Learn about ‘Bias Busters’ on Feb. 8

Joe Grimm has taught in the MSU School of Journalism since 2008. He joined the faculty after more than 25 years at the Detroit Free Press, where he spent most of those years as the recruiting and development editor. One of his missions was improving news coverage of diverse populations.

Even in the years before Sept. 11, 2001, Grimm published “100 Questions and Answers About Arab Americans: A Guide for Journalists.” Once at Michigan State, he expanded that idea into the “Bias Busters” series. His students have now published about 20

Please see BIAS BUSTERS on page 3

When Monday, Feb. 8, 2021 Time 2–3 p.m. via Zoom
How to Join retirees.msu.edu

Mints & their medicinal secrets

Dr. Robin Buell will share her latest work, including research on mint plants on Monday, March 8. Buell is a University Distinguished Professor in the Department of Plant Biology. She also directs the Plant Resilience Institute.

Her research is focused on the genome biology of plants and plant pathogens, including comparative genomics, bioinformatics, and computational biology. Her research involves crop plants (corn, rice, potato, sweet potato), biofuels (switchgrass), and medicinal/herbal plants (periwinkle,

Please see MINTS on page 3

When Monday, March 8, 2021 Time 2–3 p.m. via Zoom
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Three Little Girls: Volunteering in Peru

By Jim Detjen

Three little girls. Let me be honest. When my wife, Connie, and I decided to visit Peru, my goal was adventure — not falling in love.

In the summer of 2016 we signed up with Global Volunteers, a Minnesota nonprofit organization, to do volunteer work in Peru in March 2017. We would help out at an orphanage in Lima, the nation’s capital. And then we would hike in the Andes.

I have been interested in going to Machu Picchu, the lost city of the Incas, for more than 30 years. It’s been on my bucket list and now that I am retired I’m trying to fulfill as many of these life goals as possible.

Connie and I enjoy going on “service vacations.” In 2014 I flew to Nepal to help build two houses in the Himalayas as part of a Habitat for Humanity team. In 2015 Connie and I helped build a house together in Argentina as part of another Habitat team. And in 2016 we taught English and worked on other projects in Cuba with Global Volunteers.

We have also worked on

Please see VOLUNTEERING on page 4

Did you miss a meeting or an event?

The MSU Retirees Association began recording membership meetings and special events in January 2020 for retirees to enjoy at their convenience. These are available on the MSU Retirees website at retirees.msu.edu. We are including in this issue a reference list of available recordings. See pages 7–10.
PRESIDENT’S MESSAGE

Roger Baldwin

Retirement is often portrayed in the media as a placid time of boundless leisure. When I “Google” retirement on my laptop and click on “Images,” I see little but photos of mature adults playing golf or tennis, reading by a pool, or sitting on the beach watching a beautiful sunset. This may be the image of retirement we envisioned when we were still employed, but the reality of retirement is far more complex and dynamic than these images suggest.

It is an understatement to say we live in a time of unprecedented change. Retirees, like all people, are affected by these changes and must learn to adjust to them effectively. In early 2021 we are facing questions about the wellbeing of our democracy, experiencing a change in our government, and trying our best to cope with a worldwide pandemic. Closer to home, we are transitioning to a new healthcare program as MSU shifts us to Humana’s Medicare Advantage PPO Plan. These are some of the factors that have altered our social relationships, daily lives, and experience of retirement. I imagine when many MSURA members think of their retirement years, much more than thoughts of sitting on the beach in the warm glow of a golden sunset come to mind.

When we are confined at home in order to remain safe and healthy, it is easy to feel lonely and on our own as we face multiple challenges. The MSU Retirees Association exists to alleviate this feeling of isolation. We are here to support our members as they cope with the challenges of retirement. For example, we are in close communication with MSU Human Resources concerning the transition to Humana. Staff members in HR have been very caring and cooperative in their efforts to help MSU retirees with the move to Humana.

By maintaining close communication with HR, MSURA can help to ease your transition to a new healthcare system while maintaining your quality of life. If you encounter a question or concern about this transition, it is probably most helpful first to call Humana Group Medicare Customer Care at 1-800-273-2509. If you still need help after talking with a Humana representative, you can contact the HR Solutions Center with your issue. You can reach the Solutions Center at 517-353-4434 or SolutionsCenter@hr.msu.edu. If you still have a question or concern after reaching out to the resources above, feel free to let MSURA know. We can share the issues we are hearing about.
guides. They cover ethnic, racial, religious and occupational groups. So far, his classes have interviewed and published guides about African Americans, Muslims, Jews, Hispanics and Latinos, veterans, Chaldeans, sexual orientation and gender identity, and more. Grimm believes clear, accurate answers to basic questions can help people overcome fears about hurting each other or admitting what they don’t know. Then, he hopes, they can talk directly to each other and go so much further. More than 200 students have published Bias Busters, which are available in print and digital formats from Amazon and other booksellers.

MINTS, cont. from page 1

mints, nightshade, ginseng, Camptotheca) while her work with plant pathogens has focused primarily on bacteria and oomycetes. A prolific researcher, she has published more than 200 papers. Buell has an active research group composed of postdoctoral research fellows, research assistants, graduate students, undergraduate students and high school interns and collaborates with scientists across the United States and throughout the world.

MSU Autonomous Vehicles Research topic of April meeting

The future is just around the corner when your car will be able to safely take you where you need to go. The technology continues to evolve and some is in cars today. Dr. Hayder Radha, our presenter on April 12, is an expert in this technology. We look forward to hearing more on how it is likely 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 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 and holds 38 patents and has won numerous awards in his field.

When Monday, April 12, 2021 Time 2–3 p.m. via Zoom How to Join retirees.msu.edu
service projects at the Pine Ridge Indian Reservation in South Dakota through an organization known as Re-Member.

We feel good about these efforts because we are using our time and energy to work on worthwhile humanitarian projects while also getting to know the regions where we are serving. I’m convinced that we learn far more about the people in other parts of the world by working shoulder to shoulder with them. It has never been important to me to stay at luxury hotels or eat at fancy restaurants.

Which brings me to our trip to Peru in 2017. We flew to Lima on Saturday, March 25 and on the following Monday drove to the PPA, a large sprawling state orphanage overlooking the Pacific Ocean. More than 250 children ranging from infants to 17-year-olds live there. Connie and I were assigned to work with three sisters who had only recently been sent to live there. We would participate in “sibling play-time” with them.

When we arrived at the PPA, we were sent to the infirmary where we met Valeria, the oldest of the sisters. She was despondent and upset at being taken away from her mother and separated from her two sisters. We walked with her from the infirmary to pick up her younger sisters, Sayuri, and Kelly.

Within minutes of being reunited with her siblings, Valeria’s demeanor changed from depression to joy. She smiled and laughed and all three little girls hugged each other. We took them to a playground and for the next two hours we pushed them on swings, helped them climb up play structures and ran around. We had a great time.

For me, it was love at first sight. The three sisters are dark-eyed, beautiful little girls. Valeria, 8, is a street-smart, independent-minded girl who has never been to school. She is clever and can be rebellious. She is intensely protective of her sisters.

Sayuri, 4, is a real beauty. She is a charmer and talks in a tiny little-girl’s voice. I became her surrogate Dad, or perhaps her grandfather, and she jumped into my arms every chance that she could. I couldn’t resist her.

Kelly, 2, is a strong, feisty little girl. She loves to climb and run around. She is a natural athlete. I’m convinced that she has the ability to accomplish anything she sets out to do.

Each afternoon for the next two weeks we assembled the three girls and we played together. We chased each other, rode on the teeter totters, crayoned in coloring books, made bracelets, read, and played board games together.

One day we took the two older girls to see “Beauty and the Beast” in Spanish at a movie theatre in a nearby urban mall. The girls had never been to a movie theatre before. Sayuri is so small that she barely weighs enough to push down the folding seat in the theatre. I bought her a bag of popcorn. She put popped kernels in my mouth and I put them in hers. Like teenagers on a date.

On another afternoon we took the girls to the Lima Zoo. They had only
seen animals, such as giraffes, lions and tigers, in picture books and on TV before going there. The girls loved eating ice cream and frolicking on a McDonalds-like play structure together. In a large institution like the PPA, the children are segregated by age and sex. Brothers and sisters don’t get to play with one another like they do in a family. That’s why the “sibling playtime” program run by Global Volunteers is so important.

We heard conflicting stories about why the three little girls were there. We were first told that their Mom was a cocaine dealer and prostitute and the welfare officials had intervened because of concerns about their safety. We were later told that their Dad was an alcoholic and their Mom was mentally ill.

What is clear is that the girls had been neglected and were very needy. At times they were moody and very clingy.

In addition to playing with the three sisters, we also interacted with other infants and toddlers and worked with them at physical therapy sessions. As orphans, many were emotionally and physically undeveloped. Most had been neglected and a loving physical therapist, Maria, worked with them to develop their social and physical skills.

At the end of two weeks, it was hard to say goodbye to Valeria, Sayuri and Kelly. They are such needy and beautiful children. We hope that we might someday see them again.

I should add that Connie and I did visit Machu Pichchu and the Sacred Valley of the Incas high up in the Andes. They were magnificent. But the highlight of our Peruvian adventure was our Global Volunteers’ visit to the PPA orphanage.

It’s where we fell in love with three little girls.

Jim Detjen is the Knight Professor of Journalism Emeritus at Michigan State University. An award-winning journalist, he is the founding director of the Knight Center for Environmental Journalism at MSU.

Interested in volunteering here or abroad? Global Volunteers can help

Founded in 1984, Global Volunteers is a private, nonsectarian, apolitical nonprofit corporation, established to help local communities meet critical development needs. Each year, volunteers work on projects centered on health care, education and building community infrastructure. It offers one to three week service programs in China, the Cook Islands, Cuba, Ecuador, Greece, Italy, Nepal, Peru, Poland, Portugal, St. Lucia, Tanzania, Vietnam and the United States. Half of its volunteers are 55 or older and 30% are over 65. Because of the COVID-19 pandemic volunteer programs are currently on hold. But some programs are expected to begin again later in 2021. For more information call 1-800-487-1074 or visit globalvolunteers.org.

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.

Gladys M. Beckwith 12/8/20
James Fagan 12/7/20
Anthony Forssberg 11/27/20
Douglas W. Hall 12/8/20
Robert V. Hudson 11/18/20
Janet Lee Kann 10/19/20
Howard McEntee 11/18/20
Ulreh V. Mostosky 11/1/20
William J. Pintal 11/24/20
Germaine A. Pratt 12/11/20
Mary Jean Rose 11/12/20
Ronald C. Simons 10/25/20
James R. Sumbler 11/30/20
Harold Walsh 10/12/20

PRESIDENT’S MESSAGE, cont. from page 2

in our regular communication with HR staff members who are dedicated to assisting MSU retirees.

MSURA also provides a variety of learning opportunities to enhance your retirement years. We do our best to look at current issues and challenges in society as well as advances in technology and medicine that may interest retirees. In February, Joe Grimm of MSU’s School of Journalism will talk about “Bias Busters.” These are strategies that can open students’ (and others’) eyes to prejudices or stereotypes they may not know they have. In March, Robin Buell will speak on unlocking the secrets of mints to advance medicine. Ideally, our MSURA programs provide a mosaic of information and insight that each retiree can use to enhance their understanding of a complex world and enrich their day-to-day lives.

MSURA, like each of our members, is constantly adapting to changing circumstances. With regret, we decided at our January board meeting not to hold our annual May luncheon in person due to uncertainties of the Coronavirus. We are considering alternative means to host this annual meeting and will let you know very soon what we decide is best to do.

I hope your new year has started well. MSURA will do its best to help you have a safe, healthy, and fulfilling, 2021.
As we enter 2021, MSU Human Resources would like to remind retirees that Humana plans have taken effect as of January 1. As such, we would like to share some important information and helpful resources that allow you to take full advantage of your plan.

**Humana Medicare Plan Programs**

Humana offers so many great programs and benefits at no additional cost to members. Programs range from things like Humana at Home, which is an in-home health and well-being assessment, to Silver Sneakers — a health and fitness program designed for people with Medicare — and more.

As part of the transition, Humana representatives will reach out to members to provide additional information about these programs and resources. While enrolling in these programs is not mandatory, we encourage all members to take advantage of the wonderful things Humana has to offer.

Members can also refer to the Humana Medicare Enrollment kit for more information about these programs or contact Humana Customer Service.

**Humana Contact Information for Medicare and Non-Medicare Plans**

Humana care specialists are available to answer your questions and provide the information you need. Please note, Humana has different phone numbers for plan questions and pharmacy questions.

**Customer Service**

For questions regarding the new Humana plan, such as what is or is not covered, how to use your plan benefits or questions regarding your Humana ID cards, please call Humana Customer Service at 1-800-273-2509.

**Pharmacy**

For questions regarding non-specialty medications, please contact Humana Pharmacy at 1-800-379-0092. For questions regarding specialty medications, please contact Humana Specialty Pharmacy at 1-800-486-2668.
Recordings of Membership Meetings & Special Events

In January 2020, the MSU Retirees Association began recording and posting our monthly meeting presentations and our special events so all retirees can enjoy them. These are available on the MSU Retirees Association website at retirees.msu.edu. On this and the next few pages, we have created a directory of the recordings available. More details and related media are also available on the website.

January 11, 2021 ■ Membership Meeting

Covid-19 Vaccines and Answers to Your Questions

Dr. Raza Haque helped us understand COVID-19 vaccines that are available or expected to be available soon and talked about why getting vaccinated is important for everyone.

Haque performs clinical work, geriatric assessments, skilled nursing facility care and medical directorships. He teaches at the medical student, resident and fellowship levels; and participates in other scholarly activities. He has been a guest writer for the MSU Retirees Association Senior Newsletter for a number of years now. One of the articles he wrote was on the different flu vaccines available, which was published in the January 2019 Spartan Senior Newsletter.

Haque earned his medical degree at Dow Medical College, University of Karachi. This was followed by a residency in Internal Medicine at Oakwood Hospital in Dearborn, and completion of the Geriatric Fellowship at MSU in 2004. Haque is a medical director of Faith Haven Senior Care Center and offers subacute care at the Ingham County Extended Care Facility. He has a scholarly interest in preventing polypharmacy and falls in the elderly. Presenter Contact Email: haque@msu.edu

December 14, 2020 ■ Membership Meeting

Michigan’s Bees & What You Can Do to Support Them

Dr. Rufus Issacs shared his vast knowledge of honey bees. In recent decades the populations have been declining. What can we do to support them? What are the effects on our food crops? Issacs answers these questions and more about these important species.

Issacs is a professor and extension specialist in the Department of Entomology at MSU, where he has worked for the past two decades. His research program explores insect ecology and behavior to develop insect management practices for sustainable crop production. Pest management challenges are addressed by testing new reduced-risk insecticides, developing new pest control tools and tactics, and integrating them into established integrated pest management programs. The lab also focuses on crop pollination, with emphasis on the biology and conservation of native bees and their roles in berry crop production. Presenter Contact Email: isaacsr@msu.edu

December 15, 2020 ■ Special Event

MSU Employee Assistance Program & Health4U Program

Join staff of the MSU Employee Assistance Program (EAP) & Health4U (H4U) Program as they highlight health and well-being services available to MSU retirees.

Nancy Allen, Director EAP & H4U, introduced the Health4U Program, which is focused on helping members of the MSU community explore the fundamentals of a health-promoting lifestyle. Presenter Contact Email: allenn@msu.edu

Jon Novello, EAP Clinical lead, introduced the Employee Assistance Program, which provides confidential, short-term counseling and referral services to individuals as they work through life changes, expected and unexpected events, chronic physical and emotional health issues and concerns.

Lisa Laughman, lead Emotional Wellness Consultant, provided an overview of the MSU Resilience Training Model and offered some practical suggestions for processing the increased stress people may be experiencing as they navigate these difficult times. Presenter Contact Email: laughman@msu.edu

Abby Richey, Nutritionist, guided participants through a focused eating activity she often uses in

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Cont. from page 7

Recordings of Membership Meetings & Special Events, cont.

Mindfulness: Introduction & Overview

Mindfulness: Introduction and Overview, was presented by Dr. Claudia Finkelstein, Director of Wellness, Resilience And Vulnerable Populations, MSU College of Human Medicine. During these days of pandemic and upcoming holidays, mindfulness is frequently listed as one strategy to help people cope. Join Finkelstein for one hour for a basic introduction to the concept of mindfulness. Finkelstein shared the history of and evidence for MBSR (mindfulness-based stress reduction) and engaged attendees in a brief practice. Presenter

November 12, 2020 ■ Special Event

Meet the New Director of the Broad Art Museum: Mónica Ramírez-Montagut

Mónica Ramírez-Montagut, the new director of the Eli and Edythe Broad Art Museum, shared what brought her to MSU, her vision for the museum and much more. Ramírez-Montagut is the newly appointed director of the MSU Broad and brings nearly 20 years of arts and culture experience in addition to her background as a trained architect. Throughout her extensive career, her approach to art is known for being both publicly engaged and socially conscious. Ramírez-Montagut is originally from Mexico and has lived in the U.S. since 2002. Presenter Contact Email: sandrab@msu.edu (Sandra Brown, assistant to Mónica Ramírez-Montagu)

November 9, 2020 ■ Membership Meeting

Common fraud schemes & how you can prevent becoming a victim

Fraud schemes have been on the increase nationally over the last several years. These schemes continue to evolve and people continue to become victims. What can we do to protect ourselves from being a victim to these schemes? Dr. Tom Holt, director of the MSU School of Criminal Justice, presented some of the schemes and what we can do to identify them and how we can protect ourselves. Holt’s research focuses on computer hacking, malware, and the role of the internet in facilitating all manner of crime and deviance. His work has been published in various journals including Crime and Delinquency, Deviant Behavior, the Journal of Criminal Justice, and Youth and Society. Holt has three degrees from the University of Missouri, including his Ph.D. Presenter Contact Email: holtt@msu.edu
Dan Mackey discussed the upcoming MSU open enrollment period, reviewed any changes to retiree policies/benefits and answered questions from MSURA members. He also talked briefly about Humana, the MSU retirement health care plan, which took effect on Jan. 1, 2021 — although specific sessions on this were hosted by HR. Mackey is the HR Manager/Retirement Administrator.

Tabatha Dixon, Senior Human Resources Professional, discussed open enrollment changes and answered any questions attendees had.

Sandra Campbell discussed services the MSU Pharmacy is offering and answered questions. Campbell explained how the many services the MSU Pharmacy provides can help retirees save time, money and provide a convenient way to obtain prescriptions and vaccines. Campbell is the chief pharmacist at the MSU Pharmacy. Presenter Contact Email: Dan Mackey mackeyd@hr.msu.edu, Tabatha Dixon, willi609@hr.msu.edu, Sandra Campbell, silecchi@msu.edu

Dr. Miko Rose shared the background and purpose of “The Joy Initiative,” a project she created and started at the MSU College of Human Medicine and College of Osteopathic Medicine schools, where she now teaches formal elective classes on the art of happiness and well-being.

Rose is an assistant professor at the MSU Department of Psychiatry, providing psychiatric services for Federally Qualified Underserved Health Centers throughout Michigan.

In 2013, she was awarded the SAMHSA American Psychiatric Association Minority Leadership Fellowship Grant, from which she built the foundation to develop emotional resilience, happiness, and mindfulness trainings tailored to the unique needs of medical providers.

She has over 20 years of experience and formal training in life coaching. Drawing upon her experiences with underserved communities, she now creates and facilitates happiness training programs for medical providers across the country. Presenter Contact Email: rosemiko@msu.edu

Dr. Charles Ballard spoke to the MSU-RA about the economic impact facing retirees. Ballard has been on the Economics faculty at Michigan State University since 1983, when he received his Ph.D. from Stanford University. In 2007, he became Director of the State of the State Survey, in MSU’s Institute for Public Policy and Social Research. Also in 2007, he won the Outstanding Teacher Award in MSU’s College of Social Science. He currently serves as Chair of the Board of Directors of the Michigan League for Public Policy.

He has served as a consultant with the U.S. Departments of Agriculture, Health & Human Services, and Treasury, and with research institutes in Australia, Denmark, and Finland. His books include “Michigan at the Millennium” and “Michigan’s Economic Future.”

Ballard is often interviewed on local, state and national radio and TV news for his expertise on the economy. Presenter Contact eMail: ballard@msu.edu

Please see page 10
Dr. David Thornton, the MSU Director of the Spartan Marching Band, spoke to the retirees about what goes into creating a halftime show and other challenges and notes of interests.

In addition to his role with the Spartan Marching Band, Thornton conducts the University Symphony Band and Spartan Brass, and teaches courses in instrumental conducting and marching band methods. Thornton earned his doctoral and master’s degrees in Wind Conducting from MSU and his bachelor’s degrees in Clarinet Performance and Music Education from Florida State University.

Prior to coming to MSU, Thornton taught in Florida where he was the assistant director of bands at Eau Gallie High School (Melbourne) and most recently the director of bands at Leon High School (Tallahassee). Presenter Contact Email: dtt@msu.edu

Dr. Mona Hanna-Attisha gave an update on Flint’s water and talked about what is being done to protect and ensure our water is safe. Hanna-Attisha is founder and director of the MSU and Hurley Children’s Hospital Pediatric Public Health Initiative, an innovative and model public health program in Flint. A pediatrician, scientist, activist and author, she has testified twice before the United States Congress. She was awarded the Freedom of Expression Courage Award by PEN America and named one of Time magazine’s 100 Most Influential People in the World for her role in uncovering the Flint Water Crisis and leading recovery efforts.

Hanna-Attisha’s bestselling and widely acclaimed book “What the Eyes Don’t See: A Story of Crisis, Resistance, and Hope in an American City” is an account of a shameful disaster that became a tale of activism and hope.

She is currently an associate professor of pediatrics and human development at MSU CHM. Presenter Contact Email: barre229@msu.edu (Julie Barrett, assistant to Dr. Hanna-Attisha)

The new MSU Health Care Pharmacy is now open and fully operational. It is on the first floor of the Eyde Building located at 4660 S. Hagadorn Road in East Lansing. Hours are 7:30 a.m. to 6 p.m. Monday-Friday, Saturday 9 a.m. to 6 p.m.

The staff invites you to stop in and see the fresh new facility and say hello. They understand that you may want to keep your distance and are happy to come to you. They are continuing to offer free delivery within a 30-mile radius of campus.

Another service for social distancing is curbside pick-up. You can call ahead and pre-pay for your prescription order and one of the pharmacy staff will come out to your car.

The pharmacy offers “SyncRx” which is a medication synchronization program where all of your prescriptions are lined up to fill once monthly or quarterly. The pharmacy also offers “Spartan-Pak,” which is compliance packaging for your medications, which will keep you organized and ensure you don’t miss a dose.

Now available for MSU retirees, the pharmacy is making staff technicians available to answer your questions about the new prescription drug plan. Call 517-353-3500 to make a phone appointment and let the pharmacy help. For more information on these and all of the pharmacy services, visit the website at pharmacy.msu.edu and click on the services tab or call 517-353-3500.
YOUR LEGACY. THEIR FUTURE.

LET’S TALK.

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- Deanna Gast
- Laura Peek
- Dorsey Gude
- Sean Lynch
- Kimberley Pittman-Schulz
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** - Markets have been on a hot streak since the elections and despite continued worries over COVID and the ongoing political circus, investors continue to look towards brighter days ahead. There seems to be a clear rotation taking place in markets, where cyclical laggards such as energy, financial, industrials, and materials companies have taken the lead. This has also manifested in other areas, with small caps outperforming large and international markets (particularly Asia) posting stronger results in the last quarter and to start the new year.

**Investment Implications** - Hopefully this rotation in equity market leadership will last more than a few weeks and provide a bit of a breather for higher momentum names, primarily in tech, to settle into the lofty expectations (and valuations) placed on them by investors. In our view, markets may also be subject to a bit of a correction at some point, however we remain generally optimistic toward equity markets this year. We continue to advocate for a diversified mix of stocks, which can take advantage of the economic normalization and to also have an eye towards longer term trends. Bonds, meanwhile, should be viewed as a measure of safety in this extremely low rate environment and not, necessarily, as drivers of portfolio returns.

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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