



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

June — July 2023

VOL. 44, NO. 7



Teresa K. Woodruff

MSURA turning 75, kickoff this fall

MSU Retirees Association will be kicking off its 75th Anniversary year this fall. Teresa K. Woodruff, Ph.D., MSU's interim president, will be our guest speaker on Monday, Sept. 11. The program begins at 2 p.m. Social time will begin at 1:30. The event will be held at the community room at MSUFCU Headquarters Building 2, 3899 Coolidge Road, East Lansing. Woodruff will provide an update on MSU's future plans and answer questions. Please join us for this special occasion.

Woodruff was selected by the Michigan State University Board of Trustees as MSU's interim president effective Nov. 4, 2022.

She previously served as provost and executive vice president for academic affairs at MSU. As chief academic adviser, Woodruff provided leadership for matters related to academic programs, research and outreach involving faculty, students and academic staff. She oversaw the quality instruction, scholarship and leadership development at the university through collaborative work with deans, faculty and student leaders.

Prior to joining MSU in August of 2020, Woodruff served as the dean and associate provost for graduate education in The Graduate School at Northwestern University and held the

Please see WOODRUFF on page 8



Dave Brower named 2023 MSURA Volunteer of the Year

The 2023 recipient of the Volunteer of the Year Award, on behalf of the MSU Retirees Association, is long overdue. This year's recipient is David Brower.

Ken Beachler wrote that Dave is his "best bud" and described Dave as devoted to helping others and helping organizations.

When he retired from MSU, Dave was fulfilling three roles important to the University: Assistant vice president for business and finance, chief financial officer of MSU and controller. It turns out he is a very engaged individual — involved in many aspects of our MSU community, the community at large, and MSURA.

After retirement Dave

became a financial officer and board member of MSURA. He has served in various roles of many Lansing area organizations including the YMCA of Greater Lansing, The University Club of MSU, Peoples Church and Burcham Hills Retirement Center.

Dave currently serves as treasurer and a board member for MSURA. He keeps the organization out of trouble, watching over bylaws and insurance and all of the legal issues that keep an organization working smoothly.

Dave is socially active for MSURA — organizing the annual Lansing Lugnuts outing at Jackson Stadium in

Please see BROWER on page 5



Dave Brower was this year's Volunteer of the Year Award. Brower is very active in the organization and has been the treasurer for several years.

MSU RETIREES ASSOCIATION

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PRESIDENT'S MESSAGE

Rick Vogt

As we look back on 2022-2023 season, it was a successful year in many ways. We met our scholarship fundraising goal, endowing a third scholarship. We are now working on endowing a fourth. Thank you.

We returned to meeting in-person for most events and had good attendance at each. I want to thank our Zoom team committee, John Forsyth, Anders Johanson and Bruce Smith for recording and broadcasting these events. We had a few technical glitches, but we are working through these. Thank you.

To our volunteers at the monthly meetings, Angie Brown, Dave Brower, Cheryl Pell and Liz Thomas. Thank you.

We have added additional writers to our newsletter crew. We plan to expand the number of writers so we can bring you more news and information. If you would like to write for the newsletter, contact Rick Vogt, 517-242-1324.

New events for the coming year... Starting in October, informal luncheons at MSU Brody Cafeteria on the second Friday of each month. These are intended to bring retirees together and reconnect with friends. No programs, just social time. Also, we will have an entry in this year's MSU Homecoming Parade on Sept. 22. In addition, we are planning a bus trip for the coming year, too. Come join us. Look for more details in newsletters and E-Notice emails.

We appreciate all the retirees and look forward to keeping traditions alive and starting new ones as we celebrate MSU Retirees Association's 75th Anniversary Year. MSURA is an all volunteer organization. What we do is only made possible by people volunteering. Help us keep our traditions and make new ones by volunteering. Contact Rick Vogt, 517-242-1324. Thank you.

Best wishes to you.

Welcome new board member: Christina DeFouw



Christina DeFouw retired in April 2020 from the Center for the Study of Curriculum Policy, College of Education. Her hobbies include birdwatching, greeting card making and reading. She is a volunteer at WKAR Radio Reading Service. She said the best thing about working at MSU is the friendships made over the years. Her term will start July 1.



Please support our sponsors. They do a lot to help us defray the cost of events, newsletters and administrative expenses, They've also allowed us to give an extra \$2,500 Student Scholarship each of the past five years.



MARK YOUR CALENDARS

- **June 14, 2 p.m.**
StraightLine financial planning
via Zoom
- **June 21, 6 p.m.**
Summer Circle Theatre
- **July 12, 5:30 p.m.**
Carillon, Beaumont Tower on campus
- **July 20, 2 p.m.**
Wharton Center talk & tour
- **Aug. 18, 7:05 p.m.**
Lugnuts game, [Registration Form](#)
- **Sept. 11, 1:30 p.m.**
Kickoff of MSURA 75th Anniversary
- **Sept. 22, 5 p.m.**
Homecoming parade

See eNotices for more information about all of these events as they get closer.

Join the MSU Retirees Association at a Lugnuts Game on Friday, Aug. 18, 7:05 p.m.



Deadline for registration is July 14. Cost is \$42. Includes all you can eat in the Clubhouse. Bar available throughout the game. Fireworks. Group raffle. Space is limited. Tickets can be picked up at Will Call. Find the link to the registration form on this page: <https://retirees.msu.edu>

SPECIAL INTEREST GROUP: MSURA BOOK CLUB

The MSURA Book Club hosted Jane Vieth in a public presentation on April 20 at the MSUFCU. Jane spoke to a captivated audience on her recently published book *Tempting All The Gods: Joseph P. Kennedy Ambassador to Great Britain 1938-1940*.



Under the leadership of Rebecca Townsend the MSURA Book Club first met in August 2015 at Schuler's Café at the Meridian Mall. Members meet once a month with lively discussions about the selected book. Book selections have ranged from books by John Steinbeck, Ernest Hemingway, and Charles Dickens to Kristen Hannah, Amor Towles, Erik Larson and Margaret Atwood.

The group would eagerly welcome new members.

If you are interested, please contact Rebecca Townsend, at townse44@msu.edu. If you would like to see our entire list of books read, Rebecca would be happy to email the list.



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Neelam Kher loves to travel!

Not many people can say they have traveled to all seven continents or all 50 states, but MSU retiree Neelam Kher can. From polar plunges in Antarctica and Alaska, to sitting on a ledge in Hawaii watching an active volcano erupt lava into water, Kher has experienced amazing phenomena she will forever hold in her heart.

Kher's travels started young since her father was in the civil service; their family would move around periodically. She grew up and attended school in five different states in India. But, it is Jaipur, India that she calls home since that is where her mother lives.

She first came to MSU in 1976 as a spouse of a student who was doing graduate

work. Quoting the Beatles, Kher says her time at MSU "was a long and winding road." She stayed at MSU for eight years earning graduate degrees before returning to India for three years. She then moved to Louisiana to work as a professor at Northwestern State University for 15 years.

She came back to MSU in 2003 on a sabbatical as a visiting research associate for the College of Education where she found herself very interested in the research projects her adviser was working on.

"I felt very energized by what I experienced that year. So, a year later after that, when the opportunity came about, I came back to MSU," Kher said.

In 2005 she became a visiting professor and a senior researcher. In 2011 she moved to the office of K-12 outreach where she became the director of evaluation and data services. In the last two years before her retirement she worked on evaluating projects for the dean's office.

Kher retired on Jan. 1, 2020. She started her retirement off by traveling to Patagonia, Argentina and Chile. But once she returned home, everything shut down due to COVID-19.

She took this time to reflect on her retire-

"I'm interested in the flora, the fauna, the geography, the people, the culture, the food. Yes, I love exploring food. So every place I've gone, I feel like there's so much to learn. —NEELAM KHER



In Antarctica, Neelam poses while navigating a maze of icebergs to make a continental landing at Portal Point.



Neelam catches a moment with the Little Mermaid along the Langelinie promenade on an early morning walk in Copenhagen.

ment.

"It was a time for reflection, which is much needed, because, you know, work life is very hectic and regimented in a lot of ways," Kher said.

She also kept herself busy by being on the board of the Michigan Educational Re-

Please see SPARTAN SPOTLIGHT on page 8

SPARTAN SPOTLIGHT



BY JATASIA POWERS

JaTasia Powers is a double major in media journalism and mass communication. She hopes to have a career as a music journalist when she graduates.

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.

Henry Allen	3/18/23	Barbara Jean McCleary	3/4/23
Pamela J. Baker	1/22/23	Carmen Mendez	3/15/23
Monica J. Baker	3/24/23	Carolyn Jean Nash	3/22/23
Jeanette Barbour	4/5/23	Susan J. Peters	4/17/23
Kay R. Breen	2/24/23	Ina Reilly	3/31/23
Clare Collins	2/23/23	Dallas H. Rogers	4/3/23
Robert E. Deboer	4/20/23	Linda M. Rossberg	3/28/23
Clifford Edwards	3/23/23	Gwendolyn Showers	3/23/23
Nancy Gisse	2/18/23	Barbara Sisco	3/2/23
Louise Gober	3/28/23	Harold E. Spink	3/8/23
Jean Goldschmidt	4/3/23	Philip B. Summer	4/15/23
Edward J. Grafius	4/22/23	Michael J. Tate	4/15/23
J. Haubenstricker	3/13/23	Charles C. Wallin	4/9/23
Thomas C. Hazlett	2/20/23	Jane Walsh	4/4/23
M. T. Hetherington	4/18/23	Carol M. Weaver	3/15/23
Alberta Jefferson	3/25/23	Robert E. Wenner	4/16/23
Nan Bond Judy	4/23/23	B. Bradley West	4/15/23
Harlan C. Kerr Jr.	3/4/23	Barbara Wheaton	4/1/23
Dale A. Land	2/17/23	Theresa Petronilla Yuncker	4/4/23

BROWER, cont. from page 1

Lansing, this year taking place in August, and he was the organizer for the wine tasting at Burcham Hills on May 16.

In the past he has played a major role with the MSURA fundraiser golf outings, and he is always the first volunteer when we need people at special events to hand out literature or greet people. Even when traveling, he calls in for meetings. His detailed treasurer reports are always on time and sent ahead of the meeting. Dave has served on the MSURA board for many years and he is a constant source of wise advice and great ideas from his work with so many different groups.

Submitted by Jacqueline Babcock, chair of the MSURA Volunteer of the Year Award Committee Edited for the newsletter.

Subscribe to E-Notices to keep in the know

MSURA communicates via email to retirees throughout the year about various topics and events. If you do not receive our E-Notice emails and would like to, please provide us with your email address and we will add you to



the recipient list. Email us at msura@msu.edu with your name and email address with the subject line, "Subscribe to MSURA E-Notices."

SCHOLARSHIP FUNDRAISING UPDATES

WORK CONTINUES TO ENDOW FOURTH SCHOLARSHIP

We are two-thirds of the way through a three-year fundraising effort to endow scholarships for MSU retiree and employee family members. We have reached our original goal to endow a third scholarship and we are now working toward endowing a fourth. We appreciate your donations and helping to make these scholarships possible. Thank you. —Rick Vogt, MSURA President

These scholarships are reserved specifically for the children or grandchildren of MSU retirees or current MSU employees. Please remind your children/grandchildren to apply for the scholarship by filling out the [scholarship application form](#). Please feel free to contact Ben Brown, brownb42@msu.edu with any questions you might have about the application process.

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

If you're interested in giving to the MSURA Endowed Student Scholarship Fund, here are two ways do so.

Mail

Make checks payable to Michigan State University with MSURA Endowed Student Scholarship written in the memo line.

Mail to:

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

Online

- Go to <https://givingto.msu.edu/gift/>
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter any gift amount you wish.
- Click on "Proceed to Checkout."
- Complete donation.

Annual Meeting features keynote address, awards, prizes

More than 90 people gathered at the University Club on May 2 for the MSURA Annual Meeting and Luncheon.

Rick Vogt, president of MSURA, kicked off the program with introductions of special guests.

Vogt introduced the guest speaker, Thomas Glasmacher, Ph.D., director of the FRIB. Glasmacher shared the story of the development of the FRIB and its ongoing operations and partnerships with people worldwide.

Other highlights included the introduction of two of this year's scholarship winners (page 9); the announcement of this year's Volun-

teer of the Year Award (page 1); the drawing for two door prizes — an MSU themed quilt donated by the estate of Janet Munn, which was won by Pam Badgero, and a gift basket donated by MSUFCU, won by Mike Rice; and the election of board members.

Jacqie Babcock was elected president and Rick Vogt was elected vice-president. Re-elected as treasurer and secretary were Dave Brower and Kate Wight, respectively. Mike Gardner was re-elected to an at-large position and Christina DeFouw, a newcomer to the board, was elected to an at-large position as well. Terms begin on July 1.



Thomas Glasmacher, Ph.D., Director of the FRIB

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A look back at the Annual Meeting & Luncheon 2023



SPARTAN SPOTLIGHT, cont. from page 4

search Association (MERA) and the advisory council for the Wharton Center.

“One of my passions at MSU is the Creative and Performing Arts,” she said. She continues to serve on both councils.

Kher said one of the toughest things to deal with during COVID-19 was not being able to see her mother who was still in India. When traveling was permitted again, her mother was the first person she went to see just in time to celebrate her mother’s 90th birthday.

After visiting India, she made sure to make up for lost time by traveling to Antarctica, taking a cruise around the Baltic states, going from Copenhagen to Stockholm, and recently, New Zealand.

“So I guess when it was time to start traveling again, I was there,” she said.

What inspires Kher to travel the world is “unbounded curiosity.”

“I’m interested in the flora, the fauna, the geography, the people, the culture, the food,” she said. “Yes, I love exploring food. So every place I’ve gone, I feel like there’s so much to learn.”

It was never Kher’s goal to visit all 50 states; her goal was to see as many national parks as she could.

“The mode of travel was by car,” she said. “The United States has immense beauty and its natural resources. I wanted to see as many as I could.”

With every vacation she had, she got in her car and drove from state to state.

“I was marking all the national parks that I had gone to, and then I looked at the US map, and I said, ‘Oh, wow, I’ve been to 49 states.’ Then it became a goal that I

had to see the 50th state. So in 2018, I went to Alaska.”

As for continents, they seemed to just check off of her list automatically as she traveled from India, to North and South America, to Europe, she didn’t think much of it in terms of just traveling to a different continent.

“I went on a Spartan pathways trip to South Africa, and we visited the Cape of Good Hope,” she said. “That’s the point at which I counted the continents. And I said ‘two more to go.’ That’s what motivated me to go to Antarctica and New Zealand,”

Kher has so many travel experiences it’s hard for her to pick a favorite. But, one of her most memorable includes being in a small village in Rajasthan, India where demoiselle cranes migrate for the winter to the fields by a local temple that feeds them.

“For a month or two these demoiselle cranes come and it’s like clockwork,” Kher said. “Early in the morning when you look over your head you’ll see hundreds of cranes coming down to land on this field by the temple where they put some grains for the birds. And to just watch this phenomenon was amazing.”

Another one of her favorite experiences was hiking to a cliffside monastery called Tiger monastery in a small country in the Himalayas called Bhutan which she described as a “very energizing experience.”

Kher has a few trips in mind for the future including meeting up with her high school friends in Europe and taking a road trip around the Balkan countries for a few weeks. She also wants to visit Cinque Terre, a rugged Italian Riviera coastline with five hillside villages. As a student in the ‘80s, Kher visited the Sleeping Bear Dunes and walked to Lake Michigan.

“That’s one that I really want to do one more time just to prove I can still do it,” Kher said.

WOODRUFF, cont. from page 1

Watkins Professorship in the Department of Obstetrics and Gynecology.

In addition to her role as interim president, Woodruff is an MSU Foundation Professor in the Department of Obstetrics, Gynecology and Reproductive Biology and the Department of Biomedical Engineering.

Woodruff is an internationally recognized biologist specializing in reproductive science. As a leading research scientist, teacher and mentor, Woodruff was awarded the Presidential Award for Excellence in Science Mentoring by President Barack Obama in an Oval Office ceremony in 2011.

Most recently, Woodruff received the Endocrine Society’s 2021 Auerbach Laureate Award, a top honor that recognizes the highest achievements in the field of endo-

crinology, and is in the inaugural class of distinguished fellows of the Society for the Study of Reproduction (2021).

Woodruff holds 17 U.S. patents, is the past president of the Endocrine Society and was the editor-in-chief of the journal *Endocrinology*. She has published more than 400 papers and edited or authored six books.

Additionally, Woodruff holds the 2022 Distinguished Woman in Higher Education Leadership Award, awarded by the American Council on Education Michigan Women’s Network.

She holds honorary degrees from Bates College and the University of Birmingham School of Medicine and has delivered commencement addresses at numerous institutions. Woodruff is civically active and a member of the Economic Club of Chicago and is a former Board of Trustees member for The Adler Planetarium and the Young Women’s Leadership Charter School.

Meet the 2023 scholarship winners

The MSU Retirees Association gives endowed scholarships every year to deserving incoming or current students. The student needs to be a child or grandchild of an MSU employee or retiree. Read more about this year's exceptional recipients.



ANDREW CONSTAN

ANDREW is from Lansing and will be a freshman this fall. His father, Zachary Constan, is the outreach coordinator at the Facility for Rare Isotope Beams.

■ **Major:** Games and Interactive Media

■ **Plans after graduation:** I hope to have a career as a video game designer.

■ **What do you think you will like about being a student at MSU?**

I think I will like the variety of activities that MSU offers. I have also enjoyed eating at the dining halls growing up so I am actually looking forward to the food!

■ **What do you enjoy during your free time?**

I enjoy playing video games, swimming, and reading. I have been involved in Boy Scouts for eight years and recently became an Eagle Scout.

■ **What else would you like to tell our readers?** I have worked as a volunteer at Potter Park Zoo and enjoy working with animals so I plan on taking a few courses in Zoology to see if I want to pursue that as a career path.



RUBEN MORILLO

RUBEN is from Grand Rapids and will be starting his freshman year at MSU this fall. His grandmother, Rondy Murray, worked at MSU from 1979 to 2003. Her last position was supervisor of the Instructional Media Center.

■ **Major:** Computer Science

■ **Plans after graduation:** I plan to become a software engineer and develop new systems that can be used by a variety of companies and organizations.

■ **What do you think you will like about being a student at MSU?**

I think that I will like being a student at MSU because it has such a beautiful campus and helpful staff that make the community feel like home.

■ **What do you enjoy during your free time?**

I like to play video games, watch movies, lift weights and build computers.

■ **What else would you like to tell our readers?** Our family blood is Spartan green—my mother Alyssa graduated from MSU in 1998 and I feel proud to follow in her footsteps. I really want to thank the MSU Retirees Association for this scholarship!



CONNOR WOODCOCK

CONNOR is from Eaton Rapids and will be starting his freshman year at MSU this fall. His grandmother, Patricia Ploch, worked as a secretary at the MSU Art Center.

■ **Major:** Biotechnology

■ **Plans after graduation:** I am not exactly sure what I plan to do with the degree yet, but I hope to become a researcher to some degree.

■ **What do you think you will like about being a student at MSU?**

I like the large community at MSU, and I hope that I will be able to broaden my horizons there.

■ **What do you enjoy during your free time?**

I enjoy playing the trumpet and piano, working out, or playing video games.

■ **What else would you like to tell our readers?** Thanks for the generous scholarship!

NOTE: If you would like to help fund the scholarships MSURA gives to students every year, please see page 5 for more information.

Ask the Expert:

Discussing myths surrounding colorectal cancer

Colorectal cancer affects more than 150,000 people each year, yet persistent myths surrounding this illness often keep people from talking to their doctors about it.

Dr. Jacquelyn Charbel discusses myths around colorectal cancer.

Let's talk about colon health. It seems that colon cancer screening is not a priority for many people.

Why should somebody get screened?

Everyone should be screened for colon cancer because it affects both men and women. Colon cancer is the third leading cancer in the United States in both men and women and kills 50,000 people per year. In fact, the American Cancer Society lowered the guidelines from age 50 to 45 for your first screening colonoscopy because we have seen an increase in colon cancer in people younger than 50.

What is colorectal cancer?

Colon and rectal cancers arise most commonly due to polyps that are not removed. Not all polyps become cancer, but most cancers do come from colon polyps. So, it's really important to have the polyps removed before they make that cancerous transition.

What are some risk factors?

Risk factors for colon cancer include a family history of the disease, lack of physical activity, morbid obesity, a low vitamin D level, and excessive consumption of red meat, soda and alcohol.

Can anything be done to prevent colon cancer?

Yes, you can do a lot to prevent colon cancer. The best thing you can do is to make sure you're up to



Jacquelyn Charbel, DO, FACOS, FACS, is an assistant professor in the Michigan State University College of Osteopathic Medicine and provides care as a colorectal surgeon at MSU Health Care.

date on your colon cancer screening, namely colonoscopy. The other things you can do include eating a healthy diet, making sure you're not consuming too much alcohol, avoiding smoking and getting plenty of physical activity. Adding more fiber into your diet is also key. I would like people to know that colon and rectal cancers are preventable. You just have to make sure that you're being screened. That is your best bet for a good outcome.

How does one get screened for colon cancer?

There are many ways to screen for colon cancer. The gold standard for screening is a colonoscopy because it can diagnose and remove polyps at the same time. Other screening modalities include fecal occult blood tests, computed tomography, colonography or the Cologuard test. All of these tests are less specific than colonoscopy, and none of them remove polyps.

What is a polyp?

A polyp is an overgrowth of colon tissue. Polyps can be either benign or malignant. It is important to remove them while they're still benign and prior to them becoming malignant.

If polyps are found in my colon, does that mean I have cancer?

Many people are found to have colon polyps. Most of the polyps do not develop into cancer, however, it is

important to remove polyps before they have that opportunity.

There are many myths around colon cancer. Can you address them?

First, many people think colon cancer only affects older white males, but that is not the case. Colon cancer affects men and women of all backgrounds. Both women and men should be up to date on their colonoscopies, as colon cancer is the third leading cancer for both genders.

One of the most prevalent myths is that getting a colonoscopy will be a horrible experience. And people think, 'They probably won't find anything anyway.' But a colonoscopy can be done much easier these days. Our technology has improved with the anesthesia you receive. Most patients take a nice nap, and when they wake up, they can't believe it's over.

Another myth is that colorectal cancer is fatal, but colorectal cancer doesn't have to be fatal. You will have a good outcome if you catch the cancer early or prevent it entirely by having your screening colonoscopies.

Also, some think that screening is only necessary for those who experience symptoms. Screening is necessary for everyone. Most people who develop colon cancer don't even know they have it. You cannot rely on symptoms alone to be a reason for screening.

Lastly, I want to mention that while individuals with a family history of colon cancer have a higher likelihood of developing the disease, the majority of colon cancer patients do not have a family history of it. Again, everyone should get screened.

Please see **CANCER** on page 11

CANCER, cont. from page 10

A lot of people are worried about the colonoscopy preparation. Is it that bad?

Just like a colonoscopy, the preparation has gotten better over the years. In the past, patients had to drink a special liquid, and now we have a prep that's pill based that a lot of patients prefer. Now there is a kit available where you take 12 pills the day before and 12 pills the day of with copious amounts of water. There is no unpleasant taste.

Anything else we should know?

Often, people think there is nothing they can do to avoid colon cancer. There is something you can do: be your own patient advocate. Talk to your care provider about screening for colon and rectal cancers. That's your best chance for a good outcome.



A few retirees staged a trial run of gathering at Brody for lunch earlier this year. They deemed it successful and fun.

Join other retirees for lunch once a month

Retirees are meeting at MSU's Brody Cafeteria on the second Friday of every month starting on Oct. 13. Start time is 11:30 a.m. These lunches are very casual and are intended to bring retirees together and reconnect with friends. There is no program or speaker. This is just a time to relax, enjoy the good food at Brody and enjoy each other's company. Thanks to Mike Gardner for getting this program up and running. No need to sign up ahead of time, just show up!

The graphic features a dark green background on the left with five white stars of varying sizes above the text "5-star Pharmacy*" in white. Below the text is a white graphic of a classical column. On the right is a photograph of a pharmacist in a white lab coat and yellow face mask, handing a prescription to a customer at a pharmacy counter.

Delivering Outstanding Spartan Experiences (D.O.S.E.) one prescription at a time

- Free delivery within 30 miles
- SyncRx: All your prescriptions in one order
- Travel Supply: Medication for extended periods

*Center for Medicaid and Medicare, CMS, awarded MSU Health Care Pharmacy 5 stars for patients refilling their medication for cholesterol, diabetes and hypertension.

MSU Health Care
PHARMACY
pharmacy.msu.edu



Retirees Association
MICHIGAN STATE UNIVERSITY

**1407 Building, MSU
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Straight to the Point

Market Update - Investors continue to act as if a recession is not imminent, as stocks have generally been higher recently. However, it is not just stock markets that seem ambivalent to the risk. Credit spreads (the difference between various quality corporate bonds and treasuries) are not signaling any impending distress, while economic data continues to point to an economy that is slowly chugging along. Additionally, with the Fed likely to hit pause after May's 0.25% rate hike, having some stability and clarity around interest rates will likely be welcomed by markets. We are not suggesting that there is no risk of recession, or that things look particularly great right now, but in this period of heightened uncertainty, with everyone seemingly expecting the worst, we cannot rule out the possibility that markets stay afloat through this and into a new protracted bull market.

Special MSU Retirement Plan Update - MSU retirement plan changes are now complete. There has been a great deal of movement, both across accounts and investments. If you or anyone you know would like to talk through the changes, or to review investments and distributions, please contact us at 877-338-4032 or info@straightline.com.

Our next online quarterly market update presentation will take place on **June 14th at 2 pm**. Please contact us, or see the zoom link in the digital newsletter from the MSURA, if you would like to attend.

StraightLine is a fiduciary that provides professional financial planning and account management. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing in our investment management. 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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