

MICHIGAN STATE

SPARTAN SENIOR

A Newsletter for Michigan State University Retirees

Vol. 34 No. 1

INTERNATIONAL EDITION

Fall 2012

Spartan Stadium Gets New Scoreboards and Video Screens

Our top photo shows a couple of large construction cranes at work during the installation of the stadium's new scoreboards and high definition Panasonic video screens. A new sound system was also installed in the stadium. The new scoreboard/video screen in the south end zone (photo above) is



5,300-square feet, compared to its predecessor that measured just 567-square feet (installed in 1998). The top of the new south end zone structure will reach 130 feet. In addition, two new video boards as well as an LED ribbon board have been added to the north end zone.



The LED ribbon board covers 4,500 square feet (450-feet long and 10-feet high). Combined, the south and north video screens/scoreboards total 13,300-square feet. The \$10 million project replaces a 14-year-old scoreboard, message board and audio system. Our bottom photo shows one of the north video boards somewhat closer to completion. Come take in a football game, cheer the Spartans, and see the finished product!

MSU RETIREES ASSOCIATION

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President's Message

Big Ten Retirees' Meeting



The past three years I have had the opportunity to attend the Big Ten Retirees' Conference representing your Retirees' Association. The Big Ten Conference began in 2002 at Ohio State and we hosted the conference in 2005 and we will host it again in 2015. Every school, except Northwestern, sends representatives.

There are two things that have impressed me at the last three conferences. The first is the tremendous pride that each university's retirees' group has in their school and campus. In 2010 at Indiana University they stressed their various cultural and performing arts venues, at the University of Wisconsin in 2011 we toured their new technology center and at Ohio State we saw their new Union Building and 16 story library.

Second, and perhaps more impressive, is the concern that every school has for the welfare of their retirees. Whether it is advocating for the retirees' health benefits or pension plans or providing educational and social programs, all the associations show that they care. All the competition between schools is put aside and we all work toward a common goal.

--Ron Smith

HELP WANTED

Our sports contributor Nick Vista has announced his retirement. We are looking for a new **Sports Contributor**. The duties will be to write several sports related articles a year using Microsoft Word software, and e-mail them to the Editor and Production Assistant in time for the appropriate deadline. We are also looking for an **Arts Contributor**, with similar duties. Both positions would focus on MSU and MSU retiree life. If you are interested, send e-mail to aleblanc@msu.edu or leave a phone message at (517) 655-6454. Be sure to tell us how to get in touch with you.

UPCOMING MEETINGS

October Speaker Urges us to "Learn to go Wild."

Our October speaker, Jason Meyer from the Fenner Conservancy, will speak on the topic "Learn to go Wild." Jason Meyer worked at Fenner Nature Center about ten years ago when it was still under city management. He later moved to California to run a program called "Children's Forest," where teens worked alongside Forest Service professionals to plant trees, lead interpretive hikes, and manage the only child-run nature center in the United States. While in California, he also worked for the Deptment of Forestry and Fire Protection as a Forester and Battalion Chief. But he always missed Fenner, and believed that it could be a regional leader in conservation education. He returned to Fenner in 2010 as the Executive Director of Fenner Conservancy, the nonprofit organization that now manages the center. With a master's degree in environmental education and a background that encompasses land management, conservation education, media relations, fundraising and organizational planning, he's ready to lead Fenner into a solid and sustainable future.

November Program Highlights Amazon Rain Forest

Our speaker for the **November 12 meeting, MSU Professor Robert Walker,** goes into the Amazon on field campaigns most summers with support from the National Science Foundation. They study how loggers build roads into the virgin rainforest, thereby opening the door to agricultural colonization. Since Brazil has recently cracked down on illegal logging, the Kayapo Indians have become staunch environmentalists. Most of the world's biodiversity is stored in the Amazon, whose forest ecosystem serves a vital function as "the earth's lungs". Therefore trying to preserve and save these great and necessary rain forests can help us all. This program should serve as a wake up call to all of us on how nature is teetering on the brink and what we might be able to do about it.

December Meeting will Explore the Changing Face of Santa Claus

Santa Claus will be familiar to most Americans as an icon of our winter holiday culture. Join us at 1:30 for refreshments and 2:00 for the presentation at our **December 10 meeting** at the MSU Federal Credit Union branch at Mt. Hope Road and Farm Lane in East Lansing. Our Vice President Rosemary Pavlik has arranged for **Val Berryman, Curator of History at the MSU Museum**, to trace the evolution of our image of Santa Claus over the years.

Val Berryman joined the staff of the MSU Museum in 1963 shortly after graduating from MSU. He has served as Curator of History since 1967, the same year he received his M.A. degree from MSU. Curatorial duties include cataloging, researching and preserving of the museum's historical and cultural collections and making them available for study and exhibition. He assists in training students in museum philosophy and practice. Research specialties include rural life and agricultural history, photographic history with emphasis on stereo photographs, worldwide Christmas customs, graphic arts as they relate to the packaging and advertising of products and commodities, and the history of Michigan State University. Berryman's publications include 70 articles written as an ongoing series on international Christmas customs for a periodical entitled *The Glow*.

REMEMBER

The MSU Retirees Association meetings are now held at the new Farm Lane Branch of the MSU Federal Credit Union, 4825 East Mount Hope Rd, East Lansing. Refreshments are served at 1:30 and the program begins at 2:00.

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Tylenol©: Friend or Foe?

Concern with the safety of Tylenol® products has raised questions regarding its use and spurred an industry-wide change in what products manufacturers are bringing to market. What was once considered the safest and best alternative for mild pain relief is still an excellent non-prescription alternative to aspirin, ibuprofen and naproxen for individuals who are at risk for stomach bleeding and do not require an anti-inflammatory agent. Like many things in life, however, problems can arise when someone receives "too much of a good thing!" If the maximum recommended dosage of this product is exceeded either all at once in a massive overdose or over a prolonged period of time by routinely ingesting high amounts of medication, liver toxicity can occur and in some situations may ultimately require liver transplantation or end in an untimely death. This article is meant to provide you with information enabling you to be your own best friend in making certain you are safely using Tylenol® in its various formulations. What follows are key points that will assist you in this endeavor.

How Much is Too Much?

Adults should not take more than 4,000 mg of Tylenol© (acetaminophen) in a 24 hour period. McNeil Consumer Healthcare, the maker of Tylenol announced that labeling on their products will reflect a recommended maximum daily dose of 3,000 mg by the end of this year in order to promote safety. When using acetaminophen, not more than 650 mg every 4 hours should be taken. All sources of the medication must be taken into account when calculating the daily quantity. Because over 600 nonprescription and prescription products contain this ingredient, it is important to read labels carefully to identify its presence.

What are the names for Tylenol©?

Tylenol© is a brand name for the generic medicine named "acetaminophen." Due of the length of the generic name, it has become common on prescription and nonprescription labels to see it referred to by, "APAP." Other shortened versions of "acetaminophen" may drop one or more of the last letters in the word.

Identifying sources of Tylenol®

Beyond products whose only ingredient is acetaminophen, numerous cough, cold, and allergy products contain this medication. Nonprescription sleeping aids may also have acetaminophen as a component of the formulation. The following are links to some prescription and nonprescription products that have varying levels of acetaminophen within them.

http://www.nlm.nih.gov/medlineplus/druginfo/meds/a681004.htm http://www.fda.gov/Drugs/DrugSafety/InformationbyDrugClass/ucm239874.htm

What Changes are Occurring?

The Food and Drug Administration has asked manufacturers over a three year period beginning 2011 to limit the amount of acetaminophen contained in an individual capsule or tablet to 325 mg. Thus, products such as Vicodin© ES, some formulations of Percocet©, Lortab©, Zydone© and others both prescription and nonprescription will be reformulated in months to come. With these changes, it will be even more important to read labels to decide how much acetaminophen one is taking within a given day.

--Jana Jirak, Manager, MSU Pharmacy

WHAT'S NEW AT THE U

BY STAN HECKER

-BRICKS MEMORIALS CONTINUE

The Faculty-Brick Apartments are only a memory. Do you remember them? Did you live there? Do you remember who the buildings honored? The buildings honored World-War II veterans who were also MSU graduates. When the buildings were demolished, it seemed likely these men would be forgotten.

Seemed likely—until pictures of all the veterans were found, black-and-white portraits of each soldier, all in a single frame, during the 2011 demolition of the apartments. A collaborative effort of the Department of Military Science, Residential and Hospitality Services, and the Physical Plant Division resulted in a commemorative display in Demonstration Hall—a display unveiled last month. The display includes the picture of each soldier, a listing of his awards and decorations, a commemorative brick from the apartments, and an explanation of the history of the apartment complex. Dem Hall seems especially appropriate; most of these soldiers marched on the Demonstration Hall field, back when ROTC was compulsory for male students.

MSU HELPS BRING CANOLA TO MICHIGAN AGRICULTURE

Canola is now being grown profitably in Michigan, thanks to MSU's Crop and Soil Science and Chemical Engineering Departments. Spartan test plots, work with farmers statewide, and a Spartan canola-oil press have all started to bring this agricultural staple to Michigan. The seeds are approximately forty percent oil, compared to soybeans (18%) and corn (4%). **Dan Blackledge**, canola grower and entrepreneur from Marion, Michigan, planted 120 acres of canola this year. This summer, Blackledge began marketing B&B Farms canola oil. His first pressing was small, about 50 gallons. But it represents the first offering of canola oil grown and commercially produced in Michigan. "I wouldn't be growing canola today if it weren't for MSU and the research and support they provided," Blackledge said. "It has been and continues to be an immensely helpful partnership. The land-grant model is a beautiful thing." Historically, nearly all of the 1.5 billion pounds of canola cooking oil consumed in the United States have been imported. Trivia: "Canola" originally meant "CANadian Oil with Low Acidity." Canola is a rapeseed cultivar, now genetically modified.

STUDENT COUNTS

Yikes! Almost 49,000 students this year. Official estimate is 48,800. Eighty percent of the undergrad enrollment (some 30,190) is in-state students. More than 30,300 applications were processed, the highest ever, and first-year students number about 8,100. Their aggregate high-school GPA was 3.6. There are 1,450 new transfer students, and 1,790 new grad students. Final numbers will be out in late September. No wonder the traffic was ugly on campus this morning....

We hear from retirees

Rex and Carole Lee write that they are enjoying life in the Tucson, Arizona area and will celebrate their 50th anniversary this fall with a trip to Hawaii. Rex volunteers for Scottish Rite and Carole volunteers at a local hospital. They are in the phone book and ask their MSU friends to give them a call when in the Tucson area.

Tell us what you are up to!

We are fascinated at the diverse things that MSU retirees are doing. Help us to share this with other retired Spartans. Send your updates via e-mail to aleblanc@msu.edu or leave a phone message at (517) 655-6454. Be sure and tell us how to get in touch with you.

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The MSU Retiree Association World War II Interest Group is expanding its focus to cover all of United States military history. The aim of this group will be to study U.S. military history and honor our American veterans. We meet at 3:00 PM on the second Friday of the month in the coffee shop in the Schuler book store in Meridian Mall. Look for the American flag on our table. All interested persons are invited.

MSU Retiree Recalls His Five Campaigns in the World War II European Theatre

Today we are fortunate to hear the oral histories of our remaining World War II veterans – the men and boys who rallied to the call and served on the front lines on land, at sea, and in the air – ones who carried on as others fell as they moved forward to defeat the forces of evil that had spread across Europe and the Pacific. These men were and are our heroes. Generally unassuming, they lived and worked among us without fanfare. This is the story of one of them.

"I do not consider myself a hero. I am 'survivor,'" Richard Crum, World War II veteran and MSU retiree recently stated. "I've never even had nightmares about the war, although I have had some strange dreams." He survived five European Theatre campaigns including the invasion of Sicily, and landing on Omaha Beach on "D-Day," June 6, 1944. He later survived savage fighting in the Huertgen Forest, located on the Belgian-German border.

Crum, who retired from the university in 1991 after a long career as a technician in the Department of Plant Pathology at the MSU Agricultural Experiment Station, enlisted in the Army after high school thinking it would be a great adventure; a way to see the world. He did so as an Army private with "trips" to England, Sicily, France, Belgium, Germany, and Czechoslovakia. He was assigned to Company C, 1st Battalion, 26th Regiment of the 1st Infantry Division, the "Big Red One." Prior to his enlistment, the Ohio native had never been more than 20 miles outside his home state.

He saw his first action on July 10, 1943 as part of the invasion of Sicily. When he returned with his unit to Swanage, Dorset, a resort village on the English Channel, the "boys" in his outfit were now considered battle-hardened veterans. While at Swanage, they enjoyed the simple pleasures of visiting local pubs and theaters.

Crum was to take on additional duties at this point that included being the 4th Platoon's runner and radio man, a vital communications link between his unit and company headquarters. While the quaint English villages experienced the "Yank" invasion, the young men were undergoing intensive combat training that would lead to Crum being one of 160,000 Allied troops who crossed the English Channel aboard 5,000 ships to invade the heavily fortified French coast and turn the tide of the war.

Crum's unit reached Omaha Beach as part of the third invasion wave without drawing heavy fire. They considered themselves fortunate at that point, but later they too would be pinned down by machine gun fire, wait for their chance to trek into the French countryside, and begin the process of taking Europe back from the Nazis. They pushed forward, met the enemy and participated in the liberation of the towns of Colleville and Caumont. At Caumont his unit had the honor of making the deepest southern penetration from the beachhead into France.

In World War II many casualties occurred from artillery fire. Soldiers, therefore, would dig a "slit trench" for protection. Do some soldiers have a "guardian angel?" Perhaps. Crum related one incident in the Huertgen Forest of Germany at a spot where he was usually located. If he had been in that spot, he would not have survived. "When the Germans fired a barrage of rocket shells, a newly arrived replacement, a guy I never met, seeing my empty 'slit trench' jumped in. One rocket exploded on the edge of the trench, killing him instantly" Crum says. "To this day I still wonder -- why him, and not me?"

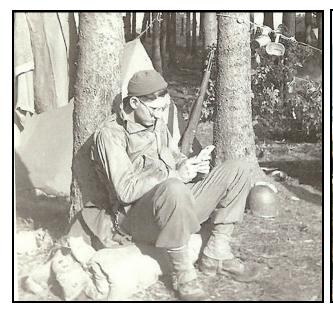
Later that summer his unit, along with British and other American ground forces, joined together and nearly surrounded the German 7th Army, in August 1944 at La-Ferte-Mace, south of Falaise. "And, as the Nazis tried to fight their way out of 'the Corridor of Death,' as the Falaise Gap became known, what was left of the German 7th Army was destroyed by Allied air and ground forces, bringing to an end the Normandy campaign, and leaving the way open to Paris" Crum said.

In early 1945, Crum received an emergency furlough to return to the states. It was a long ride in an open truck across a cold and snow-covered Belgium to the port of Antwerp. But he was going home. For Crum, the war was over. But there was a catch. The Army allowed him to go home, back to Ohio, because his father was dying of cancer. It took nearly two weeks traveling by ship convoy – the ships traveled at the speed of the slowest ship – to travel from England to New York. When calling home on reaching New York, he learned that his father died on February 2nd, about the time he boarded his ship at the port of Antwerp. Spending the entire month of March 1945 on leave at home in Ohio, Crum returned to the port of LeHavre, France, in time to hear the Germans had surrendered. The war in Europe was over.

(continued from page 6)

Crum was discharged in October 1945. He arrived back home after serving two years, 10 months and 27 days, having survived grueling battles and frontline conditions the nature of which only those who were there can fully appreciate. As he stated himself, Richard Crum is a survivor. He is one of many to whom we owe a debt of gratitude.

-- Diane Hutchins



Like most GIs, Dick always enjoyed reading a letter from home. But he also kept his rifle ready!



Richard Crum viewing the Normandy beachhead, looking out from what had been the German position, many years after the war.

Volunteers needed for office duty

MSURA is looking for volunteers to help staff our office in room 10 Nisbet Building. The office is open from 9:00 am to 12:00 noon, Monday through Friday during the school year. We collect the mail, answer phone calls, greet walk-ins. It's not too busy - bring a book to read. If you could help one day a month (or more), please contact Gale Gower (517-332-0194; gowerg@comcast.net).

Anyone interested in part time work?

We are passing on to our members the following message:

Hello - I was wondering if your organization ever has MSU retirees who are looking to work in temporary part time positions here on campus? We have been brainstorming about solutions to staffing our reception area in times when our regular receptionist is out (sick or on vacation). We were thinking that an MSU retiree might be a good fit. Do you know of a retiree who might be interested or do you have a means of locating one? I look forward to hearing from you.

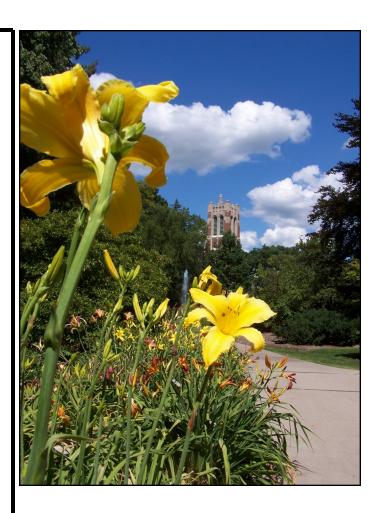
-- Denise O'Brien, Senior Purchasing Agent, Michigan State University Phone 517-884-6158, e-mail: obriend@msu.edu

IN MEMORIAM

THOMAS ADAMS 8/17/2011 PAUL G GRAY 9/3/2011 DAVID S GREENBAUM 8/26/2011 MARY L ALLEN 9/1/2011 SHIRLEY A ALLEN 5/24/2012 JUNE GREENHOE 11/16/2011 EDNA ALSUP 1/4/2012 RICHARD GRIFFIN 6/12/2012 DAVID ANDERSON 12/3/2011 TAYLOR GROVES 3/4/2012 1/4/2012 JAMES R ANDREWS EMANUEL HACKEL 7/9/2012 JACK MANSFIELD BAIN 7/1/2012 CHARLES HAKE 11/23/2011 JON E BAISCH 7/9/2012 PAUL R HARTMAN 4/30/2012 ROBERT C BALL 4/3/2012 EDNA HICKMON 6/23/2012 BETTY BANNER 10/17/2011 HELEN B HISCOE 7/28/2011 ELDON A BEHR 2/8/2012 BONG HO 3/10/2012 AUGUST G BENSON 11/24/2011 VINCENT J HOFFMAN 1/31/2012 RICHARD O BERNITT 1/11/2012 BETTY HOLLAND 2/16/2012 CAROLE BETTINGHAUS 8/21/2011 ROBERT HOLSINGER 10/16/2011 **ROSE M BINKLEY 7/10/2012** KEITH M HONEY 1/8/2012 DONALD BOWERSOX 7/4/2011 ROBERT B HOTALING 10/18/2011 MARGARET M BUBOLZ 2/4/2012 NANCY HOUSTON 12/17/2011 J BRUCE BURKE 8/10/2011 VICTOR M HOWARD 12/10/2011 HERBERT M BURKS 5/17/2012 GLENN HUYCK 8/17/2011 DOROTHY LELA CADY 4/24/2012 IWAO ISHINO 2/29/2012 BRUCE CAMPBELL 12/29/2011 THOMAS JENKINS 8/10/2011 LINDA CATEY 1/7/2012 WALDO F KELLER 10/25/2011 TIMOTHY S CHANG 12/30/2011 THEODORE KENNEDY 12/26/2011 PATRICIA CIANCIOLO 1/18/2012 GEORGE M KESSLER ROBERT CLOUSE 9/27/2011 JOHN B KREER 3/17/2012 WILLIAM E COOPER 11/7/2011 DANIEL W LITWHILER 9/23/2011 DORIS H DAHL 8/24/2011 ROBERT E LUCAS 7/19/2011 FLOYD DARLING 12/20/2011 IRENE LYNCH 3/18/2012 MYLES S DELANO 10/2/2011 FRANK MACDOUGALL 3/12/2012 RAFAEL DELOSSANTOS 10/25/2011 MERRY C MALFROID 7/18/2012 MANUEL G DIAZ 6/21/2012 GRACE MASUDA 12/30/2011 FRANK DITRI 6/28/2012 VEVA MCGEORGE 3/6/2012 ROBERT DOW 2/14/2012 **KENNETH R METZ 2/24/2012** GLORIA DUNCKEL 9/7/2011 JEANNETTE E MILAM 2/21/2012 JOAN EADIE5/29/2012 HOWARD L MILLER 3/19/2012 **ROY EMERY** 3/1/2012 NINA MILLER 4/21/2012 MARILYN MOOK 8/18/2011 BERNARD ENGEL 12/29/2011 HELEN J FAIRMAN4/14/2012 CARNELL MOORE 12/3/2011 RAYMOND FAIRMAN 6/4/2012 JOHN N MOORE 12/20/2011 WILLIAM A FAUNCE 7/3/2011 RICHARD MOORE 8/20/2011 ADA W FINIFTER 10/29/2011 DOROTHY MOSTOSKY 7/10/2011 HUGH FOX 9/4/2011 **SALLY L MURRAY 1/13/2012** GEORGE E FRITZ 4/8/2012 MADELINE C NAGLE 5/31/2012 JAMES R GIBBARD 8/24/2011 ROBERT NOLAN 4/10/2012 MORTON GORDON 5/29/2012 VELMER OAKLEY 7/2/2012

JOHN L ODONNELL 4/16/2012 DIANE E OSBURN 5/7/2012 NORMAN OSWALD 7/6/2012 JAMES L PAGE 11/9/2011 GERALD L PARK 4/15/2012 DORIS L PARKS 12/10/2011 **GEORGE A PETRIDES** 11/9/2011 BASIL PIPER 2/14/2012 ARLENE L PRICE 9/11/2011 SIMO PYNNONEN 1/24/2012 JOHN H REINOEHL 7/12/2011 SUE REX 3/21/2012 FLORENCE RHINES 3/21/2012 STANLEY K RIES 1/21/2012 ELOISE ROLLINS 10/2/2011 SHARLENE A ROTMAN 2/16/2012 WARREN J SAMUELS 8/17/2011 TERRENCE SHAFFER 5/13/2012 ROBERT L SIEFERT 5/8/2012 ARMENTHA SMITH 12/13/2011 NICKY A SMITH 3/31/2012 DONALD STARIN 7/22/2011 HATTIE K STEENSMA 7/10/2012 LAWRENCE STELZER 7/4/2012 HAROLD STONEHOUSE 12/2/2011 DOLORES STRONG 9/22/2011 DANIEL STYNES 3/20/2012 VICTOR SWARTOUT 8/7/2011 HELEN BERNICE WALKER 9/11/2011 LINDA MAE WERBISH 3/18/2012 ELIZABETH A WERNER 5/25/2012 **ENOCH WHITE** 8/24/2011 M WILCZEWSKI 3/1/2012 WINSTON WILKINSON 10/31/2011 MARTHA WILLIS 10/9/2011 SYLVAN WITTWER 1/20/2012 LONNIE C WOODS 7/9/2011 DAVID YEN 9/18/2011 TI YEN 4/1/2012 **EUGENIA ZERBINOS** 1/20/2012

The above list includes deaths of MSU Retirees and surviving spouses between July 1, 2011 and June 30, 2012.



Summer Memories of MSU

Who can ever forget the vision of the MSU campus on a beautiful summer day? Alfred Goldner is an MSU graduate who made a name for himself as a hybridizer of daylilies. On the Beal Botanical Garden side of the main library is the Al and Jean Goldner daylily collection. Your editor snapped this photo on a July afternoon with the Beaumont Tower in the distance. The beauty of our campus serves as a memorial to the people who have worked and studied there.

HOW TO MAKE GIFTS TO SUPPORT THE MSU RETIRES ASSOCIATION

Your association is financially stable because many individuals have chosen to make charitable contributions to the association. These donations are used to pay for the programs and services budgeted by your board of directors. Most expenses incurred by the association are for communication to MSU retirees and their spouses through the newsletter, the website and special bulletins when it is urgent to forward information. Newsletter subscriptions are the other source of income to the association.

Make your charitable contributions to a University Development account as described below. *This is the only way your gifts can be tax deductible.* Your gifts also will count toward university donor recognition clubs and societies. You may also make gifts to this account in tribute to deceased or living loved ones or former colleagues.

To make a donation by mail, enclose the following form with your donation and mail to: University Development, 300 Spartan Way, Michigan State University, East Lansing, MI 48824.

This is a charitable contribution to *Michigan State University* to support the educational programs and services provided by the MSU Retirees Association for retirees and their spouses and in support of the university community.

Make your check out to: MSU — Retirees Association, AB272
Name(s)

Full address



Silver Spartan Designed for You

MSUFCU offers a special program for members who are at least 55. Our Silver Spartan program has a variety of products and services available for free. These products and services include:

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- Free Cashier's Checks
- Free Notary Services
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NEWSLETTER SUBSCRIPTION FORM I wish to renew/start my subscription for the MSURA newsletter at \$10 per year with the enclosed payment to "The MSU Retirees Association." NAME SPOUSE ADDRESS/ PHONE PICK-UP _____ STATE ____ ZIP ____ CITY SECOND ADDRESS DATES FROM TO CITY_____ STATE___ ZIP____ YEAR RETIRED DEPARTMENT AT RETIREMENT e-mail ADDRESS_ Make check payable to MSURA. Mail to Bob Wenner, MSURA Treasurer, P.O.Box 203, Okemos, MI 48805. Would you prefer receiving the Newsletter by e-mail? Yes No .

Sheriff to Seniors: Be Alert for Scams

Ingham County Sheriff Gene Wriggelsworth introduced his Deputy Paul Richards who presented a program about crimes against the elderly at our September 10 meeting. A common thread that ran throughout his presentation was the fact that scammers will pressure you to do something in a hurry and your best defense is to slow things down and try to verify what the scammer is saying, from independent sources that you trust. The internet and e-mail scams that Deputy Richards described are already familiar to most of us. If it sounds too good to be true, it probably is.

Deputy Richards described a prominent telephone scam that is often directed toward seniors in the middle of the night. You get a call saying that your grandson is being held in jail in Canada for a serious traffic violation. He is not allowed to talk to you. However, he will be released if you wire \$ 2,000.00 US via Western Union to the destination they specify. Either hang up immediately, or do your own verification of this wild story.

Some scams are presented to you in person. Suppose a person in work clothes comes to your door saying "I'm doing a new roof down the street for your neighbor Ron and I see that your roof needs some work. I'll give you a good price on the work, and I only need a cash deposit to get started." Don't bite on this bait. They may remove a few shingles from your roof and never be seen again. Either say no immediately, or do your own verification.

The deputy's final advice was to be careful what you put out there on Facebook, never let strangers into your house, and never try to detain a suspected scammer. Call law enforcement instead, and let the professionals take care of it.

This meeting had a capacity crowd in our beautiful new meeting place at the Farm Lane Branch Office of the MSU Federal Credit Union, located at the intersection of Mt. Hope Road and Farm Lane in East Lansing. --Al LeBlanc MSU RETIREES ASSOCIATION MICHIGAN STATE UNIVERSITY 22 NISBET BUILDING EAST LANSING, MI 48823-9902

You've worked hard on the road to retirement...

...but the need to manage your investments doesn't stop there.

StraightLine is an independent Registered Investment Advisor approved by Michigan State University to provide Retirees and Employees with objective management and advice on their retirement accounts. Whether your accounts reside at TIAA-CREF, Fidelity or any other provider, we offer you peace of mind that comes from knowing we're <u>always</u> working in your best interest. Let us guide you, as you continue down the road of retirement.

Please call us at (877) EDU-403B to schedule a personal consultation with an advisor today.



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SPARTAN SENIOR International Edition, MSU Retirees Association, 22 Nisbet Building, MSU, 1407 S. Harrison Ave, East Lansing, MI 48823-9902. Tel (517) 353-7896. e-mail: msura@msu.edu. Editor Al LeBlanc (655-6454); Production Stephanie Barch Website: http://retirees.msu.edu



