



MSU RETIREES ASSOCIATION

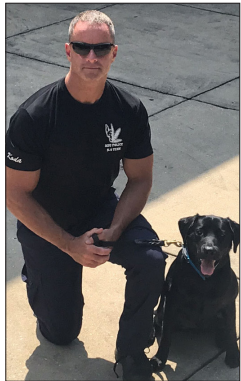
SPARTAN SENIOR NEWSLETTER

April-May 2025

VOL. 46, NO. 6

UPCOMING MEMBERSHIP MEETINGS

Mike Cantrell, MSU police sergeant, to speak April 14



Officer Michael Cantrell and one of his charges

Michael Cantrell, a sergeant in the MSU Department of Police and Public Safety, will be the Monday, April 14 speaker.

He has worked for the department for 24 years and as a K9 handler for 18.

Cantrell's favorite part of working in Law Enforcement is the ability he has to make a positive impact in the lives of others. He continues this impact by coaching swim teams for a local high school and club team with his wife.

He'll talk about life as a handler, the difference in training of shepherds vs. labs and the various dogs he has handled. In addition, he'll share what life is like with a K9 at work, at home and with his family.

Cantrell likes questions and is hoping attendees will come with plenty.

When Monday, April 14, 2025

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

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

OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

President Guskiewicz to be keynote speaker at Annual Luncheon May 7

Plan to attend the MSU Retirees Association Annual Luncheon on Wednesday, May 7, at the University Club. MSU President Kevin Guskiewicz will be the keynote speaker.

Kevin M. Guskiewicz, a neuroscientist, academic leader and concussion researcher, was appointed president-elect of Michigan State University on Dec. 8, 2023, by the MSU Board of Trustees and started as president on March 4, 2024.

A member of the University of North Carolina's faculty since 1995 and founding director of the Matthew Gfeller Sport-Related Traumatic Brain Injury Research Center and the Center for the Study of Retired Athletes, Guskiewicz was appointed UNC's Chancellor in 2019. He is a nationally recognized expert on sport-related concussions and maintains an active research portfolio, serving as co-principal investigator on two multi-center research grants. He has published over 200 peer-reviewed papers in the areas of sports medicine and neuroscience.

His team's groundbreaking work has garnered numerous awards and has influenced concussion guidelines in the NFL and NCAA. In 2011, he convinced the NFL and NCAA to change the kickoff rule, which resulted in a 50% reduction in concussions on kickoffs. In 2013, Time magazine



named him a Game Changer, one of 18 "innovators and problem-solvers that are inspiring change in America."

Guskiewicz earned a bachelor's degree in athletic training from West Chester University, a master's in exercise physiology/athletic training from the University of Pittsburgh and a doctorate in sports medicine from the University of Virginia.

Born and raised in Latrobe, Pennsylvania, he and his wife Amy have four children: Jacob, Nathan, Adam and Tessa.

In addition to listening to Pres. Guskiewicz, attendees will enjoy good fellowship and food, help elect officers, meet the MSURA scholarship winners and celebrate the volunteer of the year.

The deadline for reservations is April 25. The registration form can be found on page 5.

MSU RETIREES ASSOCIATION

OFFICERS AND BOARD FOR 2024-2025

President	Dave Brower	517-282-4883
Vice President	Angie Brown	517-974-1770
Past President	Jacqie Babcock	517-282-6861
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At-Large	William Anderson	517-290-7750
At-Large	Bruce Smith	517-323-9579
At-Large	Christina DeFouw	517-388-1813
Office Manager	Elizabeth Thomas	517-351-7611
Asst. Office Manager	Gayle Gower	517-332-0194

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Budget & Finance	William Humphrey	517-331-2884
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Healthcare Insurance	Rick Vogt	517-242-1324
Information Tech	John Forsyth	517-332-6683
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Nominations	William Anderson	517-290-7750
Program	Angela Brown	517-974-1770
Scholarship	Bruce Smith	517-323-9579
SIG Contact	Christina DeFouw	517-388-1813
Volunteer Coordinator	Christina DeFouw	517-388-1813

COMMUNICATIONS

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Newsletter Designer & Facebook	Cheryl Pell	517-214-4845
Underwriting Manager	Jacqie Babcock	517-282-6861
Mailing Labels Manager	John Forsyth	517-332-6683
Webmaster	John Forsyth	517-332-6683
E-Notices Editor	Rick Vogt	517-242-1324
Videographer	Bruce Smith	517-323-9579

B.Y.O.B.

(Bring Your Own Buddy)

MSURA is presenting a Biggby or MSU Dairy Store gift card to those who bring a guest who has never been to an MSURA monthly membership meeting before. The person you bring will also get a \$5 gift card. We're trying to reach out to those retirees who are not familiar with MSURA, and this is a great way to bring more into the MSURA fold. There is a sheet at the welcome desk for you to register yourself and your guest.



PRESIDENT'S MESSAGE

David Brower

Happy spring! We are nearing the end of another year of MSU Retirees Association (MSURA) monthly programs and special events. In this edition of our newsletter is the registration form for attendance at our 76th MSURA Annual meeting, to be held Wednesday, May 7, 2025, at the University Club. This year's speaker will be MSU President Kevin M. Guskiewicz, who has been at MSU for a little over a year. He is expected to reflect on his first year at MSU and to discuss future initiatives to advance the University during this challenging period. I urge you to make your reservations early, as I expect a large turnout this year, and we will need to limit attendance to about 125.

During this year's Annual Meeting, we will elect new officers and fill two at-large board positions. We are seeking someone to fill the Vice President's position, and we are seeking two individuals to fill at-large board positions. It generally takes only a few hours a month, during the academic year, to participate on the board. Since our board meetings are held in-person and by Zoom, you can participate even if you are occasionally out of the area. If you are looking for an opportunity to make new friends, engage in meaningful social and intellectual activities, while advancing the interest of MSU retirees, then becoming involved in an MSURA leadership position may be perfect for you. If you have interest, or you would like to recommend someone else, please contact me at: brower@msu.edu.

As a follow-up to our special Wharton Center event on January 23, a special thanks to Eric Olmschied, executive director of the Wharton Center, and his staff for hosting the event. Despite a morning snowstorm that caused several last-minute reservation cancellations, we still had 35 members in attendance. Olmschied spoke, along with Dyhana Colony, company manager of the Broadway show "Shucked," which was playing at the Center during our event. Our tour of the Center had to be limited, since the cast of "Shucked" was practicing on stage at the time.

For those of you who would like a more extensive tour of the Wharton Center, please go to their website and look for the "TOURS" button. Information is provided on how to arrange tours, which are conducted periodically. Tours can be arranged for all ages and must be booked four weeks in advance. Or you can contact Ana Whitman at (517) 884-3116 or ana.whitman@whartoncenter.com for details.

TCOA offers support programs for Lansing area seniors

The Tri-County Office on Aging is a tremendous resource for seniors in the Lansing area. They have many programs to help people who need it, including Meals on Wheels, caregiver support, classes on pain management and diabetes management and



much more. If you have never been to their website, take a few minutes to peruse it: <https://www.tcoa.org/> Their phone number is 517-887-1440, or you may contact them through their website.

WELCOME!

Are you a new retiree? 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 to your MSU email account. If you want to receive it in another email account, email us with the email address at msura@msu.edu. 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.

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.

Norman Abeles	1/26/25
Margaret B. Arbanas	1/9/25
David L. Babian	1/26/25
Roy A. Bailiff	2/1/25
Shirley Brodrick	2/26/25
Martin J. Bukovac	1/5/25
Eldon Clark	2/20/25
Manfred Engelmann	2/8/25
Barry E. Gross	1/22/25
Thelma Hadden	2/15/25
Warren McAlvey	1/20/25
James McClintock	2/8/25
Mary C. McCulloch	2/7/25
Scott D. McGill	1/14/25
Bruce L. Miller	1/26/25
Elizabeth C. Moore	2/14/25
Robert Neumann	12/30/24
Douglas Nielsen	12/16/24
Joseph Novotny	1/16/25
Marilyn D. Phillips	1/26/25
Michael R. Pollard	12/10/24
Lawrence Redd	2/17/2025
Margaret A. Ross-Hudson	2/5/2025
Cheryl Sage	2/2/2025
Carol Anne Sawyer	1/24/2025
Shirley A. Schwarz	1/25/2025
Mary Ann Search	2/22/2025
Webster Smith	1/20/2025
Steven T. Spees	1/11/2025
Sandra Strahle	1/22/2025
Brigitte Taylor	2/21/2025
John E. Thornburg	2/9/2025
Sarah L. Ward	1/9/2025
Joyce Wildenthal	1/7/202

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1-Year Add-On
2-5 years

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Virtual retiree parking permits will expire June 30

Those with a current retiree permit will receive an email June 2nd, which will serve as a reminder to renew the permit. The email will be sent to the preferred email you have listed in the parking system. This does not have to be an MSU email address.



On or after June 2nd, permit holders will visit parking.msu.edu or call Parking Services (517-355-8440) to renew. You will need to know your MSUID login information and password for online renewal. Contact MSU IT Services at 517-432-6200 for assistance with login and passwords.

When contacting Parking Services via phone, please have your MSU ID (if in your possession) in hand. If

you do NOT have an MSU ID, contact the MSU ID office located within the International Center for assistance.

Reminders of virtual permit requirements:

- Can change the vehicle with parking privileges as often as needed.
- Information can be updated online or over the phone.
- Your MSU ID will be used for entry into gated lots.
- Only one vehicle may be connected to the virtual permit. Can “purchase” a second permit each renewal cycle.
- Contact the parking office to request the second permit (unable to do online).
- The second vehicle must be registered to the retiree or someone in the same mailing address to qualify for a second permit.
- Only one vehicle per retiree is authorized to be on campus at a time.

— A message from MSU Parking Office

Are you a good writer?

The Spartan Senior Newsletter is looking for some retirees to do some writing.

Of course, this doesn't mean you'd need to write seven articles a year, but maybe one, and if you're having fun, maybe two.

Please consider getting involved in this rewarding activity.

If this is something you might be interested in, please contact newsletter editor Rick Vogt at vogtrick@comcast.net.

Subscribe to E-Notices to keep informed

MSURA communicates via email to retirees throughout the year about various topics and events. If

you do not receive our E-Notice emails and would

like to, please provide us with your email address and we will add you to the recipient list. Email us at msura@msu.edu with your name and email address with the subject line, “Subscribe to MSURA E-Notices.”



SAVE THE DATES!

See details of these events on the MSURA website and E-Notice emails.



Aug. 15,
2025

StraightLine seminar set for June 12

Join the StraightLine Quarterly Financial Planning Seminar on Thursday, June 12, at 2 p.m. for a discussion about market issues. This is a free event via Zoom. See your E-Notice for sign-in information.

Abrams Planetarium visit on July 11

Check out the Abrams Planetarium on July 11, at 1:30 p.m. Retirees will see Pink Floyd “Dark Side of the Moon” and Star Talk. Cost is \$3. The planetarium is located at 775 Science Road, Campus.





MSURA ANNUAL LUNCHEON RESERVATION FORM

WEDNESDAY, MAY 7, 2025
UNIVERSITY CLUB, 3435 FOREST ROAD, LANSING
Registration begins at 11:30, Lunch begins at 12:00 noon

Name _____

Meal Georgia Pecan Salad
Choose one: Chicken Salmon Plant-based (gluten free, vegetarian)

Significant Other/Spouse Name _____

Meal Georgia Pecan Salad
Choose one: Chicken Salmon Plant-based (gluten free, vegetarian)

The salad is a bed of greens topped with Michigan dried cherries, toasted pecans, Gorgonzola cheese, strawberries, sliced pears with raspberry maple vinaigrette and is served with a cup of vegetable lentil soup (gluten free/vegan), a roll and an MSU cookie for dessert.

Cost per person: \$30 — includes cost of the luncheon, tip and tax.

Address _____
City State ZIP

Phone () _____

Enclosed is my check for \$_____ for _____ reservation(s).

If a dietary request is needed, please contact Pam Marcis at Pamela.j.marcis@gmail.com by April 25.

The location of the luncheon is at **University Club Ballroom** on the lower level. An elevator is available.

Mail this form before April 25 with check payable to MSU Retirees Association to:
Bill Humphrey, MSURA Treasurer, 1407 S. Harrison Ave., Suite 22 MSU, East Lansing, MI 48823

Join the Lunch Bunch at Brody Hall

**BRODY
LUNCH DATES**
April 11
May 9

Please join your fellow retirees for lunch at Brody Hall. 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 a.m. to 1 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: Lunch or Dinner: \$14 plus sales tax. Debit & credit cards accepted. If purchased in advance on the website, \$9.50 per meal plus sales tax, 10 meal minimum purchase.

Purchased meals on the <https://eatatstate.msu.edu/diningplans> 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

If you need a MSU Retiree Parking Permit, you can order one for free on the MSU Parking Office website at <https://parking.msu.edu/>. Retiree Parking Permits are virtual now. No sticker! Your license plate number is used to determine your parking privileges instead of the sticker. You will register your car(s) license plate with the MSU Parking Office. You can switch parking privileges between cars as needed online or by calling the MSU Parking Office. 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 our MSU NetId and password, contact MSU IT Services Help Desk at 844-678-6200 or 517-432-6200.

Traveling?

We can help you get on your way with all of the medications you need while you're away



MSU Health Care Pharmacy is here to make sure you do not run short of any of your medications while you travel with Prescription Override Service.

Fill out a Prescription Override Worksheet, available from the pharmacy or at go.msu.edu/TravelMed



4660 South Hagadorn Rd., Suite 100, East Lansing, MI 48823 | 517-353-3500 | pharmacy.msu.edu

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

If you're interested in giving to the MSURA Endowed Student Scholarship Fund, here are two ways do so.

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

Two ways you can help MSURA

We have a small amount of money to go to fund and secure the fourth MSURA scholarship. To help make this fourth scholarship a reality, please consider donating to it. Details are in the box to the left.

You can also donate to MSU Retirees Association, supporting the work of the association. MSURA is an all volunteer organization, and we have no membership dues, but we'd be grateful if you donate money to the organization itself. You help us pay for office supplies, coffee and donuts at membership meetings, newsletter printing and mailing, etc. You may donate to the MSU Retirees Association Programs in one of two ways:

Donate by mail

Make checks payable to Michigan State University with MSU Retirees Association Programs written in the memo line. Mail to University Advancement, 535 Chestnut Road, Room 300, MSU, East Lansing, MI 48824

Donate online

- Go to this special link to <https://givingto.msu.edu/gift/>
- Enter "MSU Retirees" in "type here to Search for Funds" field. Choose "MSU Retirees Association Programs."
- Enter your gift amount or accept the suggested amount.
- Click on "Proceed to Checkout."
- Complete donation.

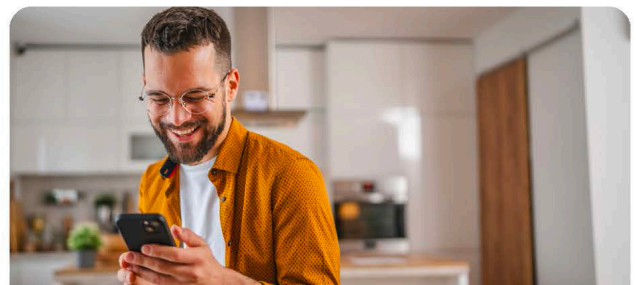
Your donations are very much appreciated.

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PARK POWER!

Get to know your local parks with your grandkids this summer

This summer, you, your grandchildren, or the whole family can explore the great outdoors at Ingham County's Burchfield Park through a new program called ECO Nature Programs.

Leading the adventure is Angie Keas, head naturalist of community engagement and

nature educational programs. She will guide participants through eight weeks of forest-themed interactive learning experiences designed to immerse you and your little ones in nature. For just five dollars per child, ECO Nature Programs

offers affordable and enriching experiences for Pre-K through rising 7th grade kids.

Keas holds a Doctor of Chiropractic along with experience teaching university and K-12, bringing a unique perspective and extensive educational expertise to the program.

Keas has been with Burchfield Park for two years watching her role evolve into one that connects local community members with local nature. Summer is the park's busiest season, offering a variety of activities, including disc golf, hiking, swimming, and canoeing and kayaking which are available for on-site rental. In the fall and winter, visitors can also enjoy hiking, tubing, cross-country skiing, snowshoeing, and sledding.

For 30 years, the summer nature program operated as an eight-hour day camp. However, due to staffing challenges, the program was discontinued. Keas has since been working to reconstruct the program into a more accessible format, allowing families to reconnect with nature through shorter, interactive sessions.

The newly structured program has been divided into four new categories: • ECO Nature Tots (3 yrs – 6 yrs) • ECO Explorers (rising 1st – 7th graders) • ECO Grandparents and Me

(rising 1st – 7th grade) • ECO Family (all ages)

The overall theme of the eight-week program is "Forest Friends" and together Keas aims to teach children the importance of nature and how to foster a meaningful relationship with the environment.

Each week will explore a different aspect of this theme.

"I want people to view the forest as a friend, and I want them to be in a digitally-free and screen-free environment," Keas said. "And I really have a heart for our new ECO Grandparents and Me activities."

ECO Nature Program's curriculum draws inspiration from Project WILD, a Michigan Department of Natural Resources initiative. Keas is particularly excited about themes such as Week 1's "Life Stages of a Tree," where children will explore different trees and choose their favorites, and Week 4's "Build a Birdhouse" where, of course, participants will get to build their own birdhouses.

K eas will be assisted by a paraprofessional and special guests throughout the summer. Week 3, "Beasts and Boats of Bigfoot Lake," will have children searching for a cutout of Bigfoot around the lake, while the Ingham County Sheriff's Office will teach boat safety — complete with a ride on a pedal boat.

Additionally, experts from MSU's 4-H program will assist with activities, including Week 7's "Hawk Eye View," where participants will explore the park's food webs, look out at the hawk's eye view using the observation deck, and enjoy a hands-on energy bike activity, where children pedal to power a blender and make smoothies. In the final week, "Movement and Mindfulness," MSU 4-H will help children explore yoga, tai chi, and nature arts. MSU's 4-H is a youth development organization that helps kids explore a number of different topics that interest them, including outdoor activities.

I want people to view the forest as a friend, and I want them to be in a digitally-free and screen-free environment. And I really have a heart for our new ECO Grandparents and Me activities.
—Angie Keas

FEATURE STORY



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 this spring.



Dr. Lindsay Rhodes and her son, Jameson, participated in the program last year. From the start, Jameson loved the experience, embracing nature and the freedom the camp provided.

“It’s a beautiful site out there,” Rhodes said. “They were offering a series of sessions that took them through nature and through trees, which a lot of the camps throughout the summer weren’t offering. Also, a lot of the camps had extended hours and this one was shorter sessions which I really liked because I was home during the summer and I was able to get him there. It was short enough that I was able to stay but have a peaceful time at the park by myself.”

“He really liked it,” Rhodes said. “He really liked Angie and the students that she had with her who were assistants. They would go for walks, they would do crafts. It’s really kind of that more immersive feeling.”

Rhodes praised the accessibility and tranquil environment.

“It’s not a very challenging park to navigate,” she said. “It’s a simple park, but also the ground itself isn’t too treacherous, so the trails are good. I think it’s very walkable for the youngest child and the oldest adults.”

Keas emphasizes the importance of reconnecting with nature, especially for younger generations who may not be as familiar with their natural surroundings.

“We are going to study the nature of Burchfield Park,” Keas said. “So they need to know

the names of blue jays and they need to know that mushrooms are real. And they need to know that mulberries stain your fingers.”

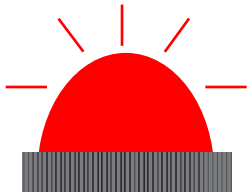
“We need this reconnection with nature, especially local nature,” Keas said. “This is an opportunity to reconnect with nature and to learn the names of local nature. So this is what’s really important. That this is very place-based.”

Burchfield Park is just one of several parks in the Lansing area offering families

opportunities to explore nature. Other nearby parks include Hawk Island Park, which features a splash pad and fishing, and Fenner Nature Center, known for its scenic trails and educational programs. If you are not in the Lansing area, chances are there are parks near you where you and your loved ones can create lasting outdoor memories. For more information on Burchfield Park and other Ingham County parks, visit the Ingham County Parks website at pk.ingham.org or https://pk.ingham.org/news_detail_T31_R135.php.

Register for ECO Nature Programs at https://pk.ingham.org/programs_and_events/index.php. For more information about ECO Nature Programs contact Angie Keas at akeas@ingham.org.

We need this reconnection with nature. This is an opportunity to reconnect with nature and to learn the names of local nature. So this is what’s really important. That this is very place-based. —Angie Keas



EMERGENCY

Receive campus emergency messages

You can subscribe to the Michigan State University Alert System to receive text messages when emergency issues arise on campus. All you need to do is send a text to 888777 with the message "MSUALERT" (all caps).

Spartan Senior Newsletter looking for stories. Got one?



Got an idea for a story in the Spartan Senior Newsletter? Are you doing something interesting that you'd like to share with fellow retirees? Email your idea to newsletter editor Rick Vogt at vogtrick@comcast.net.

VOLUNTEERS NEEDED

MSURA is a volunteer run organization. We have a wide range of needs for volunteers. Please contact Chris DeFouw at defouw@msu.edu or David Brower at brower@msu.edu to learn more about volunteering with MSURA.

Topic spotlight:

Your golden age of fitness

Is it ever too late to get in shape? Of course not! In fact, if you're retired, you may have more free time now to discover the perfect exercise routine for you.

The Humana Group Medicare Advantage PPO plan offers benefits to help MSU retirees meet their exercise goals.

This information is provided for educational purposes only. It is not to be used for medical advice, diagnosis or treatment. Consult your healthcare provider if you have questions or concerns. Consult your doctor before beginning any new diet or exercise regimen.

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The 1-2-3s of exercise over 60

Each week, aim for a mix of:



150 minutes of aerobic activity



Muscle-strengthening activity on two days



Balance-challenging activities*

Your body AND brain will benefit. Exercise can help to:

- Prevent bone loss
- Boost mood
- Slow cognitive decline
- Prevent cardiovascular disease, obesity and certain cancers[†]
- Improve immunity



Scan to see how Humana helps you live a healthy lifestyle.

*"Physical Activity for Older Adults: An Overview," Center for Disease Control, December 22, 2023, accessed February 20, 2025.

†"The Life-Changing Benefits of Exercise After 60," National Council on Aging, August 20, 2021, accessed February 20, 2025.



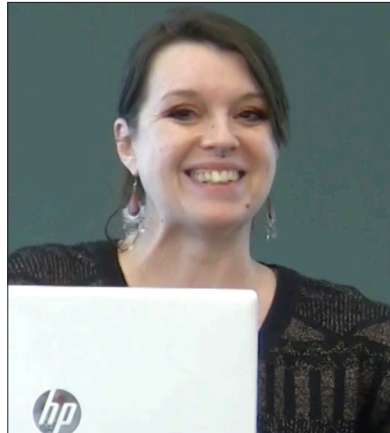
Alesha Williams, Prime Time Director



Shawn Turner, WKAR General Manager



Dan Mackey, MSU HR Manager



Heather Febres-Cordero, Tri-County Office on Aging



Kurt Richter, Global Health, Safety and Security



Kayla Nichols, Tri-County Office on Aging



David Kaufman, MSU Health Sciences



Matt VanAcker, Michigan State Capitol



Mike Cantrell, MSU Police & Public Safety

Mike Cantrell will be speaking to MSURA on Monday, April 14.

We've had some great speakers this year!

Lots of people work behind the scenes to plan the monthly membership meetings. Led this year by Angela Brown, vice president of MSURA, the group consists of Bill Anderson, Jacqie Babcock, Dave Brower, Chris DeFouw, Pam Marcis, Cheryl Pell and Rick Vogt. The group reviews and contacts potential speakers and asks for their bios and a photo, etc. If you have ideas for speakers, please get in touch with Angela Brown at brownna@msu.edu ASAP as we're gearing up now to plan next year's lineup.



Retirees Association
MICHIGAN STATE UNIVERSITY

1407 Building, MSU
1407 S. Harrison Road
East Lansing, MI 48823-5239



HAPPY
SPRING!

Straight to the Point

Market Update - The good start to the year proved brief, as a combination of uncertainties has derailed investor sentiment and taken equity markets with it. The trade uncertainty with tariffs has come front and center, with further doubt around the direction of fiscal (and as an extension monetary) policy, the actions of DOGE, and at a smaller level AI spending. Each of these has played their part in the recent selling across US stock markets. We had been expecting some choppiness in markets to start the year, and this was a large part of the reasoning behind why we wanted to rebalance accounts in recent months. However, from a longer-term perspective, we believe that equity markets remain in fairly good shape and that stocks will eventually continue marching higher. Coming off back-to-back 20%+ return years, we have been somewhat spoiled and a more muted outcome in 2025 should not be seen negatively. Thankfully, other markets— international stocks and fixed income— are holding their own and carrying portfolios while US stocks sort out these near-term hurdles.

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