



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

November — December 2025

VOL. 47, NO. 3

UPCOMING MEMBERSHIP MEETINGS

Fraud prevention topic of Nov. 10 meeting

Jamie Smathers is VP of Fraud Prevention & BSA for Michigan State University Federal Credit Union and will be the speaker at our Nov. 10 meeting.

She oversees the Financial Crimes Unit for the organization, which includes the Fraud Prevention program. She is also the Michigan Chapter Secretary for the International Association of Financial Crimes Investigators (IAFCI). During this

session, she will present on “Scams: Protecting Identity & Preventing Fraud.” The presentation will provide insight into current scams – ways fraudsters perpetrate scams, how technology is involved, and what consumers can do to safeguard themselves and others.

When Monday, Nov. 10
Time 2 p.m., coffee at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit retirees.msu.edu.

Dec. mtg to feature “The Spartan Locomotive”

Bill Struck of the Steam Railroading Institute (SRI) will be the speaker at the Monday, Dec. 8 membership meeting.

He’ll talk about the Pere Marquette 1225, which is one of the largest steam locomotives ever to operate in Michigan and is rightly referred to as “The Real Polar Express” and “The Spartan Locomotive.”

It was on the MSU campus for 26 years where

it was restored by MSU students — from a rusting shell to full operation. In addition to being part of the National Register of Historic Structures, the PM 1225 is renowned for its role in the book and film “The

Please see STRUCK on page 2

When Monday, Dec. 8
Time 2 p.m., coffee at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit retirees.msu.edu.

Attend monthly retirees lunch 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. More information can be found [online](#).

BRODY LUNCH DATES

Nov. 14
Dec. 12
Jan. 9

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.

StraightLine seminar set for Dec. 11

Join the StraightLine Quarterly Financial Planning Seminar on Thursday, Dec. 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.



See Homecoming float photos on page 10.

Read about the life of an MSU retiree who writes novels and more on page 6.

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STRUCK, cont. from page 1

Polar Express.” Today, it is owned, maintained, and operated by SRI out of Owosso, Michigan.

Come and learn about this fascinating locomotive. SRI is dedicated to educating the public about steam era railroading in Michigan and the Great Lakes Region.

See January’s membership meeting information on page 5.



PRESIDENT’S MESSAGE

David Brower

Not long ago, I was reading an article about memory problems. The article was written by French Professor Bruno Buboïs, Director of the Institute of Memory and Alzheimer’s Disease at La Pitie-Salpetriere-Paris Hospital.

The article noted that people over 60 years of age often complain (as I have done) of memory problems, such as forgetting the names of people, not remembering where they put something like keys or glasses or going to a room and not remembering why they were going there. Based upon their research, they concluded that “If anyone is aware of their memory problems, they do NOT have Alzheimer’s.” Rather they have temporary forgetfulness or “Anosognosia.”

I found their conclusion somewhat reassuring. I also continue to seek ways to eat healthy foods and exercise my mind. I have taken up a variety of different word and number games to keep my mind active and more focused. This is consistent with a quote (source unknown) that I have adopted which states “retire from work but never retire your mind.” I believe these games have helped my memory and suggest that you give some a try. If nothing else, you will find the games entertaining.

Research has shown that physical activity and social interaction often extend life expectancy, as well as contributing to improved mental health, emotional and social well-being. As we age, we tend to lose family and friends, which can hurt our mental and physical health. It is important to maintain relationships, as well as to build new ones.

With this information in mind, your MSU Retirees Association (MSURA) has developed a series of interest groups, programs and resources that can help you to keep your mind active and to achieve a more fulfilling retirement. Information on dates, times and locations of our various programs and activities are available on our website: retirees.msu.edu.

As we continue to strive to address your interest and needs, the MSURA Board and I welcome your ideas and any suggestions you have for speakers, programs, bus trips and other events. Our committees are always looking

Please see PRESIDENT’S MESSAGE on page 3

STEM tour set for Jan. 20, 1:30 p.m.



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

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.

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, Pyle@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.

Laurence G. Battin	6/12/2025
Pamela Bellamy	4/22/2025
Deborah Hogle	4/15/2025
Jerold Ross McAllister	4/20/2025
Robert A. Merkel	8/19/2025
William S. Penn	8/28/2025
Margaret A. Ross-Hudson	2/5/2025
Clarence H. Suelter	8/29/2025
Rosie Lee Williams	8/25/2025

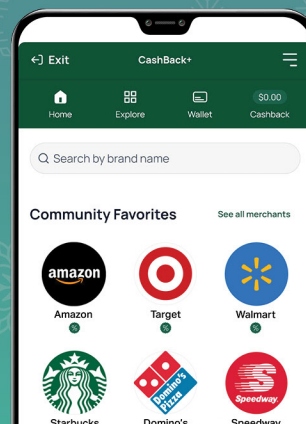
PRESIDENT’S MESSAGE, cont. from page 2

for new members, and if you are interested in getting involved or even serving on the board, please contact us at msura@msu.edu.

In closing, I read another retirement quote, from an unknown source, which made me smile. It stated: “Retirement adds five days to your weekend...enjoy it!”

If you come across retirement quote(s) that resonate with you, funny or serious, please send them to me at: brower@msu.edu. I will share some of the “better quotes” with you in future articles.

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From Everett High to autoimmune research: Scholarship supports Spartan's scientific path

For Aubree Muethel, MSU is more than a university—it's family tradition. A Lansing native and graduate of Everett High School, Aubree grew up surrounded by Spartan spirit. Her mother has worked as an event planner in the College of Social Science for more than 30 years. Her father currently works in campus dining. Her sister earned her undergrad degree from MSU. Even her great-aunt once worked in the financial aid office.

"I didn't move far for college, but I didn't need to," Aubree said. "Everyone in my family went to MSU. It felt like home already."

That tight Spartan connection made receiving the MSU Retirees Association Endowed Scholarship in 2020 even more meaningful. "I was, and am still, so appreciative," she said. "With how closely tied my family is to MSU, it felt really special."

Aubree graduated from MSU in May 2024 with a bachelor's degree in microbiology and a minor in pharmacology and toxicology. From the start, she was drawn to understanding disease and improving human health. She got an early start in research by joining Professor Chris Waters' lab, where she studied cholera as an undergraduate.

"Doing hands-on research was so different from classwork," she said. "It confirmed how much I enjoy being in a lab setting."

Now, she's continuing her scientific journey as a research technician in Assistant Professor Yun Liang's lab, where the focus has shifted from infectious disease to human autoimmune disorders. "We primarily study



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—Aubree

lupus and Sjögren's disease," Aubree said. "We're trying to understand why autoimmune diseases affect women more than men, looking at both genetic and environmental factors."

The MSURA scholarship helped alleviate financial pressure and gave Aubree the freedom to immerse herself in programs that deepened her academic and leadership experience.

"I wanted to do the most with my time at MSU," she said. "That meant more than just classes. I ran the Microbiology and Genetics Club, and I was part of the Women in STEM Leadership Institute. Being involved in these groups helped me grow as a leader and as a person."

While many students feel pressure to map out their career plans immediately after graduation, Aubree has taken a thoughtful approach. She's considering pursuing a Ph.D. in the future, but is using her time as a full-time research assistant to gain clarity.

"A Ph.D. is a huge commitment," she said. "I wanted to see if this is really something I enjoy doing full-time. This past year has helped me build my confidence and skill set. I feel far more prepared now than I would have been right after undergrad."

When asked what she would say to the retirees and donors who made her scholarship possible, Aubree didn't hesitate. "It's just so kind that people who already gave so much to MSU still choose to give back," she said. "I hope to do the same one day."

From the south side of Lansing to the frontlines of

Please see AUBREE on page 11

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP FUND

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.

MSURA board votes to raise scholarship amount

It has been a decade since the MSURA scholarship endowment was established and scholarships first awarded. Over that time through the generosity of MSURA retirees we have been able to increase the endowment to fund four scholarships annually. Since inception we have been blessed to award scholarships to twenty-five outstanding young men and women. In this newsletter we see an appreciative and inspiring sharing of Aubree Muethel, a recent recipient MSU graduate. The scholarship affirms the qualities of leadership in supporting others through community service. That is meaningful to these students. Additionally, these amounts are quite helpful and enable these students with financial need to be able to focus more on their studies.

This year the MSURA scholarship committee reviewed the scholarships in consultation with admissions.

Over time, as we all know, costs go up. The committee recommended to the MSURA board raising funds in the endowment to increase the four scholarships from \$2500 to \$3000. That means raising about \$50,000 over the next couple of years. The board approved this and evaluated that we have enough reserve for a couple of years while we raise these funds. Therefore, the board decided to raise the amount effective for the 2026-2027 school year with the conviction that our faithful retirees will reach out and support these young men and women in their futures, and the futures of all of us.

Admissions have already updated the application with this new information and additionally made the application online. The application link is on the MSURA website home page.

— Bruce Smith, chair, MSURA Scholarship Committee

UPCOMING MEMBERSHIP MEETING

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 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. Dr. Bradford's research focuses on improving the dairy industry.

This modernized facility will increase research output and impact, improve educational opportunities

and serve as a hub for Michigan dairy farmers and industry. For the cows, a new ventilation system will enhance their surroundings this winter. The new facility will drastically improve the learning experience for Spartan students.

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

Bradford seeks to provide proactive leadership to the MSU dairy team and dairy industry. The role focuses equal time split between research and outreach. His goal is to make research practical by testing it in controlled studies on commercial farms as an effective way to merge MSU Extension and research.



When Monday, Jan. 12

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

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

LIFE AS A WRITER

Ed Rosick shares what life is like as a reader, author

Somewhere deep in the basement of Ed Rosick lies a box.

Inside the box lies faded pieces of eight and a half by 11 lined paper, with a handwritten short story titled, “Curse of the Vampire.” This was Rosick’s first short story.

Rosick grew up in Lincoln Park, Michigan, and went on to earn his undergraduate degree, two master’s degrees, a doctorate degree and completed a residency

before settling at Michigan State University in 2006. All of Rosick’s studies were science and medicine related.

Rosick boasts decades of working in medicine, with research publications to accompany it. However, there once was a time he was just one rejection letter away from pursuing a career as a writer.

“When I was applying to medical school, I was really thinking of also going to Iowa, University of Iowa, where they had, probably at the time, the best Master of Fine Arts program in creative writing,” Rosick said. “The deal I made with myself was that I would apply to medical school, take the MCAT, do all the hoop jumping and if I got into medical school, incredibly great. If I didn’t, then the next year, I was going to apply for the MFA program.”

Rosick was accepted into medical school, but despite attending MSU’s College of Osteopathic Medicine, he still found opportunities to grow as a fiction writer. He attended an MSU workshop called the Clarion Science Fiction and Fantasy Writers Workshop, and just a few years later, made his first professional short story sale.

Rosick spent sixteen years working at MSU, holding various positions in the College of Osteopathic Medicine, and retired in September of 2022. Although

he can still be found volunteering for Spartan Street Medicine, Rosick’s daily routine is encompassed by writing.

On an average weekday – accompanied by his Labrador Retriever – Rosick spends three to four hours writing.

“During those three to four hours, I’ll get five to 10 pages written, maybe more,” Rosick said. “Sometimes I’ll get a page or two. That’s the thing about writing, at least for me. I don’t force myself to say, ‘Man, you got to write 10 pages today,’ because that doesn’t work for me. But I always make myself sit down and write something.”

Rosick has three main points of advice when it comes to writing. First, you have to write.

“If you call yourself a writer, you gotta write,” Rosick said. “Everybody wants to think, ‘Well, I’m a writer,’ well that’s great. Then you gotta write. If you don’t write, you’re a wannabe writer, which is fine, but what I’m saying you have to write whether you feel like writing, whether the words are flowing, whether they’re coming like thick, frozen mud.”

Writing is a craft, which is why Rosick encourages people to practice it.

“It’s something you learn,” Rosick said. “As an artist, I like to think we’re all artists, whether we’re writers or painters or sculptors or whatever, musicians. We get better as we age. We get better as we learn. We get better as we practice our craft.”

Rosick has at least 70 to 80 unfinished short stories resulting from days of writer’s block. He jokes that he’ll have to live to be 180 to finish all of the work he has begun.

Second, Rosick encourages writing for yourself and writing what you know. Most of his stories are set in Michigan – from Lincoln Park to Detroit – because those are the places that he knows. However,

ROSICK ENCOURAGES WRITING FOR YOURSELF AND WRITING WHAT YOU KNOW. MOST OF HIS STORIES ARE SET IN MICHIGAN – FROM LINCOLN PARK TO DETROIT – BECAUSE THOSE ARE THE PLACES THAT HE KNOWS.

SPARTAN SPOTLIGHT



BY AUDREY DAYTON

Audrey Dayton is an MSU student majoring in journalism with a minor in sports journalism. She plans to graduate in the spring of 2027 and hopes to have a career as a sports journalist.

Rosick also encourages creative writing.

"We're writers, right?" Rosick said. "We use our imagination. So if you want to write about the third moon of Saturn, write that too. You can do that. It's okay to use your imagination, but it's nice to write what you know."

Lastly, you have to read.

"All writers need to read just as much as they write," Rosick said.

Rosick grew up an avid reader and still is to this day. He reads 150 to 200 complete books a year, as well as an additional 300 sample chapters. From horror, to science fiction, to fantasy, to classic literature, Rosick reads almost everything.

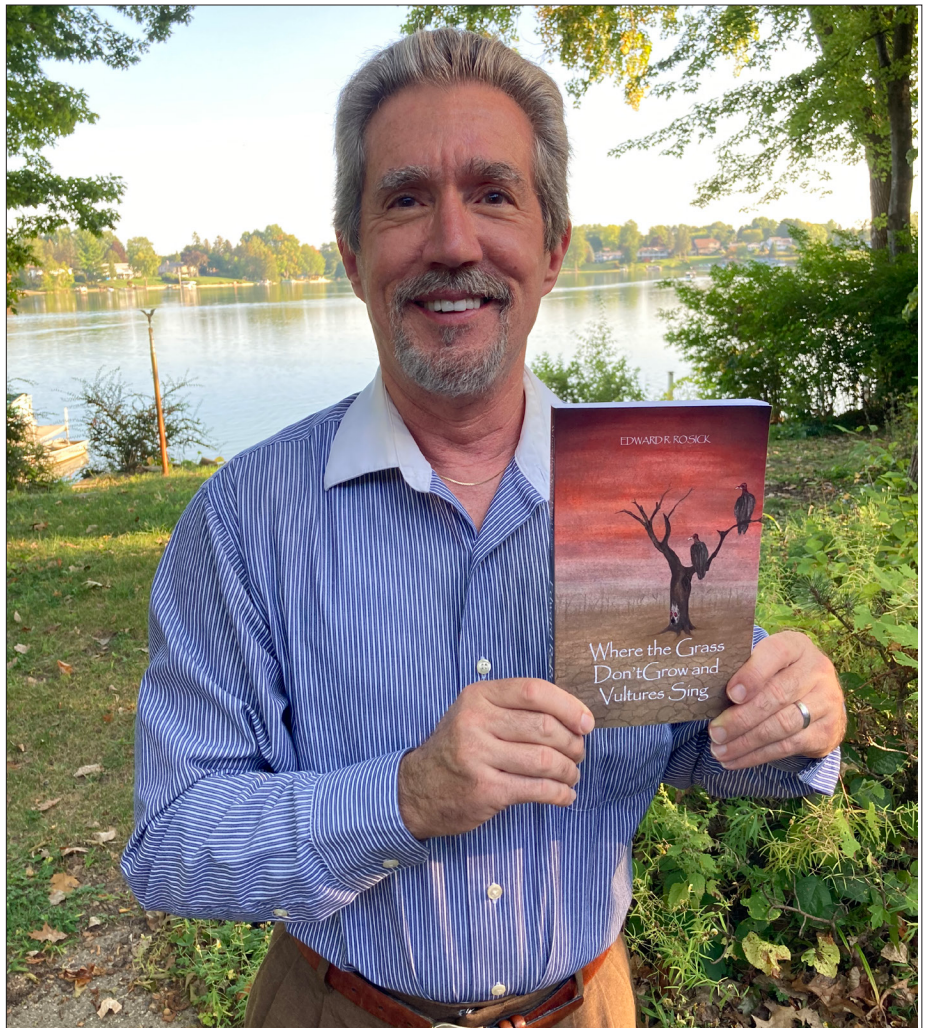
"I love a good, well written book," Rosick said. "I don't really care what genre it's in, if it's any, in any genre, probably 25% of what I read is non-fiction, especially historical stuff. So read, read, read, read, read, read."

Reading is key to becoming a good writer because it teaches you how to write. Reading exposes you to the choices of other authors: word choice, sentence structure, etc.

Over time, Rosick has developed his own style of writing based on reading classic authors – John Steinbeck, Ernest Hemingway, Stephen King and Dean Koontz. He has also learned to write from reading Michigan poet Jim Harrison, Keith Rossen and Joe Landsdale.

After reading and writing, an author must also find a publisher. Finding a publisher can be daunting, with so much information available online. Rosick recommends vetting publishers by looking at books they've published and checking websites that list out fraudulent scammers.

Rosick describes the world of publishing as incredibly frustrating and gratifying wrapped up in one big ball. He notes that success often comes from contacting smaller publishers and presses, although it's difficult when those disappear. However, publishing in 2025 brings benefits such as self-publishing and options for hybrid publishing (online and in print). For example, short stories and poetry are often easier to hybrid publish in maga-



Ed Rosnick holds his latest book "Where the Grass Don't Grow and Vultures Sing."

zines.

Rosick has dealt with publication issues, from contract issues to publishers agreeing to take on a book and then changing their mind. Rejection is part of the publication process – and Rosick has faced thousands of rejections. However, he said what distinguishes a good writer is perseverance. Rosick has turned down contracts to ensure that he gets the best opportunity for his work. He cautions new authors on being quick to sign the first contract that comes their way, and encourages waiting for contracts that are favorable to the writer.

Publishing is not the only challenge that authors face. After obtaining one of his masters' degrees from southern California, Rosick compares being a writer to being an actor. There are a lot of

ROSICK GREW UP AN AVID READER AND STILL IS TO THIS DAY. HE READS 150 TO 200 COMPLETE BOOKS A YEAR, AS WELL AS AN ADDITIONAL 300 SAMPLE CHAPTERS. FROM HORROR, TO SCIENCE FICTION, TO FANTASY, TO CLASSIC LITERATURE, ROSICK READS ALMOST EVERYTHING.

Please see ED ROSICK on page 9



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actors, but only a small percentage make money. Similarly, being a writer doesn't make for good money, but that shouldn't be a discouragement. Rather, Rosick said what's important is that one writes for themselves and does not give up.

One of Rosick's recent pieces of work, "Where the Grass Don't Grow and Vultures Sing," has also provided an opportunity to work with his daughter, Alyssa. She has a degree in graphic design – and is both the mind and artist behind all of Rosick's book covers. Rosick's book is available at Baynam Books Press, Amazon and at Schuler Books in Okemos, Michigan.

While Rosick has come a long way since his first short story, his motivation for writing has remained the same: Rosick writes because he likes to write. If he doesn't write, he doesn't feel good. While he considers writing a craft and something one must work at, Rosick also believes everyone is a storyteller, which is why he encourages everyone to take on writing.

"My theory is that we, as in human beings, have the ability to be writers," Rosick said. "Every single human being is a storyteller. I believe, with all my heart and soul, we're hardwired up here to tell stories."

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.



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Retirees represented!

MSURA participated in the MSU Homecoming Parade on Oct. 10. What a great turn out of our members! Thanks to all who helped build the float, rode on the float, pulled it in the parade and passed out candy to the throngs of children. Special thanks to the college students who carried the sign and played the Bruin.



Do you need a bone density scan?

Osteoporosis is a bone disease caused by loss of bone mass and weakening of bone tissue. It's normal for bones to become weaker and less dense as you age. If you have osteoporosis, this happens more quickly, resulting in an increased risk of life-changing fractures.¹

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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.

Y0040_GHHMQETEN_C

The National Osteoporosis Foundation recommends having a bone density test if you:²

- Are a woman age 65 or older
- Are a man age 70 or older with risk factors
- Have a broken bone after age 50
- Are a man age 50 – 69 with risk factors
- Are a woman of menopausal age with risk factors
- Are a postmenopausal woman under 65 with risk factors



Talk to your doctor about getting a dual-energy X-ray absorptiometry (DXA) scan, also known as a bone density scan. Learn more by viewing [Osteoporosis flyer](#).

Source:

1. "Bone Health and Osteoporosis," National Institute of Arthritis and Musculoskeletal and Skin Diseases, last accessed August 9, 2024, www.niams.nih.gov/health-topics/bone-health-and-osteoporosis#.
2. "Evaluation of Bone Health/Bone Density Testing," National Osteoporosis Foundation, last accessed August 9, 2024, www.bonehealthandosteoporosis.org/patients/diagnosis-information.

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

We're trying something new in this issue of the newsletter. 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.

- [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](#)

AUBREE, cont. from page 4

of scientific research, Aubree Muethel is proof of the enduring value of Spartan support. Through the generosity of MSURA members, students like Aubree are not only pursuing their dreams but also strengthening the future of research, leadership, and the MSU community.

To learn more about the MSURA Endowed Student Scholarship or to support future Spartans, contact the MSU Retirees Association at (517) 353-7896 or email msura@msu.edu. *By Marco Schimizzi*

Are you a good writer?

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

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

Please consider getting involved in this rewarding activity.

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

Travel abroad care-free

You deserve peace of mind while traveling—even when the unexpected happens. With Personify Health, you can count on reimbursement for surprise medical incidents abroad. Here's what you'll need to file a claim once you're back home:

1. A superbill translated into English with all CPT/HCPCS/ICD-10 codes and fees
2. The name and address of the provider
3. The receipt for the services rendered
4. A completed member claim form, which you can email to scanform@personifyhealth.com, mail to **Personify Health, PO Box 45018, Fresno, CA 93718** or fax to **559-449-2464**



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, 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.

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Retirees Association
MICHIGAN STATE UNIVERSITY

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Happy
Thanksgiving!

Straight to the Point

Market Update - Markets have not presented much cause for concern in recent months. The relative calm we experienced over the summer created an environment in which both stocks and bonds did well, and in the near term, there do not appear to be any major worries that might derail markets. While a pullback is possible, outside of some external catalyst, we maintain a positive outlook for equities. Additionally, with the Fed likely in rate-cutting mode for the remainder of the year, monetary policy may act as a tailwind for markets. As of the time of this writing, one concern is the possibility of a government shutdown, but even that is unlikely to last long, and the market reaction is typically muted. While some level of caution is warranted, we believe that markets will continue to do well into year-end.

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