



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

June-July 2026

VOL. 47, NO. 7

EVENTS THIS SUMMER

StraightLine seminar set for Thursday, June 11

Join the StraightLine Quarterly Financial Planning Seminar on Thursday, June 11, 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.

Tour Wharton Center on Tuesday, June 30

Learn what is new at the Wharton Center with Eric Olmscheid, Wharton Center Executive Director, on Tuesday, June 30 from 1:30 to 3 p.m.

Get the chance to go behind the curtain at the Wharton Center for Performing Arts for a tour and conversation.

Guests will get a rare look at the spaces audiences don't typically

Please see WHARTON CENTER on page 3

Enjoy a carillon concert on campus on July 8

Join your fellow MSU retirees and friends for a carillon concert at Beaumont Tower on the MSU campus on Wednesday, July 8.



Jonathan Lehrer

We will be joined by MSU College of Music Carillonist Jonathan (Jon) Lehrer. Jon is directing the series at MSU and is

Please see CARILLON CONCERT on page 4

President Dave Brower named Volunteer of the Year at annual luncheon

Dave Brower, president of MSURA for the last two years, was awarded the Volunteer of the Year award at the annual luncheon on May 5.

This was Brower's second time winning the award, as he was the recipient in 2023. This award goes to an individual who has made significant contributions to the goals and activities of the MSURA.

His nominator said "Dave Brower pursued a relationship with the MSU Office of Alumni, resulting in a partnership that will provide technical and staff support to the MSU Retirees Association. This collaboration offers services that will strengthen, improve productivity, and may even shape the

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Dave Brower, president of MSURA, has been an active member of MSURA for many years and will be stepping down as president at the end of June.

Board members elected at annual luncheon

Sandra Buike was elected president of MSURA. She has been the organization's vice president for one year. Elected as vice president was Eric Crawford, who has been an at-large board member since last year.

New to the board as an officer is Jennifer Decker, who was elected as an at large board member for one term.

Decker retired from MSU in 2021 after 30 years of service. While at MSU, she had the privilege of working in the Department

of Agriculture and Natural Resources, Human Resources and the Alumni Office.



Jennifer Decker

While serving as an ambassador in the Alumni Office, she enjoyed the privilege of meeting distinguished alumni and friends of MSU throughout the U.S. and abroad.

Reelected to the board was Kate Wight, secretary, while Bill Anderson and Bruce Smith were reelected to at-large board positions.

MSU RETIREES ASSOCIATION

OFFICERS AND BOARD FOR 2025-2026

President	Dave Brower	517-282-4883
Vice President	Sandra Buike	480-415-8440
Past President	Jacqie Babcock	517-282-6861
Secretary	Kate Wight	248-563-3210
Treasurer	Bob Patterson	517-896-8065
At-Large	William Anderson	517-290-7750
At-Large	Eric Crawford	517-256-6666
At-Large	Mike Gardner	517-290-7090
At-Large	Bruce Smith	517-323-9579
Office Manager	Elizabeth Thomas	517-351-7611
Asst. Office Manager	Gale Gower	517-332-0194

STANDING COMMITTEE CHAIRS

Audit	Eric Crawford	517-256-6666
Awards	William Anderson	517-290-77750
Budget & Finance	Bob Patterson	517-896-8065
Communications	Rick Vogt	517-242-1324
Healthcare Insurance	Rick Vogt	517-242-1324
Information Tech	John Forsyth	517-332-6683
Interest Groups	Christina DeFouw	517-388-1813
Membership	Jacqie Babcock	517-282-6861
Nominations	Dave Brower	517-282-4883
Program	Sandra Buike	480-415-8440
Scholarship	Bruce Smith	517-323-9579
Special Events	Jennifer Decker	517-862-5825
Volunteer Coordinator	Jeanette Robertson	517-803-5454

COMMUNICATIONS

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Underwriting Manager	Jacqie Babcock	517-282-6861
Mailing Labels Manager	John Forsyth	517-332-6683
Webmaster	John Forsyth	517-332-6683
Webmaster	Richard Huang	517-862-2393
E-Notices Editor	Rick Vogt	517-242-1324
Videographer	Bruce Smith	517-323-9579

SPARTAN SENIOR NEWSLETTER

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**CHANGE OF ADDRESS OR
 MSU BENEFIT QUESTIONS**
 Contact MSU Human
 Resources at (800) 353-4434



PRESIDENT'S MESSAGE

David Brower

The MSURA's 77th Annual Meeting was held at the MSU University Club on May 5. Our guest speakers were J Batt, MSU Vice President and Director of Athletics, who was joined by Tim House, Deputy AD for Development and Strategic Initiatives. Both men participated in a chat session during which they provided their vision and goals for enabling MSU athletes to be successful both on the "field of play" and in life.

They answered a variety of questions, discussing the proposed Spartan Stadium District and the reasons for the creation of Spartan Ventures and the Spartan Athletic Foundation. Other questions dealt with name, image, likeness payments, the transfer portal and revenue sharing. At the end of the chat, I concluded that the MSU's intercollegiate athletic programs were in very good hands.

The chat was videoed and can be seen on MSURA's website, as can other parts of our annual meeting.

Our special thanks to Straightline financial advising for their sponsorship of this year's annual meeting and to MSU Federal Credit Union, who provide space for our monthly meetings, generally held at their Mt. Hope/Farm Lane Branch. Both organizations have been long-time underwriting supporters of MSURA, and both have been significant donors to the MSURA Endowed Scholarship Fund. These companies, along with our other underwriters, provide the resources needed to provide programming and other support for our 8,000 members.

Our congratulations to our MSURA Scholarship winners. This year's recipients are the first to receive the increased scholarship amount, which previously was \$2,500. In recognition of tuition cost increases over the past several years, the MSURA Board approved this increased scholarship amount. This was made possible by continued growth of the MSURA Endowment Scholarship Fund and use of some remaining prior year reserves.

The MSURA Endowed Scholarship Fund now totals over \$230,000. Fund raising efforts will continue this coming year to raise an additional \$25,000 to fully fund future scholarships at the \$3,000 level. In coming newsletters and e-mails, we will be asking retirees to continue contributing to help reach this goal, so your support will

Please see **PRESIDENT'S MESSAGE** on page 3

be greatly appreciated.

As my two-year term as MSURA President ends, I was honored at the annual meeting as “volunteer of the year,” which took me by surprise, but was greatly appreciated. The last several months have been challenging ones for me, recovering from a broken ankle and shoulder injury. Being homebound, with no mobility, was made tolerable by the wonderful support of MSURA Board Members and friends within and outside of MSURA.

I found that focusing on various MSURA issues and projects was extremely beneficial to help me keep a positive attitude. This, along with calls, messages and visits, greatly aided my recovery. As I have read before, “one of the greatest gifts you can give another is the purity of your time.” My sincere thanks and eternal gratitude to all of you that 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 likely going to need help. My well wishes to you!

WHARTON CENTER, cont. from page 1

see, learn how productions come to life, and hear directly from Eric about what’s new and ahead for Wharton Center — from upcoming performances and partnerships to exciting enhancements that are elevating the experience for our community.

Whether you’re a longtime supporter or simply curious about the magic behind the stage, this is a unique opportunity to connect, learn, and see Wharton Center in a whole new way.

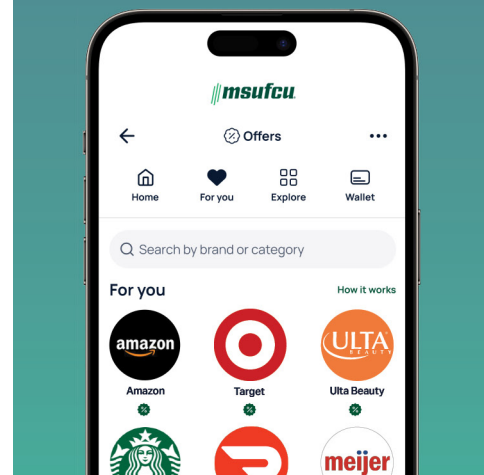
In Memoriam



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.

Sydney Von Bender	3/6/26
Beverly Brasington	2/12/26
Cynthia M. Casey	3/9/26
Eva Faulkner	3/19/26
Toni Ivey	2/14/26
Joseph S. Jehl	3/15/26
Maurice James Kaercher	2/10/26
Gordon E. Miracle	2/23/26
John B. Molidor	3/26/26
G. Rex Morin	3/29/26
Martha J. Muth	3/6/26
Sheldon E. Newhouse	3/9/26
William Schall	3/20/26
Rosalie Schellhous	2/24/26
John P. Vigneron	3/4/26
Thomas R. Warren	3/30/26
Joy Elaine Wolfe	2/19/26
Carolyn H. Zohott	2/25/26

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Earn up to 20% cash back with MSUFUCU's CashBack+! Buy digital gift cards from your favorite brands and get cash back with every purchase.

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517-333-2424



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 complete details, visit msufcu.org/cashbackplus. Gift cards are not a product of MSUFUCU 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. 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 MSUFUCU 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 MSUFUCU members only. Not all MSUFUCU account types are eligible to use the CashBack+ experience. See your available offers in the MSUFUCU 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. Federally insured by the NCUA.

Credit card payments now accepted for MSURA events

A credit card option is now available for MSU Retirees Association events that require payment. This results from MSURA's recent Affinity Group arrangement with the MSU Alumni Office (MSUAO). While retaining our independent status, MSURA is now able to collaborate with MSUAO, taking advantage of several key services made available to Affinity Groups. Among these is use of their online Eventbrite event registration system, which supports credit card payments, as well as follow-up communications with attendees.



Check the registration form instructions and articles

about the event for details on how to access the online Eventbrite registration system and pay with a credit card. Mail-in registration forms, with a check, will continue to be accepted.

During the coming months, MSURA will explore the benefits of using other MSUAO support to update and maintain our website. MSURA will also explore use of their technology for communications with members. Since MSURA is an all-volunteer organization, this approach will allow us to better support you, our members, without overburdening our key volunteers to maintain the infrastructure needed.

We are excited about this new collaboration with the MSUAO.

CARILLON, cont. from page 1

a laureate of international competitions for carillon. He will talk a bit about the history of the MSU carillon, carillon music and answer questions.

Plan to arrive by 5:15 p.m. The concert will begin at 6 p.m. and last about one hour. Bring your own chair or blanket. You can find the MSU group on the north side of the Carillon. Look for the green and white balloons.

RSVP to jbabcock@msu.edu if you plan to attend, but mainly for changes due to weather.

The program for the evening features guest carilloneer Jeremy Chesman who will present a genre-spanning program blending classical works, jazz standards, contemporary pieces, and musical theater favorites.

Humana[®] Know your numbers

Humana is committed to screening and preventive care to help you maintain your best health. Knowing your cholesterol numbers is a key piece of a healthier lifestyle.

Schedule a screening with your healthcare provider today.

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.

[DIN]



Why get your cholesterol tested?

Your body makes some cholesterol, while some comes from animal-based foods. Cholesterol is necessary, but too much can lead to health problems.¹

Screening measures the following

1

LDL cholesterol
"bad"

2

HDL cholesterol
"good"

3

Triglycerides

The combination of high triglycerides with low HDL or high HDL can increase your risk for heart attack or stroke.²

Your doctor can help determine the best range for you and actions that may lead you in the right direction.

1. American Heart Association, "What is Cholesterol?" www.heart.org/en/health-topics/cholesterol/about-cholesterol, accessed February 20, 2026.

2. American Heart Association, "HDL (Good), LDL (Bad) Cholesterol and Triglycerides," www.heart.org/en/health-topics/cholesterol/hdl-good-ldl-bad-cholesterol-and-triglycerides, accessed February 20, 2026.



MSURA RETIREES ASSOCIATION NIGHT!

Lansing Lugnuts vs. Peoria Chiefs

Saturday, August 22, 2026 @ 7:05 p.m.



JOIN THE MSU RETIREES ASSOCIATION FOR SOME FUN AT THE BALLPARK!

- Post-game LAFCU Fireworks
- Group recognition on the scoreboard and public address system during the game
- Group Raffle: One lucky member from our group will win a special prize, which is announced in the 7th inning via the Big Screen

Clubhouse Seats

\$47 Clubhouse access with full meal (alcoholic beverages not included)

For more information, contact:
Dave Brower at brower@msu.edu



TICKET ORDER FORM

Name _____

Address _____

Phone () _____

Email _____

of tickets at \$47 _____ = \$ _____

Please return this form with payment to:

MSURA
1407 S. Harrison Road, Suite 22
East Lansing, MI 48823

If you would rather pay by credit card, please visit our EventBrite registration form at https://MSURA_Lugnuts.eventbrite.com
If paying by credit card, a processing charge will be added.

Note: Tickets can be picked up from the Will Call Window at the Box Office on game day.

Order Deadline: Friday, July 31, 2026

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.

DATE	EVENT	SPEAKER	TOPIC	LOCATION
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
Tuesday, June 30, 2026 1:30, Gather; 2-3:30, Tour	Wharton Center Tour & Talk	Eric Olmscheid, Wharton Center Executive Director	What's New at the Wharton Center	Wharton Center
Wednesday, July 8, 2026 Arrive at 5:15	Carillon Concert	MSU College of Music Carillonist Jon Lehrer	Enjoy a Concert	North Side of the Carillon
Friday, July 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
Friday, August 14, 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 7:05 p.m.	Lugnuts Game	Lugnuts vs. Peoria	Enjoy an Evening with Fellow Retirees	Jackson Field
Friday, Sept. 11, 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	
Monday, Sept. 14, 2026 1:30 p.m. Coffee 2:00 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Zeke, the Wonder Dog with Owner, Jim Foley	Enjoy the Most Popular Dog in the Country!	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Friday, Oct. 9 6–7:30 p.m.	MSU Homecoming Parade, MSURA Entry	We'll Be Looking for Volunteers to Build the Float or to Help Pass out Candy or Carry a Banner	Celebrate MSU Homecoming	Parade Route in East Lansing, Abbot Road and Grand River
Tuesday, Oct. 13, 2026 1:30 p.m. Coffee 2:00 p.m. Meeting	Monthly Membership Mtg. MSU Retirees Association	Dan Mackey, Human Resources Assistant Director	Learn about any Changes in Health Insurance, How MSU Pharmacy Can Help & Benefits Open Enrollment	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

Understanding your EOB

Your Explanation of Benefits (EOB) shows how your health plan was applied to recent care and helps you track what was covered and what you may owe. Here are some common items you'll see on an EOB:

- **Excluded Charges:** Costs not covered by your plan
- **Co-pay Amount:** The fixed amount you pay your provider
- **Deductible Amount:** What was applied to your deductible
- **Covered Expense:** The portion covered by your plan
- **Paid At:** The percentage your plan pays (coinsurance)
- **Payment Amount:** What was paid to the provider
- **Patient Responsibility:** What you may owe for the service
- **Claim Remarks:** If included, explain excluded charges



Scan the QR code to download the app, or visit 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.



Need help or have questions?
Contact Personify Health Member Services at **855-469-1245**.

Renew your parking permit

Those with a current retiree permit will receive an email on or around June 1, 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.

Renew your retiree parking permit by June 30

On or after June 1, 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:

- Your MSU ID will be used for entry into gated lots.
- If gate access does not work contact Parking Services for assistance
- Only one vehicle may be connected to the virtual permit.
- Information can be updated over the phone or in person.
- Can update your plate/vehicle as many times as needed.

— A message from MSU Parking Office

BROWER, cont. from page 1

future direction of the MSU Retirees Association. Dave's tenure as President was marked by exemplary leadership, and as he steps down, he leaves behind an outstanding legacy of service and contribution to the organization."

Bill Anderson, chairperson of the committee that selected Brower, said "Dave is our current president, and if you know him, you know he is much more than a presidential placeholder. He works continuously to make sure our organization operates smoothly, but he is also an innovator working with members on new and exciting projects."

Dave has been involved with MSURA for many years and before his presidency, he was the treasurer of the organization.

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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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Retirees Association
MICHIGAN STATE UNIVERSITY

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East Lansing, MI 48823-5239



*Have a
Wonderful
Summer!*

Straight to the Point

Market Update - In the current market environment, one important lesson stands out: earnings trump everything. It is easy to find reasons for a bearish outlook; geopolitical tensions and depressed sentiment are hard to ignore. Yet, the S&P 500 just delivered a blazing rally, wiping out a 10% decline in just 11 days. This divergence between macro anxiety and market performance is largely explained by corporate resilience. First-quarter blended earnings are tracking at over 20% growth, and just as importantly, consensus estimates project growth exceeding 20% for each of the remaining quarters of 2026. While projections are never guarantees, the current trajectory paints a compelling picture for the bulls. Though we anticipate continued volatility, the underlying strength of corporate America suggests that the path of least resistance for stocks remains higher over the medium term.

StraightLine is a fiduciary that provides professional financial planning and account management.
Our advisors and 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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