



# MSU RETIREES ASSOCIATION

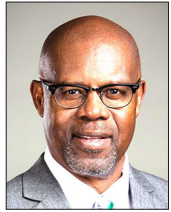
## SPARTAN SENIOR NEWSLETTER

February-March 2025

VOL. 46, NO. 5

### Sign up now for ‘Saving Lives by Learning CPR and AED Skills’

Not long after longtime Michigan State assistant coach Mike Garland’s retirement in June of 2022, Garland suffered a cardiac



Mike Garland

arrest while driving his vehicle in Holt. Two men stopped to perform CPR (cardiopulmonary resuscitation) until EMT authorities arrived. For 18 minutes, Garland was dead until the paramedics brought him back. He slowly recovered and, afterwards, Garland formed the Cham-

pions of the Heart Foundation. This non-profit foundation was created as an effort to inform people on how to save lives during episodes of a cardiac arrest.

Attendees at this session will learn how to recognize a sudden cardiac arrest, how to perform CPR, and how to use an AED (automatic electronic defibrillator).

Garland, former head basketball coach at Cleveland State University and assistant head coach to Tom Izzo from 2007-2022, will lead the event on April 16, from 2 to 4 p.m. at the

Sign up for this event by emailing Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu). Event is April 16, 2-4 p.m.

MSUFCU Community Room (Farm Lane and Mt. Hope Road.) Social time will be 1:30 to 2 p.m. before the event.

This event is limited to 40 participants. It will be held live with no recording or Zoom coverage. Participants must be pre-registered.

Because this session uses CPR manikins, the session is limited to 40 participants. Please contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu) to register.

#### UPCOMING MEMBERSHIP MEETINGS

#### Historian Matt VanAcker to speak Feb. 10 about Lansing & the Civil War

Matt VanAcker, who serves as the director of the Michigan State Capitol Tour and Education Service, will be our speaker on Monday, Feb. 10. His talk is titled “To Our Country and to its Flag, Lansing and the Civil War.”



Matt VanAcker

VanAcker is also the director and curator of Save The Flags, a project to research, display and conserve 240 battle flags carried by Michigan soldiers in several wars. He has spoken and written extensively about the Michigan State Capitol and the Capitol Battle Flag collection, most recently as a 2024

#### Shawn Turner, WKAR General Manager, speaking on March 10

Shawn Turner, general manager of WKAR Public Media at MSU, will be the speaker at the Monday, March 10 meeting.

Turner is also a professor of strategic communication at MSU.



Shawn Turner

Turner currently serves on the board of directors for NPR, the Michigan Veterans Facility Authority and the German Marshall Fund.

Prior to his current positions at MSU, Turner served in senior positions in government and in non-profit and academic organizations. Turner is also a published

#### MSU President Kevin Guskiewicz to speak at Annual Membership Luncheon & Meeting on May 7

Mark your calendars for the May 7 Annual Membership Luncheon and Meeting. Last year, Guskiewicz spoke for a few minutes, but this year he will be the main speaker.

Other highlights will be the introduction of scholarship winners, the Volunteer of the Year Award and election of officers for the 2025-2026 season. Look for more information and the registration form in the next newsletter.

#### StraightLine seminar announced

Join the StraightLine Quarterly Financial Planning Seminar on Thursday, March 13, 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.

Please see MATT VANACKER on page 3

Please see SHAWN TURNER on page 3

# 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
Secretary	Kate Wight	248-563-3210
Treasurer	William Humphrey	517-331-2884
At-Large	Mike Gardner	517-290-7090
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

## STANDING COMMITTEE CHAIRS

Awards	William Anderson	517-290-7750
Budget & Finance	William Humphrey	517-331-2884
Communications	Rick Vogt	517-242-1324
Healthcare Insurance	Rick Vogt	517-242-1324
Information Tech	John Forsyth	517-332-6683
Membership	Jacqie Babcock	517-282-6861
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

Newsletter Editor	Rick Vogt	517-242-1324
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

Research has shown that staying connected for seniors is important to combat loneliness and social isolation, which are associated with higher rates of depression, a weakened immune system, heart disease, dementia and, even earlier death. MSURA's monthly programs, (in person or by Zoom), monthly luncheons and other special events are offered to help our members be more social and, thereby, lead healthier lives.

We have several interesting programs and special events planned for winter and spring 2025. First, I am pleased to report that MSU President Kevin M. Guskiewicz has been confirmed as our speaker at MSURA's 76th Annual Meeting, to be held Wednesday, May 7, 2025, at the University Club. Please watch for registration information and meal choice selections in subsequent newsletters.

Our Feb 10 monthly membership meeting features historian Matt VanAcker, who serves as director of the Michigan State Capitol Tour and Education Service. His talk is titled "To Our Country and to its Flag, Lansing and the Civil War." Then at our monthly meeting on March 10, Shawn Turner, general manager of WKAR, will be our speaker, talking about WKAR. Please note these dates on your calendar, as I am sure you will find both programs of interest.

Our special events committee is discussing future bus trips that would be of interest to our members. If you have suggestions, please forward them to me or one of the board members. Many of our programming and special events ideas come from you, our members. We do listen to our members and, welcome your suggestions.

In the way of catching up, I want to thank those members who donated gifts and time to assist in MSURA's support of a family through MSU Safe Place. This is the second year we have participated in this "Holiday Adopt-A-Family" project, which helps brighten a family's holiday. Special thanks to Bill Anderson who chaired this effort.

I also was to thank Jacqie Babcock, who arranged a well-attended December Williamston Theatre production of "A Very Williamston Christmas," followed by dinner at Zynda's. As an added highlight, several members of the production and Tony Caselli, co-founder of Williamston Theatre, joined the group and answered questions.

**MATT VANACKER, cont. from page 1**  
featured speaker for the Gettysburg Foundation Sacred Trust.

He received his BA from MSU in Secondary History Education.

**When** Monday, Feb. 10

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

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

### **SHAWN TURNER, cont. from page 1**

author and former national security analyst for CNN. In addition, he is a retired United States Marine Corps officer with 21 years of service.

**When** Monday, March 10

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

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

## **Nominate someone for Volunteer of the Year**

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. This year's recipient will be announced at the MSURA Annual Luncheon in May. Nominations must be received by March 28, 2025. All nominations will be kept confidential. Go to <https://retirees.msu.edu/awards.html> to see more information about the award and how to nominate someone.

## **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.

William L Bortel	12/7/24
Byron W. Brown	11/13/24
Douglas R. Campbell	11/25/24
William Frantz	11/6/24
Kim E. Geyer	11/26/24
Joyce M. Grant	11/7/24
Marlene E. Green	12/4/24
Roy T. Matthews	11/24/24
Georgia L. Morris	12/8/24
Carolyn Sue Mund	11/21/24
Patricia A. O'Malley	11/15/24
David Sherman	11/24/24
Paul B. Streng	11/29/24

### **Scholarship applications are due**

If you have a child or grandchild who is or is going to be an MSU student, remind them to apply for the \$2,500 MSURA 2025-2026 school year scholarships by March 1. Remember, children and grandchildren of MSU employees and retirees are eligible. Please share and encourage those who may qualify to apply. A link to the application, which can be printed, is on the MSURA website main page.

If you would like to donate to the scholarship fund, please go to [retirees.msu.edu](https://retirees.msu.edu) website to do so and thanks! Go Green!

**Get Your  
FREE  
Financial  
Wellness  
Checkup**

Whether you're working to improve your credit, reduce debt, or boost your savings, MSUFCU can help you begin the new year with confidence. Achieving your financial goals takes dedication, but the right resources make the journey smoother. MSUFCU is here to help with personalized products, budgeting tools, and financial education courses to keep you on track in 2025 and beyond.

**Stop into a branch  
to kickstart your  
financial goals today!**

[msufcu.org/locations](https://msufcu.org/locations)  
517-333-2424

**MSU FEDERAL CREDIT UNION**  
Federally insured by NCUA

## 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, care-giver 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](mailto: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 MSUFUCU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email [msura@msu.edu](mailto:msura@msu.edu).

## UPCOMING MEMBERSHIP MEETING

### Mike Cantrell, MSU police sergeant, to speak April 14

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

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

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.

# FARMLAND: FOOD, JUSTICE, AND SOVEREIGNTY

Jan. 18–Jul. 27, 2025

*What do you know about the food you eat?*

 **MSU BROAD  
ART MUSEUM**  
ALWAYS FREE | [broadmuseum.msu.edu](http://broadmuseum.msu.edu)



The Wharton Center Event on Jan. 23 was a lot of fun. Eric Olmscheid, executive director of the Wharton Center, provided us with an informative overview of events and programs that run throughout the year. Dhyana Colony, the company manager of the current Broadway play “Shucked,” talked with the retirees about the logistics involved in taking a play on the road for 52 weeks a year and the roles and responsibilities of her position with the company.

Top  
**5**  
 Reasons  
 to  
 Attend  
 a  
 Monthly  
 Membership  
 Meeting



**1**

There will be donuts and coffee.

**2**

You may find a former co-worker you haven't seen in, like, forever.

**3**

We have guest speakers who always tell us things we don't know.

**4**

We give out \$5 gift cards to first-time attendees.

**5**

You'll learn more about this dynamic organization that's been around since 1949.

# Join the Lunch Bunch at Brody Hall

## BRODY LUNCH DATES

Feb. 14  
March 14  
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](https://EatAtState.msu.edu) or in person. Also daily menus are available on the [EatAtState.msu.edu](https://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.

## Welcome to Personify Health: Your 2025 Health Benefits Administrator



### What's New for 2025?

- **Personify Health** is your new non-Medicare plan administrator
- **Aetna PPO Network** is now your provider network. Pre-certification managed through **American Health Holding**, an Aetna company.
- **MSU Pharmacy** is part of your RxBenefits/ CVS Caremark network

### 2025 Plan Highlights

- **Preventive Care:** \$0 copay on select services
- **Out-of-pocket maximums:** to limit expenses
- **Worldwide Emergency Care:** for peace of mind
- **Complete Care Navigation:** Personalized support to help you achieve better health outcomes

### Stay Connected with Personify Health

📞 **Call:** 800-273-2509 Opt 2

- Get answers about your benefits
- Find in-network doctors and schedule appointments

📱 **Online:** Access your benefits anytime at [Login.personifyhealth.com](https://login.personifyhealth.com) or downloading our app:

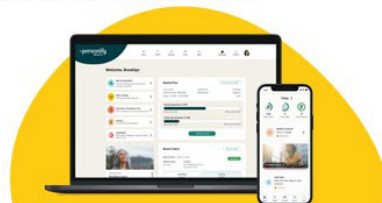


### View digital ID cards

- Manage claims and benefits
- Message or chat live with a Personal Health Advocate

### Wellbeing Tools to Support Your Health Journey

- **Healthy Habits Trackers:** Easily track and improve your daily activities, either manually or through synced data.
- **Daily Cards:** Receive personalized tips, reminders, and updates tailored just for you.
- **Interactive Journeys:** Explore self-guided courses to build healthy habits and improve your overall wellbeing.
- **Care Gap Solutions:** Stay on top of your health with personalized checklists and assessments designed to guide your care.



2024 PERSONIFY HEALTH™ ALL RIGHTS RESERVED • PAGE 1

Personify Health Confidential

## 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.

# Humana®

## Foods that benefit blood pressure

If you're living with blood pressure that's higher than it should be, you can take initiative to help bring it down. One thing within your control is what you eat. Small changes can lead to big impact!

This is for informational purposes only and does not replace treatment or advice from a healthcare professional. Always consult your doctor or dietitian before making changes to your diet.

Y0040\_MIHMJZEN\_C 0125

## What's in and what's out for 2025



### What's in:

- Cooking fresh foods
- Seasoning with herbs, garlic or lemon
- Potassium-rich foods like spinach and bananas
- Finding the right doctor for you through Humana's large provider network



### What's out:

- Boxed or canned foods
- Seasoning everything with salt
- Processed cheese and cold cuts
- Skipping regular screenings and doctor visits



At Humana, we want MSU retirees to live their healthiest lives. Visit our website for more easy food swaps that your heart will love.



## CREATE IMPACT STRATEGICALLY *with* **YOUR GIFTS**

### Office of Gift Planning

535 Chestnut Road, Room 300

East Lansing, MI 48824

517-884-1000

[giftplan@msu.edu](mailto:giftplan@msu.edu)

[www.giftplanning.msu.edu](http://www.giftplanning.msu.edu)

### *Do you want to make a gift now but aren't sure what you want to support?*

A donor advised fund allows you to contribute funds now, and distribute them later.

MSU has partnered with Bank of New York to provide alumni and friends with access to a new donor advised fund, the MSU DAF, which you can use to enhance your overall philanthropy while supporting the university.

As a donor, you can open an MSU DAF with a minimum of \$10,000, and additional contributions as low as \$250. Gift assets accepted include: cash (wires, ACH and checks); marketable securities; and complex assets (case-by-case basis), including cryptocurrency, real estate, private equity, LLCs, etc.

Contributions may be eligible for a tax deduction and grow tax-free, leveraging the value of your philanthropy. Grants are distributed at your own pace, providing the opportunity to develop a strategic approach that better supports your philanthropic vision.



University Advancement  
Office of Gift Planning  
MICHIGAN STATE UNIVERSITY

**Contact the Office of Gift Planning for more information.**



# We want YOU! We need YOU!

**MSURA has been fortunate to have members who have taken on leadership roles. To keep our organization relevant requires our members to assist with running the organization. Please consider giving some of your time to MSURA. Here are some ways you can start:**

**Membership Meeting Registration:** Assist with registration at the monthly Membership Meeting. Be added to the list to be contacted regarding your availability to assist with registration at the monthly Membership Meeting. You would need to arrive to the meeting at 1:15 p.m. to greet attendees and assist with registration. Training is on site. Contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu).

**Events Committee:** Work as a member of a committee to help determine, plan and carry out special events for MSURA Members. This committee works as a group with individuals taking the lead on different events with the support of the other committee members. Contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu).

**Special Interest Group Coordinator:** Twice a year, be in contact with the leaders of MSURA Special Interest Groups to confirm their information is up to date. Pass on any changes to the IT and Communications teams so websites and newsletters can be updated. Contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu).

**Secretary: Attend Board meetings.** Take notes on main points discussed with a focus on discussions that involve decisions, motions, and a vote. Type minutes and share with Board Members for review. Contact Kate Wight at [wightkat@msu.edu](mailto:wightkat@msu.edu) or 517-625-4110.

**Board Positions:** MSURA needs a few individuals willing to serve in at-large board positions, as well as individuals willing to serve in officer positions, including President, Vice-President and Treasurer. These positions require a commitment of a few hours per month and are vital to the continued success of MSURA.

If you are interested in shadowing or learning more about other positions or volunteer opportunities with MSURA, please contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu) or Dave Brower at [brower@msu.edu](mailto:brower@msu.edu).



**MSU Health Care**  
PHARMACY

Pickup all of your meds  
at the same time with

*SyncRx*

Help simplify your life by synchronizing your trips to the pharmacy. Get started by filling out a SyncRx agreement, available from the pharmacy or at [go.msu.edu/SyncRx](http://go.msu.edu/SyncRx)

*Some restrictions apply. Speak to a pharmacy staff member or visit our website for more details.*



4660 South Hagadorn Rd., Suite 100, East Lansing, MI 48823 | 517-353-3500 | [pharmacy.msu.edu](http://pharmacy.msu.edu)

# MICHIGAN STATE UNIVERSITY RETIREES ASSOCIATION

Join us for fun, fellowship,  
learning and advocacy

**A**s a retiree of Michigan State University or the spouse or partner of an MSU retiree, you are automatically a member of Michigan State University Retirees Association. You are welcome to participate in as many of our activities or programs as you wish. Membership is free.

## THE MSU RETIREES ASSOCIATION

- Advocates for MSU retirees regarding health and retirement benefits.
- Provides a liaison between MSU retirees and the University administration.
- Keeps members informed about changes in benefits.
- Maintains a community of fellowship among MSU retirees.
- Promotes mutual interests among MSU retirees.
- Offers social, recreational and educational opportunities.
- Facilitates MSU retirees' involvement in University and community activities.
- Awards MSURA endowed scholarships with donations from members.
- Continues to serve MSU in many ways

## WHAT WE DO FOR YOU

- Host monthly meetings with speakers on a variety of interesting topics

*Details at [retirees.msu.edu](https://retirees.msu.edu). Meetings are usually the second Monday of each month, September through April. Fellowship begins at 1:30, and the speaker begins at 2 p.m.*

- Plan day trips to points of interest
- Sponsor special interest groups
- Arrange for campus facility tours
- Organize outings to Luginuts games
- Share volunteer opportunities
- Alert you to issues important to MSU retirees
- Celebrate with an annual luncheon/Volunteer of the Year Award
- Convene a volunteer fair
- Schedule theatre outings and other social events



MSURA entered a float in the 2024 Homecoming Parade and ended up winning a first place award. Go Green!

Membership meetings are the perfect time to catch up with former co-workers and make new friends.



MSURA recruits top-notch speakers for its membership meetings, like Valerie Marvin, historian and curator for the Michigan State Capitol Commission.



## JOIN AN INTEREST GROUP



Interest groups appeal to many retirees. Above left are members of the knitting group. Above right are members of the very active walking group. Right is a speaker at the military history group.

## INTEREST GROUPS INCLUDE

- Amateur Radio
- Genealogy
- Knitters
- Military History
- Quilters
- Travel Discussion
- Walking
- Check out E-Notices for more opportunities

Retirees visited the Frieb.



## CONTACT US

### MSU Retirees Association

Michigan State University  
1407 S. Harrison Road, Suite 22  
East Lansing, MI 48823-5239

**Phone** 517-353-7896

**Web** [retirees.msu.edu](http://retirees.msu.edu)

**Email** [msura@msu.edu](mailto:msura@msu.edu)

**Facebook** [facebook.com/MSUretirees](https://facebook.com/MSUretirees)

Your MSU email will be used for your electronic newsletter delivery and for E-Notices. If you plan to use a different email address, please send your preferred email address to the address above. If you wish to receive the newsletter by U.S. mail, please send your name and complete address to the MSURA office.

MSURA encourages members to make an annual financial, tax-deductible donation to Michigan State University and designate your gift to the MSU Retirees Association, Account #AB272. Your gift will count toward your University donor society and will help MSURA pay for program services, materials, mailing and office expenses. To make a donation by mail, make your check payable to Michigan State University, enclose your name and full address, and mail to

University Advancement  
535 Chestnut Road  
Room 300  
Michigan State University  
East Lansing, MI 48824



**MSU**  
RETIREES  
ASSOCIATION



Retirees Association  
MICHIGAN STATE UNIVERSITY

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



Happy Valentine's Day!

## Straight to the Point

**Market Update** - 2024 equity returns gave investors little reason to complain. Stock markets, with the US leading the way, have been on a good run since the bottom in late 2022. The AI story has created significant momentum in many of the names that have been leading the way, and as we embark on a new year, there is little reason to believe that it cannot continue. Market prognosticators certainly seem to believe the good times will, and while we expect to see some more volatility, we have to acknowledge a limited number of known major risks. Right now the biggest thing working against stocks might be the somewhat elevated valuations and improved bullish sentiment, though neither is a good timing tool, as both can remain elevated for notoriously long periods of time. Valuations and sentiment are nowhere near as extreme as the 2000 Dot Com bubble, or even the post-pandemic euphoria that topped out in late 2021. The biggest companies continue to spend to invest in new technologies, but these very companies are the ones that have seen the highest levels of earnings growth and remain cash flow positive. Markets are likely due for a correction at some point, this is not the time to get complacent. However, absent some unforeseen downside catalyst, we believe that 2025 could continue to build on 2024's returns.

StraightLine is a fiduciary that provides professional financial planning and account management.  
Our advisors and dedicated research staff allow us to offer plan specific information to the MSU faithful.

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