



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

February 2018

VOL. 39, NO. 5

### Baldwin to share research on retirement issues

Roger Baldwin will discuss the evolving concept of retirement and briefly review research findings on the benefits of active engagement and “purposeful aging.” This session will also consider the university’s role in supporting older citizens and addressing issues raised by a lengthening lifespan.



Roger Baldwin

**When** Monday, March 12, 2018  
**Time** 2 p.m., refreshments at 1:30 p.m.  
**Where** Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

### April speaker to update latest on Wharton Center

Bob Hoffman, public relations manager at the Wharton Center for Performing Arts, will share new initiatives and will brief attendees on the upcoming season. Hoffman has been part of the communications team at the Wharton Center since 2001. An award winning journalist, he also co-hosts Fox 47’s Morning Blend.



Bob Hoffman

**When** Monday, April 9, 2018  
**Time** 2 p.m., refreshments at 1:30 p.m.  
**Where** Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing



Every year the MSU retirees help with the MSU Community Charitable Campaign/United Way mailing.

### Looking to try something different in 2018? Make plans to join an MSURA interest group

MSURA has a number of Special Interest Groups. If you would like to be part of the group, contact the group coordinator. See the MSURA website at [retirees.msu.edu](http://retirees.msu.edu) for more information. If you have an interest but do not find it here, we can start one. Email Pam Marcis at [marcis@msu.edu](mailto:marcis@msu.edu).

- Bike Riders** Contact Tim Potter at [pottert@msu.edu](mailto:pottert@msu.edu)
- Bowling** Contact Patrick Scheetz at [Scheetz@msu.edu](mailto:Scheetz@msu.edu)
- Dire Human Needs Overseas Group** Contact Bill & Linda Schoenl at [schoenl@msu.edu](mailto:schoenl@msu.edu)
- Family Genealogy** Contact Cathy Estrada at [cje1026@yahoo.com](mailto:cje1026@yahoo.com)
- Flying Club** Contact Fred Honhart at [honhart@msu.edu](mailto:honhart@msu.edu)
- Knitting** Call Rosemary Pavlik at (517)882-2030
- Local Jazz Events** Contact Albert & Beth Cafagna at [cafagna@msu.edu](mailto:cafagna@msu.edu)
- Motorcycle** Contact Dan Chegwiddden at [chegwidd@msu.edu](mailto:chegwidd@msu.edu)
- MSU Faculty/Staff Golf Activity** Contact Robert Wenner at [wenner@msu.edu](mailto:wenner@msu.edu)
- MSU Retirees Club of Florida** Contact Marsh Hestenes at [hestenes@msu.edu](mailto:hestenes@msu.edu)
- Quilting** Contact Ann Booren at [boorena@msu.edu](mailto:boorena@msu.edu)
- Sherlock Holmes/Greek Interpreters Society** Contact Shari & Jim Conroy at [jconroy45@gmail.com](mailto:jconroy45@gmail.com)
- Square Dancing** Contact Ron Hamelink at [hamelin2@msu.edu](mailto:hamelin2@msu.edu)
- Tennis** Contact Heather Mactaggart at [mactagga@rhs.msu.edu](mailto:mactagga@rhs.msu.edu)
- US Military History Discussion Group** Contact Al LeBlanc at [aleblanc@msu.edu](mailto:aleblanc@msu.edu)
- Walking Group** Contact Rick Vogt at [vogtrick@comcast.net](mailto:vogtrick@comcast.net)
- Travel Discussion Group** Contact Al LeBlanc at [aleblanc@msu.edu](mailto:aleblanc@msu.edu)



## Florida retirees luncheon details set for March 5

The 36th annual luncheon of the MSU Retirees Club of Florida will take place on Monday, March 5, 2018. This year, there is a new venue for the luncheon, Pier 22 restaurant, which is located right on the Manatee River near downtown Bradenton.

The speaker will be Provost and Executive Vice-President for Academic Affairs June Youatt. Provost Youatt always gives an interesting and informative overview of all the exciting things going on at MSU.

Assistant VP for HR Sharon Butler will also be there to update retirees on benefits.

The event will begin at 11 a.m. with a social hour, followed by lunch and Provost Youatt's talk. At the end, door prizes will be awarded.

All MSU retirees who are in Florida on that date are encouraged to attend. Please fill out and return the reservation form. This can be found on the MSURA web site, <http://www.retirees.msu.edu/2018FLMSURAnnouncement.pdf>

Contact Marsh Hestenes, [hestenes@msu.edu](mailto:hestenes@msu.edu) for more information.

**When** Monday, March 5, 2018

**Time** 11 a.m.

**Where** Pier 22 restaurant, located on the Manatee River near downtown Bradenton

**To attend** Fill out the reservation form at <http://www.retirees.msu.edu/2018FLMSURAnnouncement.pdf>



## PRESIDENT'S MESSAGE

Rick Vogt

What to do when it's 10 degrees outside? How about planning to attend the Feb. 12, 2018, Membership Meeting where Regina Cross, Director of Travel, MSU Alumni Association, will discuss overseas travel. It's sure to be informative and helpful in planning your future trips.

Be sure to mark your calendar for the MSURA Annual Meeting, May 7, 2018, 11:30 a.m. to 2 p.m. at Kellogg Center. Look for details in upcoming eNotices, the MSURA website, and April's newsletter.

A new year is a great time to look into doing new things. The MSU Retirees Association is looking for volunteers — just a few hours a month. Or maybe you would like to serve on the board or on a committee. Please let us know by calling 517-353-7896. Leave your name and phone number, and we will get back to you. We appreciate your service to the retirees.

We are approaching the \$100,000 mark in the MSURA Endowed Student Scholarship Fund. Thank you for the generous support! It is a big accomplishment to have raised this in under three years. Let's keep it growing! Thank you!

Go Green!

## Nominations sought for MSURA Volunteer of the Year Award

We are seeking nominations for the Volunteer of the Year Award, which is presented at our Annual Meeting Luncheon in early May to a member for outstanding service to the organization. Please submit the name of the nominee to Angela Brown, [browna@msu.edu](mailto:browna@msu.edu), by Feb. 28, 2018. For more information about the award and a list of past winners, see <http://retirees.msu.edu/awards.html>.



# Attend free programs for MSU Retirees

These events are part of the series offered by AARP and MSU Department of Recreational Sports and Fitness Services specifically for MSU retirees. Sessions are FREE to MSU retirees with their MSU Retiree Identification card. Free parking is available in the Wharton Center for the Performing Arts parking ramp using your MSU parking sticker and gate card (enter from the south entrance). For planning purposes AARP asks that participants register in advance by calling 1-877-926-8300. Registration will open 45 days prior to the event. For the entire year's schedule, you may visit the MSURA website: <http://retirees.msu.edu/>.

## ■ AARP HomeFit Program

Tuesday, February 13, 2018

10 a.m. to Noon

Location: IM Sports East, Multi-Purpose Room

The AARP HomeFit program was developed to educate older adults how to navigate all living spaces independently to allow them to remain in their own homes as they age. Participants receive information on how to easily evaluate their own home for "livability" should they themselves or one of their family members become unable to use stairs, or must rely on assistive devices. It is designed help individuals plan for independence, choice and dignity as they age. Participants will receive a personal copy of the AARP Home Fit Guide.

## ■ Getting To Know Apps

Tuesday, March 13, 2018

10AM to Noon

Location: IM Sports East, Multi-Purpose Room

Introductory class on how to use your mobile device (mobile phone, iPad, tablet, etc.)

## ■ Good Form Walking

Tuesday, April 10, 2018

10AM to Noon

Location: IM Sports East, Multi-Purpose Room

AARP in conjunction with Playmaker's offers Good Form Walking coaching. Good Form walking is a method to help walkers of all ages and abilities move forward more efficiently and healthier. Participants should wear loose clothing and comfortable walking shoes.

**Monday, May 7, 2018**

MSURA Annual Meeting

11:30-2PM at Kellogg Center

**Friday, June 15, 2018**

Annual MSURA Lugnuts Outing



**MSUFCU** >>  
Financial Solutions

Investment Services offered through CFS

Retirement means it's time for a new adventure. You need sound advice and a strong financial plan to help you get there.

Set up your free, no-obligation appointment with Mark Garrod or Travis Pasma, registered Financial Advisors with CUSO Financial Services, L.P. (CFS) to review your finances today!

**Mark Garrod:**

**517-333-2424 #7180**

**Travis Pasma:**

**517-333-2424 #6640**

[msufcu.org](http://msufcu.org)

**MICHIGAN STATE UNIVERSITY**  
FEDERAL CREDIT UNION  
*Building Dreams Together*

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to Credit Union members. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the Credit Union, and may involve investment risk including possible loss of principal.



**Suite 22 Nisbet Bldg. MSU  
1407 S. Harrison Road  
East Lansing, MI 48823-5239**



***Happy Valentine's Day!***

### **Lessons on Investing – Did you know?**

StraightLine is a fiduciary that was chosen by MSU to provide professional advice and management to both employees and retirees at MSU. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. We present the following for your review:

#### **Straight to the Point**

**Market Update** - Stocks have started 2018 where they left off last year, with strong gains in the early going. It's clear that market sentiment is positive right now and investors remain optimistic about the global economy and market fundamentals. For the first time it looks like we may be reaching the early stages of the euphoric phase of the market cycle that often signals market tops. However, this phase may last weeks, months, or even years, especially given the elongated cycle we've seen thus far. The addition of fiscal stimulus through the recently passed tax reform should add to the bottom line for companies and is undoubtedly contributing to the strong start to the year. As long as fundamentals hold up, as they have based on some of the early reporting of December economic data, we see no reason to get overly cautious about the risk of a significant market selloff.

**Investment Implications** - If indeed we are in the final phase of this market cycle, we should note that this phase tends to produce some of the best returns. As such, we recommend remaining invested, but also being aware of your risk tolerance and avoid getting greedy. We're in the process of rebalancing accounts this quarter and recommend that investors trim some of their highly appreciated positions and reallocate accordingly.

Our quarterly newsletter (StraightTalk) walks through the macro information that we are utilizing in respect to our near term strategy. Please contact us if you are interested in receiving these newsletters or discussing our macroeconomic views.

**From StraightLine Higher Education Services**



**Headquarters**  
165 Kirts Blvd, Suite 100  
Troy, MI 48084

**East Lansing Office**  
2911 Eyde Pkwy, Suite 100  
East Lansing, MI 48823

**(877) EDU-403B**  
**info@straightline.com**  
**www.straightline.com**



**SPARTAN SENIOR NEWSLETTER** MSU Retirees Association, Suite 22 Nisbet Building, MSU, 1407 Harrison Road, East Lansing, MI 48823-5239 • **Phone** (517) 353-7896 • **Email** [msura@msu.edu](mailto:msura@msu.edu) • **Editor** Rick Vogt (517) 242-1324 • **Website** <http://retirees.msu.edu> • **Facebook** <https://www.facebook.com/MSURetirees> • **Change of address or MSU benefit questions**, contact MSU Human Resources at (800) 353-4434