



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

April-May 2021

VOL. 42, NO. 6

### UPCOMING MEMBERSHIP MEETING VIA ZOOM

## Autonomous vehicles research topic of April meeting

Here's your chance to learn more about autonomous vehicles. The technology continues to evolve and our speaker on April 12, Dr. Hayder Radha, is an expert. Radha will tell us how likely it is to be implemented and how soon it will be in our own cars.

Radha is professor of electrical and computer engineering and is an international leader in the broad fields of multi-dimensional signal processing and visual analysis. He is the founder and director of the CANVAS (Connected and Autonomous Networked Vehicles for Active Safety) program and a leader in MSU's mobility and autonomous vehicles research.

Radha has a B.S. with honors from Michigan State University; an M.S. from Purdue University; and a Ph.M. and a Ph.D. from Columbia University, all in electrical engineering. He joined MSU in 2000, following an outstanding career at AT&T Bell Laboratories and Philips Research. As a Philips Research Fellow, he led a team that enabled the rollout of digital HDTV services in the U.S. and another team that developed coding methods, which became part of the MPEG-4 video standard. He has more than 300 peer-reviewed papers, holds 38 patents and has won numerous awards in his field.

To join this meeting via Zoom on April 12, go to [retirees.msu.edu](https://retirees.msu.edu) or check your MSURA E-Notice email.

When Monday, April 12, 2021 Time 2-3 p.m. via Zoom  
How to Join [retirees.msu.edu](https://retirees.msu.edu)



Dr. Hayder Radha

## JOIN MSURA FOR ITS VIRTUAL ANNUAL MEETING ON MAY 3

### President Samuel L. Stanley, Jr., M.D., to speak

MSU President Samuel L. Stanley Jr., M.D., will speak to MSURA members at the annual meeting on Monday, May 3, 2021, 1 p.m. Due to COVID-19

**When** Monday, May 3

**Time** 1 p.m. – 3 p.m.

**Where** Via Zoom (Watch your E-Notice for log on information)

This will be a virtual meeting using Zoom. Information for joining

the Zoom meeting will be announced in our E-Notice emails.

Dr. Stanley was selected by the MSU Board of Trustees as the 21st president and assumed the position on Aug. 1, 2019.

Before joining the MSU community, he served as president of Stony Brook University in New York. He earned his B.A. in biological sciences from the University of Chicago, his medical degree from Harvard Medical School and his resident-physician training at Massachusetts General Hospital. He took a fellowship in infectious diseases at Washing-



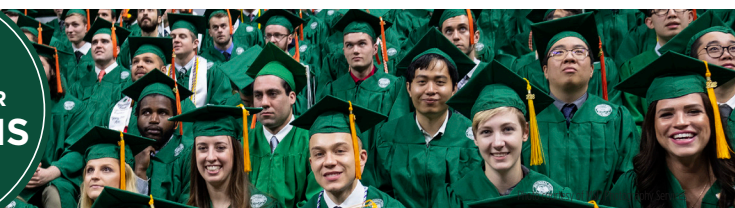
Dr. Samuel L. Stanley, Jr.

ton University and soon became a professor in two departments, medicine and molecular microbiology.

We have asked Dr. Stanley to talk about his experience so far as MSU's president and actions he is taking to strengthen the university. We hope he will also share his

Please see **ANNUAL MEETING** on page 5

LET'S HELP  
MORE OF OUR  
SPARTANS



See page 4 for an exciting new opportunity for retirees to give back to MSU and help some deserving students.

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## ARE YOU A NEW RETIREE?

Are you a new retiree? **Welcome to the MSU Retirees Association!** We publish this newsletter seven times a year to keep you informed about membership meetings, campus issues surrounding retirees and more. You'll also receive two E-Notices a month. Please get involved by coming to a membership meeting, hosted via Zoom until further notice. They are normally held the second Monday of every month, September to April.

## PRESIDENT'S MESSAGE



**Roger Baldwin**

The approach of spring always brings thoughts of renewal and new beginnings. Spring is also the time when MSURA concludes its year of programming with our annual meeting. The COVID pandemic has required us to rethink how we come together, and this year's annual meeting on May 3 will be held virtually using Zoom. However, the coronavirus has not altered some of our valued traditions. At the annual meeting we will award three MSURA Scholarships to deserving MSU students. We will also present our annual Volunteer of the Year Award to one or more Michigan State retirees who have provided exceptional service to MSURA, the university or the greater community. These awards symbolize what is best about the MSU Retirees Association and its members. In countless ways we serve others through our many forms of volunteer work and our generous financial contributions to worthy causes.

A special feature of the 2021 MSURA Annual Meeting will be an address by MSU President Samuel Stanley. President Stanley will discuss his first two years at MSU, including the challenges resulting from the pandemic. In addition, he will speak about the future direction of MSU as we move forward as well as back to some degree of normality as the benefits of the COVID vaccine begin to take hold. This will be President Stanley's first meeting with MSURA. We hope you will attend this year's annual meeting and give the president a warm welcome.

As you will see in this edition of our newsletter, MSURA is initiating a new fund drive to increase our MSURA Scholarship endowment. Our goal to increase the scholarship fund by \$60,000. This will enable us to award one additional scholarship to an MSU student each year. Please consider donating to the endowment now or sometime soon. Students who are the children or grandchildren of MSU retirees or current employees are eligible to apply for these scholarships. By donating you will be helping the children of colleagues and friends who have worked at MSU for many years or possibly even your own children.

A lot goes on behind the scenes to provide the programs, services, and cultural and social events that MSURA sponsors for its members. This level of behind-the-scenes activity has increased since we moved so much of our programming to a virtual platform to continue supporting our members when we could not meet safely in person. Our programs and services

Please see **PRESIDENT'S MESSAGE** on page 6

# MSU Volunteer of the Year Award nominations now being accepted

It's hard to believe that we have been through a year of the pandemic. However, MSURA has stood strong in its commitment to members to continue programming and virtual social events and to support and stay connected to members. The annual meeting this year will be held virtually on May 3. As part of that meeting, we will again recognize an outstanding Volunteer of the Year. Nominations are due by April 5, 2021. Please send an email with your nomination to Jacqie Babcock, [jbabcock@msu.edu](mailto:jbabcock@msu.edu), using the criteria below.



Pam Marcis



Liz Thomas

**Award Criteria:** The Michigan State University Retirees Association Volunteer of the Year Award recognizes an individual or individuals who have made significant contributions to the goals and activities supported by MSURA. This award acknowledges exceptional volunteer service to MSURA by an MSU retiree.

The nomination letter should include specific instances of outstanding voluntary contributions to MSURA. Other work toward enhancing the overall quality of university life for students, faculty, staff, alumni, retirees, or other members of the MSU community and contributions to a positive collegial spirit will also be taken into consideration.

Last year's awardees were Pam Marcis and Liz Thomas. Names of previous winners appear on the MSURA webpage.

## In Memoriam

The Spartan Senior Newsletter prints in each issue of the newsletter the names of MSU retirees who have died.

In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

George Atkeson	12/9/20	George C. Landon	1/7/21
Myron Beal	12/20/20	Carole A. Lee	11/16/20
Adger Carroll	1/25/21	Jasper Ian Lillie	12/29/20
Jose Chavez	12/14/20	Vincent L. Lombardi	12/23/20
E. A. Ciavattone	12/31/20	Susan Lee Melnick	1/1/21
Harvey F. Clarizio	12/20/20	Douglas G. Murdoch	12/18/20
Frances E. Donelson	1/5/21	Elaine Ann Natoli	12/5/20
Fran Dravenstatt	12/17/20	Linda Nelson	1/1/21
Gloria Jean Ellerhorst	1/18/21	Marshall Louis Pollok	1/9/21
Robert L. Erbes	1/28/21	Giles Leroy Roehl	1/12/21
Mary Fossum	12/27/20	Mary Sheridan	1/17/21
Mary C. Francis	1/1/21	Susan Simkin	2/5/21
Deloris A. Griffin	1/25/21	Nancy M. Snow	1/23/21
Harriet Hall	12/16/20	Frances J. Strachan	12/5/20
Hazel A. Harden	2/10/21	W. Paul Strassmann	1/9/21
Janice Harper	1/28/21	Robert E. Thomas	12/28/20
F. J. Henningsen	12/8/20	Edith L. Wright	1/13/21
Karen M. Hogan	12/18/20		



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LET'S HELP  
MORE OF OUR  
SPARTANS



Photo courtesy of MSU Photography Services

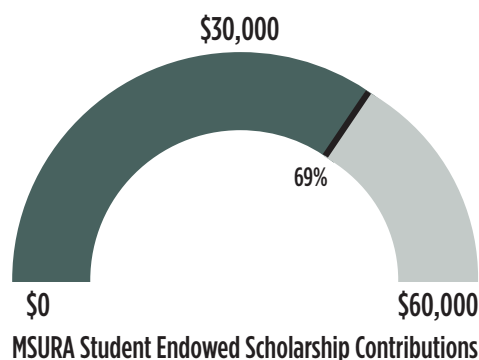
## MSURA launches drive to help more students with scholarship support

The board of the Michigan State University Retirees Association is pleased to announce the start of a three-year fund drive to support scholarships for OUR students. This fundraising effort will extend from April 2021 to April 2024. With support from MSU retirees and friends, our goal is to raise \$60,000 to increase our current scholarship endowment. \$60,000 is the amount we need to permanently secure another MSURA scholarship on an annual basis.

In challenging times we often extend a helping hand to others. MSURA has been helping MSU students by awarding scholarships since 2015. These scholarships are reserved specifically for the children or grandchildren of MSU retirees or current MSU employees. (Learn more about the MSURA Scholarship by visiting the MSURA website at [retirees.msu.edu](http://retirees.msu.edu)). In total, we have awarded 11 scholarships of \$2,500 each. The purpose of the scholarships is to help family members of MSU staff and faculty benefit from a first-class MSU education.

Our current scholarship endowment allows us to award two scholarships per year. However, in a time of increased need during the COVID-19 crisis, MSURA reached into our general fund to award a third scholarship for 2020-21. We are launching this fund drive to enable our retiree association to continue providing three scholarships, or more, every year.

Chuck and Philippa Webb, who spearheaded our highly successful 2015



scholarship fund drive, are serving as honorary chairs of our current fundraising effort. With their experience and guidance, we are optimistic our 2021-24 fund drive will also be successful.

To most retirees, \$60,000 sounds like a challenging target to reach. Fortunately, thanks to the aid of a number of generous supporters and board members, we are more than halfway to our goal. More than \$41,600 of our goal has already been pledged by the MSU Federal Credit Union, StraightLine, an anonymous donor and MSURA board members. Less than \$19,000 is still needed to achieve our goal. We are hopeful our members will step up to help us reach our objective of endowing another annual MSU scholarship.

To reach our goal completely, we are asking for help from the more than 5,000 retirees who make up MSURA. We hope you will donate whatever amount

These scholarships are reserved specifically for the children or grandchildren of MSU retirees or current MSU employees.

### HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

Two ways to send in your contribution.

#### Mail

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

#### Mail to:

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

#### Online

- Go to [givingto.msu.edu/gift/](http://givingto.msu.edu/gift/).
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter your gift amount.
- Click on "Proceed to Checkout."
- Complete donation.

**OR** Click on the banner at the top of this page.

Please see **SCHOLARSHIP** on page 5

## SCHOLARSHIP, cont. from page 4

you can. You may make a one-time gift to the scholarship endowment or spread your contribution over the three-year period of the fund drive.

To make a contribution, please see the information in the box on page 4.

It is gratifying for retirees to help MSU students while we also support the university that means so much to us. MSURA will keep you posted on our fundraising progress with regular reports in our newsletter and E-Notices. Watch as the mercury in our fund drive thermometer continues to climb. With your help, we will reach our goal and be able to give additional support to deserving MSU students.

## ANNUAL MEETING, cont. from page 1

thoughts on the role retirees can play in continuing to support and serve MSU.

In addition to listening to Dr. Stanley, attendees will enjoy meeting the MSURA Endowed Student Scholarship winners and celebrating the Volunteer of the Year (see page 3 for more information). The program will begin at 1 p.m.

Elections of MSURA Board members and officers will be held virtually the week of April 24 to April 30. Instructions for voting will be in an E-Notice email on April 24. If you are interested in filling one of the following positions on the board, please contact Roger Baldwin (rbaldwin@msu.edu), chairperson of the nomination committee.

President, 1 year term

Vice President, 1 year term

Treasurer, 2 year term

Secretary, 2 year term

At Large Board Member, 2 year term

At Large Board Member, 2 year term

## LITTLE DID WE KNOW



March 9, 2020. Even though elbow bumping had started to be a thing (See Roger Baldwin, MSURA president, and Charley Ballard, our speaker that day), little did we know what was about to happen in our lives. Two days later everything around us was starting to shut down. We haven't been able to get back together since then. Let's hope we'll be able to see each other later in the year or for sure in 2022.

## GOOD MEMORIES/ BACK TO IN PERSON EVENTS COMING

We miss you. Planning has begun for in person events again. We will restart bus trips, dinner-theatre events, membership meetings and tours as soon as it is safe to do so. Look for details in future E-Notice emails and newsletters.



We were starting to really enjoy those awesome day trips. This one took us to the W.K. Kellogg Manor House for lunch and a tour, as well as a visit to the Gilmore Car Museum. Another trip found us in downtown Detroit at the Detroit Guardian Building, the Fisher Building and the Detroit Athletic Club.



MSURA loves to organize evenings at a couple of Lugnuts games every season. We're looking forward to hearing "Play Ball."



How we loved getting together at the annual meeting in May! MSU retirees really have a unique bond and catching up with former colleagues and friends is so much fun. This year's meeting is via Zoom. With luck, we'll be back together again in May 2022. Stay tuned!

# Helpful Information for Humana Plans

MSU has partnered with Humana to give you a high-quality health care plan that centers around your physical, emotional and social health. Humana finds more ways to help, supporting your total health as well as your health goals.

When you have questions about your plan network or coverage details, you can access the MSU Humana webpages or call Humana at (800) 273-2509 (TTY: 711) Monday – Friday, 8 a.m. – 8 p.m., Eastern time. Here is some useful information to help you utilize your Humana plan.

## Plan Network Details

- Humana Group Medicare Advantage PPO Plan
- Network Name: Medicare PPO 2021
- Type: Passive PPO

The purpose of the Passive PPO is that members have the same level of benefits at any provider who accepts Medicare and is willing to submit the claim to Humana — regardless of whether the provider is considered in or out of network.

## Non-Medicare Plan

- Network Name: Humana/ChoiceCare
- Network PPO 2021
- Type: Traditional PPO

Your member cost share will be lower if you use in-network providers. When you use an out-of-network provider, they may charge you more and they could bill you (where permitted) for the difference your Humana plan does not cover.

Your Humana identification number on your card is what you should use to seek the correct information, calling or accessing information online. (This information should be used for the Humana website, too.) If you have family members in both plans, be sure to use their member ID

number if assisting them with their questions. If you are calling about both plans, share that with the representative and they can direct your call to the correct customer service team for their assistance.

## For more information on these plans, please visit:

- Humana Group Medicare Advantage PPO Plan: <https://our.humana.com/msu>
- Humana MSU Non-Medicare PPO Plan: <https://our.humana.com/msu-commercial>

## Humana Outreach for Medicare Advantage Plan Members

Medicare Advantage plan members, Humana wants you to know that you may receive outreach directly from Humana to provide support for your medical condition, or even to schedule an in-home wellness visit. These calls are appropriate and are included at no cost to MSU members. They are meant to provide Medicare members with an extra level of support for their health care needs.

## Medical Provider Network

Humana has also heard from many Non-Medicare members that there have been some issues understanding the medical provider network. When determining a provider's network status, it may be beneficial to reference the term Cofinity when speaking with your provider's office. Cofinity has an agreed partnership with the Humana/ChoiceCare Network, which allows members to access a larger network of providers. The Cofinity logo is also displayed on the back of your Humana MSU Non-Medicare PPO ID card.

Humana looks forward to working with MSU members. Please remember, Humana is your best source of information if you have questions, via the webpages above or by calling them at (800) 273-2509 (TTY: 711) Monday – Friday, 8 a.m. – 8 p.m., Eastern time. If you have a situation that Humana was unable to resolve, you may contact MSU Human Resources by email at [SolutionCenter@MSU.edu](mailto:SolutionCenter@MSU.edu) or by calling (517) 353-4434.

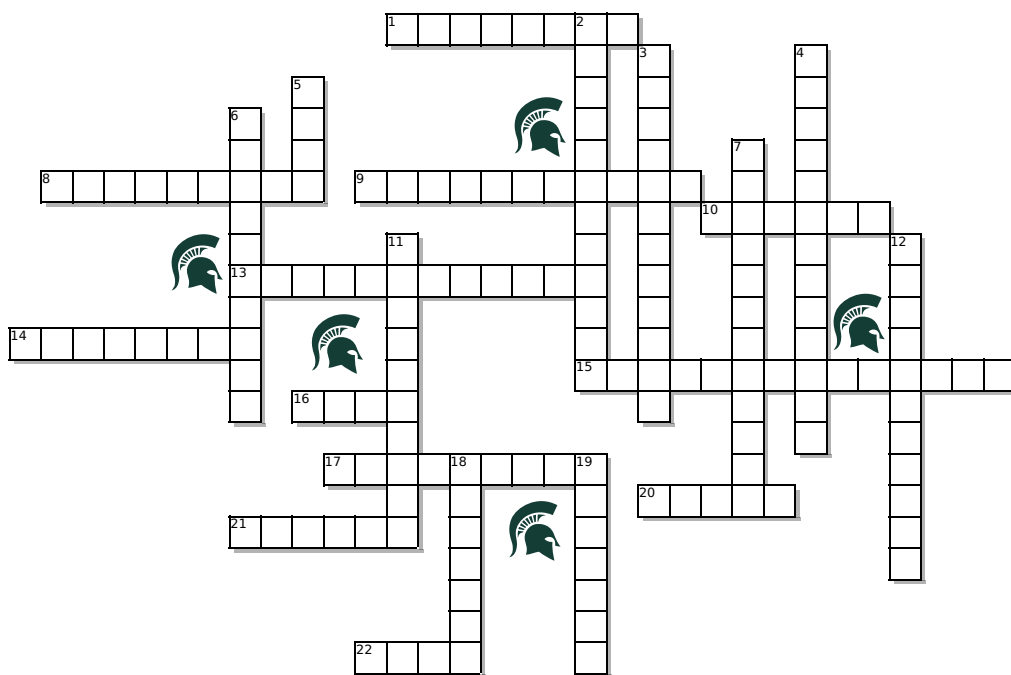
## PRESIDENT'S MESSAGE, cont. from page 2

have continued, thanks to the many volunteers who stepped up to this novel and unprecedented challenge that we did not foresee a little more than a year ago.

For all of you who enjoy being a part of MSURA and benefit from

our programs, I encourage you to consider volunteering with us. We are always looking for members willing to serve on one of our committees or fill a leadership post on our board. Please reach out to us at [msura@msu.edu](mailto:msura@msu.edu) or 517-353-7896 if you would like to speak to a current board member about volunteer op-

portunities. Our organization is only as dynamic and vital as the people who make it work. If we continue to recruit talented and enthusiastic volunteers, we can be confident that MSURA will be a vital force in the lives of MSU retirees and the university for many years to come.



## ACROSS

- 1 49,695 give or take
- 8 This academic area rates #2 in the top 25 in the world
- 9 Professor who spoke bout bees to MSURA
- 10 Longest serving president
- 13 You can sit next to Sparty here
- 14 Advocated for a women's course
- 15 Holds 75,005
- 16 Part of the nuclear physics graduate program
- 17 MSU was founded on this principle
- 20 MSU is collaborating with this company to create a developer academy in Detroit
- 21 Consists of 5,300 acres
- 22 Number of faculty members in 1857

## DOWN

- 2 Student voice since 1909
- 3 Part of MSU's name (or a variation) until 1964
- 4 He was magical
- 5 Offers health services to students
- 6 Best ice cream in the world here
- 7 Off campus hangout favorite since 1973
- 11 First three words of the fight song
- 12 Designed by architect Zaha Hadid
- 18 Go Green
- 19 Basketball coach

Answers can be found at [retirees.msu.edu](http://retirees.msu.edu).



## MSU Music

## FREE MUSIC ONLINE CONTINUES



College of Music  
MICHIGAN STATE UNIVERSITY



4/5 MON. 5PM  
**Virtual Harp Master Class**

Zoom Webinar

4/13 TUE. 7:30 PM

**Harlem Quartet Premieres MSU Music Student Compositions**

Livestream  
*MSUFCU Entrepreneurial Musical Artist in Residence*

4/14 WED. 7:30 PM

**Concert Band**  
Livestream

4/15 THU. 7:30 PM  
**Symphony Band**  
Livestream

4/16 FRI. 8PM  
**MSU Jazz Octets & Guests**  
Livestream, Jazz Spectacular

4/17 SAT. 8 PM  
**MSU Jazz Orchestras & Guests**  
Livestream, Jazz Spectacular  
Finale Concert  
*Generously sponsored by Leonard and Sharon Tabaka*

4/19 MON. 7 PM  
**Jazz History Seminar: Civil Rights Movement and Black Music**  
Zoom Webinar

4/19 MON. 7:30 PM  
**Celebrating Women Composers**  
Livestream, chamber music concert  
*Joanne and Bill Church West Circle Series*

4/20 TUE. 7:30 PM  
**MSU Symphony Orchestra**  
Livestream

4/21 WED. 7:30 PM  
**MSU Wind Symphony**  
Livestream  
*Generously sponsored by Merritt Lutz*

4/24 SAT. 8 PM  
**Bach Gamba Sonatas**  
Livestream, artist-faculty recital

4/25 SUN. 7 PM  
**MSU Choral: Against All Odds II**  
Livestream, choral singing in a pandemic

APRIL DATE TBA  
**MSU Opera Theatre**  
Livestream, scenes from opera in a time of Covid  
*Generously sponsored by the Worthington Family Foundation and the Eleanor H. and Harold E. Leichenko Opera Endowment established by Lauren Julius Harris*

5/2 SUN. 7 PM  
**Elijah: MSU Choirs and Symphony Orchestra**  
Livestream, 2018 concert rebroadcast

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1407 Building, 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** - Equity markets have cooled from the hot start to the year, as rising interest rates have worried some investors. The yield on the 10-year treasury bond has moved from 0.92% to nearly 1.50% in a matter of a few months. For some context, many pundits had expected the 10-year to end the year around the 1.50% level. Moves of this magnitude certainly do not go unnoticed and as such have been a key driver of markets in recent weeks. The rise in rates has contributed to negative returns in many fixed income strategies, while stocks, despite any volatility, have generally performed well.

**Investment Implications** - We came into the year expecting to see higher yields across longer dated bonds. While we did not expect to see markets reprice quite so quickly, we aren't overly concerned about the longer-term implications. The simple fact is that the economy continues on its path to fully reopening, as the vaccine rollout continues to build momentum. With this comes higher expectations for GDP growth and inflation in the coming quarters. Thus it is perfectly reasonable to expect that bond yields would move higher in tandem. We have to remember that the economy is building off a low base from the pandemic shutdowns and we view these recent moves as a reflation to more normal levels and not a sign of worrying levels of inflation on the horizon.

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

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