



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

November-December 2024

VOL. 46, NO.3



### UPCOMING MEMBERSHIP MEETINGS

## Int'l travel, need to know info topic of Nov. 12 mtg

Dr. Kurt Richter, Department of Community Sustainability and Interim Director for Global Health, Safety and Security at MSU, will talk about the following topics at the Tuesday, Nov. 12 membership meeting:

Kurt Richter

meeting:

- MSU International Travel by the numbers
- International Travel Disruption Insurance vs International Accident and Sickness Insurances vs. Health Insurance

- Upcoming EU Visa Requirements

Richter has over 25 years of involvement in higher education and international development. Over the course of his career, he has managed over \$100 million in United States Agency for Interna-

Please see **KURT RICHTER** on page 3

**When** Tuesday, Nov. 12

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

**Where** Community Room, MSUCU Branch, Mt. Hope & Farm Lane OR join Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

## MSU doc to offer expertise on concussions Dec. 9

Dr. David Kaufman's topic at the Dec. 9 monthly membership meeting will be "Sports Concussion: What can we learn to also help with concussion among seniors?"

Kaufman is a longtime Spartan. He is a professor and founding chair of the Department of Neurology and Ophthalmology, and Assistant Vice President for Clinical Affairs with the Office of Health Sciences at MSU.

David Kaufman

He has served as a practicing neuro-ophthalmologist at Michigan State University for over three decades, training medical students, residents, and post doc

fellows in neuro-ophthalmology, earning more than 25 MSU teaching awards.

Kaufman's research and clinical interests have focused on traumatic brain injury. He has focused on sports concussions and the development of radiographic biomarkers to assist with their prognosis. During the fall, you can find him on the sidelines as a neurologist for the MSU Football team. He has been cited in

Please see **DAVID KAUFMAN** on page 3

**When** Monday, Dec. 9

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

**Where** Community Room, MSUCU Branch, Mt. Hope & Farm Lane OR join Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.



## Join us for holiday play and dinner

MSURA has 30 seats reserved for this performance. You must call the theatre ticket office in advance and reserve your theatre tickets in person (517-655-7469). Ask to be seated in the MSURA reserved ticket section. Call early if you need special seating as those seats are limited. Reserved seats will be released to the public on Nov. 22, so call before this date to ensure tickets.

Please email Jacqie Babcock (jbabcock@msu.edu) or text her (517-282-6861) if you wish to join in for appetizers or dinner after the show at Zynda's Restaurant in Williamston, 150 E Grand River (within walking distance of the Williamston Theatre).

Please indicate your name and number in your party.

# MSU RETIREES ASSOCIATION

## OFFICERS AND BOARD FOR 2024-2025

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Videographer	Bruce Smith	517-323-9579

# 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.



## PRESIDENT'S MESSAGE

David Brower

Not long ago, I was reading an article and came across a quote of Albert Einstein's, which read "Life is like riding a bike, to maintain your balance, you must keep moving." It occurred to me that this quote mirrored my approach to retirement. Having been told by one of my doctors that I "flunked retirement", in a positive way, when I described to him my various volunteer activities and other interests, including biking and walking.

I have often stated that "I need a reason to get up and get going in the morning." It may be meeting family or friends for breakfast, attending a meeting, going to a movie or concert, or walking with others. I know I feel better when I stay active.

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. And it is important to cultivate relationships with your children and grandchildren. It has been shown that frequent socialization with younger family members is likely to enrich your retirement.

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 achieve a more fulfilling retirement. Information on dates, times and locations of our various programs and activities are available on our website: <https://retirees.msu.edu>. In addition, we have a listing of various organizations, besides MSU and the MSURA, that need volunteers. Look for the tab "Active Retirement", which I encourage you to review. I expect you will find organizations of interest, that you can become connected with, providing you a more comfortable and fulfilling retirement.

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 for new members, and if you are interested in serving on the board, please contact us at [msura@msu.edu](mailto:msura@msu.edu). You can also contact me or any of the board members with any questions you may have. Our email addresses are listed on the MSURA website.

**KURT RICHTER, cont. from page 1**

tional Development funded projects.

Richter has worked in numerous countries in Africa, Asia, Europe, and Latin America and has held long term leadership roles in Guatemala, Colombia, Afghanistan and the Republic of Georgia. He most recently has led Human and Institutional Capacity Development projects in numerous countries including Malawi, Tanzania, Senegal, South Sudan, Uganda, Afghanistan and Tajikistan. Dr. Richter holds a B.Sc. and M.Sc. from the University of Missouri - Columbia and Ph.D. from the University of California, Davis.

When not answering emails or on zoom, Richter can be found at home engaged in some sort of project that involves a power tool and requires at least one trip to the hardware store or at the hockey rink watching his son play hockey.

Please note: This meeting is on Tuesday because Monday is a holiday.

**DAVID KAUFMAN, cont. from page 1**

“Best Doctors” in neurology multiple times, secured 18 years of sustained NIH funding, and participated on the executive committee of multiple clinical trials. Dr. Kaufman has more than 160 peer-reviewed publications, book chapters and abstracts focusing on neuro-ophthalmology and mild traumatic brain injury.

Dr. Kaufman received his bachelor’s degree from the University of Wisconsin, his medical degree from the Philadelphia College of Osteopathic Medicine, and he was a resident and fellow at the University of Wisconsin. He was a Harvard Clinical Research Fellow while obtaining his neuro-ophthalmology training at Massachusetts General Hospital.

See information about January’s membership meeting on page 8.

# In Memoriam



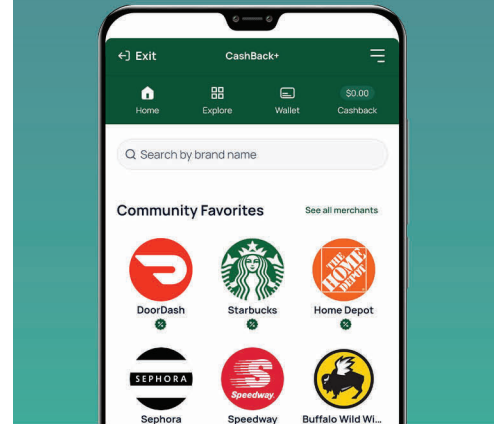
The Spartan Senior Newsletter prints in each issue of the newsletter the names of MSU retirees who have recently died. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

- Winston S. Budrow 9/4/24
- Hazel Bush 9/11/24
- Margaret Campbell 5/9/24
- Gloria A. Eurich 8/6/24
- Macel Ezell 9/10/24
- Priscilla Gardner 9/14/24
- Lue D. Henderson 2/29/24
- Richard O. Hill 9/5/24
- Keith Irish 8/31/24
- Joseph Kulikowski 9/21/24
- Verna M. Lancaster 9/10/24
- Dale Leavitt 9/25/24
- Martin L. Nagelkirk 9/15/24
- Ruth E. Renaud 9/19/24
- Larene Smith 8/28/24
- Stephen H. Terry 8/27/24
- Jean L Tomlian 8/28/24
- Thomas A. Vogel 8/18/24
- M. Sue Ward 6/12/24

## StraightLine seminar announced

Join the StraightLine Quarterly Financial Planning Seminar on Thursday, Dec. 12, 2024, at 2 p.m. for a discussion about market issues. This is a free event via Zoom. See your E-Notice for sign-in information.

# CashBack+



## Earn Rewards on Purchases This Holiday Season!

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

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

# Sign up for Wharton Center tour on Jan. 23

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

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

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

To reserve a spot for this free event, please email Ralph Pyle at [pyler@msu.edu](mailto:pyler@msu.edu) by Jan. 17.



MSU Retirees toured the Wharton Center in 2023. Here they're standing on the Cobb Great Hall stage.



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).



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

Topic spotlight:

## Finding joy this holiday season

The holiday season offers opportunities to relax, recharge and reconnect—all experiences that support good health. However, stress can enter the picture and can actually cause harm to your body. Humana wants to help MSU retirees reap the benefits of this time of year while avoiding the holiday blues.

Humana

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## Tips to get you started



**Eat well and exercise.** Be mindful of what you eat, but give yourself a break if you overindulge a bit.



**Set reasonable expectations.** Be flexible and avoid trying to please everyone.



**Plan ahead.** It's never too early to make to-do lists and anticipate challenges. Just don't overschedule yourself!



**Stick to a budget.** Set spending limits for each category of holiday spending.



**Do something kind for others.** Giving back not only helps others but also brings a little extra joy and fulfillment to your own life.

Discover more tips and insights to help you keep the joy in the holiday season.



SCAN HERE

Join our upcoming webinar, "Finding joy this holiday season" on **Friday, Dec. 13, 2024 at 1 p.m. ET.**

Visit [HumanaNeighborhoodCenter.com](https://HumanaNeighborhoodCenter.com) or scan the QR code. Once there, click on 'Online Classes' to explore upcoming events and RSVP.



# Rebecca Kegler: A lifelong passion for dance and fitness

Rebecca Kegler's journey into the world of group exercise began at an early age when her parents enrolled her in ballet to improve her coordination. She instantly fell in love with dance and continued dancing through college and semi-professionally for a few years afterward.

After the birth of her first child, Kegler found herself looking for ways to get back into a healthy lifestyle.

She decided to join a local workout class that combined dance and aerobic exercise.

At first, Kegler was hesitant but decided to try out a few classes.

"By the third or fourth time, I really started to enjoy it, and that's actually where

and how I got started into what is called dance exercise."

Her passion for teaching led her to become a dance instructor, later transitioning to an instructor trainer and then program manager, where she managed classes and trained other instructors.

"That is how it all started—was basically trying to take the baby weight off, after the first child," said Kegler.

Kegler took this knowledge of group exercise and program management with her when she started working for MSU in 2005 where her role was to direct and manage a variety of group exercise programs. For Recreational Sports and Fitness Services.

With a master's in kinesiology from MSU, Kegler applied her expertise to help others exercise safely and effectively.

In 2015 she became an adjunct instructor and taught basic instructional kinesiology classes, where she taught students how to become group exercise instructors.

During her time with MSU Rec Sports, she implemented a policy requiring student instructors to be CPR-certified, ensuring safety in group exercise classes. She believes it is essential for fitness instructors to be prepared for any emergencies that may arise during class, as it contributes to being a well-rounded fitness professional.

**“ It’s important to have fun because it’s the camaraderie of the group coming together, the joy of doing these exercises, laughing together and learning together. —REBECCA KEGLER**



Rebecca Kegler plays music from the 60s, 70s and 80s when she's teaching, making it a fun trip down memory lane for her attendees.

The certification requirement was expanded to other areas within Rec Sports, eventually overseeing the training of approximately 350 student staff members, and ensuring they were equipped with the life-saving skill.

Kegler currently teaches an online chair yoga course through MSU University Health and Wellbeing. This program initially started in person but transitioned online when the pandemic forced everyone home. Recognizing the stress people were facing, Kegler was determined to offer a sense of connection and stress management. With that, she set up her camera and started teaching remotely.

"I said 'let's try it, I mean nothing ventured, nothing gained,'" Kegler said. "It may take off, it may flop, but we're not going to know unless we try."

What started as a four- to six-week program eventually aligned with the length of a semester, making it even easier for participants to join from wherever they were.

Please see SPARTAN SPOTLIGHT on page 7

## 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 next spring.

## HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

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

### Mail

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

Mail to:

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

### Online

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

## Two ways you can help MSURA

We have a small amount of money to go to fund and secure the fourth MSURA scholarship. To help make this fourth scholarship a reality, please consider donating to it. Details are in the box to the left.

You can also donate to MSU Retirees Association, supporting the work of the association. MSURA is an all volunteer organization, and we have no membership dues, but we'd be grateful if you donate money to the organization itself. You help us pay for office supplies, coffee and donuts at membership meetings, newsletter printing and mailing, etc. You may donate to the MSU Retirees Association Programs in one of two ways:

### Donate by mail

Make checks payable to Michigan State University with MSU Retirees Association Programs written in the memo line. Mail to University Advancement, 535 Chestnut Road, Room 300, MSU, East Lansing, MI 48824

### Donate online

- Go to this special link to <https://givingto.msu.edu/gift/>
- Enter "MSU Retirees" in "type here to Search for Funds" field. Choose "MSU Retirees Association Programs."
- Enter your gift amount or accept the suggested amount.
- Click on "Proceed to Checkout."
- Complete donation.

Your donations are very much appreciated.

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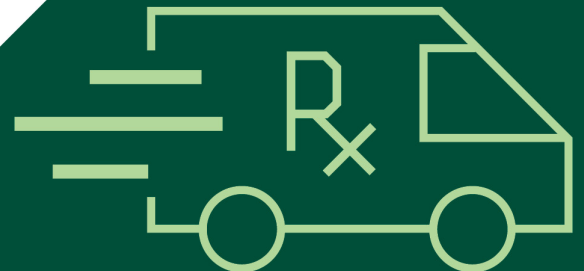


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Skip the traffic, skip the line, and save the gas. Let the MSU Health Care Pharmacy deliver your prescriptions directly to your home or campus address!

- Deliveries are typically scheduled 1 to 2 business days after your request
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# Join the Lunch Bunch at Brody Hall

Please join your fellow retirees for lunch at Brody Hall. There is no program at these events. This is just time to meet and socialize with your friends and meet some new ones. Plan to attend and invite your friends as well. Luncheons are held on the second Friday of the month at MSU Brody Hall from 11 a.m. to 1 p.m.

## Purchasing your meal

Meals can be purchased in advance for a discounted price at [EatAtState.msu.edu](https://eatatstate.msu.edu) or in person. Also daily menus are available on the [EatAtState.msu.edu](https://eatatstate.msu.edu) website. Prices at the door: Lunch or Dinner: \$14 plus sales tax. Debit & credit cards accepted. If purchased in advance on the website, \$9.50 per meal plus sales tax, 10 meal minimum purchase. Purchased meals on the <https://eatatstate.msu.edu/diningplans> website are placed on your MSU ID card. If you need an MSU Retiree ID card, you can get one at the MSU ID Office located in the MSU International Center.

### BRODY LUNCH DATES

Nov. 8

Dec. 13

Jan. 10

## Location of the luncheon

The Brody Hall Cafeteria is located on the second floor. An elevator is located near the front entrance that will take you up to the cafeteria. Stairs are also available.

## Parking

If you need a MSU Retiree Parking Permit, you can order one for free on the MSU Parking Office website at <https://parking.msu.edu/>. Retiree Parking Permits are virtual now. No sticker! Your license plate number is used to determine your parking privileges instead of the sticker. You will register your car(s) license plate with the MSU Parking Office. You can switch parking privileges between cars as needed online or by calling the MSU Parking Office. From the menu at the top of the page, select “Permits” and “Retiree.” Follow the instructions to order your permit. Note: You will need to know your MSU NetId and password. If you do not know our MSU NetId and password, contact MSU IT Services Help Desk at 844-678-6200 or 517-432-6200.

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## SPARTAN SPOTLIGHT, cont. from page 5

“This becomes part of the self-care toolkit,” Kegler said. “It’s a tool that allows people to step away, breathe and relax, even if just for a little while.”

One thing that surprises Kegler is how many off-campus participants have joined the class. People from all over Michigan, including the Secchia Medical Center in Grand Rapids, Downriver Detroit, and even an Extension office in the Upper Peninsula, have taken part.

“All of a sudden the reach is way beyond the physical borders of East Lansing,” Kegler said. “And It’s wonderful because people can still feel connected to MSU in a unique way by participating in an online class. If you can take just 30 minutes to step away, you’ll enjoy a little peace, quiet, and solitude—for your heart and soul.”

Now retired from full time work at MSU, Kegler continues to teach classes at the Oak ParkYMCA, where she leads both an in-person Enhanced Fitness class and a chair yoga session.

In the 60-minute Enhanced Fitness class, participants dance to their favorite tunes and engage in low-intensity, weight-bearing exercises for bone and heart health, followed by strength training where Kegler provides clear guidance on which muscle groups are being targeted and how to properly perform each exercise.

Kegler emphasizes that enjoyment is key.

“It’s important to have fun because it’s the camaraderie of the group coming together, the joy of doing these exercises, laughing together, and learning together,” Kegler said. “When people enjoy the class, they’re more likely to keep coming back. And when they keep coming back, they start to realize the long-term benefits of regular exercise. But it has to be something they look forward to.”

If you’re interested in trying out Kegler’s classes, you can sign up for chair yoga through University Health and Wellbeing using your MSU email address. You can also join her YMCA classes through their Silver Sneakers program.

When she’s not teaching classes, she enjoys spending time in her garden tending to her flowers to keep them looking beautiful. She also loves to travel whenever possible, especially to support her daughter, Melissa, in cold water and open water swimming events. One of her fondest memories is watching her daughter set a U.S. record with the International Ice Swimming Association. Her other daughter, Amanda, has three children and lives in Texas. Kegler said traveling across the country to visit the kids and grandkids is another good reason to exercise.

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

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



Ali Bennett



Heather Febres-Cordero

The discussion will highlight TCOA's collaborative approach, working in partnership with various agencies and service providers to ensure that every individual's needs and preferences are honored. Learn about TCOA's commitment to a person-centered philosophy, focusing on empowering people to live life according to their own choices and values.

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

Ali Bennett will be one of the speakers. She joined the Tri County Office on Aging in May 2024, bringing with her a deep commitment to advocating for marginalized communities. Heather Febres-Cordero will be speaking as well. She recently joined TCOA as well and is a long-time community advocate who is passionate about human rights and people-centered community development.

**When** Monday, Jan. 13

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

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

# Homecoming 2024



Lots of retirees and friends helped to build the homecoming float, under the direction of Bill Anderson, chair of the event, and many more helped to pass out candy, carry signs and add to the festive occasion on Friday, Oct. 18. Thanks to all of you who provided a bag or two of candy or worked on the float or came out to launch the float into the parade! We're proud to announce that our float took 1st place in the MSU Department category.

## VOLUNTEERS NEEDED!

Do you enjoy organizing your friends' get togethers? Would you like to help decide which outings are offered to MSURA members? The Special Events Committee is the place for you. Please contact Chris DeFouw at [defouw@msu.edu](mailto:defouw@msu.edu) or 517-388-1813 for more information.

## Get vaccinated!

It's that time of year again. It's a great idea to get current on all of



your vaccinations, including RSV, pneumonia, COVID-19, shingles and the flu. You can get these vaccinations at the MSU Pharmacy, located at 4660 South

Hagadorn Road, Suite 100, East Lansing, MI 48823. Go to their website to schedule your appointment.





# ENJOY INCOME FOR LIFE *with a* **CHARITABLE GIFT ANNUITY**

## **Office of Gift Planning**

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East Lansing, MI 48824  
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giftplan@msu.edu  
giftplanning.msu.edu

*Do you wonder how you can ensure that you won't outlive your assets?*

A charitable gift annuity can allow you to lock in fixed payments that are safe from market fluctuations, all while supporting Spartans.

### **Here is how it works:**

- 1) You give assets to Michigan State University.
- 2) We pay you a fixed amount each year for the rest of your life.
- 3) The assets remaining after your lifetime support an area of your choosing at MSU.

You will also enjoy tax benefits at the time of the gift and on future payments. There are additional benefits if you give appreciated stock, including eliminating capital gains tax on a portion of the gift.

You can have peace of mind knowing the amount you'll receive each year will not change, regardless of a fluctuating market.

Also, your gift annuity can be for one or two people, so you can include your spouse or another loved one as a recipient. You can also make the gift in someone's name and they will receive the payments for their lifetime.



University Advancement  
Office of Gift Planning  
MICHIGAN STATE UNIVERSITY

# MICHIGAN STATE UNIVERSITY RETIREES ASSOCIATION

Join us for fun, fellowship,  
learning and advocacy

**A**s a retiree of Michigan State University or the spouse or partner of an MSU retiree, you are automatically a member of Michigan State University Retirees Association. You are welcome to participate in as many of our activities or programs as you wish. Membership is free.

## THE MSU RETIREES ASSOCIATION

- Advocates for MSU retirees regarding health and retirement benefits.
- Provides a liaison between MSU retirees and the University administration.
- Keeps members informed about changes in benefits.
- Maintains a community of fellowship among MSU retirees.
- Promotes mutual interests among MSU retirees.
- Offers social, recreational and educational opportunities.
- Facilitates MSU retirees' involvement in University and community activities.
- Awards MSURA endowed scholarships with donations from members.
- Continues to serve MSU in many ways

## WHAT WE DO FOR YOU

- Host monthly meetings with speakers on a variety of interesting topics  
*Details at [retirees.msu.edu](http://retirees.msu.edu). Meetings are usually the second Monday of each month, September through April. Fellowship begins at 1:30, and the speaker begins at 2 p.m.*
- Plan day trips to points of interest
- Sponsor special interest groups
- Arrange for campus facility tours
- Organize outings to Lugnuts games
- Share volunteer opportunities
- Alert you to issues important to MSU retirees
- Celebrate with an annual luncheon/Volunteer of the Year Award
- Convene a volunteer fair
- Schedule theatre outings and other social events

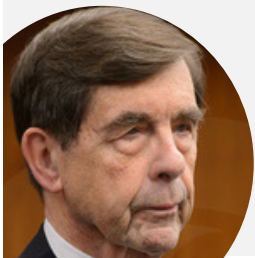


The annual luncheon is held every May and features board elections, recognition of the Volunteer of the Year and a speaker.

Membership meetings are the perfect time to catch up with former co-workers and make new friends.



MSURA recruits top-notch speakers for its membership meetings, like Ron Flinn, who retired as the Vice President for Strategic Infrastructure Planning and Facilities.



## JOIN AN INTEREST GROUP



Interest groups appeal to many retirees. Above left are members of the Knitting group. On the top right is a veteran sharing stories with the Military History Study group and right is a member of the Quilters interest group.



## CONTACT US

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MSURA encourages members to make an annual financial, tax-deductible donation to Michigan State University and designate your gift to the MSU Retirees Association, Account #AB272. Your gift will count toward your University donor society and will help MSURA pay for program services, materials, mailing and office expenses. To make a donation by mail, make your check payable to Michigan State University, enclose your name and full address, and mail to

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



**MSU**  
RETIREES  
ASSOCIATION

### INTEREST GROUPS INCLUDE

- Amateur Radio
- Genealogy
- Knitters
- Military History
- Quilters
- Travel Discussion
- Walking
- Check out E-Notices for more opportunities



Retirees visited the W.K. Kellogg Manor House



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Happy  
Thanksgiving!

## Straight to the Point

**Market Update** - Markets continue to climb the wall of worry. There has been no shortage of perils that investors have had to face recently, and despite these issues, markets have climbed higher. The recent 0.50% rate cut from the Fed and large stimulus package from the Chinese authorities have provided markets with more support. With this cut likely being the beginning of a Fed easing cycle, falling rates should be a tailwind for stocks. Meanwhile, the injection of liquidity from the Chinese government to support their markets should yield benefits globally. Barring any surprises, the final hurdle facing investors in 2024 should be the US election. There might be some volatility in the final month leading into the November event. It has been a year that has defied many expectations, and we believe that the combination of stimulus, positive seasonal patterns, and the removal of short-term uncertainty could be supportive of markets in the final quarter.

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