



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

April-May 2017

VOL. 38, NO. 6

Educator, entertainer Ben Hassenger will headline annual luncheon in May

Local educator and entertainer Ben Hassenger will headline the MSURA Annual Luncheon, set for May 1, 2017. Order your tickets by completing and mailing in the form on page 8 of this newsletter.

Hassenger’s musical career began in the early 1970s when he was arrested for playing “Smoke on the Water” on accordion and singing in animal sounds in the cafeteria at Lansing Community College. It was the start of something special, for sure.

Ben now works as a music facilitator with Special Education children, teaches ukulele to students and teachers in Michigan school systems and seniors at Prime Time in East Lansing, as well as group and individual ukulele lessons at Elderly Instruments, Interlochen Center for the Arts, and Michigan State University’s Community Music School.

He plays guitar and ukulele in the

When Monday, May 1, 2017

Time Registration begins at 11:30. Lunch is at 12.

Where Lincoln Room, Kellogg Center

Register See page 8 for reservation form

bands Blue Jello and The Ukulele Kings and is the co-founder of the Lansing (MI) Area Ukulele Group and the organizer of the **Mighty Uke Day** festival, Interlochen’s Uketoberfest, and the Midwest Uke Camp in Olivet. He is also a prolific songwriter, with two of his songs about the Detroit Tigers enshrined in the National Baseball Hall of Fame in Cooperstown, NY. Ben is a fun and involving performer with a variety of original songs about dogs, food, love, Michigan, and the other important things in life.

In addition to enjoying good fellowship and entertainment, MSURA members will select the next slate of officers and new board members for this association.



Ben Hassenger will entertain MSU retirees at the annual luncheon on May 1. Hassenger is known for his enthusiastic love of the ukulele and devotes lots of time sharing his passion with area students, teachers and seniors in the Lansing area.

SPARTAN SPOTLIGHT

Retiree chronicles experiences with photography, scrapbooking



BY CARLA FREED

Armed with a degree from MSU in fisheries biology at a time when jobs in that field were hard to come by, Laurena Jenkins Hoffmeyer opted for what she thought would be a short-term job as a secretary at the MSU Museum.

It was, instead, the beginning of a career as secretary/administrative assistant that spanned 32 years in the MSU Union, Veterinary Medical Center, and Administrative

Information Services as well.

Despite a landlocked career, Hoffmeyer’s love of the water—spawned during a trip to the ocean when she was just seven months old and sustained by annual trips to the New Jersey seashore as a youngster—persisted.

“I continued to explore what I always felt comfortable in—underwater locations,” says Hoffmeyer, who was certified in scuba diving at

age 40. “I’ve had the thrill of swimming with whale sharks in Belize, being involved with a research project on spotted dolphins in the Bahamas, and diving at many locations, including Hawaii, the Caribbean, and even the cold waters of Michigan.”

When she retired in 2007, Hoffmeyer says she tried to do what retirees often do—

Please see SPARTAN SPOTLIGHT on page 4

MSU RETIREES ASSOCIATION

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Underwriting Manager	Jacqie Babcock	517-282-6861
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Spartan Spotlight Columnist	Carla Freed	517-282-8124
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PRESIDENT'S MESSAGE

Angela Brown

President Lou Anna Simon will be the final guest for the monthly speaker's meetings. President Simon will discuss the successes and challenges facing the University and respond to member's questions. We anticipate a large crowd for this popular meeting. The location of the April 10 meeting has been changed to the Kellogg Center Auditorium. Doors open at 1:30 and the program will begin at 2:00 pm.

Plan to attend the annual luncheon on May 1 in the Kellogg Center Lincoln Room. This is always a special time to meet with fellow retirees, elect new association officers and meet the new MSURA Student scholarship winners. Entertainment will be provided by ukulele player, Ben Hassenger.

The third annual MSURA/Straightline Scholarship golf outing will be held September 19, 2017 at Forest Akers West Golf Course. All funds raised will go towards the MSURA Student Endowed Scholarship. Sponsors are needed to underwrite the outing and volunteers to work the outing. This year's goal is to exceed 100 golfers playing in this fun scramble event. Future newsletters will include sign-up forms and information on how you can donate to the scholarship. Plan on coming out and making this the best golf outing ever.

This is my last column as President of MSURA. In looking back over the past two years, I am amazed at the number of activities the group has been involved in. Also, the level of dedication and support from retirees who give of their time and energy is phenomenal. MSURA members are routinely requested by the University to serve as hosts, provide input, and serve on committees. Our knowledge and expertise is still valued. I would like to thank the Officers, Board members, Committee chairs, and volunteers who give of their valuable "retiree time" to represent your interests with the university, plan activities and events, attend meetings, write newsletters and e-Notices, send out letters, and stay current on member contact information so we can keep you informed. Thank you all for your hard work and dedication to MSURA. I encourage all retirees to become active in MSURA. Officers, Board members, and committee chairs are needed to lead the organization and represent our interests and advocate for MSU Retirees.

Also, thank you to our sponsors Straightline, MSU Federal Credit Union, MSU College of Music, and University Development, for generously underwriting the Spartan Senior Newsletter, our main connection with members. And finally, thank you to MSU Human Resources for supporting the association. Your partnership is vital to maintaining a strong, active organization.

It has been my pleasure and honor to have the opportunity to serve the members of MSU Retirees Association.

Change in location for April 10 meeting with Pres. Simon

The location of the April 10 meeting with President Lou Ann K. Simon



Dr. Lou Anna K. Simon

has been changed to the Kellogg Center Auditorium.

Dr. Simon will speak at 2 p.m., but you may arrive earlier. Although refreshments will not be provided, attendees will receive parking passes.

The change in venue is to ensure sufficient seating is available for all members who want to come hear the

University Update presentation from the president.

When Monday, April 10
Time 2 p.m.
Where Kellogg Center Auditorium

Important Notice about Department e-Mail Forwarding

Departments are NO LONGER forwarding emails for MSU retirees. If your mail.msu.edu



was previously forwarded to a department server (i.e. cvm, esp, wkar, bus, pplant, hr, etc.), please provide the MSU Retirees Association with a NEW email address by sending a message to msura@msu.edu.

was previously forwarded to a department server (i.e. cvm, esp, wkar, bus, pplant, hr, etc.), please

Tour of the MSU Department of Theatre scheduled for April 20

The tour Of the MSU Department of Theatre is scheduled for Thursday, April 20, 2017, from 3 to 5 p.m.



Meet at the MSU Auditorium — Fairchild Theatre Lobby for a behind the scenes tour of the

MSU Auditorium and Summer Circle Courtyard, followed by a presentation and short performance “Creating the World of the Play.”

Kirk Domer, Chairperson and Associate Professor of Scene Design in the MSU Department of Theatre, will discuss the creative process in bringing the page to the stage. Defining the world of the play happens

through collaboration between the director/choreographer, designers, actors, technicians and managers. We will outline the process from selecting a play (or season) through opening night.

Meeting Place & Parking:

We will gather in the MSU Auditorium, Fairchild Theater Lobby between 2:45 and 3PM before the tour begins. Parking is available just North of the MSU Auditorium with a MSU Retiree Parking sticker and gate card pass. There is a covered parking ramp one block West of the Auditorium next to the Computer Center. If you need a parking permit, contact the MSU Police, Parking Services.

MSU Retirees needed to serve on the MSU Retirees Association Board



Please consider joining the MSU Retirees Association Board!

We need retirees who would like to serve in an advocacy role. Members of all employee groups are encouraged to submit your name. Current open positions are Vice President, Treasury, and Assistant Office Manager. A description for these positions is available on the MSURA Website (include link). Contact Angela Brown, President or any Board member if you would like additional information at browna@msu.edu.

85%
of grandchildren
ages 18-24 want to have
conversations with their
grandparents about money
and savings.



Share Your Knowledge

Your grandchildren are listening. Share your financial experiences with them, including the benefits of your MSUFCU membership.

Family members of MSUFCU members are eligible to join. Refer a new member and you'll each receive a gift.

msufcu.org
517-333-2424



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“cram 10 years worth of ‘to do’s’ into two months.”

“But after the dust settled,” she recalls, “I began to get involved with other groups, which is a great way to meet new people.”

First she set up a website—[laurenajenkinshoff-](http://laurenajenkinshoffmeyer.com)



Laurena Jenkins Hoffmeyer

[meyer.com](http://laurenajenkinshoffmeyer.com)—the perfect platform to share her principal interests of scrapbooking (she coordinates the

MSURA’s small

but active scrapbook interest group), photography (a hobby launched with her brother’s Kodak Brownie camera in the 1960s that went digital in 2004), and travel (including six trips to Africa and nine to the Caribbean).

In addition to being a virtual “how to” of scrapbooking and travel advice, Hoffmeyer’s website abounds with stunning photos of wildlife and nature taken during her travels as well as life closer to home, including her four beloved collies and the 160 varieties of hostas she cultivates behind the Lansing home she shares with her husband, Bruce.

“The backyard habitat gives me time to recharge,” Hoffmeyer says. “There’s something about getting your hands dirty that I find peaceful.”

Hoffmeyer joined the Delta Waverly Garden Club after retirement and found not only a community of kindred spirits but an opportunity to help promote the group by setting up and maintaining a Facebook page, as well as photographing the group’s events.

She then became involved in the Delta Township Se-

nior Council, which seeks to promote events for township residents ages 50 and older, and again volunteered to set up and maintain a Facebook page for the group.

A lifelong resident of the Lansing area, Hoffmeyer is a 1970 graduate of Everett High School. Despite having 700 members, the class has stayed connected, due in large part to Hoffmeyer’s 15 years of service as reunion coordinator, her event photography, and her maintenance of the class database and the Facebook page she created.

“Basically, even though I never thought of myself as remotely interested in information technology, it appears that I leaped into it with a website and four Facebook pages to maintain,” Hoffmeyer says. “I find it to be very mentally stimulating, which is always good as we age.”

While these projects capture Hoffmeyer’s mind, it is involvement with The David Sheldrick Wildlife Trust—which is devoted to rescuing young African elephants orphaned by poaching activities and environmental situations—that captures her heart.

“Many orphaned elephants have been given a second chance of a life in the wild due to the diligence of the trust, and I cannot say enough good things about this organization,” says Hoffmeyer, who already supports three adopted elephants through the work the trust undertakes.

Whatever else the future holds for Hoffmeyer, adding a fourth member to her “herd” and a trip to Africa to meet her new “ellie” is high on the list.



Laurena Jenkins Hoffmeyer took these photos in Africa, which she has visited six times. The photo of the zebras won an award in the MSU People’s Choice Photo Contest, Global Focus, 2014. You can find more of her photos and read about her experiences at laurenajenkinshoffmeyer.com.

Get Involved

Campus researchers could use your help

Prof recruiting for study of relationship of couples across the lifespan

Editor's Note: We have received the following message directed toward our members.

Hi, MSU Couples,

I'm William J. Chopik, an assistant professor in the Department of Psychology at Michigan State University. Our lab is recruiting participants for a study examining the lives and relationships of couples across the lifespan. We're hoping to get a very broad sample of couples from all age ranges—and from couples that have been together for 6 months to couples married for 60 years, and everyone in between!

If you and your partner are able to come in for just a brief study (< 1 hr), we would greatly appreciate it! It would involve filling out some surveys asking about your personality and relationship and providing a saliva sample to assay health-related hormones. The entire study is non-invasive and easy to do, so we hope you can be a part! If you're willing to participate, we can compensate you \$50 per couple! Plus, there is a chance to earn additional money by completing a follow-up survey online from home.

If you are interested in being a part of the study, feel free to send us an email at MSURelationships@gmail.com and we can send more information! Or, you can give us a call at 517-884-8812. Looking forward to hearing from you! If you have any questions, don't hesitate to contact me as well. Go Green!

William J. Chopik, PhD

Assistant Professor, Michigan State University, chopikwi@msu.edu

Invitation to participate in a focus group study about wearable activity trackers

Adults who are 65 years of age or older are invited to participate in a focus group study at Michigan State University about wearable activity trackers. Wearable activity trackers are devices (such as Fitbit, Garmin, Apple Watch, or others) that can be worn on the body or clothes to monitor physical activity such as daily steps or calories burned.

We are interested in your opinions about wearable activity trackers specifically if you:

- Have never used a wearable activity tracker
- Have started using a wearable activity tracker within the past month
- Have used a wearable activity tracker in the past but stopped using it
- Currently use a wearable activity tracker and have used it for six (6) months or longer

The whole procedure should not take more than two (2) hours. Each participant will be paid \$20 for taking part in the study. During the study, we will ask participants questions about:

1. Why someone would use or not use a wearable activity tracker
2. Health and physical activity
3. Things that might help older adults use activity trackers and continue to use them on a long-term basis

If you would like to participate or have any questions about this study, please contact:

Anastasia Kononova, Email - kononova@msu.edu Phone – 517-432-5129

Kendra Kamp, Email – kendra.kamp@hc.msu.edu Phone – 517-225-2532

We look forward to talking with you!



YOUR BEQUEST *will* **MAKE A DIFFERENCE**

Office of Gift Planning

University Development
Michigan State University
Spartan Way
535 Chestnut Rd., Room 300
East Lansing, MI 48824
(517) 884-1000
www.giftplanning.msu.edu

A charitable bequest to Michigan State University is a thoughtful expression of your commitment to MSU and its future students. The MSU Office of Gift Planning is a valuable resource for MSU retirees, alumni and friends to explore how they may, through their estate plans, provide future gifts to the college, department and/or Spartan athletic, cultural or academic program of their choice.

REMEMBER

MICHIGAN STATE UNIVERSITY
in your **WILL OR ESTATE PLAN.**



SPARTANS WILL.

If you want to leave something to a charity, a Charitable Gift Annuity can be a win for all involved

As we get older, we increasingly focus on planning for the long term future. Many of us would like to donate to charity, but we don't know how long we will live and no one wants to run out of money while they are still functioning on earth.

One way to avoid this concern is to simply make bequests to charity in your will, to take effect at the death of the surviving spouse. Since neither you nor your spouse will still be around at that time, there will be no need to worry about running out of money.

However, if you would like to donate to MSU, there is a way to get the job done right now while assuring yourself, and optionally your spouse or one significant other, a stream of guaranteed income for the rest of your life (or lives).

We are writing about an investment and philanthropic vehicle known as a Charitable Gift Annuity (CGA). To establish a CGA, you simply donate cash or stock to a charity that offers CGA's.

Donating cash is quick and simple, and if you donate stock you will not have to sell your stock and pay capital gains taxes all at once. Many estate planning books and web sites will urge you to donate appreciated stock because the charity that receives your donation is exempt from paying capital gains tax. That is true, but do you really think the Internal Revenue Service is going to allow someone to make a big profit in the stock

market and not have to pay capital gains tax? No way!

You, the donor, will have to pay capital gains tax on your profit, but the nice thing is that you will do this very slowly over a period of years, representing the actuarial life of your gift annuity contract.

You will be paying a little bit of the tax every time you receive an annuity payment, and that is a lot better than having to pay it all at once. If the economy experiences inflation during the life of your annuity, the effect will be that you end up paying a bit less in capital gains tax than if you had paid the entire tax when you established the annuity. You will be paying the same capital gains tax, but with cheaper money.

One of the nice

things about a charitable gift annuity is that you get a guaranteed and fixed income for the rest of the life of the annuitant(s).

The version currently offered by the MSU Foundation carries a fixed rate payment of a set percentage of the value of the principal, paid quarterly. The percentage (or gift annuity rate) depends solely on your age(s) when you begin receiving income. Younger donors may choose to delay receiving payments in order to receive a better rate.

You can have the payments deposited directly into your bank account, or you can ask to receive a paper check. You will be paid at a fixed rate regardless of

fluctuations of the interest market. You can earmark your gift to benefit a department or program that you

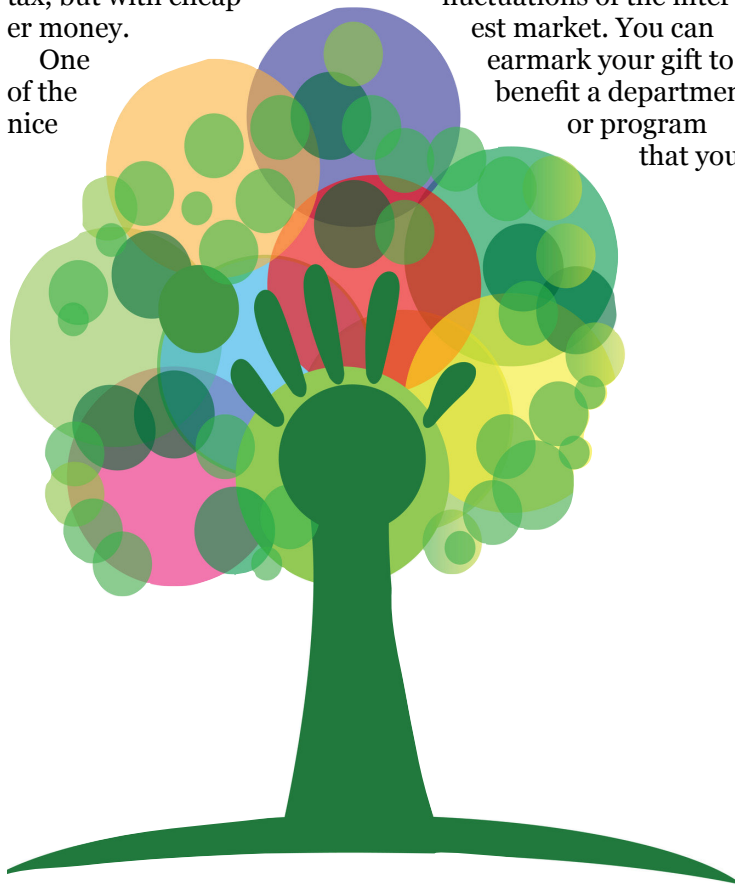
would like to support at MSU.

You can find more information about charitable gift annuities at <http://msu.planmygift.org/charitable-gift-annuities>, and there is a customizable calculator available there for plugging in the amount of the possible gift and the age(s) of the donor(s).

As previously stated, the interest (gift annuity) rate received depends on the age(s) of the donor(s) and their life expectancy according to IRS tables. For example, a Spartan retiree couple might fund a CGA with a \$100,000 gift to MSU. (We chose \$100,000 to make the numbers simpler to interpolate upward or downward

That is considerably more than the minimum amount needed to establish a CGA at MSU.) If their ages were 74 and 71, and they chose to cover both lifetimes, this couple's (gift annuity) rate of return at the time of this newsletter would be 4.8%. That percentage is very good for the donor in light of the almost zero interest rates we have seen for cash investors (for example with Certificates of Deposit) for the last ten years. Visit [bankrate.com](http://www.bankrate.com) <http://www.bankrate.com/finance/cd-rates-history-0112.aspx> to view historical CD interest rates from 1984 to 2016. The amazingly low interest rates in recent years have placed retirees living on a fixed income at a great disadvantage.

What would happen if interest rates rise considerably



Please see CHARITABLE GIFT on page 9

MSURA ANNUAL LUNCHEON RESERVATION FORM

May 1, 2017
KELLOGG CENTER LINCOLN ROOM
Registration begins 11:30, Lunch begins 12:00 noon

Name _____

Meal Choice Marinated London Broil Moroccan Couscous

Spouse/Guest _____

Meal Choice Marinated London Broil Moroccan Couscous

Both choices come with rolls, salad, beverage and carrot cake.

Cost per person: \$24.00 — includes cost of the luncheon, tip, tax & parking.

Address _____

City

State

ZIP

Email Address _____

Enclosed is my check for \$ _____ for _____ reservation(s).

Marinated London Broil rested on roasted fingerling potatoes and fresh carrots, topped with a wild mushroom demi-glaze.

Moroccan Couscous cooked with curry powder and tossed with raisins, cashew nuts, carrots, and broccoli florets topped with feta cheese.

If dietary supplement is needed, please call Gale Gower at (517) 332-0194 before April 21.

Mail this form by April 22 with check payable to **MSU Retirees Association** to:

Dave Brower, MSURA Treasurer

Suite 22 Nisbet Building, MSU

1407 S. Harrison Ave.

East Lansing, MI 48823



Please support our sponsors. They do a lot to help us defray the cost of printing and mailing of this newsletter.

Team MSU gifts to Michigan State are highest in Big Ten

Michigan State University's faculty, staff and retirees made such significant contributions to MSU's record-breaking fundraising year last year, that they set records of their own.

At nearly \$25 million, gifts to MSU from current and former faculty and staff in fiscal year 2016 were the most in MSU's history, the highest reported in the Big Ten and fourth highest of the American Association of Universities.

The total of outright gifts, pledges, in-kind gifts and estate gifts from MSU faculty, staff and retirees to MSU added up to \$24,945,566 as the fiscal year closed on June 30.

According to the Council for Aid to Education's 2015 Benchmarking Report, among the Big Ten universities that report on the cash received from current and former faculty and staff, MSU is in the top position, ahead of Ohio State, Rutgers, Minnesota, Iowa, Maryland, Illinois, Nebraska and Wisconsin. Among the 60-member AAU universities that reported, MSU had the fourth highest giving from current and former staff and faculty.

"Team MSU – our faculty, staff, and retirees – is critical to our success as a university in so many ways," said President Lou Anna K. Simon. "We are grateful that their dedication is also overwhelmingly evident in their generosity, which will impact our university far into the future and lead the way for others to invest in us as well."

Since July 1, 2011, when MSU began counting in the Empower Extraordinary campaign, the collective support of Team MSU totals more than \$84.3 million – nearly 7 percent of all dollars raised in the campaign. To date, more than 12,000 MSU faculty, staff and retirees have made a campaign gift.

"No one knows MSU better than the people who work here," said Bob Groves, vice president for University Advancement. "The support of faculty, staff and retirees instills confidence in the broader community of alumni and friends. Our unprecedented fundraising success really reflects Team MSU's good work and commitment which extends far beyond our professional contributions every day.

Contact(s): Tom Oswald, Lois Furry



Get those photos out of a shoebox and into an album!

Do you have photos stored in a closet or the basement just waiting to see the light of day? The MSURA scrapbook interest group can help you get those cherished photos out of their boxes and into a project that will bring you pride and enjoyment. For information, contact Lauren Jenkins Hoffmeyer at hoffmeyer3@msu.edu or (517) 703-0146.

CHARITABLE GIFT, continued from p. 7

in future years? This couple would still be paid at 4.8%, but the charity would receive the current benefit of all investment income above 4.8%. In effect, that would enhance the value of the couple's original gift. It is extremely hard to get a 4.8% yield in today's stock market, and if you get it you will probably be taking a lot more risk than what would be involved in establishing a CGA.

The tax treatment of your annuity income will vary according to the cost basis of what you donate in order to fund the annuity. Suppose the couple described above funded their CGA with 100% cash. The annual value of their quarterly payments would be \$4,800 (\$1200 payable per quarter), with \$3,508.80 received tax free and \$1,291.20 taxed as ordinary income. Suppose instead that they funded it with stock they had bought years ago, and that stock had doubled in value. They would receive the same annual payment, but their \$4,800 would be received as \$1,031.21 tax free, \$2,477.59 reportable as capital gain income, and \$1,291.20 taxed as ordinary income. According to IRS life expectancy tables, this couple (two annuitants) would be expected to live 18.5 years beyond the date of their gift. After 18.5 years, if either person remains alive, the entire annuity payment would be received and taxed as ordinary income. Regardless of how the CGA is funded, this couple would receive a charitable deduction of \$31,616 in the year they fund their charitable

gift annuity. At the time of the death of the last surviving member of the couple, annuity payments would stop and all remaining principal in the gift annuity account would pass to Michigan State University. The minimum amount required to establish an MSU Foundation gift annuity for the benefit of your chosen college, program, academic department or degree program at MSU is \$10,000 and MSU must be the named singular charitable beneficiary at the death of the last annuitant.

You can see that there is a lot of individual variation in the rate of return and tax treatment of charitable gift annuities. That is why it is important to seek the advice of your own tax and financial advisors, and to work closely with a representative of the charity that you have in mind. If MSU is your intended charity, you can get more information from the gift planning advisors within the Office of Gift Planning at (800) 232-4678 or (517) 884-1000 or giftplan@msu.edu.

—Al LeBlanc, Editor

—Dan Chegwiddden, Director, MSU Office of Gift Planning

*All charitable gift annuity numbers in this article regarding income and the allowable charitable deduction you may claim on your Federal tax return are based upon the January 2017 IRS Discount Rate of 2.4%. This IRS Discount Rate can change on a monthly basis.

Oral history archive provides insights to MSU's past

THE HISTORY GUY



MILT POWELL

As part of MSU's observance of its one hundred and fiftieth year, interviews were recorded with people whose careers at the University covered much of the previous half century. I discovered this fascinating online archive while reading the third volume of MSU's Sesquicentennial History.

Professor **Jeff Charnley**, lately retired from Writing, Rhetoric and American Cultures (formerly American Thought and Language), conducted most of the interviews. He told me that the idea of an oral history project arose in 1998 as part of MSU's planning for its Sesquicentennial Year. **Walter Adams'** death in that year had underscored the urgency of recording MSU's history in personal narratives to supplement official documents. Charnley and **Fred Honhart**, Emeritus Director of University Archives, consulted with experts from the Oral History Association, found funding, and began conducting interviews in 2000. One hundred twenty-five recordings were made and transcribed. Of these 61 are available online (see list below), with the rest still being edited for sound quality and transcribed, including the longest, a two-day, seven-hour marathon with **Charles "Lash" Larrowe**.

The recordings are easy to find and easy to use. Just turn on your computer's browser and type this address: <http://onthebanks.msu.edu>.

(If you're reading the news-

letter online you can probably just click on the highlighted text.) You'll find "Collections" just below the picture of the girl with a microscope. Click on that — "Collections," not the microscope — to get to a page of green highlighted titles of online material. Look down the list for "The Sesquicentennial Oral History Project", and click that to find the list of names. Clicking on any one of them takes you to a short biography, a list of topics and people covered in the interview, and links to the recordings and to a transcript that can be downloaded and printed. The interviews can be paused, rewound, and fast-forwarded.

I have listened to and read far more than I can discuss here. The following are a representative sample of what you will find if, as I hope, you explore the website on your own.

Pauline Adams on John Hannah and student demonstrations: "He loved to get people from Ivy schools and from the East and West. Very often some of them would get a good job offer and want to leave, and he would very often personally — and this is hearsay — take them up to his office and say, 'Now you want to stay here.' He would personally try to convince them to stay and share with them, I think, his vision of Michigan State becoming a great university, abandoning that 'cow college' image. But he was a very — well, I hate to say 'dictatorial,' but he was an autocrat. He had a vision and he was out

to realize it. On the one hand, he didn't see a strong faculty having a say in the running of the university as the way to achieve his goals, I think."

"One day I was going out of my office down to my classroom, and a colleague said to me, 'You can't go down there. It's dangerous.' I said, 'It's not dangerous. These students are demonstrating and they have very strong beliefs, and they're carrying on . . . but I'm not afraid of them. I'm going to class.' . . . That colleague was afraid. I never was, in part because of my background. I came from a college that was very radicalized. I went to college from '38 to '42. It was in Brooklyn, New York, and those students were very radical and we had demonstrations like that all the time."

Waldo Keller, SAC Veterinarian: "The Strategic Air Command, of course, had Curt LeMay. General LeMay was protecting the world at that time. We had airplanes in the air all the time, day and night, and they did have the A-bomb. So we had a lot of security on these bases, and all the security was done by the military police, with guard dogs. Between bases in French Morocco and the radar sites out at the edge of the Sahara Desert I had over 150 dogs that I was in charge of in Air Command. Plus the veterinary service, because of our background in meat inspection and public health, we were the public health officers and were in charge of food, actually, and food storage and water purification.

The recordings are easy to find and easy to use. Just turn on your computer's browser and type this address: <http://onthebanks.msu.edu>.

Henry Blosser: "I went from graduate school to a job in Oak Ridge, Tennessee, working in a group there that used cyclotrons. After a year or two, there was a problem with the cyclotron construction project there, and they offered me the job of group leader in that. That, again, is very much of what brought me to Michigan State. A couple of guys from the MSU physics department came to Oak Ridge looking for people to head up a cyclotron project. I was making a presentation about the cyclotron we had built there in Oak Ridge. They came up afterwards and asked would I be interested in a position [at MSU], and gave a sales pitch about the attractive administration support that existed here."

"The thing that was most attractive to me was the existence of the Mystic computer which [Lawrence] Von Tersch and his group of bright young men had built. It was not quite as big as the computer we were using in Oak Ridge, but used the same language, so it was easy to transfer codes and things to that computer. Yes, it was really the computer work that let us to successfully get money to build the cyclotron."

Maurice Crane: "[Professor Russell Nye] was one of the finest people who ever lived, and he was incredibly modest. So that if you were to say to him, 'I've got a theory that Moby Dick was a flea,' he would say, 'Jeff that's a wonderful idea.' And he'd start feeding you bibliography, from

literature and from entomology. I just made that up. He was teaching popular culture courses, and he would have me in as a jazz expert and a comedy expert. Not that he didn't know more than I did, it's just that he didn't know that he knew more."

Quip: "Perfect pitch is when you throw an accordion into a dumpster and it hits a banjo."

On the Geriatric Six: "There is no way of disciplining a band made up of seven retired millionaires. First of all they're never in the country. We're playing on the ninth of April, and right now **Milt Powell's** walking in Patagonia somewhere, **Bill Faunce** just got back from Africa, **Jim Smith** is in Sarasota. I guess we could rehearse but I just call a tune and we play. Once I said, 'This is a tune first sung by Pharaoh's daughter.' The guys didn't know what it was. I said, it's 'I found a new baby.'"

On doing a talk show with Voice Librarian **Bob Vincent:** "He was talking once about Cock Robin. I don't know how the hell it came up. I said, 'That's not his real name. His real name is Penis Rabinowitz.'"

Barnett Rosenberg: Rosenberg was experimenting with the effect of an electrical field on the growth of e-coli cells in ammonium chloride using platinum electrodes. The growth control was confirmed but the cause turned out to be a chemical produced by the electrodes going into the

ammonium chloride. "The electric field was just making the chemical from the platinum electrode. But once it was made, it was the chemical that had the effect on the bacteria, not the charge. So we started to investigate the nature of that chemical effect on the cells. It turned out that it was blocking cell division. We thought, 'Well, if it blocks cell division that's good for cancer. Let's try it.' And we did."

"Cisplatin remains the drug of choice for testicular cancer. I mean 95 percent cures; whereas, there was a 10 percent cure before that. Lance Armstrong was cured with cisplatin. [And] there happens to be a second story of that type. A British jockey was one of the greatest jockeys in England and won the Grand Prix. Both his horse and he came down with the disease at the same time. They were going to kill the horse, and they decided not to and it recovered. [The jockey] was going to die and they decided to use the cisplatin on him and it cured him. They ran in the next Grand National and they won."

Charnley: "Sounds like a movie script."

Rosenberg: "It is, actually. A book was written about it and a movie. John Hurt played the part of the jockey."

This has been just a small sample of what I found and I didn't get to the Perles/DiBiaggio saga. But as Yogi Berra said: "You can look it up." And that was long before the internet and Google. Happy browsing.

People Interviewed for the Project

Pauline Adams
Gwen Andrew
George Axinn
Gladys Beckwith
August Benson
Richard Bernitt
Henry Blosser
Arthur Brandstatter
Howard Brody
John Cantlon
Richard Chapin
Luther Cobb
Maurice Crane
Charles Curry
Frank Dennis
John DiBiaggio
Ronald Flinn
Bruce Fossum
Dorothy Frayer
Keith Groty
Gordon Guyer
Theodore Hesburgh
Iwao Ishino
Eleanor Huzar
Christopher Jackson
Ruth Jameyson
Dick Johnson
Wally Keller
William Kelly
Ted Kennedy
Phillip Korth
Karen Langeland
Kathleen Large
George Lauff
Rob Leland
Lois Lund
Myron Magen
Lester Manderscheid
Blanche Martin
Russell Mawby
Colleen McNamara
Steve Meuche
Gwen Norrell
George Perles
Barnett Rosenberg
Jack Shingleton
Jay Siegel
Ted Simon
Ralph Smuckler
Larry Sommers
Helen Spence
Don Stevens
Carolyn Stieber
Jack Stieber
Victor Strecher
Richard Sullivan
Robert Underwood
Scott Vaughn
Lawrence VonTersch
Wendell Westcott

Quilt created by MSURA Quilters

The MSURA Quilters made this quilt for a drawing at our annual luncheon on May 1. Tickets will be available at the luncheon only. The cost is three tickets for \$5. Proceeds will go to the MSURA Scholarship fund. The quilters in the photo are Pam Marcis, Ann Booren, Janet Munn and Melba Lacey.



MARK YOUR CALENDARS

Friday, June 16

Lansing Lugnuts Baseball Game. Plan to join us for this fun evening. Watch this newsletter and eNotices for more information.

Tuesday, September 19

MSURA/StraightLine Golf Outing at MSU Forest Akers West. Golfers/Teams, sponsors/donors and gifts for golfers needed. Please think about how you can contribute in these areas.

The 29th Annual Taste of the Town

Providing Scholarships for MSU Students

Saturday, April 8, 2017

5:30 - 7:00 p.m.

The Henry Center for Executive Development

Taste of the Town 2017 Ticket Order Form

Tickets for Taste of the Town should be ordered in advance by mail. Tickets can be picked up at the Henry Center beginning at 5:00 p.m. the day of the event Saturday, April 8, 2017. Please include a self-addressed, stamped envelope if you prefer to have tickets mailed to you. **Tickets are \$30.00 each. Please make checks payable to MICHIGAN STATE UNIVERSITY.** \$18.00 of the price of each ticket may be considered a tax deductible contribution to Michigan State University for the MSU Community Club Endowed Scholarship Fund. Please print and complete this order form and send it with your check to: G. Forsyth 2403 Sapphire Lane East Lansing, MI 48823-7264

Name/s _____

Name/s _____

Name/s _____

Name/s _____

Address _____

City & ZIP _____

Total number of tickets _____

Total amount for tickets \$ _____

Additional, fully tax-deductible donation \$ _____

Total amount enclosed \$ _____

All Proceeds will support the MSU Community Club Endowed Scholarship Fund. If you cannot attend or wish to provide additional support, you may send a **FULLY TAX-DEDUCTIBLE** contribution made payable to MICHIGAN STATE UNIVERSITY. A receipt will be sent to you for your contribution by the MSU Development Fund.

CLINICAL QUESTION

Why do adults who are 65 years of older now need two pneumonia vaccinations when it was just one before?

Welcome to this column in the Spartan Senior. Please submit clinical questions to Al LeBlanc, Editor of the Spartan Senior, aleblanc@msu.edu.

We will select from your questions top priority topics most relevant to seniors, provide a summary of current evidence from the medical literature, and make specific recommendations or take away points. We look forward to hearing from you.

CLINICAL QUESTIONS EDITORS

Raza Haque, MD, MSU Associate Professor and geriatrician, and **William Wadland**, MD, MS, MSU Professor emeritus and former chair of College of Human Medicine-Family Medicine.

KEY QUESTION: Why do adults who are 65 years or older now need two pneumonia vaccinations when it was just one before?

SUMMARY OF EVIDENCE: The highest incidence of invasive pneumococcal disease occurs in children less than 2 years of age, persons who have certain specific immune conditions (such as HIV infections) and those age 65 and older,

The highest mortality rate occurs in individuals age 65 and older, especially those who have significant comorbidities (chronic heart disease, diabetes mellitus, alcoholism, chronic liver disease, cigarette smoking, cochlear implants, cerebrospinal fluid leaks) (1,2).

The *Streptococcus pneumoniae* bacteria has a surface capsule of polysaccharide that resists ingestion and destruction by the body's immune cells.

There are over 90 different such surface capsules associated with *Streptococcus Pneumonia*, which is used to identify each one as distinct serotype,

Vaccines work by having capsular polysaccharides that have been rendered non-toxic. When exposed to the vaccine, individuals develop an antibody immune response that helps break down the polysaccharide capsule when exposed to the actual bacteria allowing one's immune system to destroy the invading bacteria.

Vaccines are developed to respond to the most common serotypes causing disease, not all 90 serotypes.

There are two types of pneumococcal vaccines approved for use in the United States. Pneumococcal polysaccharide vaccine (PPSV23; Pneumovax or Pnu-Immune) responds to 23 of the most common pneumococcal serotypes which used to cover 85-90 percent of pneumococcal cases but now only covers about 50-60 percent adult cases (1, 2). Pneumococcal conjugate vaccine (PCV 13 or Prevnar 13) covers an additional 13 of the most common serotypes causing disease. Due to these changes in coverage, in 2014, the U.S. Advisory Committee on Immunization Practices (ACIP) began recommending sequential administration of both PCV13 and PPSV23 for

all adults age 65 years and older who have not previously received a pneumococcal vaccine (3). Persons with specific conditions or co-morbidities as listed above may have a different sequence of vaccination and should confer with their personal physician.

RECOMMENDATIONS: Please refer to www.cdc.gov/pneumococcal/vaccination.html.

Pneumococcal vaccine timing for persons' age 65 years and older. Those who have not received any pneumococcal vaccines, or those with an unknown history, should receive PCV 13 as 1 dose and then PPSV23 at least 1 year later for immunocompetent adults or at least eight weeks later for adults with immunocompromising conditions, cerebrospinal fluid leaks, or cochlear implants.

Those who have previously received one dose of PPSV23 at age 65 years or older and no doses of PCV 13, should receive PCV 13 at least one year after the dose of PPSV23 for all adults.

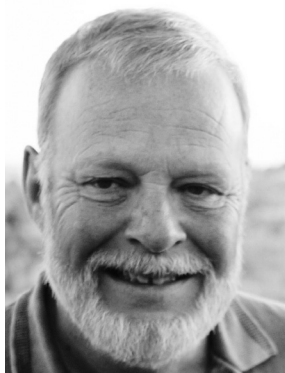
The dose sequences vary and can start before 65 years of age in persons with special conditions as mentioned above or congenital immune deficiencies, sickle cell disease, lymphoma, organ transplantation, or multiple myeloma. Please consult with your physician if you have any of these conditions for specific recommendations in your situation.

REFERENCES: Prevention of pneumococcal disease: recommendations of the Advisory Committee on Immunization Practices (ACIP). *MMWR Recomm Repd* 1997;46:1.

Kobayashi M. Intervals between PCV13 and PPSV23 vaccines: Evidence supporting currently recommended intervals and proposed changes. *Advisory Committee on Immunization Practices*, June 25, 2015.

Tomczyk S, Bennett NM, Stoecher C, et al. Use of 13-valent pneumococcal conjugate vaccine and 23 valent pneumococcal polysaccharide vaccine among adults aged 65 year and older: recommendations of the Advisory Committee on Immunization Practices (ACIP). *MMWR Morb Mortal Wkly Rep* 2014;63:822.





STAN HECKER

“Alternative Facts” and Research

A Michigan State University scholar is warning those who read about the latest groundbreaking research to proceed with caution.

“In everyday life, we recognize that we should think twice about trusting someone’s decision if they have a significant vested interest that could skew their judgment,” said Kevin Elliott, an associate professor who specializes in the philosophy and ethics of science. “When reading the latest scientific breakthrough, the same tactic should be applied.”

“My number one piece of advice though would be to see what respected scientific societies like the U.S. National Academy of Sciences or the British Royal Society have to say about a specific topic,” he said. “These societies frequently create reports around the current state of science and by reviewing these reports, people can avoid being misled by individual scientists who might hold eccentric views.”

Elliott presented case studies to American Association for the Advancement of



Kevin Elliott

Science annual meeting last month. According to Elliott, historians have gone back and analyzed a number of different cases where groups with a financial conflict of interest either deliberately withheld scientific information or lied about what they knew and even designed studies in order to obtain the results they preferred.

“The [2016] Volkswagen emission-testing scandal is a good contemporary example of

this, along with more historical cases such as the tobacco industry’s research around cigarette smoking,” he said.

“When it comes to big tobacco, the industry developed a whole playbook of strategies [in the 1950s] to help manufacture doubt among consumers about the health implications of cigarette smoking,” Elliott said. “They gave grants to researchers who they thought were likely to obtain results that they liked and developed industry-friendly journals to disseminate their findings.”

Elliott added that similar strategies have also been used by big oil companies in response to climate change.

Triple-Negative Breast-Cancer Treatment Research

There are a bewildering array of breast-cancer subtypes, calling for different treatments. An MSU researcher is opening doors to new treatment for one of the most challenging, Triple-Negative Breast-Cancer (TNBC).



Eran Andrechek

“TNBC is highly aggressive and currently there are limited treatment options,” said Eran Andrechek, a physiology professor in the College of Human Medicine. “By looking at the particular gene expression patterns of this cancer and determining the pathways that were activated, or turned on, we identified certain drugs that could turn these pathways off and stop tumor growth.”

Andrechek’s study discovered that a three-drug combination, including two FDA-approved drugs – Afatinib and Trametinib – also targeted a specific pathway associat-

ed with TNBC and together, were effective at stopping its growth. Currently, both drugs are commonly used for other cancers.

More broadly, the proof-of-concept research shows that effective treatment options can be predicted based on the way certain breast cancer genes act or express themselves. It suggests that gene expression patterns can help direct the type of therapy a patient might receive, paving the way for more targeted and personalized approaches to care.

The National Institutes of Health and the Susan G. Komen Foundation funded the study.

Product Announcements and Stock Prices

Television announcer: “The Acme Company has announced their latest innovation, an all-terrain anvil which defies gravity and floats in the air. It is easier and safer than traditional anvils, especially in arid deserts and mountains. Acme Company stock closed 15 percent higher in today’s market.”

How often have we heard this? Obviously a step forward, a great new innovation.

Well, maybe not.

“It’s really a flip of a coin,” said Ahmet H. Kirca, associate professor of marketing in MSU’s Broad College of Business. “When a new product is pre-announced, the short-term reaction of the stock market is unreliable.”

Among Dr. Kirca’s examples, consider pickup trucks:

The Chevrolet SSR, a retro-style pickup truck with a hardtop retractable roof was announced in 2003. The market reaction boosted General Motors stock, yet SSR sales never took off and the model

was discontinued after three years.

On the other hand, the Ridgeline – the only pickup Honda offers in the highly competitive U.S. truck market – has survived since its 2005 announcement, despite investors' initial negative reaction.

The study did find, however, that short-term market reactions to pre-announcements can reliably predict product performance under certain circumstances. Those include announcements:

- That are more detailed and truthful.
- That are made in product categories with fewer competitors
- That are used with advertising.
- That are made in product categories with high brand reputation.
- That are about incremental innovations (as opposed to radical product innovations).



Ahmet H. Kirca

When it came to new vehicles that were incrementally improved, for example, stock market returns predicted product performance with much higher accuracy (89 percent of the time) than those that involved radical innovations (only 50 percent of the time).

It's an all-MSU study, which also spotlights the career success of Kirca's former doctoral students at MSU: M. Berk Talay, now an associate professor of marketing at the University of Massachusetts Lowell, and M. Billur Akdeniz, now an associate professor of marketing at the University of New Hampshire. The study appears in the *Journal of the Academy of Marketing Science*.

MSU assistant professor leads innovative research in the Arctic

If you've never seen August snow flurries in the Brooks Range, never paddled a canoe down the Koyuk River, or never driven the Copper-River country, then you might not have experienced the beauty of the



Jay Zarnetske

Arctic.

But it's fragile. This year's competitive Iditarod Trail Sled Dog Race began in Fairbanks because of limited snow in the Alaska Range. None of the first 30 races started north of the Alaska range; three of the most-recent fifteen races (20%) were moved to the Arctic gateway, including the 2017 race, because of warmer or snow-free weather in the Alaska Range or further south. Back in 2004, the first relocation to Fairbanks was an anomaly; race organizers now worry about it every year.

From the North Slope of Alaska (as a graduate student) to the banks of the Red Cedar (as an MSU assistant professor) Jay Zarnetske recently returned to the Arctic to continue the hydrology research he began over a decade ago.

Last August, Zarnetske participated in the Arctic Long-Term Ecological Research (LTER) project, part of the network of sites established by the National Science Foundation to support long-term ecological research in the United States.

Assistant professor in the earth and environmental sciences department, Zarnetske focuses on the relationship between ground and surface waters. This is an integral part of the emerging field of hydroecology, which seeks to understand how the movement of earth's water influences ecosystems

and bio/geo/chemical cycles.

"I often say, 'Physics sets the limit and the biology gets it done,'" Zarnetske said. "That's our approach to science—how does the physics of the movement of water dictate or set the template for biological systems."

Zarnetske's Arctic LTER team is implementing cutting-edge techniques to understand how water and ecology interact in one of Earth's most rapidly warming and changing environments.

By using new, high-frequency water sensors to "take the pulse of the river," the team was able to measure the dissolved carbon and nitrogen in two Arctic rivers every minute. As the building blocks for all ecosystems on the planet, the dissolved carbon and nitrogen conditions are key to understanding global climate cycles.

"This resolution of measurements had never been collected before in the Arctic," Zarnetske said. "The main reason for going there [the Arctic] with these instruments was to collect data no one had ever collected before, so we can ask questions no one has ever asked before."

Now back on campus, Zarnetske and his students are working as a team to analyze all of the data collected.

In addition to his Arctic research, Zarnetske also led an international team of researchers in the temperate rain forests of the Oregon Cascade Range last year as part of the Andrew's Forest LTER project. Closer to home in Michigan, three of his students recently conducted multiple field campaigns in Augusta Creek, one of the watersheds affiliated with the Kellogg Biological Station LTER.

"Water is our expertise," he said. "It's what we look at to bring understanding to other disciplines."



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



Happy Spring!

Lessons on Investing – Did you know?

StraightLine is a fiduciary that was chosen by MSU to provide professional advice and management to both employees and retirees at MSU. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. We present the following for your review:

Straight to the Point

Market Update - Stocks have continued to do well but its depth and longevity will rely on the fiscal reforms that investors are expecting and a concrete plan for tax reform. Indications, however are that work is being done behind the scenes to formulate a proposal. Additionally, the call for increased infrastructure spending will face challenges from the deficit minded members of both parties. The odds of a March rate hike by the Federal Reserve have increased dramatically in recent days due to the recent strength of the markets.

Investment Implications - Managing money at any stage of a market cycle calls for prudence in terms of maintaining an adherence to your risk level. Meaning that as the markets rise don't forget to take some profits off the table by periodically bringing your allocation to normal levels. If your account started at 60% equity and 40% fixed income and is now 70%/30% respectively, adjust the portfolio back to 60%/40%. A continued bull market, especially in late stage, has occasional pullbacks which will provide opportunities to adjust in a reverse direction to maximize growth while maintaining your risk tolerance. While we aren't calling for any significant declines we do expect a pullback somewhere in the next few months. Market fundamentals have improved and with the recent pickup in global activity, and expectation of fiscal reforms, stocks should continue to do well this year. Bond prices will continue to languish as the interest rates rise during this market cycle.

Our quarterly newsletter (StraightTalk) walks through the macro information that we are utilizing in respect to our near term strategy. Please contact us if you are interested in receiving these newsletters or discussing our macroeconomic views.



Headquarters
165 Kirts Blvd, Suite 100
Troy, MI 48084

East Lansing Office
2911 Eyde Pkwy, Suite 100
East Lansing, MI 48823

(877) EDU-403B
info@straightline.com
www.straightline.com



SPARTAN SENIOR NEWSLETTER MSU Retirees Association, Suite 22 Nisbet Building, MSU, 1407 Harrison Road, East Lansing, MI 48823-5239 • **Phone** (517) 353-7896

Email msura@msu.edu • **Editor** Al LeBlanc (517) 655-6454

Website <http://retirees.msu.edu> • **Facebook** <https://www.facebook.com/MSURetirees>