Association Considering New Masthead for Newsletter

The MSU Retirees Association is considering a new masthead (the header you see above) for the Spartan Senior newsletter. Your comments, suggestions, and designs are invited. Please save your newsletters beginning with Volume 37, No. 1 (August 2015) to see all the designs that are available. We will be publishing a number of new possibilities. Our August-September and our October editions of 2015 show the old mastheads that have been in use for a number of years. We have two old mastheads because the newsletter was formerly published in a local edition that went out to retirees who lived within a certain radius of East Lansing, and it was also published in an international edition that went out to all retirees everywhere. It was later decided that all retirees who subscribe should receive all newsletters, but we kept the two different mastheads in order to use one on the four page regular edition and the other on the expanded edition. The association may decide to go over to a single masthead for the sake of consistency. To comment on any of our mastheads, simply send e-mail to msura@msu.edu, or leave a phone message at (517) 353-7896, or send paper copy mail to MSU Retirees Association, Suite 22 Nisbet Building, MSU, 1407 South Harrison, East Lansing, MI 48823-5239. If you would like to try your hand at designing a new masthead for our newsletter, please create your design in Microsoft Word and send it as a Word file directly to Al LeBlanc, Editor, at aleblanc@msu.edu. Take a look at our present mastheads, viewable under Newsletters on our web site at http://retirees.msu.edu. Be sure to leave room in the middle or at the bottom for the Editor to insert the volume number, issue number, and date. Size the masthead to be no wider than 7 1/2”. Remember to create your design as a Word file. Our publication software cannot use pdf files. If you send us a design, please include permission for us to publish your design and use it in future newsletters. We are not able to pay you for your design, but if we use it, we will acknowledge your work and thank you for it. Our masthead for this edition was skillfully designed by Trish Horn, a volunteer who also serves as Editor of the MSURA e-Notices.

Watch the Trailer Now for the New Documentary Film
“Through the Banks of the Red Cedar”

You can now view the trailer for the new documentary film “Through the Banks of the Red Cedar” on YouTube. Go to https://youtu.be/d1TKixZgA4Q. The trailer loads quickly and will give you an excellent overview of the theme of this film about MSU’s efforts in the 1960’s to fight racial segregation while building the national champion football team of 1965. You can learn more about the project to create this documentary film by going to the web site www.throughthebanksoftheredcedar.com. This website tells the full story of the project and also has a facility for accepting donations if you would like to contribute financially. If you would prefer to send a check via U. S. Mail, you should make your check payable to Fractured Atlas, and enter “Through the Banks of the Red Cedar” in the memo line, and mail it to: Through the Banks of the Red Cedar, P. O. Box 47102, Plymouth, MN 55447.

Please check the “subscription paid until” message just above your name on the address panel of this newsletter. This message tells you when your newsletter subscription expires, and it was accidentally omitted when our August 2015 edition was prepared for mailing. If your subscription is expiring soon, please see and use the Spartan Senior subscription form on page 11 for renewal. Thank you.
President’s Message

September 22 was a special day for MSURA. The first annual MSURA/ Straightline Student Scholarship Golf Outing was held at MSU Forest Akers West. It was a beautiful day for golf and 46 players paired up to win the ultimate prize of two cars for a hole-in-one. Unfortunately no one won the cars, but everyone thoroughly enjoyed the event. Thanks to Patrick Scheetz, and Steve Mosshart from Straightline for taking the lead and planning the event. Mike Gardner, new Board Member, did a fantastic job recruiting volunteers and keeping them on task. Also, a big thank you to Straightline for underwriting the entire event. Straightline has been major supporters of MSURA for several years and we truly appreciate their partnership. Plans are underway for next year’s golf outing. We need committee members and lots of volunteers and golfers. If you are interested in working on the committee or volunteering for the event, please send your name to Patrick Scheetz, scheetz@msu.edu. If you want to come out for a fun day of golf with fellow retirees and friends, sign up next year. The date for the next golf outing will be posted in the newsletter, eNotice and on Facebook when finalized.

The November Speaker is Renee Rivard, from MSU Benefits. Renee’s annual visit with the MSU Retirees will include an update on benefits and answers to your benefits questions. Do not miss this informative and popular meeting.

We want to hear from you, MSU retirees. What are you doing in retirement? There are many stories we would like to share with your colleagues. Please connect with us through msura@msu.edu or write to us at MSURA, Suite 22 Nisbet Building, MSU, 1407 S. Harrison Ave., East Lansing, MI 48823-5239. Also, so we may stay connected with you, please update your contact information with MSURA by sending new email addresses to the above email or mailing address. But please note that only you can update your contact information at MSU Human Resources, and they must have your current contact information for you to stay current with benefits. And, check your email quota if using MSU E-Mail Client. Further, when your storage space is full, we cannot send you eNotices or other important emails.

Do you have a few hours a month to volunteer with MSURA? We are always looking for volunteers to staff the office, work on projects, and serve on committees. Get involved. Contact us.
Clinical Question: How often do seniors need eye exams?

Welcome to this column in the Spartan Senior. Please submit clinical questions to Al LeBlanc, Editor of the Spartan Senior, aleblanc@msu.edu. We will select from your questions top priority topics most relevant to seniors, provide a summary of current evidence from the medical literature, and make specific recommendations or take away points. Looking forward to hearing from you.

Clinical Questions Editors: Raza Haque, MD, MSU Associate Professor and specialist in geriatrics, and William Wadland, MD, MSU Professor emeritus and former chair of Family Medicine in the College of Human Medicine.

Key Question: How often do seniors need eye exams? Should your eyes be dilated during every exam? Should your eyes be examined by an ophthalmologist or an optometrist?

Summary of the evidence: An eye exam for seniors to screen for common eye conditions is not recommended by the U. S. Preventive Services Task Force (UPSTF), as current evidence is insufficient to assess the balance of benefits and harms of screening for primary diseases such as glaucoma. (1)

However, some people are more likely to develop specific eye conditions based upon other coexistent illnesses such as diabetes. Therefore, a stratified approach based on high risk or low risk for those conditions is recommended for each individual. Whether, an eye exam is done with dilated pupils or otherwise will depend upon each individual need and the discretion of the examining physician.

The American Academy of Ophthalmology recommends a comprehensive adult medical eye evaluation, including tests for glaucoma, with frequency depending on the patient's age and other risk factors for glaucoma. (2) The American Optometric Association recommends eye examinations every 1 to 2 years, with frequency depending on age and risk factors for glaucoma. (3) See glaucoma risk factors on page 4.

Recommendations:
1) Discuss a possible eye exam with your doctor to identify if you have any risk factors.
2) In general, if you are under 64 without risk factors for eye disease the American Academy of Ophthalmology recommends comprehensive medical eye evaluations as follows:
   Age 55–64       Every 1–3 years
   Age 40–54       Every 2–4 years
   Under age 40    Every 5–10 years
   (Discretionary recommendation; insufficient evidence)
3) If you are 65 years and older without risk factors for eye disease, you should have comprehensive medical eye evaluations at the intervals of 1-2 years (4)
   (Strong recommendation; moderate evidence)

References:
(3) http://www.aoa.org/documents/optometrists/CPG-1.pdf
Clinical Question on Senior Eye Exams, continued:

The following are the risk factors for glaucoma:

Age. You're at a higher risk of glaucoma if you're older than age 60, particularly if you're Mexican-American. You may be at higher risk of angle-closure glaucoma if you're older than age 40.

Ethnic background. African-Americans older than age 40 have much higher risk of developing glaucoma than do whites (Caucasians). African-Americans also are more likely to experience permanent blindness as a result of glaucoma. People of Asian descent have an increased risk of developing acute angle-closure glaucoma. People of Japanese descent may be more likely to have normal-tension glaucoma.

Family history of glaucoma. If you have a family history of glaucoma, you have a greater risk of developing it.

Medical conditions. Several conditions may increase your risk of developing glaucoma, including diabetes, heart diseases, high blood pressure and hypothyroidism.

Other eye conditions. Severe eye injuries can cause increased eye pressure. Other eye conditions that could cause increased risk of glaucoma include eye tumors, retinal detachment, eye inflammation and lens dislocation.

Certain types of eye surgery also may trigger glaucoma.

Being nearsighted or farsighted may increase your risk of developing glaucoma.

Long-term corticosteroid use. Using corticosteroid medications, especially eyedrops for a long period of time may increase your risk of developing secondary glaucoma.

Nominees Sought for Volunteer of the Year Award

We are looking for nominations for the MSURA Volunteer of the Year Award. Please submit names and a brief description of what this person has accomplished for our Association as well as volunteering in the community. Please submit by February 29, 2016 to Ron Smith at smithro6@msu.edu. The award will be given at our Annual Luncheon on May 3, 2016.

Retirees Association Scholarship Ready to Go!

Chuck Webb, Development Coordinator for the MSU Retirees Association, announced that our new scholarship fund totaled $ 50,445.00 in cash and pledges as of early October. This means the scholarship is ready to go. This scholarship will be awarded to students who have a financial need, have demonstrated solid academic scholarship and show potential for leadership through participation in community service or extra-curricular activities. Preference will be given to MSU students whose parents or grandparents are MSU employees or retirees. Webb pointed out that endowments are the way to make sure that needed financial assistance will be available on a long term basis, and he added that MSU’s eight percent rate of return on endowments during the last ten years goes well beyond the national average. We send our sincere thanks to those who have contributed to this worthwhile project.
A charitable bequest to Michigan State University is a thoughtful expression of your commitment to MSU and its future students. The MSU Office of Gift Planning is a valuable resource for MSU retirees, alumni and friends to explore how they may, through their estate plans, provide future gifts to the college, department and/or Spartan athletic, cultural or academic program of their choice.

REMEMBER
MICHIGAN STATE UNIVERSITY
in your WILL OR ESTATE PLAN.
Employee Assistance Program Offers Valuable Help to Retirees

Our news programs have grown all too full of stories of people taking their own lives or acting out violently in response to severe emotional stress. We wonder how often these tragedies could have been prevented if the person under stress had had access to the right kind of support at the most crucial time. When an employer goes the added mile to provide psychological support, the entire community stands to benefit. Did you know that MSU provides confidential and free of charge counseling service to faculty, staff, retirees, graduate student employees and their families? This benefit provides up to six individual counseling sessions, including problem assessment, short term counseling, and referral for issues that require continuing care. This benefit is not limited to the most severe problems. The Employee Assistance Program has helped people with work related stress, personal stress, anxiety and depression, alcohol and drug use, relationship strain, family transitions and conflict, recovery from trauma, and grief and loss. To learn more or schedule an appointment, call (517) 355-4506, send e-mail to eap@hc.msu.edu, or visit the web site eap.msu.edu.

Capital Area Literacy Coalition Seeks Volunteers

Capital Area Literacy Coalition provides professional training and support for volunteers to tutor adults and children in reading, writing and English as a second language. Please see their web page: www.thereadingpeople.org Call 517-485-4949 or Email: mail@thereadingpeople.org

—Lois Bader, MSU Professor Emeritus, Executive Director, Capital Area Literacy Coalition

We wish you and your loved ones a peaceful, joyous time in the coming holiday season.
Spartan Loyalist Family Has Enjoyed Living in Shaw Hall

Left to right: Accounting Senior Kristin Patterson, her Grandfather Jerry Hull, and her Cousin, Accounting Senior Ethan Wingrove. All have lived in Shaw Hall.

When Jerry Hull came to MSU in 1949 the only housing available for him was the quonset hut he shared with 15 other men while Shaw Hall was being built. Hull, who had grown up on a fruit farm in Ohio, eventually completed a PhD in horticulture and joined the MSU faculty. He still recounts his joy at moving into Shaw Hall, the university’s first building to be located South of the Red Cedar River. In the Spring, Shaw residents would smell the cows when they opened their windows. Hull’s family is now in its third generation of attending MSU. Hull has retired from the faculty and is a past president of the MSU Retirees Association.
IN MEMORIAM

The following list includes deaths of MSU retirees and spouses between July 1, 2014 and June 30, 2015. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

Robert L Adams 10/3/2014
James L Adley 3/10/2015
Richard Allison 3/11/2015
James Anderson 10/12/2014
Ann E Baker 2/20/2015
Blanca A Baker 12/17/2014
John W Baker 4/22/2015
Milton Baron 9/6/2014
Robert O Barr 8/13/2014
Roy Barr 8/28/2014
Jean Barrows 10/4/2014
Luba Bauer 9/25/2014
Harvey J Belter 8/25/2014
Rudy A Bernard 1/17/2015
Caroline P Blunt 12/22/2014
Betty L Bonofiglio 11/19/2014
Mildred Bopp 5/7/2015
Richard R Borchard 7/14/2014
Israel Borouchoff 5/26/2015
Bertha C Boyko 11/5/2014
Miriam Bright 9/17/2014
Eleanor Brown 2/2/2015
Frieda Brown 1/24/2015
Milton Buchanan 5/30/2015
Edna M Burch 9/3/2014
Gail Ann Burke 3/16/2015
Marilyn Burns 1/22/2015
Marjorie Burzych 12/31/2014
Jerry Carr 4/13/2015
Bruce D Cheney 1/7/2015
Elsie R Clark 10/31/2014
Phoebe J Clouse 12/27/2014
Glen O Cooper 4/17/2015
Howard Davis 11/4/2015
Steven R Deming 3/28/2015
Renate Dezacks 9/17/2014
Nelson Edmondson 9/9/2014
Fremont Edwards 4/10/2015
Carl Eicher 7/5/2014
Leonard Eisele 5/1/2015
Forrest Erlandson 7/30/2014
George Fairweather 1/24/2015
Dorian Feldman 1/12/2015
Patrick Fleser 8/19/2014
Thomas Fowler 2/8/2015
Timothy Lee Fox 4/20/2015
Ruth Fransisco 11/22/2014
Ruth Ganakas 12/18/2014
Marina Garza 6/2/2015
Connie Gerard 7/14/2014
Roy Walt Gies 6/5/2015
Carl Goldschmidt 1/31/2015
William E Goodwin 3/10/2015
Donald Gregg 10/3/2014
Rosal Hall 10/10/2014
Jay R Harman 11/18/2014
Lori A Harris 3/21/2015
Verna L Hildebrand 10/26/2014
James L Hill 9/30/2014
Carolyn E Hughes 3/18/2015
Shirley Hurni 10/29/2014
Marjory Jenkinson 2/13/2015
Mara Johnson 8/10/2014
Bonnie Jones 6/27/2015
Donald D Juchartz 8/11/2014
Martin G Keeney 6/9/2015
W Henry Kennedy 3/20/2015
Gregory Kilbourne 11/3/2014
Lottie Killebrew 5/3/2015
Horace C King 1/23/2015
John Arthur King 9/22/2014
Edgar Kirk 1/16/2015
Madhav R Kulkarni 8/16/2014
Eloise Kuntz 9/2/2014
Fannie Lathon 6/21/2015
Melvin Leiserowitz 2/5/2015
Diane Levande 7/26/2014
John L Lewis 10/6/2014
C Blair Maclean 10/23/2014
William T Magee 11/5/2014
Robert Mainone 2/17/2015
Kathleen March 3/13/2015
Pericles Markakis 5/3/2015
Ronald Mateer 7/30/2014
Barbara May 10/19/2014
Wanda May 3/30/2015
James B McKee 2/9/2015
George Merk 4/27/2015
Arden Moon 1/1/2015
Dale Moore 2/15/2015
William F Muller 1/4/2015
Edward P Nagel 3/27/2015
Robert W Nason 6/25/2015
Phyllis Nelson 3/31/2015
Jean G Nicholas 4/27/2015
Ruby Mae Norris 6/19/2015
Charles Odell 11/30/2014
Edgar M Palmer 4/17/2015
Ruth Parry 5/11/2015
Eugene Patterson 7/19/2014
George F Peters 7/8/2014
Dorothy Peterson 9/30/2014
Sandra Phillips 8/18/2014
Gerald L Pollack 11/12/2014
Marvin Max Preston 5/24/2015
Celeste S Reed 11/6/2014
Juanita Rentschler 7/25/2014
Maryann Reynolds 3/25/2015
Elaine Richard 10/4/2014
Ian Richards 3/22/2015
Fred Richey 11/23/2014
Raymond Don Rickard 9/7/2014
Evelyn M Rivera 1/27/2015
Lawrence Ross 3/1/2015
Gretel Rutledge 11/1/2015
R G Schirmer 10/16/2014
Joseph Schlesinger 6/25/2015
Lewis Seijo 5/9/2015
Erwin Sikkema 2/9/2015
Allan C Slye 2/8/2015
Helen J Spence 9/27/2014
Doris Steinhardt 1/14/2015
Robert D Stevens 7/10/2014
Barbara J Stinnett 7/6/2014
Edward P Nagel 3/27/2015
Continued on page 9
What’s New at the U, continued

PCV13 first, followed 6 to 12 months later by a dose of PPSV23. If you have already received one or more doses of PPSV23, the dose of PCV13 should be given at least 1 year after you got your most recent dose of PPSV23.” Subsequent “annual” vaccinations may be recommended by your doctor.

Is “Natural” HIV treatment possible?

Researchers at MSU were part of a team to discover a new natural defense against HIV infection. The team’s discovery, featured in the current issue of the Journal of Biological Chemistry, focuses on ERManI, a protein that slows HIV virus from replication.

More than 1.2 million people in the United States have HIV. Currently, there is no cure for HIV-1; once patients have it, they have it for life. Therapies now available can prolong life dramatically, but cannot cure the disease. Current drug treatments have to span a lifetime, which causes side effects and many other issues. Treatments which are more natural would be a good thing.

“In earlier studies, we knew that we could interfere with the spread of HIV-1, but we couldn’t identify the mechanism that was stopping the process,” said Yong-Hui Zheng, MSU associate professor of microbiology and molecular genetics and co-author of the study. “We now know that ERManI is an essential key, and that it has the potential as a antiretroviral treatment.” ERManI is a “host enzyme to add sugars to proteins.” Keep this in mind as we zoom a microscope down to the molecule-level of a virus.

Most viruses have viral envelopes. On the surface of the envelope, there are viral glycoproteins (think something like “sugar proteins”) known as Env spikes. Env spikes act as scouts, leading viruses to binding sites which allow infections to spread at the molecular level. They serve as a “key” of a sort which gives viruses entry into the host to begin spreading.

Here’s the discovery: Zheng’s lab was the first to show that the creation of HIV-1 envelope glycoprotein, these “virus scouts,” or keys, can be inhibited by ERManI. By identifying ERManI as an element which slows the spread of HIV-1, the team has revealed a way future natural therapies can be developed.

The next steps will be to test if HIV resistance can be promoted by increasing ERManI levels, said Zheng, who worked on the study with scientists from the Harbin Veterinary Research Institute, the Chinese Academy of Agricultural Sciences and the University of Georgia.

“We see a way to treat this disease by helping the body protect itself,” he said. This research was funded in part by the National Institutes of Health.
Aggies Go To War

(This is the second of two articles on World War I. The first article dealt generally with responses of American faculty and administrators; this one looks at our ancestral institution, Michigan Agricultural College.)

Sometimes in studying historical records the most interesting thing is the absence of what one expects to find. Anti-German sentiment in Michigan during WWI is well documented, but Keith Widder, writing of those years in his history of Michigan Agricultural College, says he was surprised to find “remarkably little” of it in the College’s official publications.

I have been surprised by how little war news of any sort appeared in college publications before 1917. By the end of August 1914 all Europe was at war and combat deaths were already in the tens of thousands, nearly thirty thousand in one day’s battle. Yet in October of 1914 two faculty members reported on their summer trips to Europe without mention of the conflict, although one had had “an exciting time running without lights to dodge German cruisers.” The overall impression of reading these College writings is that faculty and students seldom thought about the war. When they did it was something far away, unrelated to local, or even national, concerns.

Public events like a Decoration Day speech in 1916 contrasted European chaos with our country’s domestic harmony and peace with our neighbors (no mention of U. S. troops on the Mexican border) And a visiting war correspondent lectured on the new technology of modern warfare – heavy artillery and machine guns, sustained frontal assaults, barbed wire and trenches -- but no mention of gas. “There is no glory and shouting in this war,” he told his audience, just the noise and death from exploding shells and the bloody attack and counter-attack from the trenches. But, he concluded, “Germany will come to her senses and we will not have war.”

A few direct reports from the war can be found. A British Captain had been at Gallipoli and told how the “alert, courageous English soldier” had been betrayed by inept officers and a faulty plan of attack. A MAC alum who had volunteered as an ambulance driver in France described how “We moved two hundred wounded soldiers a night. I stood on the battlefield where soldiers were buried as they fell. All over were little crosses.” And a brother of Miss Radford, Instructor of Cheese Making, sent a macabre letter from behind British lines complaining of the noise of the great guns, “But the General is an awfully good sport and the weather has been lovely. The trenches themselves are mainly inhabited by corpses – horrible isn’t it, but one gets used to it.”

Items like the above are few in number and scattered through pages filled with sports news, advertisements for local businesses, cigarette ads featuring men in football uniforms, social events, conferences, meetings, and the usual column filler of early twentieth century journalism: dumb jokes and bad poetry. There is no expressed that the U. S. might ever enter the war until it actually occurs near the end of Spring semester, 1917. Then, suddenly, everyone’s attention is focused on preparation for war.

When publication of the Record and the Holcad resumed in September the college had been transformed. Two hundred men had already departed for military training with “the same MAC spirit we have all seen so many times on the football field, the spirit of individual sacrifice for the good of the team.”

(Continued on page 11)
Aggies go to War, continued
More arrived by the hundreds for the Student Army Training Corps established by the War Department; barrack for them were hastily set up in the Horticultural Garden. “With the commencement of fall term,” wrote one faculty member, “MAC has turned almost overnight from its sixty year business of producing farmers, foresters, and engineers to training fighters.”

The College would now supply engineers to “solve many of the problems of modern warfare,” and agricultural experts since the United States must “feed her allies as well as herself.” And it would supply military leadership as well. ROTC was not created until 1916 but a form of it had already existed in colleges funded by the Morrill Land Grant legislation in 1862. Students at those institutions were required to study military tactics, strategy, and close-order drill taught by Army officers assigned to the College staff. Men marching in uniform had been a constant feature of campus life for several generations. Of the nearly twelve hundred MAC students who entered the war nearly two-thirds were officers.

From fall of 1917 College publications were completely focused on the war. Reading them took me back to my 1940s boyhood when every part of life was dominated by World War II in some way. In 1917 foresters went to France to expedite production of railroad ties; extension agents were hired and sent out to increase crop production; five hundred draftees from Wisconsin arrived for a short course in auto mechanics; the cigarette ads now featured intrepid men in military uniforms. And every month more students marched off for the training camps where most of them would remain until the end of the year.

In 1918 the pages are filled with lists of students shipping out for Belgium and France, reports of campaigns, increasing signs of victory for the Allies, and, increasingly, issue by issue, news of casualties that continued to arrive well beyond the Armistice in November. Forty-eight MAC students died in the WWI; you’ll find their names on the lower level of the Alumni Chapel. Many more returned wounded in body and mind. All had gone to war willingly, eagerly so far as one can tell from their letters, ready to take up the cause of those who had already fallen. As a poem published in the Holcad put it, American young men were determined “To keep the faith, to fight it through/ To crush the foe or sleep with you/ in Flanders’ fields.”

MAC’s encounter with the Great War would change it in ways no one could have anticipated. In early 1919 William Howard Taft, former President and future Supreme Court Justice, spoke at the College to promote Woodrow Wilson’s proposed League of Nations. The outcome of the war, said Taft, meant that the United States was now a leader among the great nations of the world. Faculty and students of Land-grant Colleges should now be prepared to offer their leadership and expertise to the entire world.

Milt Powell
October 2015

We Hear from Retirees
We are sorry to report the passing of Judy Bukovac earlier in 2015. She was a recipient of the Volunteer of the Year Award from MSURA in 2004. She was the spouse of M. John Bukovac, University Distinguished Professor Emeritus of Horticulture.

So, Get the Flu Shot

The U.S. Centers for Disease Control and Prevention (CDC) has exhaustive resources about seasonal influenza and also pneumonia. Here's a summary:

Last season's influenza hospitalizations numbered just over 20,000; six of every ten involved adults older than 64, an “extremely severe” hospitalization number for that age group for many of the weeks of the “flu season.”

Annual influenza vaccination is recommended for anyone older than 64. “Multiple studies conducted over different seasons and across vaccine types and influenza virus subtypes have shown that … Older people and others with weakened immune systems may not generate the same amount of antibodies after vaccination; further, their antibody levels may drop more quickly when compared to young, healthy people.”

“For everyone, getting vaccinated each year provides the best protection against influenza throughout flu season. It’s important to get a flu vaccine every season, even if you got vaccinated the season before and the viruses in the vaccine have not changed for the current season.

“…. Antibodies made in response to vaccination with one flu virus can sometimes provide protection against different but related viruses. A less than ideal match may result in reduced vaccine effectiveness against the virus that is different from what is in the vaccine, but it can still provide some protection against influenza illness.

“In addition, it's important to remember that the flu vaccine contains three or four flu viruses (depending on the type of vaccine you receive) so that even when there is a less than ideal match or lower effectiveness against one virus, the vaccine may protect against the other viruses.

“For these reasons … CDC continues to recommend flu vaccination for everyone 6 months and older. Vaccination is particularly important for people at high risk for serious flu complications, and their close contacts.”

Can you get vaccinated and still get the flu?

“Yes. It’s possible to get sick with the flu even if you have been vaccinated (although you won’t know for sure unless you get a flu test) … You may be exposed to a flu virus shortly before getting vaccinated or during the period that it takes the body to gain protection after getting vaccinated … (About 2 weeks after vaccination, antibodies that provide protection develop in the body.) You may be exposed to a flu virus that is not included in the seasonal flu vaccine. There are many different flu viruses that circulate every year. The flu vaccine is made to protect against the three or four flu viruses that research suggests will be most common … Flu vaccination is not a perfect tool, but it is the best way to protect against flu infection.”

What about the pneumonia vaccination?

“Adults who are 65 years or older and who have not previously received PCV13, should receive a dose of Continued on page 9
More Information About the Add-on Facilities Fee Charged When Seeing a Mid-Michigan Physicians/McLaren Greater Lansing Doctor

MSU retirees have been closely following recent articles in the Lansing State Journal about a facilities fee that is being added to other charges to seniors when they see a Mid-Michigan Physicians/McLaren Greater Lansing doctor in the doctor’s office. The articles were written by local affairs reporter Judy Putnam and can be read at http://www.lansingstatejournal.com/story/opinion/columnists/judy-putnam/2015/09/13/putnam-facilityfees/72093674/?from=global&sessionKey=&autologin= and http://www.lansingstatejournal.com/story/opinion/columnists/judy-putnam/2015/10/06/putnam-facilityfeeolo/73475268/. The fees refer to the use of hospital facilities and are being charged because McLaren Greater Lansing bought the practices of the doctors in Mid-Michigan Physicians. Your Editor spoke directly to representatives of McLaren Greater Lansing and Blue Cross/Blue Shield of Michigan to learn more about how the new facilities fee would apply to MSU retirees. The McLaren and Blue Cross representatives were both friendly and very helpful.

Here is a summary of the information provided by McLaren: Q: Who is being charged a facilities fee? A: Patients covered by government-provided insurance, for example Medicare and Medicaid. Q: Does the fee apply to every visit in a Mid-Michigan Physicians/McLaren doctor’s office? A: Yes. Q: How much is the fee? A: It is equal to what the doctor charges for the exam, procedure, or check up. For example, if the doctor charges $100.00 for the visit, the facilities fee would be an additional $100.00. If the doctor does more, and charges a higher fee, the facilities fee will be correspondingly higher.

In earlier years, Medicare paid the facilities fee. However, the Medicare Payment Advisory Commission strongly criticized the charging of facilities fees in a recent report and Congress instructed Medicare to stop paying these fees. In a March 2014 report to Congress, the commission stated that Medicare is charged $453.00 for an echocardiogram performed in a hospital outpatient facility but only $189.00 for the same test performed in a doctor’s office (see page 53, Report to Congress: Medicare Payment Policy). You can read more about the commission’s activities and recommendations at http://www.medpac.gov/home. When a hospital buys a doctor’s practice, the doctor’s office becomes defined as a hospital outpatient facility.

Here is a summary of the information provided by Blue Cross/Blue Shield: MSU retirees who have the Blue Cross/Blue Shield Traditional Medicare supplement policy will have part of their facilities fees paid. Payment will not begin until after the retiree has paid all of his or her annual deductible for that year. At present the annual deductible is $200.00 per individual. After the annual deductible is paid, Blue Cross/Blue Shield will pay 80% of the facilities fee. The retiree will pay the remaining 20% until he or she reaches the annual out-of-pocket maximum of $1,200.00 for that year. On January 1 of the following year, the deductible and out-of-pocket maximum will be reset for the new year.

The bottom line appears to be that MSU retirees who go to Mid-Michigan Physicians doctors in the doctor’s office will be charged the new facilities fee, but that they will have a certain amount of help paying it from their Blue Cross/Blue Shield Traditional Medicare supplement policy. Your Editor discussed this with some MSU retirees and heard various opinions. Some said this is simply the future of medical billing. Others said they will leave their Mid-Michigan Physicians doctor. It appears that this group may be the only group of local doctors now charging a facilities fee. One retiree was conflicted about what to do. She wanted to stay with her Mid-Michigan Physicians doctor, but felt that it would place an unfair drain on other retirees. She said that Blue Cross/Blue Shield is likely to raise its rates and its deductible in view of the considerably greater expense, and that that would impact all MSU retirees, not just the ones who go to a Mid-Michigan Physicians doctor.
Retirees Remember

Funny how the image of something that is medium old can get seniors started thinking about other things that are really old, and soon we realize that one’s idea of what is old is a very individual thing. To your Editor, the phone on the right is only medium old. After all, it has a plastic dial and a coiled cord, and neither of these things came on your phone back in the day. But to a current MSU student, this is probably a very old phone. Last summer, Patrick Scheetz sent out a few pictures of older phones, and even a picture of an old fashioned switchboard operator. This drew the following comment from Etta Abrahams:

“I remember dial phones. I also remember that one of my aunts and uncles lived in Port Chester, NY, which was considered "the sticks" then. One of my aunts who never left living in NYC, complained that she couldn't sleep at her sister's in Port Chester because it was too quiet. I remember that the phone there was the only one they had--no phones throughout the house--and it was set on a table on the landing of the stairs. It had no dial. You needed to pick up the phone and speak to the operator and tell her whom you wanted to call. I liked to jump down the last three or four stairs onto the landing, because then, for some reason, the phone gave a little ding. I was told not to do it--it would break the phone.

“At home in NYC civilization, my parents had two phones--one in the kitchen and one in their bedroom. The second phone was called an extension. I don't think that word's used much these days. Who says, "Pick up the extension"?Those phones had dials--I remember the rough clicking sound as it returned after each number dialed), and there was a little switch on the wall in the bedroom--a little metal switch affixed to the wall--that read "on" and "off," so I guess they could turn the ring off at night. Also, the phones were a dull black, heavy, and shaped as if they had a narrow waist. And they had brown felt stuff on the bottom (I don't know if this was something my parents put on to keep the phone from scratching the end table or if it was part of the phone). The cord was heavy woven cloth. One great thing about them: they always worked!

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“Aside from phones, here's something I still love: in our bedrooms--perhaps all the rooms at one time--we had two sets of shades: room darkening and white shades. The room darkening shades were green-black. I think they were used during the war, but our apartment was painted every three or four years, and when it was, all shades were replaced. So when I was a teenager, I could sleep in late. My bedroom windows faced east and north, so cutting out the sunrise was a definite plus.”

Upon seeing this e-mail conversation, Al LeBlanc responded:

“At my age, I remember the old AT&T dial phones and the sound they used to make when you dialed them in the World War II era. (That tells you something about what things you remember from a very young age!) I also remember that my parents shared a party line and that required some different forms of etiquette, but I don’t remember what. The business of crank phones, live operators, and phone companies before AT&T is something I know nothing about.”

Does any of this stimulate your own memories? If so, why not post them on our Facebook page and our members and friends can have a “remember when” conversation. Find the MSU Retirees Association page on Facebook at: https://www.facebook.com/MSURetirees
I wish to start or renew my subscription for the **MSURA Spartan Senior Newsletter**:

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Your payment will support the communication efforts of the MSU Retirees Association.

Make check payable to **MSU Retirees Association**. Mail to: Dave Brower, MSURA Treasurer, Suite 22 Nisbet Bldg., MSU, 1407 S. Harrison Ave., East Lansing, MI 48823-5239.

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**Benefit Golf Outing Raises $ 3,645.00 for Scholarship Fund**

The benefit golf outing cosponsored by StraightLine Financial Advisors and the MSU Retirees Association raised $ 3,645.00 for the MSURA scholarship fund and will become an annual event. Since it is the current plan of the MSURA to award a scholarship of $ 2,500.00 each year, you can see that this single event could fund a year’s worth of scholarship and still add nicely to the endowment. In the future we will be needing golfers, golfing friends, members of the planning committee, and volunteers to work on the day of the event. If you are interested in serving in any of these capacities, please contact **Patrick Scheetz** at scheetz@msu.edu.

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**HOW TO MAKE GIFTS TO SUPPORT THE MSU RETIREES 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, make your check payable to MSU—Retirees Association, AB272, enclose your name and full address, and mail to: University Advancement, 535 Chestnut Road, Room 300, Michigan State University, East Lansing, MI 48824.*
Lessons on Investing – Did you know?

StraightLine is a financial education and management company that was created to be a fiduciary. A fiduciary ALWAYS acts in the best interest of its clients – a rarity in the financial services industry. Many firms do not accept or abide by this standard. Be sure to ask your advisor if they do!

Straight to the Point

Each newsletter we will strive to provide timely updates on the news and events impacting investments.

Market Update - The S&P 500 came within a few points of the August lows on Sept 29th (1871 v. 1867) and followed it up a few days later with one of the biggest intraday reversals in recent history. A poor labor report for September sent stocks tumbling on Oct 2nd, but by mid morning they had started to reverse. In all the market swing a little over 3% from the low to the high and ended the day up roughly 1.5%.

Investment Implications - The retest of the market lows, coupled with the significant intraday reversal, are the kinds of events that typically signal a near term market bottom. While it’s still too early to definitively say that stocks bottomed last week, the recent rally is encouraging. Additionally, we’ve seen sectors such as materials and energy leading the way higher, providing some relief for the hardest hit stocks. We remain cautiously optimistic and will continue to look for signs of a reversal in market sentiment.

Please contact us if you have any questions or concerns about your investments.

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