



### **UPCOMING MEMBERSHIP MEETINGS**

# State Capitol historian to speak Feb. 12

Have you ever looked up from the Michigan State Capitol rotunda to see the stars in the dome? What other artwork and their stories are hiding in the



Valerie Marvin

Michigan State Capitol?

Valerie Marvin, historian and curator for the Michigan State

Capitol Commission, will present to us some of the artists and their stories when she speaks to retirees at the membership meeting on Monday, Feb. 12.

Marvin also serves as the president of the Historical Society of Greater Lansing.

Attendance at this event is in-person or virtual using Zoom. Meeting will be held at the MSU Federal Credit Union Farm Lane & Mt Hope branch Community room. Coffee at 1:30 p.m., and presentation will start at 2 p.m.

When Monday, Feb. 12, 2024
Time 2 p.m., coffee at 1:30 p.m.
Where Community Room, MSUFCU
Branch, Mt. Hope & Farm Lane OR join
the Zoom: See E-Notice for sign in info
or visit https://retirees.msu.edu.

# Falcon expert to share her passion March 11

Dina Maneval has worked with the Lansing Board of Water and Light for 24 years as an accountant

In 2004 she spearheaded



Dina Maneval

the Peregrine Falcon Project to help provide a protected nesting site for both the raptor and BWL staff.

Alerted in 2004 that a peregrine falcon was spotted on the BWL Eckert Power Station roof, she acted.

Maneval remembered her 5th grade teacher lecturing about endangered and extinct wildlife in America: gray wolf, California condor, American bald eagle, and the peregrine falcon, but the peregrine stuck in her mind the most.

In 2007, she coincidentally reconnected with her teacher, Mara Lud, principal now, when she worked with the Moores Park

Please see PEREGRINE FALCON on page 3

When Monday, March 11, 2024
Time 2 p.m., coffee at 1:30 p.m.
Where Community Room, MSUFCU
Branch, Mt. Hope & Farm Lane OR join
the Zoom: See E-Notice for sign in info
or visit https://retirees.msu.edu.

### LOTS HAPPENING! CHECK IT OUT!

The Military History Special Interest Group is inviting everyone to attend a special event. Michael Unsworth, a retired MSU history librarian, will be speaking on



Michael Unsworth

Tuesday, **March 12**, at 2 p.m. at the MS-FCU branch on Mt. Hope and Farm Lane. He'll present "Floating Vengeance: Japan's World War II Balloon Attack on Michigan." He'll talk about how Japan, over about a five-month period, sent 9,200 balloons filled with hydrogen gas across the Pacific. The

balloons were intended to lower morale in the U.S. and Canada. Only 285 balloons were discovered. Unsworth will talk about the two balloons that made their way to Michigan, the farthest east any were found. Come at 1:30 for refreshments. After the balloon discussion, stay on for the regular Military History meeting, if you wish.



Join the MSURA for a guided tour of the R.E. Olds Transportation Museum on **Feb. 9** at 10:30 a.m. Admission is \$7. Read more details about parking and how to register on **page 9**.



Road Trip! We wanted to do this back in 2020, but you know why we didn't. Read all about this fantastic getaway on **April 10** to the Ford Museum and Meijer Gardens on **pages 6-7** and register soon as seats go fast.



Lunch outings at Brody Cafeteria are becoming popular. Offered every second Friday of the month, these luncheons are very informal. No agenda, just a relaxing time to chat with other retirees. And it's fun to look for the perfect lunch because there are so many choices! The next scheduled lunch is **Feb. 9**. Read more about how to pay ahead of time and parking on **page 9**.

# MSU RETIREES ASSOCIATION

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Tuesday, May 7 is the annual luncheon. Stay tuned for more info as the date draws closer.



# PRESIDENT'S MESSAGE

### **Jacqueline Babcock**

Welcome to 2024! I wish everyone a healthy and happy year and I hope you will spend some of 2024 with your MSURA friends and colleagues. MSURA has been an organization for retirees for 75 years. The organization has a history of keeping MSU retirees socially involved and intellectually engaged. In addition, MSURA has taken an active role in maintaining relationships with MSU administrators regarding benefits and policies affecting retirees. Most recently we welcomed Mary Lee Morey as the new Director of Benefits at MSU.

The recent history of MSURA is in process of being updated, but early history is available on the MSURA website at: https://retirees.msu.edu/history.html. Below is a short excerpt.

Following a Faculty Club dinner in October 1949, seven retired academics (M. M. Cory, R. P. Hibbard, Ch. Chapman., W.O. Hedrick, F.A. Keefer, Jacob Schepers, and Chace Newman) gathered to discuss formation of an organization of retired MSC staff members. Any man who had retired from MSU was eligible to become a member. The purposes identified were: to provide constructive interests for retired men; to develop mutual interests; to keep in touch with those who may be ill or shut-in; and to interest each other in public need and activities. Dues were established at \$.50 a year but soon increased to \$1.00. Women were invited to join in May of 1975.

As you can see, MSURA has evolved, as has society in general. MSURA's commitment to retirees has not changed, however, and the main goals are still important.

There is a lot of programming planned for winter and spring of 2024. The ideas mostly come from our membership. We do listen and we are open to additional ideas. MSURA is also looking at specific programming and information that may be of particular interest to more recent retirees and a good refresher for all retirees. Like all phases of our lives, there is always something new to learn.

Your participation is encouraged and greatly appreciated. Consider becoming involved in any small way by helping with registration at an event, making coffee at a monthly meeting, sharing your retirement experience with an article in the newsletter, joining a special interest group, chairing an event or becoming a board member. We are here to help each other.

### PEREGRINE FALCON, cont. from page 1

Elementary School students and staff to start 'Pennies for Peregrine.' Maneval's program collected donations to purchase two FalconCams which were installed and connected at the nesting box allowing the public to watch the birds year-round.

Each year for 20 years now, BWL and the MDNR work together to band the baby falcons, so they are able to track their fledging patterns.

Maneval is passionate, learning more and more every year about them – and thoroughly enjoys helping to protect and take great care of the peregrine falcon. Not only has the Peregrine nested at Eckert, but Maneval observed the falcons were aggressive at the BWL Erickson Power Station in 2022 as well. There are now two nesting sites at BWL property where there has been a total of 85 eggs laid, 55 hatched and 48 fledged.

### Master gardener to speak April 8

Alysia G. Babcock will provide information on the benefits of native



Alysia G. Babcock

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

Babcock is a Conservation Steward, Master Naturalist, Advanced Master Gardener, completed the KBS Field Botany Class and is a Certified Shoreline Professional.

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

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

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

### In Memoriam



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

Linda M. Chadderdon 12/10/23 Joan Marie Cooper 11/5/23 Archibald R. Earl 11/11/23 Lois Gage 12/9/23 Bernard Gallin 12/16/23 Thomas Helma 11/21/23 Gary A. Manson 12/14/23 Michael K. McCune 12/10/23 Marvin Pollok 12/11/23 Ramanathapuram 11/13/23 V. Ramamoorthi Charles Rhodes 11/14/23 Ronald Sandefer 11/25/23 Guenter Adam Stork 11/15/23 Richard Yarch 12/2/23



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



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## Church worked in athletics, now enjoys time up north

**SPARTAN** SPOTLIGHT



BY JATASIA POWERS

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

ick Church's love for sports stems from his high school basketball days and is a love he continued to carry with him throughout his successful career working in broadcast technology.

Church received his masters from Michigan State University in sports administration. He described his time at MSU as "very interesting." His favorite memories include working with the basketball team and working with athletes like Earvin "Magic" Johnson, Gregory Kelser, and Terry Donnelly.

After graduating from MSU, Church went straight to working for the Detroit Red Wings as a director of scoreboard operations.

"It was interesting working with professional athletes coming straight out of college," Church said.

Church started working for the Red Wings around the same time that Joe Louis Arena opened in 1979.

"The team wasn't very good" Church said. To get people in the arena, we had to give away a car every game. "If the team wasn't doing well, hopefully, we could entertain them with some of the video board broadcast."

In 1992, Mike Ilitch, owner of the Red Wings, bought the Detroit Tigers and requested that Church also be a director of scoreboard operations for the Tigers.

"A lot of the same things but we had to kind of change them over to get baseball slants instead of hockey slants so I had fun with that," Church said.

Church returned to MSU in 1998 to work as the director of broadcast technology. He says his favorite thing about working for MSU was that there was always someone there to help solve a problem.

"If I needed some expert help, there are 10,000 plus other employees on campus who are always willing to answer a question, and everybody was very friendly...There's always support there (for me) from either my department or other departments on campus," Church said.

Church enjoyed working with all of the different sports at MSU.



Rick and Jane Church enjoying time in Eagle River Falls in Eagle River.

"Football was the biggest one, it took the most amount of time, but coming from a basketball background, I liked basketball as much as I liked football," Church said.

Church had many accomplishments throughout his time at MSU including installing video boards in Spartan Stadium, the Breslin Center and Munn Arena — as well as working with Mark Hollis to start the Big Ten Network at MSU.

"A fun part of that was recruiting students to work in the program, and then students started training other students, then they graduated and got jobs out in the real world" Church said. So, that was a lot of fun to get students in actual broadcasting, running the cables, doing the play-by-play and then watch them move on to the real world.

Since retirement, Church spends most of the year at his home on Lake Superior located between Eagle Harbor and Copper Harbor, as far north in the state of Michigan as you can go. Church enjoys the area's remoteness.

Church spends a lot of time going on

Please see CHURCH on page 9

### **Navigating Your Health:**

### Annual wellness visits vs. annual physicals

By Marissa Herrera, DNP, RN, director of Care Management and Quality at MSU Health Care

aintaining good health is a journey that deserves our attention and care. In this article, we'll delve into the distinctions between two essential components of preventive health care: the "Annual Wellness Visit" and the "Annual Physical." Knowing what is included in an Annual Wellness Visit will help you receive this benefit without paying a copay.

### What is an annual wellness visit?

An annual wellness visit is a comprehensive review conducted by a health care team, specifically designed to focus on preventive care and long-term health planning. This service is fully covered by Medicare, all Marketplace health plans, and some other insurance plans.

Key features of an annual wellness visit include:

- Health Risk Assessment: A thorough discussion of your medical history, lifestyle, and potential risk factors affecting your health.
- **Medication Review:** An evaluation of your current medications, including prescription drugs, over-the-counter medications, and supplements.
- Personalized Health Advice: Based on the assessment, your health care team will offer personalized health advice and preventive care recommendations. This may include lifestyle modifications, screenings such as a colonoscopy or mammogram, and vaccinations. If screenings are needed, they can be ordered during the visit.
- Establishing a Personalized Prevention Plan: Creating a plan tailored to your health needs and goals, which may involve strategies to manage chronic conditions or recommendations for screenings.
- Advance Care Planning: Advance care planning involves
  planning for your future health care. It enables you
  to make some decisions now about the health care
  you would or would not like to receive if you were
  to become seriously ill and unable to communicate
  your preferences or make treatment decisions.

An annual wellness visit does not include the discussion or treatment of a specific health concern or condition, such as the cold or flu. If you have a specific health concern, please schedule a separate appointment with your provider or clinician.



### What is an annual physical?

An annual physical is a more traditional and in-depth examination conducted by a physician focused on your current health status. It often involves a hands-on assessment and is typically more detailed than an annual wellness visit.

Key features of an Annual Physical include:

- Comprehensive Physical Examination: A hands-on assessment checking vital signs, heart and lung function, and various aspects of your overall health.
- **Screening Tests and Labs:** Specific screenings and laboratory tests such as blood pressure measurement, cholesterol screening, and blood glucose testing may be included based on your age and risk factors.
- Diagnostic Tests: If needed, your physician may order additional diagnostic tests, such as X-rays or EKGs, to assess specific health concerns.
- Addressing Current Health Issues: Unlike an annual wellness visit, an annual physical focuses on addressing current health issues and concerns, ensuring existing conditions are appropriately managed.

Ultimately, the choice between an annual wellness visit and an annual physical depends on your individual health needs and insurance coverage. Discuss with your health care provider to determine the option aligning best with your health goals.

MSU Health Care has added several primary care providers to better serve our MSU Community. If you are interested in becoming a patient, or scheduling a visit with your MSU Health Care provider, visit healthcare.msu. edu or call (844) 678-7883.

# Join us for a day trip to Grand Rapids April 10

e are planning a one-day trip to Grand Rapids on Wednesday, April 10, and we think you'll love it. First we'll travel to the Gerald R. Ford Museum, which hosts a permanent exhibit that allows visitors to experience highlights from President and Mrs. Ford's lives. The exhibit teaches democratic citizenship and allows for quiet reflection. In addition to the permanent exhibits, changing temporary exhibits draw artifacts from museums all over the country. The Museum Store sells items relating to the Ford presidency, other Presidents and the First Ladies, and other souvenirs. The museum grounds are also home to President and Mrs. Ford's burial site.

The Frederik Meijer Gardens & Sculpture Park will be the next stop. This facility opened in April 1995 after 13 years of planning and fundraising by the West Michigan Horticultural Society. In 1990, Fred and Lena Meijer were asked for their support, and they embraced the concept of a major cultural attraction centering around horticulture and sculpture. Frederik Meijer Gardens & Sculpture Park is one of the leading cultural destinations in the Midwest, featuring 158 acres of indoor and outdoor gardens, one of the nation's annual horticulture and temporary sculpture exhibits. Mingle with more than 7,000 butterflies flying freely inside the conservatories. The annual Fred & Dorothy Fichter **Butterflies Are Blooming exhibition** at Meijer Gardens is the largest temporary tropical butterfly exhibition in the nation. Tropical butterflies from around the world fly freely in the Lena Meijer Tropical Conservatory.

# Join the MSURA for a trip to the Gerald R. Ford Museum, Frederik Meijer Gardens & Sculpture Park on April 10

### TRIP INCLUDES:

- · Round trip transportation by Motorcoach
- Self-guided tour of the Gerald R. Ford Museum (Lots of walking)
- Narrated tram tour at Meijer Gardens And Sculpture Park
- Self guided tour of Butterflies are Blooming Exhibition, the Tropical Conservatory
- Carnivorous Plant House to the Victorian Garden. (Lots of walking)

### **COST:** \$70

Note: Each person must fill out her or his own registration form.

Mail your check and reservation form (found on page 7) to:

Diana Priebe, Mitten Tours

200 Albert Ave, Unit 604, East Lansing, MI 48823

Contact number: 517-281-9192

### **DEADLINE FOR RESERVATION:** March 1, 2024



# GERALD R. FORD 1913 - 2006

### **TENTATIVE SCHEDULE:**

Wednesday, April 10, 2024 8:30 a.m.

Motorcoach arrives Meijer on Lake Lansing Road (by Light Post K)

8:45 a.m.

Motorcoach departs Meijer on Lake Lansing Road

10:10 a.m.

Arrive Gerald R. Ford Museum

12:15 p.m.

Motorcoach departs for Frederik Meijer Gardens & Scuplture Park

12:30 p.m.

Motorcoach arrives at Frederik Meijer Gardens & Scuplture Park

Lunch on your own at Meijer Cafe Gardens or bring your own lunch

3:30 p.m.

Motorcoach departs for return

5:00 p.m.

Return to Meijer on Lake Lansing Road (Depending on traffic, weather)

**Please note:** During the butterfly exhibition, tripods are not allowed in the Lena Meijer Tropical Conservatory. Monopods may be used, but please be courteous to other guests. Due to governmental regulations, no butterfly or plant materials may leave the Lena Meijer Tropical Conservatory. Please don't touch the butterflies.

### MSURA GRAND RAPIDS TRIP — Wednesday, April 10, 2024

\$70 per person. Please make check payable to Diana Priebe (Mitten Tours in the memo line) *Each person* must fill out her or his own reservation form and return with check by March 1, to:

Diana Priebe/Mitten Tours, 200 Albert Ave., Unit 604, East Lansing, MI 48823 • Contact number: 517-281-9192

Name (As Appears on Drive	er's License) First	Last
Preferred Name	Date of Birth (month/day/year)	
Address (As Appears on Dr	iver's License)	
City	State	(Long) ZIP Code -
Telephone (Home)		(Cell)
Email Address	Spe	cial Needs
Medical condition we shoul	d be aware of	
Traveling with (All in your s	group, please)	
	son: (Not traveling with you	)
Name		ationship
Daytime Number	Eve	ning Number
If you cancel your trip 60 days to 33 d	ays in advance of departure, a 10% cha in advance of the departure date, no re	
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Signature		Date
Printed or Typed Name		
If you are leaving your car, I need to h While parked at Meijer on Lake Lansi	ng Road on April 10, 2024, for the MSI	J Retirees/Mitten Tours Gerald R. Ford and Frederik Meijer Gardens and Sculpiana Priebe and Meijer are not liable for my car and the contents therein.
Printed or Typed Name	Dau	<del>-</del>
License Plate #	Make, Model, Color and Yea	r of Car
For Mitten Tours Use Only		Date Received Amount



# BLAST FROM THE PAST

Many folks seeing this photo will know exactly what it is. You might have worked on the floor helping students, or you might have been one of the students. This photo was taken in 1962 and belongs to MSU Archives. They do not know who took the photo, but they graciously allowed us to print it here. And yup, it's The Pit, where students stood in line to register for classes.

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### Tour at R.E. Olds Museum



See this 1953 Nascar at the R.E. Olds Transportation Museum.

Join the MSURA for a guided tour of the R.E. Olds Transportation Museum on **Feb. 9**, **2024**, at 10:30 a.m. Admission is \$7 and payable upon entry to the museum. The museum is located at 240 Museum Dr., Lansing. Parking is available in a gated lot behind the Museum and the gate will be open for our group to park for free. After the tour, join MSURA members for lunch at Brody Cafeteria. (For more info, see page 1 article about lunch).

RSVP to Chris DeFouw at defouw@msu.edu by Jan. 29 for the guided tour and to advise if you will be attending lunch.

### Join the Lunch Bunch at Brody Hall Feb. 9

What our new initiative of having a monthly lunch at Brody Hall is going well. There is no program at these events. This is just time to meet and socialize with your friends and meet some new ones. Plan to attend and invite your friends as well. Luncheons are held on the second Friday of the month at MSU Brody Hall from 11:30 a.m. to 1:30 p.m.

### **Purchasing your meal**

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

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

### Location of the luncheon

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

### **Parking**

Your MSU Retiree Parking Permit allows you to park on campus anywhere an MSU Employee Parking Permit is allowed to park.

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

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



Rick and Jane Church live about three miles from the Eagle Harbor Lighthouse, which is still a working lighthouse.

### CHURCH, cont. from page 4

walks, hiking, fishing and working on the property.

"Our property is on the lake" Church said. "There are a lot of down trees so I spend hours just sitting by the lake shore, burning excess firewood and reading a book if I want to. Very different from my on-campus job,"

He stays there roughly from April to November, but, of course, his stay depends on when the basketball season ends and football season begins.

"I love my sports here," Church said. It all depends on the football schedule when we come back in the fall.

When Church is back in East Lansing, he enjoys spending time on campus.

"Walking around campus is amazing," Church said. "I love to attend sporting events. Not only football and basketball but occasional hockey games, soccer games and volleyball games. With 25 different sports, there's always something going on campus."

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

MSURA is presenting Biggby gift cards to those who bring a guest who has never been to an MSURA monthly meeting before. The person you bring will also get a \$5 gift card. The program started Jan. 8 and will con-



tinue through April. At January's BIGGBY. tinue tilrough April. 11 culture, 2 meeting 11 people received \$5 gift COFFEE cards. We're trying to reach out to those who are not familiar with

MSURA, and this is a great way to bring more retirees into the MSURA fold. There is a sheet at the welcome desk for you to register yourself and your guest.

Want to be healthier this winter?

Remember to get your Flu, Tdap, Shingrix, **COVID** boosters and other vaccinations.



### **Nominations are** open for the 2024 **MSURA Volunteer** of the Year Award

MSURA annually recognizes a Volunteer of the Year. This award goes to an individual (or individuals) who made significant contributions to the goals and activities supported by MSURA. If you know of a deserving retiree, send an email citing specific examples of the individual's contributions to MSURA. Also to be taken into consideration is the individual's work toward enhancing the quality of university life for students, faculty, staff, alumni, retirees, or other members of the MSU community. The nominee must be a member of MSURA, and individuals who have previously received the Award are not eligible. This year's recipient will be announced at the MSURA Annual Luncheon in May. Nominations must be received by March 29, 2024. All nominations will be kept confidential. Send your nomination via email to Bill Anderson at Ander113@msu.edu.

### **Humana**

### **Topic spotlight:**

### Lifestyle changes for a healthy heart

For American Heart Month, Humana wants to help MSU retirees do their part to take care of their heart. A heart-healthy lifestyle can help keep blood pressure, cholesterol and blood sugar in a normal range, and lower the risk of heart attack and stroke<sup>1</sup>.

This is for informational purposes only and does not replace treatment or advice from a healthcare professional. If you have questions, please talk with your doctor. Talk to your doctor before beginning an exercise program or making any changes to your diet



### Five steps to better heart health<sup>2</sup>

### Step 1: Maintain a healthy weight.

Balancing healthy eating and physical activity can help you lose weight more easily and keep it off.

### Step 2: Eat a heart-healthy diet.

Research suggests that following the Dietary Approaches to Stop Hypertension (DASH) eating plan can help lower blood pressure. This plan emphasizes whole grains, fruits, vegetables, fat-free or low-fat dairy, seafood, poultry, beans, seeds and nuts. It limits salt and sodium, sweets and added sugars, fats and red meat.

### Step 3: Be more active.

Getting at least 150 minutes of activity per week can help lower blood pressure and cholesterol and keep your weight at a healthy level.

### Step 4: Manage your stress.

Manage stress with physical activity, relaxation exercises and help from loved ones, a counselor or a physician.

### Step 5: Get screened.

To detect early signs of heart disease, you can get regular blood pressure screenings once a year and cholesterol screenings every 4–6 years.



Learn more about heart health and ways to live a healthy lifestyle by visiting HumanaNeighborhoodCenter.com.

www.cdc.gov/heartdisease/prevention.htm <sup>2</sup> HumanaNeighborhoodCenter.com/event/health-hack-heart-health/ Y0040\_MIHM73BEN\_C



# YOUR LEGACY. THEIR FUTURE. LET'S TALK

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- Deanna Gast
- Laura Peek
- Sean Lynch
- Tami Baumann
- Becky Jo Farrington





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### **Straight to the Point**

Market Update - After nine straight weeks of gains, US stocks experienced their first weekly loss, as markets were broadly lower to start the new year. Stocks and bonds went on an incredible run over the last two months of 2023, and taking a breather should not come as a surprise to investors. While it is disheartening to see losses early in the year, the combination of profit-taking and regular rebalancing is likely the biggest reason for the market action and is not something that should be overly concerning. While several potential worries exist, we view the rally that took place at the end of last year as one that is often seen at the early stages of a bull market. As such, while ups and downs will occur, we believe another year of positive returns is very likely.

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

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