



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

January 2025

VOL. 46, NO.4



UPCOMING MEMBERSHIP MEETINGS

The work of Tri-County Office on Aging subject of Jan. 13 meeting

Join us for an insightful presentation on the Tri-County Office on Aging, where our speakers will explore how this vital organization supports older adults, individuals with disabilities, and caregivers within our community. Discover the array of programs and benefits TCOA offers to improve health, well-being, and community engagement.



Kayla Nichols



Heather Febres-Cordero

The discussion will highlight TCOA's collaborative approach, working in partnership with various agencies and service providers to ensure that every individual's needs and preferences are honored. Learn about TCOA's commitment to a person-centered philosophy,

focusing on empowering people to live life according to their own choices and values.

This presentation will offer valuable insights into the impactful work of TCOA and how it contributes to enhancing the quality of life for all its constituents.

Kayla Nichols will be one of the speakers. She has newly joined the Tri-County Office on Aging, stepping into the position of Volunteer & Media Specialist.

Heather Febres-Cordero will be speaking as well. She recently joined TCOA as well and is a long-time community advocate who is passionate about human rights and people-centered community development.

When Monday, Jan. 13
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>.

Feb. 10 mtg. to feature historian Matt VanAcker

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

The population of Lansing, Michigan in 1860 was three thousand citizens. By the spring

of 1865, over five hundred men had enlisted from the Capital City to fight in the Civil War. These citizen-soldiers left the farms, factories, shops and schools of their youths to fight to uphold the Union and end slavery.

Many of these mere boys would be wounded, captured or killed and those who were fortunate enough to return, came home

Please see MATT VANACKER on page 3

Sign up for Jan. 23 Wharton Center tour



You're invited to a special tour and talk about the Wharton Center with MSURA on Thursday, Jan. 23, 2025. The tour will start at 2 p.m. and end at 3 p.m., with arrival starting at 1:30 p.m.

With an Employee/Retiree Registered Parking Permit, parking is free in the Wharton Center parking lot.

Attendees will meet in the Jackson Lounge for a short talk by Eric Olmscheid, director of the Wharton Center, and then tour the facility.

To reserve a spot for this free event, please email Ralph Pyle at pyler@msu.edu by Jan. 17.

IN MEMORIAM

Clifton R. Wharton Jr., 1926-2024

MSURA would like to extend its sympathies to Clifton Wharton's family. Wharton was MSU's 14th president and served from 1970-1978.

He died on Nov. 16 at the age of 98. To read about his legacy, see a photo gallery and tributes, please go to <https://msu.edu/tributes/wharton>.



MSU RETIREES ASSOCIATION

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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 Biggy 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

As we start 2025, I hope you can look back at the holidays with some fond memories of time with family and friends.

I recently became aware of a documentary on Netflix titled "Join or Die." This documentary examines social scientist Robert Putnam's "Bowling Alone" theory of how declining community engagement has created an American civic crisis. It documents how the levels of American community connections have been in decline over the past half-century. As I started watching this presentation, I couldn't help but reflect that this research could hold the answers to our democracy's present crisis and, the crisis of many social and religious organizations in identifying individuals willing to get involved and take a leadership role in helping organizations function. Reversing the decline in social involvement logically needs to be a priority to help our society function more effectively.

MSURA is no different than other organizations. Since the COVID pandemic, it has become harder to find people willing to become involved and to take a leadership role. This problem has become a common discussion topic at our annual Big10 Retiree Association leadership meetings and, is generally faced by all organizations, whether you are talking about religion, service or social organizations.

MSURA is taking a proactive approach to getting more MSU retirees involved in our activities and to focus efforts on identifying new retirees willing to spend a few hours per month to help lead MSURA into the future. If you are looking for an opportunity to make new friends, engage in meaningful social or intellectual activities, and to serve the interests of MSURA and MSU, then volunteering in MSURA activities may be the answer to help you to experience more fulfillment in retirement. If you have interest, please contact me at brower@msu.edu. I would like to have the opportunity to explore ways you can become involved.

The MSURA Program Committee has worked to develop an engaging series of programs and special events for 2025, which we hope will be of interest to you. Two of these are in January. First, our monthly program on Monday, Jan. 13, 2025, features an insightful presentation on

Please see PRESIDENT'S MESSAGE on page 4

MATT VANACKER, cont. from page 1

changed, permanently maimed, and often haunted men.

Using primary sources, including letters and personal diaries, this is a story of uncommon valor and a glimpse into the lives of the soldiers, their families and the city they left behind.

Born and raised in Lansing, 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 the Civil War, the Spanish American War and World War I. VanAcker has spoken and written extensively about the Michigan State Capitol and the Capitol Battle Flag collection, most recently as a 2024 featured speaker for the Gettysburg Foundation Sacred Trust.

He received his BA from MSU in Secondary History Education and resides in West Lansing with his wife, Mary Kathleen, in an 1885 farmhouse where they raised their four children.

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>.

Scholarship applications are due

Applications for the \$2,500 MSURA 2025-2026 school year scholarships are due March 1. 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 website to do so and thanks! Go Green!

In Memoriam



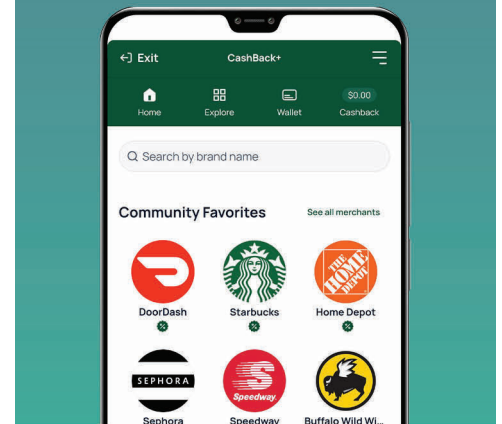
The Spartan Senior Newsletter prints in each issue of the newsletter the names of MSU retirees who have recently died. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

Leona M. Andrews	10/3/2024
Larry Baxter	11/2/2024
Thomas Corner	11/3/2024
Kimberly Ann. Davis	10/17/2024
Frederik Derksen	11/2/2024
Paul D. Edgecomb	10/24/2024
Teresa Griffiths	10/29/2024
Dale D. Harpstead	10/15/2024
Jeanne Kalin	11/18/2024
Peter Lappan	10/13/2024
Annie M. Leverett	10/26/2024
Ivan L Mao	10/7/2024
Stephen A. Markucki	10/13/2024
Grady Peninger	10/31/2024
Jim Renuk	10/8/2024
William L. Smith	10/12/2024
Samuel J. Thomas	9/26/2024
Thelma L. Vanderlip	11/4/2024

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.

CashBack+



Earn Rewards on Purchases This Holiday Season!

With CashBack+ you'll receive up to 20% cash back when you purchase digital gift cards. Choose from hundreds of top brands and retailers including Home Depot, Target, Amazon, and Starbucks.

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After selecting and purchasing a gift card, it will be sent to your email for use. Please note some gift card purchases are subject to a 1-3-day hold. Gift card purchases are final and non-refundable. For more information, visit msufcu.org/cashbackplus. Gift cards are not a product of MSUFCU and each merchant's gift card terms of use may vary. For more information, visit prizeout.com/terms. For your security, do not provide gift card or redemption information to any unknown parties. For more information on gift card scams, please see our blog post. To use CashBack+ in your mobile app, please update your app to version 3.45 or newer on your iOS or Android device from the App Store or Google Play. There is no charge to download the MSUFCU Mobile app. However, data and connectivity fees from your mobile service provider may apply. Please contact your mobile service provider for more information. Some features may be available for MSUFCU members only. Not all MSUFCU account types are eligible to use the CashBack+ experience. See your available offers in the MSUFCU Mobile app or ComputerLine.® If you do not see a way to access CashBack+ in your mobile app or on ComputerLine, please reach out to us at 800-678-4968 or at msufcu.org/contact.

the Tri-County Office on Aging, discussing how this vital organization supports older adults. Even if you do not live in the area, similar services may be available in your area. If you are unable to attend this meeting in person, it will be available by Zoom, and a recording of the program will later be available on our website.

Next, on Thursday, Jan. 23, 2025, we have scheduled a special event at the Wharton Center to start at 2 p.m. Eric Olmscheid, executive director, will discuss upcoming events and plans for the Wharton Center. A tour is planned, but details will not be determined until closer to the date, as the Broadway show "Shucked" is running that week. Please watch E-notices or check the MSURA website for more information on January events, as well as the rest of the fiscal year 2024-25. I hope to see you at these and other MSURA events.



Mark Your Calendars

Join us at a Lugnuts game on Friday, Aug. 15. More details will be forthcoming as we get closer to the date.

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.



Please support our sponsors. They do a lot to help us defray the cost of events, newsletters and administrative expenses. We appreciate our underwriters!

Humana.

Kickstart your 2025 with an Annual Wellness Visit

Start the new year strong by booking your Annual Wellness Visit (AWV) with your doctor. Unlike a typical physical, this is a relaxed conversation focused on creating a personalized plan to support your health and wellness as you age.

Plus, as a valued Humana Medicare Advantage member, you can earn **\$40 in Go365 rewards** just for completing your AWV. Best of all, it's covered at no cost to you—simple, helpful and rewarding!

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Tips to get you started:



Start the year with a no-cost visit. Make the most of your covered benefits and schedule early to set the tone for a healthy, organized year.



Know it's more than a checkup. It's not just about numbers—it's a chance to talk about your health and set realistic goals for feeling your best.



Find the right provider. Use MyHumana's "Find a Doctor" tool to find a provider who meets your needs and feels like the right fit for you.



Talk openly with your doctor. Share any health concerns, lifestyle changes or wellness aspirations.



Learn about prevention. Use the time to discuss risk factors and ways to stay ahead of potential issues.

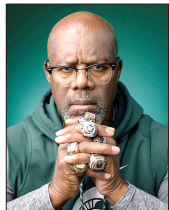


Take the first step toward your healthiest year yet. **Scan the QR code to find your ideal provider.**

Disclaimer: Reward amounts shown represent the value of the reward, not actual dollars. Rewards have no cash value and can only be redeemed in the Go365 Mall. Rewards must be earned and redeemed within the same plan year. Any rewards not redeemed by December 31 will be forfeited.

Sign up 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 arrest while driving his vehicle in Holt.



Mike Garland

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

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 Champions of the Heart Founda-

tion. 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 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 nor 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 to register.

VOLUNTEERS NEEDED!

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. Below are 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.

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.

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.

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 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 or Dave Brower at brower@msu.edu.



Shawn Turner

SAVE THE DATE

Shawn Turner, general manager of WKAR Public Media at MSU, will speak at the March 10 membership meeting. Turner currently serves on the board of directors for NPR, the Michigan Veterans Facility Authority and the German Marshall Fund.

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 to 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.

Stay on track with SpartanPak

Let the MSU Health Care Pharmacy organize all of your prescriptions and over-the-counter medications by day, time, and dose, with SpartanPak!

Each SpartanPak is a single unit strip package, clearly labeled with when the medication should be taken—breakfast, lunch, dinner, or any time.

Speak to a pharmacy staff member to sign up today!



No more missing doses,
double-dosing, or wondering
if you took your meds correctly

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- > Color-coded by time of day
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- > Filled by MSU pharmacists



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Join the Lunch Bunch at Brody Hall

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.

BRODY LUNCH DATES

Jan. 10

Feb. 14

March 14

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 by downloading our app:

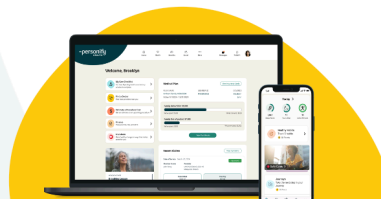


View digital ID cards

- 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.



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Personify Health Confidential



Retirees Association
MICHIGAN STATE UNIVERSITY

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East Lansing, MI 48823-5239

2025
HAPPY NEW YEAR!

Straight to the Point

Market Update - Markets continue to perform well after November posted the strongest monthly gains for US stocks this year, adding to what has already been a very good year for stock markets in general. We maintain the view that simply getting past the election was a big deal, and the outcome, with the perception of a business-friendly tax and regulatory environment on the horizon, has investors feeling good about the outlook for 2025. While stock markets have continued to move higher, we are somewhat concerned about overbought conditions in the short term. A lot of good news has been priced in, and we would not be shocked to see markets take a bit of a breather or have a small pullback at some point. Our medium-term outlook is unchanged, with a generally positive view towards equities and a more cautious view towards most fixed income.

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.

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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