



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

January 2026

VOL. 47, NO. 4

### UPCOMING MEMBERSHIP MEETINGS

#### Jan. 12 speaker to share info on new dairy barns

Dr. Barry Bradford from the College of Agriculture and Natural Resources will join us for the Jan. 12, 2026, monthly membership meeting. He'll share a video tour of the new dairy facilities complete with lots of



Barry Bradford

photos of our MSU cows. Bradford, the C.E. Meadows Endowed Chair in Dairy Management and Nutrition, will share how the dairy program at MSU is growing to

provide programs and resources to serve the evolving dairy industry in Michigan. Bradford's research focuses on improving the dairy industry.

Bradford came to Michigan State after a 13-year career at Kansas State University, most recently as professor of animal sciences and industry.

**When** Monday, Jan. 12

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

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

#### MSU librarian to speak on special collections info

Leslie McRoberts will be the guest speaker at the Feb. 9, 2026, monthly meeting.



Leslie McRoberts

McRoberts is the Head Librarian for Special Collections and University Archives at the MSU Libraries.

She oversees a team of curators, archivists, and professional staff who care for and steward unique materials.

During this session, she will talk about the history of distinctive collections —

which includes collections of rare books, popular culture, cookery and foodways, and the world's largest collection of comic books.

This presentation will shed light and insight into the ways librarians collect materials, how our university collections impact students and scholars, and how your materials can support both Special Collections and University Archives.

**When** Monday, Feb. 9

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

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



The MSU STEM Teaching and Learning Facility opened for classes in the fall of 2021.

#### STEM tour set for Jan. 20

Join Sandra Lupien, director (MassTimber@MSU), to learn how the academic program leverages the STEM building as a learning laboratory, along with research, teaching, lots of collaboration, and policy to catalyze major mass timber momentum in Michigan.

"Mass Timber" — a group of very large, engineered wood building construction materials — can enable us to build big buildings (including skyscrapers!) more sustainably, more efficiently, and more beautifully than ever while providing new revenue sources to invest in forest health, as well as new jobs and economic development opportunities. Michigan State University's STEM Teaching and Learning Facility is the most prominent mass timber building in the state.

Please see STEM TOUR on page 3

## BY.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.

## OFFICERS AND BOARD FOR 2025-2026

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Webmaster	John Forsyth	517-332-6683
E-Notices Editor	Rick Vogt	517-242-1324
Videographer	Bruce Smith	517-323-9579

## 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.



## PRESIDENT'S MESSAGE

David Brower

As the new year begins, I hope you can look back at the holidays with some fond memories of time spent with family and friends.

For me, it turned out to be a much different holiday season than I had planned, due to an unfortunate boating accident in Florida just before Thanksgiving. A broken left ankle required me to fly home early and have surgery and subsequent rehab. Various plans for get-togethers, shows, holiday celebrations and travel had to be scrapped. As I expect many of you may have experienced, the loss of one's mobility is a stark reminder how quickly our independence can change and, how we need to rely on others.

However, a holiday period that could have been a series of frustrations and long periods of isolation, by being homebound, instead was marked by a continuous series of visits by family and friends, including members of my church and the MSU Retirees Association, among others. Individuals too numerous to mention helped me get to appointments, handled shopping for me, prepared or dropped off meals and helped with cleaning, laundry and even taking out the trash. The numerous visits, phone calls and messages and offers of help, manyfold over what I needed, were immensely appreciated and helped fill the cold winter days and nights.

I have heard it said that "One of the greatest gifts you can give another is the purity of your time." I agree! My sincere thanks and eternal gratitude to all of you who freely gave of your time on my behalf. I urge all of you to do likewise and contribute some of your time to help others in need. At some point in our lives, we are ALL going to need help.

For the past three years, MSURA has participated in MSU Safe Place's "Adopt a Family for the Holidays Project." At-large Board member Bill Anderson again directed this MSURA project in 2025, which helped a family have a much-improved holiday season. My thanks to all of you that participated in this project. MSURA plans to continue this effort in the future as a part of our continuing efforts to support the MSU Community, so please watch for notices of this project next year.

Please see PRESIDENT'S MESSAGE on page 3

MSU President Kevin M. Guskiewicz sent a letter, in late fall, to MSU faculty and staff promoting the "MSU Shares" fundraising campaign that partners with the Capital Area United Way to allow employees to donate to several local charities. When contacted before Thanksgiving, the MSURA Board approved continuing our tradition of supporting this effort. Information on how MSU retirees can participate can be found on MSURA's website home page and on pages 8 and 9 in this newsletter. I urge you to consider supporting our local community charities through this effort.

The MSURA Program and Events Committees continue to develop and finalize plans for new programs and special events for 2026. Please review our updated MSURA Schedule of Programs and Events for some new dates. Information on these programs and events can be found in this and subsequent newsletters and e-mail notices or on the MSURA website.

In closing, the quote I will end with, source unknown, is: "True friends are like stars, you don't always see them, but you know they are always there." May all your stars be bright!

STEM TOUR, cont. from page 1

#### Event Info:

Jan. 20, 2026, 1:30 p.m. to 3 p.m. (approximately)

642 Red Cedar Road. Parking Lot 79 at Spartan Stadium (entrance off North Shaw, just west of the STEM building). Meet the group in front of Room 1130 just inside the main entrance off Red Cedar Road.

We have a limit of 50 attendees so please register early.

RSVP to Ralph Pyle, [Pyler@msu.edu](mailto:Pyler@msu.edu) by Jan. 13.

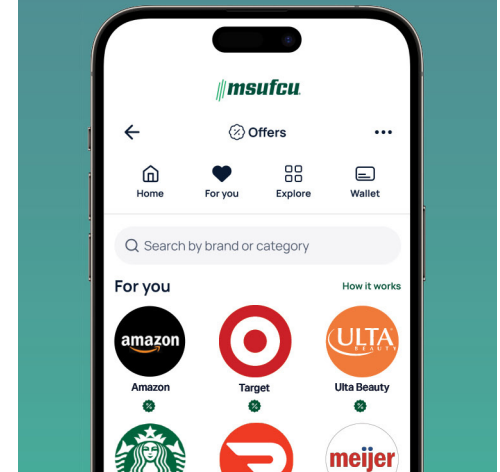
## In Memoriam



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.

John Wesley Allen	11/7/2025
LaMott Bates	11/4/2025
Richard Haines Bernsten	10/30/2025
Douglas Campbell	10/11/2025
Nancy C. Fenlon	11/5/2025
Winifred Flessner	11/4/2025
Paula J. Hull	10/11/2025
Maxie C. Jackson	10/18/2025
Donald B. Kaufman	9/13/2025
Edna J. Letzau	9/14/2025
Jay B. Ludwig	9/19/2025
Kenneth Marvin	10/4/2025
Carl Wayne McFarland	11/16/2025
Donald C. Mead	8/30/2025
Nan G. Murray	10/22/2025
Nancy S. Passanante	10/24/2025
Milton Powell	10/3/2025
Trevor Riever	10/27/2025
Randal F. Robinson	10/6/2025
Annette Steinborn	9/26/2025
Patricia K. Ungren	11/11/2025
Leo H. Walter	11/3/2025
Violet Wert	10/18/2025
Jacqueline Wright	11/8/2025
Bonnie Zell	10/13/2025

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# Nominations open for MSURA Volunteer of the Year Award

The MSURA annually recognizes a Volunteer of the Year. This award goes to an individual (or individuals) who have made significant contributions to the goals and activities

supported by the Association. Anyone from the MSURA may submit a nomination, and the nominee need not be a member of MSURA. Also,

individuals who have previously received the award are eligible.

If you know of a deserving retiree, please complete a nomination form (<https://retirees.msu.edu/awards>). Award criteria include the individual's work toward enhancing the

overall goals of the MSURA as well as enhancing the quality of university life for students, faculty, staff, alumni, retirees, or other members of the MSU community. The nominations must be received by March 27, 2026, and the award will be announced at the MSURA Annual Luncheon in May.

A committee of 3-4 MSURA individuals will be formed to review the applicants. The winner's name will be kept confidential until the announcement at the MSURA Annual Luncheon. The Award will include a framed certificate, and a \$100 gift certificate to the MSU Kellogg Center State Room.

Please return completed nominations to Bill Anderson at [Ander113@msu.edu](mailto:Ander113@msu.edu).

**Due Date:**  
**March 27, 2026**  
**Email Bill**  
**Anderson at**  
**[Ander113@msu.edu](mailto:Ander113@msu.edu)**

## Volunteers needed

We are looking for volunteers to help in various organizational roles. We're not asking you to put in 20 hours a week or anything — just to help out when we need an extra hand or two. If you are interested in volunteering, please contact Jeanette Robertson at [robertso45@yahoo.com](mailto:robertso45@yahoo.com) or call her at 517-803-5454. MSURA is an all volunteer organization and we need volunteers. Thank you.



Volunteers are amazing! Here are four who help MSURA out at the monthly membership meetings. Thank you so much for your consistent and valuable dedication.



## Controlling high blood pressure

According to the Centers for Disease Control and Prevention, nearly half of all U.S. adults have high blood pressure, and only about one in four of these people has their high blood pressure under control.<sup>1</sup>

Why it is so important: If your blood pressure is high, it makes your heart work harder than it should and it can lead to many major health problems.<sup>1</sup> According to the Centers for Disease Control and Prevention, high blood pressure is sometimes called the “silent killer” because it often has no warning signs or symptoms, and many people aren’t aware they have it.<sup>2</sup> This is why it’s important to **have your blood pressure checked regularly.**

**Humana**

Y0040\_GHHMQQTEN\_C



## In many cases, lifestyle changes can help control blood pressure:

- Maintaining a healthy weight
- Not smoking
- Getting enough sleep
- Staying physically active
- Eating a healthy diet low in sodium
- Drinking less alcohol
- Managing stress<sup>2</sup>

**Call 911** if you experience any chest pain, shortness of breath, weakness, difficulty speaking, changes in vision, or back pain with an elevated blood pressure.<sup>3</sup>



**For more information and recommendations, view [Get a handle on hypertension flyer](#).**

### Source:

1. “High blood pressure facts”, Centers for Disease Control and Prevention, Last accessed August 9, 2024, <https://www.cdc.gov/high-blood-pressure/data-research/facts-stats/>.
2. “High Blood Pressure and Older Adults”, National Institute on Aging, Last accessed August 9, 2024, <https://www.nia.nih.gov/health/high-blood-pressure-and-older-adults>.
3. “Understanding Blood Pressure Readings”, American Heart Association, Last accessed August 9, 2024, <https://www.heart.org/en/health-topics/high-blood-pressure/understanding-blood-pressure-readings>.



## MSURA helps to make one family's Christmas extra special

For the third year MSURA participated in adopting a family with MSU Safe House. Several retirees spent Tuesday, Dec. 16, at the HR building wrapping presents and sorting them into baskets.

"The retirees responded to fulfill all of the items on the family's wish list,"

Bill Anderson, chair of the event, said. "To me, it demonstrates the willingness of our members to help those less fortunate than themselves."

Thank you to everyone for participating in this event by giving gifts, money and time. Your generosity will make for a wonderful holiday for this family of five.



# Happy New Year!

Managing your medical benefits is now easier than ever with Personify Health—whether you're reviewing claims, checking your plan status or finding in-network providers. Here's what's new:

1. **Your updated ID cards will arrive soon in a plain envelope**—don't mistake it for junk mail!
2. **Access your plan's Summary Plan Description (SPD)** anytime on the Personify Health member portal. Sign in at [login.personifyhealth.com](https://login.personifyhealth.com).



### Need help or have questions?

Contact Personify Health Member Services at **855-469-1245**.



Scan the QR code to download the app, or visit [login.personifyhealth.com](https://login.personifyhealth.com), and select **Create Account**.

Tell us your name, group ID and member ID (see your health plan ID card). Then agree to the rules, data collection and privacy policy. Next add your email, make a password and customize your experience. You can set your interests, connect a tracking device, explore your benefits and more.



# Mark your calendar!



MSURA is planning its Lugnuts outing for 2026 on Aug. 22, 2026. We will remind you again at a later date, but for now, put it on your calendar!

## Attend monthly retirees lunch at Brody Hall — It's fun

### BRODY LUNCH DATES JOIN US!

Jan. 9  
Feb. 13  
March 13

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 some 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. More information can be found [online](#).

## Do you like to write?

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](mailto:vogtrick@comcast.net).



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

# 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 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](mailto:msura@msu.edu).

## Didn't find what you were looking for? Try these links.

Instead of putting in the same stories about ongoing activities in numerous issues, we are going to give you links to the information on our website.

If you get your copy of the newsletter via a link and read it online, you can just click on the links below to find what you are looking for.

The website address is [retirees.msu.edu](http://retirees.msu.edu).

- [Listing of Future MSURA Events](#)
- [BYOB: Bring Your Own Buddy Program](#)
- [MSURA Committee Chairs Contact Information](#)
- [How to donate to MSU Retirees Association](#)
- [How to donate to MSURA Endowed Student Scholarship](#)
- [Interest Groups](#)
- [Retirees Informal Monthly Lunches](#)
- [Brochure about MSU Retirees Association](#)
- [Past newsletters](#)
- [Past E-Notice emails](#)
- [Faculty Emeriti Association](#)
- [Tri-County Office on Aging](#)
- [Lots of other good information](#)

## Theatre, lunch outing was fun

About 23 retirees and friends joined in to see the play "A Sherlock Carol" at Williamston Theatre on Nov. 15. Before the play, some enjoyed a meal at Niko's.



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- Deliveries are typically scheduled 1 to 2 business days after your request
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- Prescriptions can also be mailed free-of-charge to individuals within the state of Michigan (*no controlled substances*)



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# MICHIGAN STATE UNIVERSITY

Dear Michigan State colleagues,

As Spartans, we share an appreciation for how engagement with our communities defines our university family, whether we're hosting community events here on campus or individually volunteering for local efforts supporting our shared quality of life.

Even as our university faces its share of financial challenges, I'm sure you're also aware of the severe and growing needs faced by many in our community. Please consider stepping up to support those facing such personal and family challenges, whether it's food insecurity, financial instability or barriers to health care or higher education access.

The United Way of South Central Michigan offers a highly impactful opportunity to make a difference for our neighbors, and I urge you to contribute to this year's campaign. Undesignated donations the agency directs to where they're needed most can make a world of difference, or if you prefer, you can designate a non-profit recipient organization of your choice.



## Office of the President

Hannah Administration Building  
426 Auditorium Road, Room 450  
East Lansing, MI 48824

517-355-6560  
Fax: 517-355-4670  
[president.msu.edu](mailto:president.msu.edu)

Thank you for your caring Spartan generosity!

Sincerely,

Kevin M. Guskiewicz, Ph.D.

President

John A. Hannah Distinguished Professor, Department of Kinesiology





## HOW TO MAKE YOUR DONATION

Donations can be made by credit card or by personal check. A listing of local 501c3 charities is listed below. You can designate any 501c3 charity. If it is not listed below, just provide the charity's name with your donation.

If donating using a credit card, go to MSU Shares website (<https://igfn.us/form/hcXUKw>) to do so.

If donating using a personal check, make check payable to "United Way of South Central Michigan" and mail the check to  
UWSCMI-Capital Area  
330 Marshall Street, Suite 203  
Lansing, MI 48912

## DESIGNATING A CHARITY

If designating a charity, please include a note with your check listing the name of the charity and what percent of your donation they should receive.

Boys & Girls Club of Lansing (0105)	Michigan Audubon Society (2645)
Child and Family Charities (0113)	Islamic Society of Greater Lansing (3290)
Legal Services of South Central MI (0114)	CASA for Kids, Inc. (3378)
United Way of South Central Michigan (0106)	Sickle Cell Disease Association of America, Michigan Chapter (3724)
LIVE UNITED Fund (0900)	The Power of We Consortium (3744)
Women United (0907)	Michigan League of Conservation Voters Education Fund (4029)
2-1-1 Referral/Help Call Center (0909)	Small Talk Children's Advocacy (4627)
Education (0914)	Sierra Club Foundation, Michigan Chapter (4727)
Health/Basic Needs (0915)	Ingham Great Start Collaborative/Ingham Intermediate School (5207)
Financial Stability (0916)	The Davies Project for Mid-Michigan Children (5431)
Advent House Ministries (1018)	Refugee Development Center (6005)
Michigan Nature Association (1036)	True Service Inc. (7784)
Haven House (1506)	DAP Services and Resources (8518)
EarthShare (1540)	Fledge Foundation, LLC (8526)
Impression 5 Science Center (1901)	KCS Angels (8534)
Mid-Michigan Land Conservancy (1908)	SJ Call-In Coalition (8542)
Care Free Medical (2318)	Housing Services Mid-Michigan (8884)
Breakthrough T1D, Michigan and Northern Ohio Chapter (2506)	Habitat for Humanity Capital Region-Lansing (9119)
Planned Parenthood of Michigan (2608)	The Nature Conservancy, Michigan Chapter (9616)

Information on how MSU Retirees can participate can be found on MSURA's website home page.

# MARK YOUR CALENDARS



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

## MSURA MONTHLY MEMBERSHIP MEETINGS

We meet in person, at the Community Room of the MSUFCU Branch on Mt. Hope and Farm Lane.

1:30–2 p.m. Coffee & Donuts  
2–3 p.m. Program

Please watch future newsletters and E-Notices for more events.

MSURA Monthly Membership Meetings are recorded, and the videos can be viewed on the MSURA website a few days after the presentation.

**THIS CALENDAR GRID** of MSURA activities gets updated frequently. You can check it out online at the MSURA website or in some of the issues of the newsletter.

DATE	EVENT	SPEAKER	TOPIC	LOCATION
Friday, Jan. 9, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Monday, Jan. 12, 2026 1:30 p.m. Coffee 2 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Barry Bradford, Professor, Department of Animal Science	MSU Dairy Barn Initiative	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, Jan. 20, 2026 1:30 p.m. – 3p.m.	Stem Building Tour 624 Red Cedar Road, Parking Lot 79 at Spartan Stadium	Sandra Lupien, Director	MSU's STEM Teaching and Learning Facility is the most Prominent Mass Timber Building in the State	Meet in Front of Room 1130, just Inside the Main Entrance off Red Cedar. Register ahead of Time. Free Event. Details Later.
Monday, Feb. 9, 2026 1:30 p.m. Coffee 2 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Leslie McRoberts, MSU Librarian	MSU Library Collections	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Friday, Feb. 13, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Tuesday, Feb. 17, 2026 10 a.m.	Michigan Flag Presentation (see article below)	Matt VanAcker, Director and Curator of Save the Flags	Michigan Civil War Flag Collection	Michigan Historical Museum
Monday, March 9, 2026 1:30 p.m. Coffee 2 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Laura Young, Sustainability Program Coordinator for the MSU Office of Sustainability	MSU Sustainability	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Thursday, March 12, 2026 2 p.m.	MSU Retirees Association Special Event	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	Via Zoom. Watch E-Notice Emails for Details
Friday, March 13, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Friday, April 10, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Monday, April 13, 2026 1:30 p.m. Coffee 2 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Robyn Fralick, Women's Head Basketball Coach	MSU Women's Basketball Program	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, May 5, 2026	Annual Luncheon	J Batt, MSU Athletic Director	Future of MSU Athletics	University Club, 3435 Forest Road, Lansing
Friday, May 8, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Wednesday, May 20, 2026 1:30–3 p.m.	Burcham Hills Wine Tasting Event	Vintage Wine Company Representative	Learn More about Wine and Sample Some	Burcham Hills, 2700 Burcham Drive, East Lansing
Thursday, June 11, 2026 2 p.m.	MSU Retirees Association Special Event	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	Via Zoom. Watch E-Notice Emails for Details
Friday, June 12, 2026 11 a.m. to 1 p.m.	Casual Lunch with Other Retirees	No Speaker or Agenda, Just a Fun Time with Friends	Second Friday of Every Month	Brody Cafeteria
Saturday, August 22, 2026	Lugnugs Game	Lugnugs vs. Peoria	Enjoy an Evening with Fellow Retirees	Jackson Field: More Details Coming Later

Updated: 12/18/2025

## Join MSURA at Michigan Civil War Flags on Feb. 17

Matt VanAcker, director and curator of Save Our Flags at the Michigan Historical Museum, will be sharing the collection of Michigan Civil War flags with MSURA members on Tuesday, Feb. 17, at 10 a.m.

Members will stand for 60–90 minutes during this presentation. Chairs are not available.

The presentation is free and is limited to

20 members.

If members want to visit the museum after the presentation, there is a \$6.00 admission fee.

Parking: There is a \$5 fee paid only by credit card. No cash! Access the parking lot from Kalamazoo (south of the museum).

Members need to RSVP to Ralph Pyle: [pyler@msu.edu](mailto:pyler@msu.edu) by Friday Jan 30, 2026.





## A LOOK BACK

MSURA had a good summer and fall. From the Lugnuts game to the Homecoming parade and excellent speakers at the monthly meetings, it was fun! It's 2026, and we hope to have another great year. If you've never been to a meeting or an event, please plan to join us this year!







Retirees Association  
MICHIGAN STATE UNIVERSITY

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Happy  
2026!

## Straight to the Point

**Market Update** - Although we had a brief hiccup in November, markets have generally continued to perform well. We have seen some sector rotation recently, as laggards in the Energy and Healthcare sectors have started to perform better. While this has been nice to see, we remain of the view that AI is still the central theme driving this bull market. As the AI story evolves, stocks tied to OpenAI have struggled recently, while those more closely associated with Google have done well. For context, there has been some concern about OpenAI's spending plans and whether their paltry revenues will grow enough to fund and justify the spending. Google, on the other hand, benefits from a robust search business and has taken a more vertically integrated approach. Apple and Meta have both been in talks with Google recently to leverage different parts of their ecosystem. Apple looks to integrate Gemini into Siri and Meta has talked about using Google TPU chips for its own AI systems. This is a stark reversal from earlier in the year, when many thought Google faced an existential risk and OpenAI was the perceived leader in the space, reminding us of how early we remain in this story and how quickly things can change. Until now, just being associated with AI was enough, however, as things evolve, we are looking at the possibility of more differentiation among companies, as investors look to pick out winners and losers in the nascent technology.

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