



March speaker uses art shawls to promote American Indian women’s heart health awareness

Dr. Suzanne L. Cross, our speaker on Monday, March 7, has created 13 art shawls to encourage American Indian women at all stages of life to recognize the value of changing life ways to prolong and save lives.



Dr. Suzanne L. Cross

Heart disease often manifests itself differently in women, and there is a general belief that heart disease strikes men much more often than it strikes women.

Cross made a different shawl for each of the 13 moons of the Creation Story, and her underlying intent was to make Indian women sensitive to the dangers of heart disease. She has been a shawl maker and a beadwork artist for most of her life. As a traditional dancer, she learned early on the importance of making and owning a shawl. During her adolescence an Elder once instructed her

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When Monday, March 7

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

Where Community Room, MSU Federal Credit Union, corner of Farm Lane and Mt. Hope



CAROLYN HAINES leads an exercise class at the Prime Time Seniors’ Program. She has received three certifications as a group exercise instructor.



From med tech to exercise guru: Retiree finds a second ‘career’ after a sub job

I walked into the gym at Hannah Community Center at the beginning of an exercise/movement class sponsored by Prime Time. Several people greeted and welcomed me to the class and when I told them I was there to interview Carolyn Haines, they all said “she’s wonderful” and “we love attending her class.” An hour later I could see why — she’s an excellent instructor putting her class through warming up stretching exercises, some aerobics and resistance exercises, floor exercises and cooling down and relaxation time to end the session — all accompanied by 50’s, 60’s and 70’s music in the background. She makes exercise fun.

Carolyn retired from MSU in 2006 where she worked in the Clinical Pathology Laboratory in the College of Veterinary Medicine as a medical technologist. In 1996 she had a hip replacement (first of three hip operations). She was using a walker and her doctor suggested water aerobics would help her recovery. She

participated in several venues over the years — Waverly, Jenison Fieldhouse on campus, the MAC and the Y. Carolyn filled in as a sub at the YMCA (for her 82 year old instructor!) and found that she could lead a group. One subbing class led to more subbing and the short term sub routine turned into a longer term sub routine and she decided if she was really going to continue she should be certified. Since that decision she has added to her chemistry bachelor’s degree three certifications as a group exercise instructor, WaterART and personal trainer. The certifications are a combination of study, experience, demonstrating knowledge and examinations. She now teaches a Tuesday/Thursday Stronger Longer class at Oak Park and subs for water aerobics at Parkwood.

Her second “career” has bloomed at Hannah Community Center and the YMCA. One day she overheard they needed a sub. She offered to

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It still helps to research your drug costs

Those who have moved their prescriptions to generic drugs during the past few years have noticed some significant savings. However, many retirees have noticed big increases in generic drug costs more recently (See <http://www.cbsnews.com/news/5-reasons-why-generic-drugs-cost-so-much/>). An MSU retiree has a prescription for generic Zantac (ranitidine 150 mg) to control stomach acid. In October 2015 he had a prescription for a 90-day supply filled at the MSU Pharmacy. Our pharmacy benefits insurer Caremark was charged \$ 94.13 for 180 capsules; of that amount the retiree paid \$ 20.00. In November 2015, he found Equate brand ranitidine 150 mg tablets at the Okemos WalMart, priced at \$ 9.88 for 220 tablets. He noted that Caremark was paying .52 per capsule, while the WalMart customer was paying .04 per tablet. If he used his Caremark insurance and the MSU Pharmacy, he was paying .11 per capsule.

We contacted pharmacy benefits analyst Joe Galardi at

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by stating, "Every young woman needs to have her own shawl; you are not to borrow a shawl; you must have one of your own when coming to ceremonies and cultural events."

Shawls serve as symbols of womanhood and are of significance to many American Indian tribal cultures. In the past shawls were used for warmth such as wrapping small children in the shawl to carry them; or over the head and shoulders of women to keep them warm. Now, traditional female dancers complete their regalia by carrying the shawl over one arm to allow the fringe of the shawls to sway with movement to the rhythm of the drum.

Dr. Cross's name in Indian culture is Bneshiinh kwe-Bird-woman. She is a member and Elder in the Saginaw Chippewa Indian Tribe of Michigan, Associate Professor Emeritus at MSU, and serves as National Child Welfare Workforce Institute Tribal Consultant.



MARK YOUR CALENDARS

- Monthly meetings are at the MSU Federal Credit Union Community Room, Farm Lane & Mt. Hope Road • 1:30 p.m. Refreshments, 2 p.m. Program

Monday, March 7, 2016

Suzanne Cross on American Indian Women's Heart Health Awareness Healing Through Culture and Art Shawl Collection

Monday, April 11, 2016

Gary Hoppenstand and Etta Abrahams on Films of the Cold War

- Annual meeting at Kellogg Center, Lincoln Room
11:30 a.m. Registration, 12:00 Lunch

Monday, May 2, 2016

Annual meeting and luncheon with entertainment by Bill McHarris



PRESIDENT'S MESSAGE

Angela Brown

While I'm not a resolution maker, I do try to set achievement goals each year. One achievement goal I highly recommend is to attend an MSURA event this year. Speakers meetings are held the second Monday of each month. Speakers and topics are listed on the Association website, in eNotices and newsletters. The Annual meeting is scheduled for May 2, 2016. This event is always an excellent time to have lunch, meet new members and renew old friendships. The second annual MSURA/ Straightline Endowed Student Scholarship Golf outing is scheduled for September 20, 2016. Again, this is an excellent opportunity to enjoy a great day of golf with fellow MSURA members as well as raising funds for our Student Scholarship. If you are in Florida for the winter and will be in Bradenton on Tuesday, March 1, be sure to join the MSURA Retirees Club of Florida. They will be holding their annual luncheon at the Bradenton Country Club.

Congratulations and a special thank you goes out to Darlene Wenner and those of you who participated in the United Way campaign. MSURA raised over \$59,000 as a part of the University campaign. These funds are invested back into the community through various service organizations. Darlene has taken the lead on this project for several years and her efforts are applauded and greatly appreciated. The operational specifics of the MSURA Endowed Student Scholarship are almost complete. Plans are to award a scholarship (s) in the next award cycle. We will certainly keep you posted on progress towards this goal. In the meantime, check out the Winter, 2016 issue of University Advancement's Our Impact Magazine, the lead article, Retirees at Work, is about MSURA's Student Scholarship. Thank you to all who supported the swift achievement of this endowment. To make a gift to the MSURA Student Scholarship fund go to giving.msu.edu/2082. Let's keep the success going and support the children and grandchildren of MSU retirees.

Results of Old Newsboys Drive

The Old Newsboys Association of Greater Lansing raised \$163,308 this year. Though that was not their goal for this year, it is \$3,000 more than was raised last year at this time. 6,638 requests have been honored already since Sept. 1. Last year a total of 7,491 requests were honored. Thank you for helping with this very worthwhile cause.

—Brenda Spackman, Coordinator, Old Newsboys Campaign





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the MSU human resources department and he invited comment from Caremark. Their response is reproduced here:

“The OTC (over the counter) products are FDA approved only to be used for short term use, 75-150mg, no more than twice daily for no longer than 14 days. The prescription products are for longer term and higher dosing, and usually for conditions that require closer monitoring and clinical control.

“The OTC products are generally packaged in smaller quantities to comply with the FDA use requirements. Often large retailers like Costco, Wal-Mart and others, have higher quantities available, usually in multiples of the 14 day quantity, in the case of the 200 (220) amount quoted, it's about 8 dosing regimens.

“Since the OTC products have less cost, due to more lenient requirements as far as distribution than the prescriptions products have, that's generally the cause for the higher Rx cost. Since the drugs are both the same chemically, the member should check with their physician on using OTC products, and any needed follow-up. If okay (with the doctor), go for the value.”

Some readers may have heard of a consent agreement involving Spring Valley glucosamine-chondroitin, a supplement sold by WalMart (See <https://www.truthinadvertising.org/wp-content/uploads/2014/11/Perrigo-settlement-final.pdf>). This supplement is alleged to have had considerably less of the active ingredients than what was advertised on the labeled product. Responsibility for this lies with WalMart's supplier of that supplement, and it points out the need to be ever vigilant about the medicines and supplements you take. It is good to save on costs when that makes sense, but the best strategy is to ask your doctor and then try the lower priced medicine to check its effectiveness before making a switch. —Al LeBlanc



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fill in, and that led to more classes and some administrative responsibilities. She now teaches Tuesday/Thursday water aerobics, Active Senior Exercise and serves as Group Recreation Coordinator....part time. The Fit for Life program she helps facilitate is a 3-month program Jan-Feb to get folks who do not currently exercise involved in fitness classes.

What does she do in her spare time? She is also on call for the Learning Assessment Center at MSU which involves portraying various patients and their situations so that Nursing, MD and DO students can practice their interview and patient skills. Students get to practice taking patient histories and performing some physical tests such as heart, pulse, and blood pressure, among others.

She has traveled to Turkey, Greece, Israel, China, Mexico and Egypt. She volunteers for the Lending Center in Spartan Village, the English as a Second Language program and Meals on Wheels. She serves as a debt counselor at her church and she and her husband are both ushers. She is the editor of the Michigan Genealogical Council newsletter. Her real passion (besides fitness exercise and water aerobics) is genealogy and the Cornish American Heritage Society in which she has been a long standing member and currently serves as editor of their newsletter. She traces her roots to England and has traveled there, as well. The Cornish people were miners and were recruited all over the world as experts in the mining industry. Her father's family is from St. Ives (England) and her great grandfather mined in South Africa. They have a proud heritage reflected in the fact the Cornish language is currently being revived throughout the Duchy (county) and rest of the world.

Thank you, Carolyn, for sharing your retirement story. There truly is an art to retirement and Carolyn is a master. You have to move to keep up with her!

Jacqueline Babcock

NOTE: Know of an MSU retiree (or spouse) who is involved in a “second career” or new endeavor you think is interesting? Please contact Al LeBlanc (Editor) or Jacqie Babcock. We are interested in your story.

**MSU Retirees Association
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Happy Valentine's Day!

Lessons on Investing – Did you know?

StraightLine is a financial education and management company that was created to be a fiduciary. A fiduciary ALWAYS acts in the best interest of its clients – a rarity in the financial services industry. Many firms do not accept or abide by this standard. Be sure to ask your advisor if they do!

Straight to the Point

Each newsletter we will strive to provide timely updates on the news and events impacting investments.

Market Update - As expected the Fed raised rates at their December meeting, but unfortunately the stock markets didn't hold a sustained rally in the days following the announcement. 2015 proved to be a very challenging year for investors, with lackluster returns across asset classes, and only a very narrow slice of stocks performing well. To make matters worse, 2016 is off to a poor start with lingering factors plaguing markets. Ongoing geopolitical issues, particularly in the Middle East, the slowdown in China, and falling commodity prices are all area of focus heading into this year.

Investment Implications - Despite the pessimism and rough start to the year, we don't believe that it's time to panic. We believe that the economy is in decent shape, and isn't headed for a recession in 2016. As such, we expect that stocks can have a good year, but markets have returned to a more "normal" level of volatility. We were spoiled in the 2012 –2014 timeframe, with relatively steady gains in markets and only small pullbacks. Going forward, diversification and careful investment selection should play a bigger role in returns.

Please contact us if you have any questions or concerns about your investments.

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