues to work on special projects and initiatives with MSU AgeAlive, a program she has been a part of since its founding that focuses on documenting, connecting, and enhancing aging-related research, education, and services, while promoting lifelong learning and quality of life for all ages.

Strom also shares that it's important to stay engaged. She says that it's easy to just spend your day doing nothing. This is why it's important to plan and schedule your day.

"I'm a big planner so I think that helps me. Planning trips and having something to

Please see STROM on page 8

Virtual retiree parking permits debut July 1

Starting July 2024, retiree parking permits will be valid for one fiscal year (July 1-June 30), and you will receive no physical permit. Your car's license plate will be used to validate your parking on campus instead of a parking permit sticker on the windshield of your car.

Upon expiration on June 30th each year, permit holders will visit parking.msu.edu or call Parking



Services (517-355-8440) to renew their permit. You will need to know your MSUID login information and password for online renewal. Contact MSU IT Services at 517-432-6200 for assistance with login and passwords.

Those with a current permit will receive an email around the first of June, to serve as a reminder of the upcoming expiration date. The email

will be sent to the preferred email you have listed in the parking system. This does not have to be an MSU email address.

Have your MSU ID in hand (if in possession) when

contacting the parking office. If you do NOT have an MSU ID contact the ID office located within the International Center for assistance.

Benefits to going virtual:

- No physical sticker to remember to remove.
- No charge for a loaner permit.
- No waiting on permits in the mail or having to come to the office.
- Can change the vehicle with parking privileges as often as needed.*
- Information can be updated online or over the phone.
- Gate access will remain the same, using MSU ID for entry.
- * Only one vehicle will be connected to the virtual permit at a time. Can "purchase" up to two permits for each renewal period.
 - A message from MSU Parking Office

B.Y.O.B.(Bring Your Own Buddy)

MSURA is presenting Biggby gift cards to those who bring a guest who has never been to an MSURA monthly membership meeting before. The person you bring will also get a \$5 gift card. At January's meeting 11 people received \$5 gift cards. We're trying to reach out to those retirees who are not familiar with MSURA, and this is a great way to bring more into the MSURA fold. There is a sheet at the welcome desk for you to register yourself and your guest.



Retirees enjoyed listening to Valerie Marvin, State Capitol historian, at the February monthly membership meeting. She shared numerous stories about what goes on behind the scenes and about the interesting history of the building.



Join the MSURA walking group! They walk several times a week, but you can walk as often or as little as you wish. To get on the notification list, email the coordinator, Rick Yogt, at vogtf@msu.edu. Photo by Walter Pett.

Three-year fundraising campaign a success























program began.



These are the students you have helped since the scholarship

Preference for scholarships is given to family members of MSU retirees and employees.

he Michigan State University Retirees Association (MSURA) is delighted to announce the successful culmination of its three-year fundraising effort, which will conclude on March 31, 2024. With unwavering support from our community, we surpassed our initial goal and raised just under \$85,000. This remarkable achievement not only demonstrates the commitment of our retirees and friends but also paves the way for a brighter future for Spartans!

Over the past three years, MSURA embarked on a transformative journey, aiming to endow a third scholarship. The initiative, launched in March 2021,

faced challenges posed by the global pandemic, but the MSURA community rallied together. By Feb. 2023, donations and pledges had exceeded expectations, reaching an impressive \$83,549. Encouraged by this overwhelming support, the association has now set its sights on a fourth scholarship, building on the success of the initial campaign.

Increasing number of scholarships: A Sustainable Vision for the Future

Looking ahead, MSURA recognizes the growing financial challenges faced by students in the wake of rising tuition costs across the United States. In light of this, the MSURA fundraising committee has made a strategic decision to focus on endowing a fourth scholarship at the same amount as previous scholarships.

The decision to prioritize the endowment of another scholarship aligns with MSURA's commitment to addressing the rising financial barriers to higher education. Understand-

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

If you're interested in giving to the MSURA Endowed Student Scholarship Fund, here are two ways do so.

Mail

Make checks payable to Michigan State University with MSURA Endowed Student Scholarship written in the memo line.

Mail to:

University Advancement 535 Chestnut Road, Room 300 Michigan State University East Lansing, MI 48824

Online

- Go to https://givingto.msu.edu/gift/
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter any gift amount you wish.
- Click on "Proceed to Checkout."
- Complete donation.

ing the pressing need for increased scholarship opportunities, MSURA aims to raise the remaining \$36,451 to endow a fourth scholarship.

Join MSURA in supporting a fourth Spartan scholar!

As we invite our generous donors to contribute to the MSURA Endowed Student Scholarship Fund, we want to be transparent about our objectives. Future donations will be dedicated to reaching the endowment goal of \$27,000, thereby establishing a fourth scholarship to support MSU students. Your continued support is invaluable in shaping the educational journeys of MSU scholars.

With the successful completion of our three-year campaign, we embark on a new chapter, focused on enhancing the quality and impact of our scholarships. Together, let's empower the next generation of Spartans and make a lasting difference in their pursuit of higher education!



MSURA ANNUAL LUNCHEON RESERVATION FORM

TUESDAY, MAY 7, 2024 UNIVERSITY CLUB, 3435 FOREST ROAD, LANSING Registration begins at 11:30, Lunch begins at 12:00 noon

Meal Choice		Beef Tende Vegetarian		uschetta Chicl	ken	
Significant Oth	ner/Sp	oouse Name				
Meal Choice		Beef Tende Vegetarian		uschetta Chicl	ken	
chicken is a sautéed					pasted with a demi glaz nozzarella and a balsan	
					nd asparagus blended a a lemon beurre blanc.	
					ub signature cinnamon and topped with a cara	
Cost per perso	n: \$3	0 — includes	cost of the	e luncheon, tip	and tax.	
Phone ()				City	State	ZIP
Enclosed is my		·		reservation		
Enclosed is my If a dietary requ April 25.	uest is	s needed, plea	ase contact	reservation Pam Marcis at	(s).	gmail.com by

"Tough Talk Unlimited with Mike Garland" at (https://www.toughtalkunlimited.com/)

In addition to listening to Garland, attendees will help to celebrate 75 years of the MSU Retirees Association by enjoying good fellowship and food, electing officers, meeting the MSURA scholarship winners and honoring the volunteer of the year.

We are grateful to StraightLine for underwriting a large portion of this event.

The deadline for reservations is April 25. The registration form can be found online and on page 7 of this newsletter. look forward to. Whether that's planning trips with your partner, old friends, new friends or family," Strom said.

trom shares that building and maintaining relationships is important when you retire. Research shows that socialization is really helpful for optimal aging. But, it's also important to take time for yourself and relax.

"I also like my alone time too." Strom said. "I don't want to minimize that. I like to just be with me, read a book, and just chill."

Stom said it's important to enjoy your community and what it has to offer, like spending time on campus and enjoying the activities that MSU offers.

"Sitting down by the river, having quiet time, going to sporting events, going to the museums. You know, taking advantage of the beauty of the campus.

All of the programs at the Wharton Center, and the music," Strom said. "There are so many great things going on culturally that I always encourage people to take advantage of those because that helps people stay positive about the university."

Although Strom has shared many great tips for making the most out of your retirement. She emphasizes that it is important to know what works best for you.

"People need to do it in their own way and there is no right or wrong...I think people need to know themselves and know what brings them joy and what brings them fulfillment," Strom said. "Because, in the end, you have to feel fulfilled with your life, and to have quality of life you have got to do what makes you happy and be engaged in activities with people that make you happy."

Five safety tips when taking prescription medications

Medication safety means more than just taking your prescribed medications as directed. Below are five suggestions, courtesy of the Humana Group Medicare Pharmacy team, for keeping you and your medications safe:

- Keep a list of all the medications you take and bring a copy to your provider visits. Include prescriptions and over the counter (OTC) products.
- **Update the list regularly.** Remove anything that you're no longer taking and the reason you discontinued it.
- Make sure you understand why you take each medication. Some medications can be used to treat multiple conditions.
- Talk to your provider about whether currently prescribed medications need to continue or if dosages should be adjusted. Your needs may change over time.
- Discard discontinued and expired medications. Many retail pharmacies will dispose of old medications for you. National Drug Take Back Day occurs in April and October. Check your zip code at dea.gov for your local disposal sites.

Humana.



prescribed a cion, make sure

When you're prescribed a new medication, make sure to ask about its purpose, potential interactions, benefits and side effects.

Humana may contact MSU retirees on its Group Medicare Advantage plan with the opportunity for a no-cost medication review or an In-home Health and Well-being Assessment. This is one more way to get the most out of the medications you take. We encourage you to participate in these programs to help support safe medication use.

Disclaimer: This is for informational purposes only and does not replace treatment or advice from a healthcare professional. If you have questions about your prescription medications, please talk with your doctor or pharmacist.

Y0040_MIHM73CEN_C

Are you a good writer?

The Spartan Senior Newsletter is looking for some retirees to do some writing.

Of course, this doesn't mean you'd need to write seven articles a year, but maybe one, and if you're having fun, maybe two.

Please consider getting involved in this rewarding activity.

If this is something you might be interested in, please contact newsletter editor Rick Vogt at vogtrick@comcast.net.



Subscribe to E-Notices to keep informed

MSURA communicates via email to retirees throughout the year about various topics and

events. If
you do not
receive
our E-Notice emails
and would

like to, please provide us with your email address and we will add you to the recipient list. Email us at msura@msu.edu with your name and email address with the subject line, "Subscribe to MSURA E-Notices."

SAVE THE DATES!



Brunch! July 10, 2024



Aug. 16, 2024

See deatils of these events on the MSURA website and E-Notice emails.

Join the Lunch Bunch at Brody Hall this summer

e are excited to let you know that our new initiative of having a monthly lunch at Brody Hall is going well. There is no program at these events. This is just time to meet and socialize with your friends and meet some new ones. Plan to attend and invite your friends as well. Luncheons are held on the second Friday of the month at MSU Brody Hall from 11 a.m. to 1 p.m. (Please note the time change for the summer.)

Purchasing your meal

Meals can be purchased in advance for a discounted price at EatAtState.msu.edu or in person. Also daily menus are available on the EatAtState.msu.edu website. Prices at the door, Breakfast: \$9, Lunch or Dinner: \$13 plus sales tax. Debit & Credit cards accepted. If purchased in advance on the website, \$9 per meal plus sales tax, 10 meal minimum purchase.

Purchased meals on the EatAtState.msu.edu website are placed on your MSU ID card. If you need an MSU Retiree ID card, you can get one at the MSU ID Office located in the MSU International Center.

Location of the luncheon

The Brody Hall Cafeteria is located on the second floor. An elevator is located near the front entrance that will take you up to the cafeteria. Stairs are also available.

Parking

Your MSU retiree parking permit allows you to park on campus anywhere an MSU employee parking permit is allowed to park.

If you need an MSU retiree parking permit, you can order one for free on the MSU Parking Office website at https://parking.msu.edu/. From the menu at the top of the page, select "Permits" and "Retiree." Follow the instructions to order your permit. Note: You will need to know your MSU NetId and password. If you do not know your MSU NetId and password, contact MSU IT Services Help Desk at 844-678-6200 or 517-432-6200.

Parking is available at Jenison Field House with your MSU retiree parking permit or by Pay-By-Plate. Kellogg Center parking ramp is now Pay-By-Plate.

Join MSURA on this day trip via bus to Meadow Brook Hall and Meadow Brook Theatre

oin MSURA and MSU Friends of Theatre for a day trip to the Meadow Brook Hall mansion and Meadow Brook Theatre, on the campus of Oakland University on Sunday, June 2.

Meadow Brook Hall is a National Historic Landmark and is listed on the National and State Register of Historic Places. The home was built by Matilda Dodge Wilson and her second husband, Alfred Wilson, between 1926 and 1929. The home represents one of the finest examples of Tudor-revival architecture in the United States. The group will tour the house and have lunch there.

Meadow Brook Theatre is a unique performing arts theatre almost exclusively showing their own original musicals and plays. The performance on June 2 is "Ella, First Lady of Song."

"Ella, First Lady of Song" traces the 60-year career of the woman Mel Torme called "the best singer on the planet." This jazz musical covers Ella Fitzgerald's hardscrabble childhood to her enduring legacy in the music world. Songs include "Sweet Georgia Brown," "A Tisket-A-Tasket," and "It Don't Mean a Thing (If It Ain't Got That Swing)."

Two MSU theatre faculty have a part in this exciting production.

Kirk Domer, professor of Scene Design and the Director of Arts, Cultural Management & Museum Studies at Michigan State University is the set designer for this show. As a member of United Scenic Artists, he has designed scenery, projections, and props throughout the country.

Karen Kangas-Preston, senior academic specialist, instructor of costume design and technology, and MFA Design program director at Michigan State University is the costume designer for Ella. She has won numerous awards for her costume designs.

As an aside, an exhibit of sets and costumes by Kirk Domer and Karen Kangas-Preston can currently be seen at People's Church in East Lansing.

TRIP INCLUDES:

- Round trip transportation by Dean Trailways Motorcoach
- 1.5 hour tour of Meadow Brook Hall (handicap accessible via elevator)
- Lunch at Meadow Brook Hall (See menu below)
- Ticket to "Ella, First Lady of Song"
- Bus driver tip

MENU:

Citrus Chicken Pan (roasted breast of chicken) served with wild rice pilaf, poached French beans and apple pie, coffee, tea and water. Vegetarian and gluten free option available with notice on reservation form.

COST: \$120

Note: Each person must fill out her or his own registration form. Mail reservation form to: MSU Retirees Association, Suite 22, 1407 S. Harrison Road, East Lansing, MI 48823-5239, ATT: Meadow Brook Tour

DEADLINE TO REGISTER: April 25, 2024

Past trips tend to fill quickly, so please send in your reservation as soon as possible. This also helps us confirm the number of attendees with our various hosts.





TENTATIVE SCHEDULE

Sunday, June 2, 2024 8:30 a.m.

Depart Meijer Park Lot on Lake Lansing **10:30 a.m.**

Tour of Meadow Brook Hall Mansion
Noon

Lunch at Meadow Brook Hall Mansion

1 p.m.

Bus departs for Meadow Brook Theatre

2 p.m.

Performance of "Ella, First Lady of Song"

5 p.m.

Bus departs to East Lansing

6:30 p.m.

Arrival back at Meijer Parking

Please note: The theatre involves stairs to seating. There are handrails. We have tickets with the least amount of walking down stairs to seats. There may be some wheel chair seating available, but this would need to be arranged ahead of time and availability is limited.

Photography at Meadow Brook Hall mansion is allowed without flash. No photography is allowed of the art due to copyright issues. Questions may be addressed to Jacqueline Babcock, jbabcock@msu.edu or phone: 517-282-6861.

MEADOW BROOK TRIP — Sunday, June 2, 2024

\$120 per person. Please make check payable to MSURA Retirees Association.

Each person must fill out her or his own reservation form and return with check by April 25, to:

Mail reservations to: MSU Petirees Association. Suite 92, 1407 S. Herrigen Road, East Lenging, ML 48892, 5000.

Mail reservations to: MSU Retirees Association, Suite 22, 1407 S. Harrison Road, East Lansing, MI 48823-5239, ATT: Meadowbrook Tour • Contact number: 517.282.6861 or Email: jbabcock@msu.edu

Name (As appears on driver's license) First	Last			
Preferred Name	ferred Name Date of Birth (month/day/year)			
Address (As appears on driver's license)				
City	State	(Long) ZIP Code -		
Telephone (Home)	(Cel			
Email Address	aail Address Special Needs			
Medical condition we should be aware of				
Traveling with (All in your group, please)				
Lunch: I would like a Vegetarian meal	Gluten-free n	neal		
Emergency contact person: (Not travel	ing with you)			
Name	Relationshi	ip		
Daytime Number	Evening Nu	ımber		
Trip Cancellation Policy If you cancel your trip 61 days or more in advance of departure date, customer will receive a full refund of any payments made. If you cancel your trip 60 days to 33 days in advance of departure, a 10% charge is assessed. If you cancel your trip 32 days or less in advance of the departure date, no refund will be assessed. I have read, understand and agree to the above. Signature Date				
Signature Printed or Typed Name		Date		
Waiver The MSU Retiree Association shall not become liable for any personal injury, property damage, accident, delay, inconvenience, change in itinerary or other irregularity which may occur due to (1) wrongful, negligent or arbitrary acts or omissions on the part of the Suppliers, their employees or others not under the direct control of the MSU Retiree Association (2) defects or failures of any conveyance, equipment or instrumentality under the control of the Suppliers, and (3) but not limited to, Acts of God, fire, riots, strikes, thefts, pilferage, epidemics, quarantines or dangers incidents to the sea, land and air. The Client agrees to hold the MSU Retiree Association blameless in making the arrangements on his/her behalf, provided same shall be made through generally acceptable suppliers at the time of engagement, and further agrees that restitution or damages, if any are claimed, shall be sought directly from the suppliers. The Client also agrees to the terms and conditions of the tour, or services as set forth in the brochures and/or circular of the Suppliers. I have read, understand and agree to the above. Date				
Printed or Typed Name				
Disclaimer for cars being left at Meijer on Lake Lansing Road If you are leaving your car, please fill out the following: While parked at Meijer on Lake Lansing Road on June 2, 2024, I understand the MSU Retirees Association is not liable for my car and the contents therein.				
Signature	Date			
Printed or Typed Name	Oalan and Wass of Con			
License Plate # Make, Model, O	Color and Year of Car			
For MSURA Use Only: Check Number	Date Receive	edAmount		



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Straight to the Point

Market Update - Stock markets have continued to move higher early in 2024. While the so-called "Magnificent Seven" stocks, led by Nvidia, have garnered a lot of headlines, we are seeing evidence of a broadening rally. The equal-weighted S&P 500 Index as well as the S&P 500 minus the Technology sector are both at all-time highs, as several sectors are responsible for the overall returns this year. We have maintained that the market action late last year was bullish and that we are in an ongoing bull market in equities. Although concerns remain and the possibility of a pullback is always present, it would take something significant, like an outside shock or a notable deterioration in the standing of US consumers for us to change our stance. While some might point to the upcoming elections as a point of concern, it rarely makes sense to trade around these events, as they tend to have only a temporary impact, if any at all. While inflation and prevailing negativity have soured sentiment towards stocks for much of the last two years, we are seeing signs of improvement and remain cautiously optimistic in the near term.

StraightLine is a fiduciary that provides professional financial planning and account management. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing in our investment management. Please contact us if you are interested in receiving these newsletters or discussing how we can assist with your financial strategy.

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