



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

November - December 2018

VOL. 40, NO. 3

MSURA Endowed Student Scholarship applications now being accepted

Scholarship applications are now being accepted for MSURA Endowed Student Scholarship for school year 2019-20 by the MSU Admissions Office. Scholarship awards will be announced in the Spring of 2019. Please let your children and grandchildren know about this opportunity.

In 2015, the MSU Retirees Association started a scholarship fund for family members of MSU retirees and current MSU employees. We wanted to help ensure future generations a college education. Incoming and current MSU students undergrad and graduate level are eligible to apply for the scholarship annually.

Through donations and fundraising, two scholarships have been endowed and we are working to endow more. Six \$2,500, one-year scholarships have been given out since the scholarship's creation. An endowed scholarship simply mean that enough money is invested to ensure funding scholarships annually using just a portion of earning. This ensures the scholarship fund continues to grow with inflation while at the same time awarding scholarships annually to future generations of Spartans.

Help future generations by making a donation today.

MEET A RECIPIENT



Freshman Callahan Riggs received a \$2,500 scholarship from the MSURA. He is studying supply chain management and hopes to stay in Michigan after graduation. His family connections at MSU run deep. His great grandfather, grandpa, great uncle, mom, another uncle and sister have all gone to MSU.

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

There are two ways to send in your contribution.

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 <http://givingto.msu.edu/gift/>.
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter your gift amount.
- Click on "Proceed to Checkout."
- Complete donation.



October's membership meeting was standing room only

Dan Mackey, MSU Human Resource Manager Compensation, and Tabatha Dixon, Senior HR Professional, presented MSU Benefits Open Enrollment process and reviewed changes to retirees benefits to a more than full audience in October.

Rick Vogt, MSURA President, said next year he'll order a bigger room for the popular event.

Attendees also heard from Sandra Campbell, Interim MSU Pharmacy

Please see OCTOBER MEETING on page 6

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PRESIDENT'S MESSAGE

Rick Vogt

I want to wish you happy holidays and best wishes to you and your family in the coming year.

We have invited student musicians from the MSU College of Music for December's membership meeting on Monday, Dec. 10. This is a little different, but we think this could be a new tradition. Hope you can attend.

The response rate to the retiree survey has been exceptional and the information you have provided will help us plan for the future. Thank you. We will have some survey results to share in the January newsletter.

We are looking for volunteers to help out. If you can help, give us a call at 517-353-7896. Leave your name and telephone number, and we will call you back. Or, email us at msura@msu.edu.

I want to thank Trish Horn for her service to MSURA over the past five years as our eNotice Editor and other projects she took on. Thank you, Trish.

Thank you to all the volunteers for the good things you do for the retirees.

Go Green!

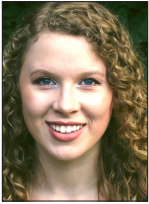
Retirement is Work!

By Tom and Kevin Coccozzoli



Dec. meeting will feature MSU music students

At the December membership meeting, we'll get a chance to listen to music from two MSU music students. Charlotte Darr is a classical soprano from Dexter, Michigan. She is pursuing her B.A. degree in music education and vocal performance. She loves to sing a variety of styles ranging from classical and contemporary to musical theatre.



Charlotte Darr



Lisa Summers

Lisa Summers Michigan native, regularly performs in collaborative and chamber recitals and works as a piano instructor at music studios in Holt and Grand Ledge. She is currently a D.M.A. candidate for the degree in piano performance and an M.M. degree in piano pedagogy.

Journalism prof to share environmental challenges

Eric Freedman will talk to retirees on Monday, Jan. 14, about the environmental challenges in the Great Lakes Basin. He'll draw upon his vast experience writing on environmental issues and his co-edited book, "Biodiversity, Conservation, and Environmental Management in the Great Lakes Basin" to review the range of environmental issues challenging the Great Lakes region.



Eric Freedman

Freedman is the director of the Knight Center for Environmental Journalism and a professor in the School of Journalism. He covered public affairs and legal affairs for newspapers in New York and Michigan, winning a Pulitzer Prize in 1994 for coverage of a corruption scandal.

When Monday, Dec. 10, 2018

Time 2 p.m., refreshments at 1:30 p.m.

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

When Monday, Jan. 14, 2019

Time 2 p.m., refreshments at 1:30 p.m.

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

MSU Retiree Life Insurance: Changes in designating your beneficiary

Trying to prepare for the unexpected comes in many shapes and sizes, and life insurance is one of the ways you can help prepare. An important part of your coverage is making sure you designate your beneficiary(ies).

If you are enrolled currently in MSU's Optional Life Insurance, you are familiar with our insurance carrier, Prudential Insurance Company of America. Starting on Jan. 1, 2019, Prudential will administer the beneficiary designation process — making the process from enrollment to connecting with your loved ones over the life claim seamless.

Look for more information about this change and what you will need to do in a coming email later in November and a formal letter from Prudential with detailed instructions in December. If you have any questions about this change in the meantime, please contact the HR Solutions Center at SolutionsCenter@hr.msu.edu or 517-353-4434.

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MARK YOUR CALENDARS



Please cut out this calendar and use it to help you keep track of MSURA activities!

MSURA MONTHLY MEMBERSHIP MEETINGS

are at the MSU Federal Credit Union Community Room, Farm Lane & Mt. Hope Road, 1:30 p.m.–Refreshments, 2 p.m.–Program

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Nov. 12, 2018, 1:30–3 p.m.	Stacy Slobodnik-Stoll, Head Coach, MSU's Women's Golf Team	Building a Big 10 Championship Women's Golf Team	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Dec. 10, 2018, 1:30–3 p.m.	Musicians Charlotte Darr and Lisa Summer	A Musical Program	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Jan. 14, 2019, 1:30–3 p.m.	Eric Freedman, Knight Chair in Environmental Journalism and Professor in the MSU School of Journalism	Environmental Challenges in the Great Lakes Basin	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, Jan. 15, 2019, 10 a.m.–Noon	AARP	Fraud Watch Network	Please check eNotices for details	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Wednesday, Jan. 30, 2019, 2 p.m.	Kirk Domer, Chairperson, MSU Dept. of Theatre	See sets from Oklahoma and hear about the process to create them	Tour MSU Theatre's Scene Shop	Meet at the Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Feb. 11, 2019, 1:30–3 p.m.	Laura Bix, Ph.D., Professor of Packaging, MSU	Those Pesky Packages: Efforts Underway to Make Packaging Safer and More User-Friendly	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, Feb. 12, 2019, 10 a.m.–Noon	AARP	Emergency Preparedness	Please check eNotices for details	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, March 11, 2019, 1:30–3 p.m.	Scott Counts, Ph.D., Associate Professor of Translational Science & Molecular Medicine, MSU College of Human Medicine	Recent Developments in the Diagnosis and Treatment of Alzheimer's Disease	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, March 12, 2019, 10 a.m.–12:30 p.m.	AARP	Getting to Know Apps	Please check eNotices for details	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, April 8, 2019, 1:30–3 p.m.	Melanie Helton, Professor of Voice (soprano) and Director of the MSU Opera Theatre	From Performer to Professor: A Life in Opera	MSU Retiree Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, April 9, 2019, 10 a.m.–Noon	AARP	Good Form Walking	Please check eNotices for details	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, May 7, 2019, 11:30–2 p.m.	Rick Vogt, MSURA President	Luncheon: MSURA Elections & Business Meeting	MSU Retiree Association Annual Meeting	MSU University Club

Visit the MSU theatre's Scene Shop on Jan. 30

Kirk Domer, MSU Theater Department chairperson, and his colleagues, Mark



Kirk Domer

Willoughby and Levi Galloway, have invited MSU retirees to tour the MSU Theater Department's Scene Shop. The event will be held on Jan. 30 at 2 p.m. Details are to

the left. Scenes from "Oklahoma!" will be under development at the time of the

What Tour, MSU Theatre Department's Scene Shop

When Wednesday, Jan. 30, 2019

Time 2 p.m.

Where Farm Lane and Mt Hope Roads, behind the MSUFCU branch. We will meet at MSUFCU branch's Community Room before the tour.

tour. This will be a great time to see the scenes at full scale and hear about the process to create them. Check out this year's plays at <http://theatre.msu.edu>.

AARP Programs scheduled for 2019

■ FRAUD WORKSHOP, FRAUD WATCH NETWORK

Tuesday, Jan. 15, 2019, 10 a.m. to Noon

Location: MSUFCU Mt Hope & Hagadorn branch, Community Rm.

The Fraud Watch Network presentation provides current statistics on identity theft and fraud, identifies the frauds and scams that are trending in Michigan, and the approach scam artists to take to defraud their victims. Tips about how someone might protect themselves against fraud, scams, and identity theft are offered. Additional information in the form of booklets and brochures and other resources are provided.

■ EMERGENCY PREPAREDNESS

Tuesday, Feb. 12, 2019, 10 a.m to Noon

Location: MSUFCU Mt Hope & Hagadorn branch, Community Rm.

Although we are not likely to have a hurricane hit MI there are any number of disasters that could happen. This workshop will present how to create an emergency plan and what you should pack in your “go bag.”

■ GETTING TO KNOW APPS

Tuesday, March 12, 2019, 10 a.m. to 12:30 p.m.

Location: MSUFCU Mt Hope & Hagadorn branch, Community Rm.

Introductory class on how to use your mobile device (mobile phone, iPad, tablet, etc.) 1-hour sessions for each type of device. Apple devices (10 a.m.–11:15 a.m.) Android (11:30 a.m.–12:30 p.m.) Separate sessions with 15-minute break between sessions.

■ GOOD FORM WALKING

Tuesday, April 9, 2019, 10 a.m. to Noon

Location: MSUFCU Mt Hope & Hagadorn branch, Community Rm.

AARP in conjunction with Playmakers 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.



IN MEMORIAM

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

Joy Adcock	5/15/18
Gary F. Connor	9/21/18
Marilyn J. Emery	8/17/18
Betty Kletke	9/16/18
Sandra Laukkanen	6/14/18
Richard K. Lee	8/5/18
Beatrice Mangino	9/7/18
William M. Mills	9/17/18
Evelyn Pummill	8/13/18
Barbara Reeves	9/7/18
Charles F. Seeley	9/1/18
Nancy M. Sehlke	9/6/18
Jean Steavens	9/24/18

MSU Music



College of Music
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2018/19 Season of Music presents an extraordinary array of musical offerings | Tickets & Info: music.msu.edu/events

11/5 MONDAY

“Tonight,” a Tribute to Leonard Bernstein

JOANNE AND BILL CHURCH
WEST CIRCLE SERIES
7:30 p.m. Fairchild Theatre
Celebrating 100 years of America’s Renaissance man.

11/14, 11/16, 11/17, 11/18 WEDNESDAY, FRIDAY, SATURDAY, SUNDAY

**Johann Strauss II:
Die Fledermaus**
MSU OPERA THEATRE
7 p.m. Wed., Fri., Sat.
3 p.m. Sun. Fairchild Theatre
Step back in time to Vienna with its frothy and frolicking delights of the Gilded Age.

11/30 FRIDAY

Symphony Orchestra

8:00 p.m. Fairchild Theatre

12/2 SUNDAY

Wind Symphony/ Spartan Youth Wind Symphony

3:00 p.m. Wharton Center

12/7 FRIDAY

Guest jazz guitarist Mark Whitfield with MSU Jazz Orchestras

MSUFCU JAZZ ARTIST IN RESIDENCE
8:00 p.m. Fairchild Theatre
“The Best Young Guitarist in the Business” — *New York Times*.

12/8 SATURDAY

Peace, Joy & Songs of the Season

MSUFCU SHOWCASE SERIES
8:00 p.m. St. Thomas Aquinas Church
Enjoy the uplifting holiday sounds of 200 singers and instrumentalists.

12/15 SATURDAY

A Jazzy Little Christmas
MSUFCU SHOWCASE SERIES
8:00 p.m. Fairchild Theatre
MSU Professors of Jazz

OCTOBER MEETING, continued from p. 1

Director, who talked about MSU pharmacy services available to retirees.

Campbell broke her talk into three areas, vaccines, SyncRX and prescription alerts.

As far as vaccines, Campbell told the audience that flu and shingles vaccines are offered Monday through Friday from 8 a.m. until 5 p.m. at the MSU Pharmacy and are covered by most insurance plans. No appointment is necessary.

Another new program at the Pharmacy is SyncRx, which is a coordinated refill program that synchronizes your medications for filling once every 30 or 90 days, depending on your insurance benefit. The MSU Pharmacy team will call you to set up a pick-up date for your medications each time they prepare to fill them. Benefits to this program include:

- Automatic processing of your prescriptions
- Pick up all your medications on the same day
- Increased convenience by limiting trips to the pharmacy
- Notification when your order is ready

Flu and shingles vaccines are offered Monday through Friday from 8 a.m. until 5 p.m. at the MSU Pharmacy and are covered by most insurance plans. No appointment is necessary.

- Reassurance that they will alert you in advance when new prescriptions are required from your healthcare provider

To sign up, simply come to the pharmacy and fill out a SyncRx form. This service is free of charge.

Retirees can also sign up to receive email or text message alerts when prescriptions are ready. This way, you can head to the pharmacy knowing that your prescriptions will be ready when you arrive. Simply call the pharmacy and provide our staff with your cell phone number or email. This service is free of charge.

Eli and Edythe Broad Art Museum

Michigan State University

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CGA BENEFITS TO YOU INCLUDE:

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- \$10,000 minimum to establish a CGA for MSU
- You must be at least 60 years old to receive payments

Contact the Office of Gift Planning for an illustration of how a charitable gift annuity can help you now and provide support for MSU later.

Office of Gift Planning
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Michigan State University
Spartan Way
535 Chestnut Rd., Room 300
East Lansing, MI 48824
(517) 884-1000

giftplanning.msu.edu

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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 - Many of the same market trends and macro headlines that have been in place over the last few months remain. Domestic equities have continued to do well, as markets have hit new all-time highs. Meanwhile international equities continue to be hampered by currency movements and ongoing rhetoric around tariffs and trade. We did get some good news recently with the updated trade deal between the US, Mexico, and Canada. It is our belief that in the coming months more trade agreements will be put in place and that we will see something happen with China after our mid-term elections. If these developments continue it should be a positive for stocks globally.

Investment Implications - There is once again a wide performance gap between domestic and international stocks, erasing the gains and positive sentiment that had accrued last year. However, while volatility may persist we continue to believe that international markets represent a much better long-term value. It will require some patience, but investors will be rewarded with better returns over the next three to five years. International markets continue to trade at valuations below their long-term averages, while the US is slightly above. Additionally, it's possible that US markets will see a small pullback before year end, given the recent strength. We have yet to see any of the usual worries around election time filter into stocks, and while they aren't guaranteed to show up, it's something to keep an eye on.

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.

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