



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

November-December 2016

VOL. 38, NO. 3

Bob Bao to share great moments in MSU history at Nov. meeting



Bob Bao

You won't want to miss the next MSURA speaker meeting. Bob Bao, retired editor of the MSU Alumni Magazine, will speak on Monday, Nov. 14, sharing his selection of great moments in MSU history. Bao served in his editor position for more than 30 years. Grab a friend and join your fellow retirees as Bao takes us on a ride back.

When Monday, Nov. 14
Time 2 p.m., refreshments at 1:30 p.m.
Where Community Room, MSU Federal Credit Union, corner of Farm Lane and Mt. Hope

Seniors help with United Way mailing



If you received your Capital Area United Way campaign information, chances are someone in the above photo stuffed your envelope! These retirees volunteered a couple of hours in late September working on the mailing. If you didn't get yours, you can find information on the web, Capital Area United Way (<http://www.micauw.org>) and MSU (<https://msucc.msu.edu>). MSU's 2016 Campaign Co-Chairs are Craig Gunn and Jeff Brodie. Thanks to MSURA's Darlene Wenner for leading the event. **FRONT ROW:** Craig Gunn and Sylvia Stevens. **FIRST STANDING ROW:** Scott McMillan, Brenda Spackman, Mary Faloon, Liz Thomas, Gretchen Forsyth, Nina McMillan, Nancy Craig, Darlene Wenner, Janice Hoffman, Rebecca Baughan, Joan Gilliland. **BACK ROW:** Ginny Angell, Tom Kohlmann, Warren Faloon, Dave Brower, Jerry Hull, John Forsyth, Bob Wenner, Ken Hoffman, Rick Vogt. Volunteers not in photo: Ron Smith and Sara Stid.

Volunteers sought to work with students, service learning projects

Editor's Note: This announcement did not reach us in time for inclusion in an earlier newsletter. You may not learn of this volunteering opportunity in time to attend the first training session on Oct. 24. We have discussed this with the Center for Service Learning, and they have assured us that you may still serve as a facilitator if you are unable to attend the first training session.

The MSU Center for Service Learning and Civic Engagement is now recruiting community volunteers to facilitate Reflection Circle Sessions!

What are Reflection Circles?

Reflection Circles are discussion groups for students serving the greater Lansing community through a service-learning class. Instead of writing a

reflection paper, students instead come to Reflection Circles, to have a discussion which links their service-learning experiences to personal growth, academic learning, and meeting their future professional goals. Reflection Circles are a partnership between the MSU Community Club and the MSU Center for Service-Learning and Civic

Please see VOLUNTEERS on page 5

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Photographer	Mary Lou Gifford	517-881-3278
United Way	Darlene Wenner	517-339-1685



PRESIDENT'S MESSAGE

ANGELA BROWN

The year is off to a fast start. Board meetings are underway and we welcomed Pam Marcis and Bruce Smith to the Board.

The other members are working hard to serve you. A very successful golf outing was held in September. Go to our Facebook page and website to see pictures of golfers enjoying beautiful weather while supporting the MSU-RA Student Scholarship.

Early indications are that the outing raised almost \$16,000. Outstanding! The golf outing could not have been a success without a hardworking committee lead by Patrick Scheetz. Thank you Patrick for your diligence in planning this second annual event.

Also, a very special thank you goes to StraightLine, who sponsored the golf outing and provided logistical support and found a number of business and community supporters for our event. Beth and Steve Mosshart of StraightLine, you are the best. Thank you for all you do for MSURA.

Reports are coming in from our interest groups and members are coming together to read, knit, scrapbook, follow family lines, and learn about human needs overseas. Go to our website and review the list of interest groups. If you haven't yet connected with one of them, do so. Not only do you make new friends, but what better way to discuss areas of common interest or learn a new skill.

As always, please remember to check your MSU mail space and keep our association up to date on your contact information.

Board adopts new MSURA logo

At its October meeting, the MSU Retirees Association Board adopted a new logo to visually represent the association. The logo was designed in accordance with university policies on visual representation of the university, its departments and affiliated organizations.



Retirees Association
MICHIGAN STATE UNIVERSITY

Noverr's history captures MSU's more recent past

THE HISTORY GUY



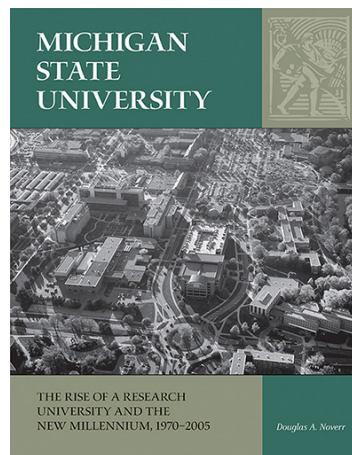
MILT POWELL

The third and final volume of the MSU Sesquicentennial History series was published by the MSU Press about one year ago: “The Rise of a Research University and the New Millennium, 1970 – 2005,” written by Douglas Noverr, Professor Emeritus of Writing, Rhetoric, and American Culture (the former American Thought and Language), and currently Interim Chair of Romance and Classical Studies.

Writing institutional history is always a difficult task given the sheer quantity of information from which the author must produce a faithful and readable account. It's even more difficult in the case of a Megaversity which seeks to comprehend and increase the sum of human knowledge and must be divided into numerous Colleges, Departments, Programs, and Centers in order to do so. We should be grateful to Professor Noverr and his predecessors, Keith Widder and David Thomas, for their work on our behalf and their ability to find patterns, clarify themes and construct narratives to make MSU's past available to the rest of us.

Doug Noverr came to MSU in 1972; he retired officially in 2012 but remains active as a scholar and administrator. Thus the author of this volume has lived through the events he describes; what is now history was recently current events for him and for us. Much of the book's appeal is in recollecting familiar events from the past four decades, reading about actors in those events — frequently friends and colleagues

Much of the book's appeal is in recollecting familiar events from the past four decades, reading about actors in those events — frequently friends and colleagues — and learning things about them you hadn't known before.



— and learning things about them you hadn't known before.

In addition to official reports and documents, memoirs and journalism, Noverr was able to interview many of those who figured in MSU's recent past. He also made extensive use of a new audio archive which is available to all of us. The Sesquicentennial Oral History Project's goal was to “document the lives and careers of Michigan State University presidents, staff and trustees through audio interviews.” The Directory lists nearly a hundred familiar names; it's

easy to find and easy to use at <http://onthebanks.msu.edu/sohp/>

The book has five chapters focused on broad themes — “Emergence of the Research University,” “Financial Crisis,” e.g. — roughly correlated with the presidencies of John Hannah, Clifton Wharton, Cecil Mackey, John DiBiaggio and Peter McPherson. Each chapter contains several sections on smaller topics — “Arts and Culture,” “Wiring the Campus,” “Intercollegiate Athletics” — making it easy for readers to find things that interest them most. I went through the book from cover to cover using what I call “intense browsing.” Here is a brief sample of things I never knew, had forgotten, or learned more about.

When the University of Michigan discovered our plans for a cyclotron they tried, unsuccessfully, to get construction funds transferred to Ann Arbor.

Professors James Dye and Anton Lang are MSU's only researchers elected to the National Academy of Arts and Sciences.

The motion to change the Academic Calendar from quarters to semesters passed the Faculty Senate by a single vote.

Tobacco settlement money led indirectly to the extension of MSU's College of Medicine to Grand Rapids.

I was struck by the MSU's swift recognition of the instructional possibilities of Information Technology and by the even swifter advancements in computing power

Please see POWELL on page 9



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Do you have an IRA?

Congress reinstated a law that allows you to make a tax-free gift from your individual retirement account (IRA). Known as the IRA charitable rollover provision, this law no longer has an expiration date so you are free to make annual gifts to Michigan State University from your IRA this year and well into the future.

The recently reinstated law allows individuals 70 ½ and older to transfer up to \$100,000 from their individual retirement accounts directly to MSU without being subject to income taxes on the distribution. Your IRA Rollover Provision gift may be applied towards your required minimum distribution.

Contact the Office of Gift Planning for precise instructions on how to make your “IRA Rollover” gift to MSU in 2016.



Donations encouraged to MSURA; no more newsletter subscription fee

Effective July 1, 2016, rather than charge a subscription fee for our newsletter, MSURA's Board of Directors has voted, instead, to encourage our members to make an annual financial, tax-deductible donation to Michigan State University and designate your gift to the MSU Retirees Association, Account AB272. Any gift you make will also count toward your University donor society. Your donation will pay for programs services, materials, mailings and office expenses budgeted by your Board. If you're a member who has paid your subscription fees in advance, you'll continue to receive the same benefits you always have, including electronic or paper newsletters.

NEWSLETTER FORM

If you wish to **receive a paper copy of the Spartan Senior newsletter delivered via U. S. Mail**, please fill in the form below and return it to

MSU Retirees Association
Suite 22 Nisbet Bldg.
1407 S. Harrison Road
East Lansing, MI 48823-5239

Want to get the MSURA newsletter mailed to you? Fill this one out!

Name _____

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DONATION FORM

To make a donation to MSU by mail, to benefit the MSU Retirees Association, **make your check payable to MSU—Retirees Association, AB272**, enclose your name and full address, and mail to

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

Want to donate to MSURA? Awesome! Fill this one out!

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VOLUNTEERS, continued from p. 1

Engagement.

What would I do as a volunteer facilitator?

As a volunteer facilitator, you will:

Work with an experienced partner to lead three Reflection Circle sessions during the semester (1 per month in February, March, and April); substitutes available as needed.

Receive orientation/training and an easy-to-use notebook of discussion activities

Build relationships with 8 to 12 MSU students while facilitating reflection activities

When is the training?

Facilitator training will be 3 sessions (October 24, November 14, and December 5) from 1-3pm in the Kellogg Room 93.

All activities are held on MSU's campus. Campus parking passes are provided for all facilitators.

Do I have what it takes to be a volunteer facilitator?

If you are a good listener, eager to support MSU students, and wish to make a positive difference through volunteering, this opportunity is for you!

How can I learn more?

For more info, please contact Christie Schichtel @ 517-353-4400 orschicht3@msu.edu

MSURA SPEAKER RECAP

Attendees at the September MSURA meeting heard **Lori Strom** (right) speak about caregiving. Strom, the Lifespan and Family Services Coordinator in the new MSU WorkLife Office, gave numerous tips about services and help available in the tri-counties area. In addition, she provided a plethora of booklets and handouts. In October **Renee Rivard** (far right), director of Total Compensation and Wellness at MSU Human Resources, shared health benefit updates. Here she talks with a retiree after the meeting.



Excerpt from President Simon's letter outlines reasons to be proud of MSU

"We're extremely proud to be recognized as the nation's top public research university in the student engagement category of the first-ever Wall Street Journal/ Times Higher Education college ranking, which puts

student success and learning at its heart. Engagement is a quality that multiplies the educational value of a student's experience. We work to instill engagement through our campus residential Neighborhoods ini-

tiative and experiences such as study abroad, service-learning, and undergraduate research, as well as through our institutional focus on community outreach."

—Lou Anna K. Simon, President, MSU

Dire Human Needs Interest Group hosts first meeting

The new Dire Human Needs Overseas Interest Group is off to a good start. Seven members met on Sept. 23 and told about their interests and experiences in dire human needs overseas. Much of the discussion focused on Africa, and it may lead to Interest Group action. The next meeting will be Friday evening, Nov. 4, 7:15-8:45 pm. If interested in the group, contact Bill and Linda Schoenl at schoenl@msu.edu.



WANTED:

A part-time columnist for this newsletter

With more than 5,000 of us out there, we know there are some MSU retirees who have launched new careers, developed fascinating hobbies, served as volunteers in exacting roles, and engaged in adventurous travel.

We would like the opportunity to feature them in our newsletter, and we need volunteer writers to interview them and write up interesting stories for our newsletter. Please also consider writing for us once in a while about your own special interests and activities. There are many challenges and pitfalls out there for retired consumers, and you may have learned some things that would help other retirees. Send your suggestion to Editor Al LeBlanc, at aleb-lanc@msu.edu.

Or, if you don't want to write, but know someone who is doing something fun and different, let us know. Just be sure, please, the person is willing to be featured in our newsletter. Thanks!



MSURA 2016-2017 BOARD



FRONT ROW Left to Right: Brenda Spackman, Nancy Craig, Liz Thomas, Cheryl Pell, Al LeBlanc, Pam Marcis, Angela Brown, Bruce Smith. **BACK ROW** Left to Right: Dan Mackey, Jacqueline Babcock, Dan Chegwidan, Patrick Scheetz, John Forsyth, Trish Horn, Dave Brower, Darlene Wenner, Rick Vogt. **NOT PICTURED** Etta Abrahams, Mike Gardner, Gale Gower, Anders Johanson, Marilyn Rothert and Ron Smith.

MSU Music



Experience Cook Recital Hall in the Music Building and Fairchild Theatre in the MSU Auditorium.

The MSU College of Music hosts an extraordinary array of musical offerings in renovated spaces!

For a complete schedule, visit music.msu.edu.

11/16 Wednesday, 7:30 p.m.

11/17 Thursday, 7:30 p.m.

11/18 Friday, 8:00 p.m.

11/20 Sunday, 3:00 p.m.

***The Elixir of Love* by Gaetano Donizetti**

MSU OPERA THEATRE

Fairchild Theatre, MSU Auditorium

\$20 for adults; \$18 for seniors; \$5 for students.

11/28 Monday

Prokofiev, a Russian Giant

JOANNE AND BILL CHURCH

WEST CIRCLE SERIES

7:30 p.m. Fairchild Theatre, MSU Auditorium

Generously sponsored by Beth and the late

Dr. Milton Muelder

\$15 for adults; \$12 for seniors; \$5 for students.

12/1 Thursday

Brooklyn Rider, guest string quartet

MSUFCU SHOWCASE SERIES

7:30 p.m. Fairchild Theatre, MSU Auditorium

Generously sponsored by the Belle and Julius Harris

Visiting Artist Fund established by Lauren Julius Harris

\$20 for adults; \$18 for seniors; \$10 for students.

12/9 Friday

Jazz Orchestras & Jazz Bassist Rufus Reid

MSUFCU JAZZ ARTIST IN RESIDENCE

8:00 p.m. Fairchild Theatre, MSU Auditorium

\$15 for adults; \$12 for seniors; \$5 for students.

12/10 Saturday

Handel's Messiah

MSUFCU SHOWCASE SERIES

8:00 p.m. Cobb Great Hall, Wharton Center

Generously sponsored by Jeff Williams

\$20 for adults; \$18 for seniors; \$10 for students.

12/17 Saturday

A Jazzy Little Christmas

MSUFCU SHOWCASE SERIES

8:00 p.m. Fairchild Theatre, MSU Auditorium

Generously sponsored by Craig and Lisa Murray;

Wolverine Development Corporation, Joseph Maguire

\$20 for adults; \$18 for seniors; \$10 for students.



College of Music
MICHIGAN STATE UNIVERSITY

music.msu.edu/events

10 things you should know about the Old Newsboys Association

Editor's Note: For many years Brenda Spackman has led the MSU Retirees Association Old Newsboys charity drive. The Old Newsboys Association provides shoes and boots to needy children in the tri-county area. There is always a need for volunteers on the day of the drive, and you can give a donation on the day of the newspaper sale or mail a check made out to the Old Newsboys of Greater Lansing, Post Office Box 14058, Lansing, MI 48901. Brenda sent this list of 10 items in true Letterman style.

10. The Old Newsboys Association evolved from "The Palmer Shoe Fund." George Palmer was a Lansing truant officer who in 1910 discovered many young people did not attend school because they lacked proper footwear.
9. The "Fund" became the Old Newsboys Association in 1924 and has provided shoes and boots to needy children since then.
8. The primary fundraiser for this organization is the one-day-a-year sale of the "Lansing Spooof Journal."
7. Volunteers "hawk" the spooof edition in December of each year.



6. Not all of the volunteers are old newsboys. Some are. However, all believe in the cause. Women are also welcome to volunteer.
5. The association provided more than 7,000 pairs of shoes and boots for area children from Sept. 1, 2015, through Aug. 31, 2016.
4. The association relies on school staff to recommend deserving young people.
3. The association serves deserving young people in Ingham, Eaton, and Clinton counties.
2. The association uses no funds from the one-day sale for operating expenses.

AND NO. 1

Thursday, Dec. 8, is this year's sale. You can help by either volunteering or purchasing a paper. Mark your calendar now. If you are interested in volunteering, please contact Brenda Spackman @ 517-651-9101



MARK YOUR CALENDARS

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Nov. 14, 2016, 1:30-3 p.m.	Bob Bao, Retired Alumni Magazine Editor	Great Moments in MSU History	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Dec. 12, 2016, 1:30-3 p.m.	Teresa Irish, Author & Speaker	A Thousand Letters Home, the Journey of the Letters	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Jan. 9, 2017, 1:30-3 p.m.	Barbara Given, Ph.D., RN, FAAN University Distinguished Professor, MSU College of Nursing	Self-Management of Symptoms and Side Effects from Cancer Treatment	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Feb. 13, 2017, 1:30-3 p.m.	Jim Potchen, Retired Faculty, MSU Radiology Human Medicine	Healthy Brain Aging	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, March. 13, 2017, 1:30-3 p.m.	Gordon Rohman, Ph.D, MSU Professor Emeritus of English	Poetry	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, April. 10, 2017, 1:30-3 p.m.	Lou Anna K. Simon, MSU President	MSU's Recent Successes and Future Challenges & Opportunities	MSU Retiree Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, May 1, 2017, 11:30-2 p.m.	Ben Hassenger, the Ukulele Ambassador of Michigan	MSURA Elections & Business Meeting	MSU Retiree Association Annual Meeting	MSU Kellogg Center, Room TBA



Please cut out this calendar and use it to help you keep track of MSURA activities!

MSURA MONTHLY MEMBERSHIP MEETINGS are at the MSU Federal Credit Union Community Room, Farm Lane & Mt. Hope Road, 1:30 p.m.–Refreshments, 2 p.m.–Program

POWELL, continued from p. 3

and access that followed. The University spent millions between 1984 and 2003, creating computer labs, buying computers for faculty —twenty-six million alone to wire the campus with high-speed Ethernet. Just a few years later new students would arrive with their own laptops expecting to log on wirelessly from anywhere on campus. And within that brief early phase some of you will have had experiences similar to mine that are unique in human history: A teacher shows students how to use a computer: “This is a mouse; this is an icon, a menu.”

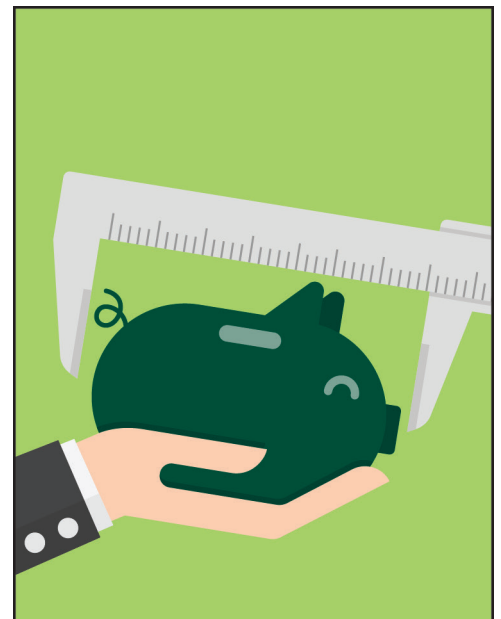
Some of the most interesting parts of the book describe behind the scenes action. The cast of “The President, the Board of Trustees, and the Coach,” (pages 169-175) includes a Michigan Attorney General, two athletic directors — one retiring, one aspiring — two NFL teams, the President of MSU, and its Board of Trustees. Another passage describes how the 1993 Presidential search produced two finalists, one of whom, Lou Anna Simon, had received the strongest support from speakers at the July 27 Trustees meeting. At the Board’s next meeting, however, Peter McPherson was “introduced as a candidate for President and asked questions by the trustees.” He was then nominated and elected by a 6 – 2 vote. Noverr, a true Spartan, offers this laconic summary: “A difficult and somewhat troubled search had come to an end with the appointment of an individual who did not have a traditional or standard dossier as a university president.”

Books like this one depend upon many other books, articles, memoirs, print and, increasingly, digital archives. So this volume is also a reference book that can help readers find more information on topics of interest. For example, if you want to know more about campus unrest in the 60s and 70s the notes for that chapter cite Kenneth Heineman’s book on student demonstrations at MSU and other universities during the Vietnam War. Want to know more about Spartans in Hollywood? Notes to chapter five will lead you to a series of articles by Bob Bao and Erik Lunde in the MSU Alumni Magazine.

Finally I should mention that this volume, like the others in the series, is lavishly illustrated with photographs on nearly every page. Here are a few that struck my eye: Henry Blosser perches atop the massive electronic tangle of MSU’s first cyclotron; a Churchillian Walter Adams, cigar clenched and “V” sign upraised, leads a Vietnam Protest March to the state Capitol in 1969; young Sam Raimi directs his first film on location — a snowy Michigan landscape; fire and smoke pour from Ag Hall on the eve of the New Millennium, Dec. 31, 1999; and a panoramic view of the dreaded “Pit” in IM West about 1991, just before the introduction of online class registration.

It’s a useful and often enjoyable volume, rich in detail and anecdote. It will be the standard history of MSU for generations to come. But for us it’s a stroll down memory lane.

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WHAT'S NEW AT MSU



STAN HECKER

SENIORS AND SOCIAL MEDIA

Want to be more healthy and happy? Spend some more time at your computer or other digital gear. Not only do we enjoy our electronic mail, Facebook, Snapchat, Skype and all our other digital pastimes, but there's evidence it correlates with better health and happiness.

Really? Okay, correlation is not causation. Even so, an MSU study suggests links.

Researcher William Chopik finds that social technology use among older adults is linked to better self-rated health and fewer chronic illnesses and depressive symptoms. The findings are published online in the journal *Cyberpsychology, Behavior and Social Networking*.

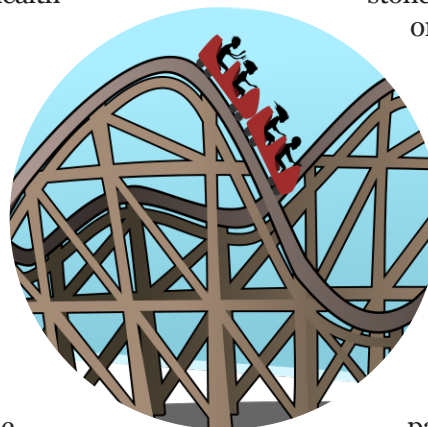
"Older adults think the benefits of social technology greatly outweigh the costs and challenges of technology," said Chopik, assistant professor of psychology. "The use of this technology could benefit their mental and physical health over time."

Chopik's data was from 591 Americans whose average age was 68. The sample was nationally representative from a benchmark U. S. health and retirement study. Almost all the respondents were either "somewhat" or "very" satisfied with technology, and three-quarters of them were open to learning new technology.

The grandkids are faster with the technology, of course, but maybe the so-called "Digital Divide" between youth and seniors is more myth than reality.

The study found that social technology use predicted lower levels of loneliness, which in turn predicted better mental and physical health. Participants who used social technology more generally were more satisfied with life and had fewer depressive symptoms and chronic conditions such as high blood pressure and diabetes.

"Each of the links between social technology use and physical and psychological health was mediated by reduced loneliness," Chopik said. "As we know, close relationships with other people are a large determinant of physical health and well-being, and social technology has the potential to cultivate successful relationships among older adults."



ROLLER COASTERS AND KIDNEY STONES

Might you prefer a roller coaster ride to ultrasound treatments? Maybe so!?

It's estimated that around 300,000 people per year go to an emergency room suffering from kidney stones and the cost for medical treatment (lithotripsy and others, depending on the circumstances) ranges anywhere between \$5,000 to \$10,000.

David Wartinger, a senior Spartan (Professor Emeritus in Osteopathic Surgical Specialties) has discovered that riding a roller coaster helps patients pass kidney stones with nearly a 70 percent success rate. He led both a pilot study and an expanded study to assess whether the stories he was hearing from patients were true.

"Basically, I had patients telling me that after riding a particular roller coaster at Walt Disney World, they were able to pass their kidney stone," Wartinger said. "I even had one patient say he passed three different stones after riding multiple times."

He rode the Disney "Big Thunder Mountain" twenty times, taking along a validated, synthetic 3D model of a hollow kidney (complete with three kidney stones no larger than 4 millimeters) in a backpack.

The initial results verified patient reports.

"In the pilot study, sitting in the last car of the roller coaster showed about a 64 percent passage rate, while sitting in the first few cars only had a 16 percent success rate," Wartinger said.

The expanded study, conducted with Mark Mitchell, an MSU clinical-resident at the time, included riding the same roller coaster with multiple kidney models attached to the researchers. They discovered even better results while sitting in the back of the coaster, with a passage rate of nearly 70 percent. They also found that both studies showed a 100 percent passage rate if the stones were located in the upper chamber of the kidney.

"In all, we used 174 kidney stones of varying shapes, sizes and weights to see if each model worked on the same ride and on two other roller coasters," Wartinger said. "Big Thunder Mountain was the only one that worked. We tried Space Mountain and Aerosmith's Rock 'n' Roller Coaster and both failed."

Wartinger went on to explain that these other

rides are too fast and too violent with a G-force that pins the stone into the kidney and doesn't allow it to pass.

"The ideal coaster is rough and quick with some twists and turns, but no upside down or inverted movements," he said.

Lithotripsy, which breaks apart kidney stones that are too large to pass, is a common treatment for the problem. Wartinger said the procedure is usually used in cases where the kidney stone is larger than 5 millimeters.

"The problem, though, is that lithotripsy can leave remnants in the kidney which can result in another stone," Wartinger said. "The best way to potentially eliminate this from happening is to try going on a roller coaster after a treatment when the remnants are still small."

"You need to heed the warnings before going on a roller coaster," he advised. "If you have a kidney stone, but are otherwise healthy and meet the requirements of the ride, patients should try it. It's definitely a lower-cost alternative to health care."

This is difficult research, but Dr. Wartinger took it on. Great work for a fellow retiree! Can you imagine riding the Disney roller coasters more than a hundred times? Even if Disney supported the research? On lighter side, filing a reimbursement-request could have been a hoot: several round trips to Florida, repeated Disney World tickets, etcetera.

TOBACCO ON CAMPUS

A senior Spartan contemplated his cigar a few weeks ago at a tailgate party; he reflected that "It's been decades since I've smoked anything illegal on campus."

Tobacco use on campus was prohibited in mid-August. The new policy seems successful, even at Spartan football festivities outdoors. Policies vary among Big Ten schools, but the trend is clear. Variations among the Big Ten seem to be based on physical circumstances — the fragmented urban campuses have less control over sidewalks and streets.

CUSTOMER SATISFACTION CORRELATES WITH STOCK PERFORMANCE

A cooperative MSU/UM study found that the stock prices correlate much better with elements of the American Customer Satisfaction Index than

other traditional measures of corporate health and success.

The study suggests — not improbably, but contrary to other studies — that satisfied customers are related to a company's value. They conducted numerous tests to determine the validity of the satisfaction — stock relationship and to estimate the size of its effect.

Tomas Hult, Byington Endowed Chair at MSU and director of MSU's International Business Center and fellow researchers, Claes Fornell, Donald C. Cook Distinguished Professor Emeritus at U-M, and Forrest Morgeson, professor in MSU's master of science in marketing research, determined that an intangible measure, such as customer satisfaction, could likely supplant measures that have been used in finance and economics for decades.

One illustration the study created was a stock portfolio based primarily on the satisfaction index. That portfolio achieved 15-year cumulative returns of 518 percent. This compares with a 31 percent increase for the commonly used Standard & Poor's 500 Index in the same time period. On an annual basis, the customer satisfaction portfolio outperformed the S&P 500 in fourteen of the fifteen years.

"Many companies collect customer satisfaction data regularly but few companies know how to use the data effectively to drive bottom line performance of their firms," Hult said.

He noted that the U.S. findings were also corroborated by returns from a

portfolio in the United Kingdom.

Given the results, Fornell, Morgeson and Hult encourage more firms to focus on improving customer satisfaction.

"The explanation ... is likely to be found in inadequate satisfaction data collection and analysis derived from a general misunderstanding of just how valuable satisfied customers are to the firm," Fornell said.

As a backdrop to the study, Fornell started the ACSI in 1994. It's the only national cross-industry measure of customer satisfaction in the United States. The familiarity and access to ACSI gave the researchers unique insights and research opportunities.

The study was published in the September issue of the *Journal of Marketing*.



"In all, we used 174 kidney stones of varying shapes, sizes and weights to see if each model worked on the same ride and on two other roller coasters. Big Thunder Mountain was the only one that worked."

David Wartinger, Professor Emeritus in Osteopathic Surgical Specialties



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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

Market Update - As expected, the Fed opted not to raise rates at their September meeting, but have clearly signaled the potential to do so before the end of the year. Additionally, the Bank of Japan has altered their strategy to focus more on targeting specific interest rate levels, rather than a heavy emphasis on asset purchases and negative rates. There's a growing feeling that these moves signal a limit to the extent of monetary policy from global central banks and that greater emphasis will be placed on normalizing policy and shifting focus on to governments and their fiscal strategies. Regardless of the election outcome, we believe that there will be a push for tax reform and infrastructure spending in the coming year.

Investment Implications - The shift in policy from central banks is likely going to be a very gradual process. As a result, we believe that there's room for interest rates to slowly move higher, limiting the upside potential for bonds. If some prudent fiscal policies materialize we expect that it will be good news for the economy and stocks in general. Although the recovery from the financial crisis may seem to be getting old, the slow nature and general lack of excesses in the economy lead us to believe that there might be more room to run.

Our quarterly newsletter will be out shortly, please read it for a more in depth look at our economic and market views.

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