



Open Enrollment begins Oct. 1, includes new buy-up dental plan

Enrollment for benefits including health and dental insurance and other voluntary benefits for the 2024 plan year takes place October 1-31, 2023. Learn more at hr.msu.edu/open-enrollment and be ready with these tips:

1. Review your Open Enrollment Guide — arriving in your mailbox in mid-September, this guide will provide a complete overview of the Open Enrollment process and the benefits options available to you. (If you elected to receive your enrollment materials electronically, you will have digital access in late September)

2. Learn about the new dental plan — New this year, we are pleased to offer a new buy-up dental plan, the Delta Dental Premium PPO. This plan, along with the continually offered Aetna and Delta Dental plans, will be explained in detail in your guide.

3. Consider attending the Benefits Fair on Oct. 12 from 12:00-7:00 p.m. at the Breslin Center — Get assistance from the MSU Benefits team and listen to presentations from Humana and Delta Dental.

—MSU Human Resources

MSURA to kick off its 75th year on Sept. 11



Join us for this historical event!

When Monday, Sept. 11, 2023
Time 2 p.m., Coffee at 1:30 p.m.
Where MSUFCU Headquarters Building 2, 3899 Coolidge Road, East Lansing
To join via Zoom, see E-Notice for sign in info or visit <https://retirees.msu.edu>.

MSU Retirees Association will be kicking off its 75th Anniversary year this fall. Teresa K. Woodruff, Ph.D., MSU's interim president, will be our guest speaker on Monday, Sept. 11. The program



Teresa K. Woodruff, Ph.D.

begins at 2 p.m. Social time will begin at 1:30. The event will be held at the community room at MSUFCU Headquarters Building 2, 3899 Coolidge Road, East Lansing. Woodruff will provide an update on MSU's future plans and answer questions. Please join us for this special occasion.

To read more about Woodruff, please go to <https://president.msu.edu/meet-the-president/biography.html>.

Lots of activities planned for 2023-2024 season

Besides our monthly membership meetings, we have lots of things going on during our busy anniversary year. Here are just three special events planned through November. For more information, please see the designated pages. Keep informed by reading E-Notices, the website and the newsletter.



Homecoming Parade on Sept. 22. We need help giving out candy. —PAGE 7



Join retirees for lunch on the second Friday of every month at Brody cafeteria, starting Oct. 13. 11:30 a.m. —PAGE 7



Bus tour to the Henry Ford Museum and Ford Factory Tour on Thursday, Nov. 9. Register soon as seats are likely to go fast! —PAGES 10-11

MSU RETIREES ASSOCIATION

OFFICERS AND BOARD FOR 2023-2024

President	Jacqie Babcock	517-282-6861
Vice President	Rick Vogt	517-242-1324
Secretary	Kate Wight	248-563-3210
Treasurer	Dave Brower	517-282-4883
At-Large	Mike Gardner	517-290-7090
At-Large	William Anderson	517-290-7750
At-Large	Bruce Smith	517-323-9579
At-Large	Christina DeFouw	517-388-1813
Office Manager	Elizabeth Thomas	517-351-7611
Asst. Office Manager	Gayle Gower	517-332-0194

STANDING COMMITTEE CHAIRS

Awards	William Anderson	517-290-7750
Budget	Dave Brower	517-282-4883
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Information Tech	John Forsyth	517-332-6683
Membership	Nancy Craig	517-351-1391
Nominations	Roger Baldwin	517-599-3395
Program	Rick Vogt	517-242-1324
Scholarship	Angela Brown	517-974-1770
Healthcare Insurance	Rick Vogt	517-242-1324

SPARTAN SENIOR NEWSLETTER

Editor	Rick Vogt	517-242-1324
Newsletter Designer	Cheryl Pell	517-214-4845
Underwriting Manager	Jacqie Babcock	517-282-6861
Mailing Labels Manager	John Forsyth	517-332-6683

WEBSITE

Webmaster & Facebook Manager	Anders Johanson	517-974-8994
E-Notices Manager	Rick Vogt	517-242-1324

SPECIAL ASSIGNMENTS

Photographer	Bruce Smith	517-323-9579
MSU Shares	Darlene Wenner	517-339-1685



Please support our sponsors. They do a lot to help us defray the cost of events, newsletters and administrative expenses, They've also allowed us to give an extra \$2,500 Student Scholarship each of the past five years.



PRESIDENT'S MESSAGE

Jacqueline Babcock

I want to express my appreciation to Rick Vogt who has served MSURA for the past few years as President. He always has the members and their welfare in his thoughts and I am grateful to continue working with him during this coming year. Thank you to the members for giving me this opportunity to serve MSURA, as well.

I am delighted to announce the 75th anniversary of MSURA. We will kick off this exciting year at our membership meeting on Sept. 11 at 2 p.m. MSU Interim President Teresa K. Woodruff will be our speaker. Additional information can be found in this newsletter.

MSURA is planning many events this year to provide both important information and social interactions. There is something for everyone. About 30 retirees gathered at the Summer Circle Theatre stage on campus for the dress rehearsal performance of Midsummer Night's Dream. Thank you for Christina DeFouw and Pamela Marcis for organizing, providing treats and greeting attendees.

MSURA will be part of the MSU Homecoming parade and this year we will have a float! We hope many of you will join us to hand out candy to our young Spartan fans. Thank you to William Anderson for heading up this "green" event.

In November we are planning a day trip to the Henry Ford Museum and the Ford Rouge Factory. Sign up information is in this newsletter. Past bus trips have been very popular so sign up early to save your spot.

Michael Gardner is organizing monthly luncheons at Brody. Parking is available and it's a great way to catch up with friends and colleagues.

There are many ways you can be a part of MSURA. We can use help at monthly membership meetings – greeting people at the door with name tags, making coffee, etc. It doesn't have to be a monthly commitment but we'd love to have you join us when you can.

You can assist with writing or suggesting an article for the newsletter – do you know an MSU retiree who is making retirement look easy or fun and interesting? Maybe that's you! Is there a tour or event or speaker you

Please see PRESIDENT'S MESSAGE on page 8



In Memoriam

The Spartan Senior Newsletter prints in each issue of the newsletter the names of MSU retirees who have recently died. In publishing this notice to mark their passing, we honor them for their contributions

Kenneth C. Beachler	6/6/23
Norman Bell	6/19/23
Junior E. Brown	5/18/23
Paul Christ	5/2/23
Leah J. Davis	6/4/23
Gary L. Dressel	6/21/23
Dubelza Garcia	5/16/23
Betty Giuliani	5/9/23
Ronald Hamelink	5/27/23
Ann L. Hinsdale-Knise	6/8/23
Donald R. Isleib	6/17/23
Donna Joyce Irish	4/18/23
Georgia Johnson	5/24/23
Luann Kent	5/22/23
Mel Micke	6/2/23
Jack Preiss	6/3/23
James F. Rainey	5/23/23
George Rowan	5/30/23
Katherine E. White	6/20/23



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UPCOMING MEMBERSHIP MEETING



Dan Mackey



Sandra Campbell

Dan Mackey will discuss the upcoming MSU open enrollment period, review any changes to retiree policies/benefits and answer questions from MSURA members at the Oct. 10 meeting. He'll also share information about the new buy-up dental plan.

Mackey is the HR manager/retirement administrator and Dixon is the senior human resources professional.

Sandra Campbell will go over new services the MSU Pharmacy is offering and answer any questions you may have. Campbell will explain how these services 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.

Please note: Meeting is on Tuesday because Monday is a holiday.

WELCOME NEW RETIREES!

Are you a new retiree? Welcome to the MSU Retirees Association! You are already a member. There are no membership fees. 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 (emails) a month. Please get involved by coming to a membership meeting. They are normally held the second Monday of every month, September to April, at the MSUFCU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email msura@msu.edu.



YOUR
LEGACY.
THEIR
FUTURE.

LET'S TALK.

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The MSU Office of Gift Planning is here to help you discover ways to leave a legacy that reflects your values and priorities. Whether it's student scholarships, research or programs, let us show you how you can turn your philanthropic dreams into a plan.

Our experienced Spartan team brings financial acumen to help you realize your goals.

- Deanna Gast
- Laura Peek
- Sean Lynch
- Tami Baumann
- Becky Jo Farrington



-  Simply call 517-884-1000
-  Email giftplan@msu.edu
-  Or visit giftplanning.msu.edu



University Advancement
Office of Gift Planning
MICHIGAN STATE UNIVERSITY

MSURA SCHOLARSHIP FUNDRAISING CONTINUES

Awarding scholarships to deserving students at the annual MSURA luncheon is one of the most gratifying things we do as an association. Each year we help impressive young Spartans pursue their educational goals through our scholarship program. Since 2016, MSURA has awarded 22 scholarships totaling \$55,000 to students who have a family member who is or was an MSU employee. Initially we were able to award two scholarships. We increased the number to three in 2020 and four in 2022.

Our continuing fundraising efforts and the generosity of our members have enabled us to increase the number of scholarships we award. The fundraising goal we

announced in 2021 was \$60,000. When we met that goal we were able to fully endow a third MSURA Scholarship. We have now exceeded our \$60,000 goal by \$10,784. We hope to grow this amount to another \$60,000 which will fully endow a fourth MSURA Scholarship. Please continue to contribute to our scholarship fundraising efforts or consider making an initial contribution. Go to the MSURA Homepage (<https://retirees.msu.edu/>) for information on how to donate or follow the directions to the right.

MSURA thanks you for supporting this worthy cause. We are sure our scholarship recipients are even more grateful for your support.

—Roger Baldwin, Fundraising Chair

HOW TO DONATE TO THE MSURA ENDOWED STUDENT SCHOLARSHIP

If you're interested in giving to the MSURA Endowed Student Scholarship Fund, here are two ways to do so.

Mail

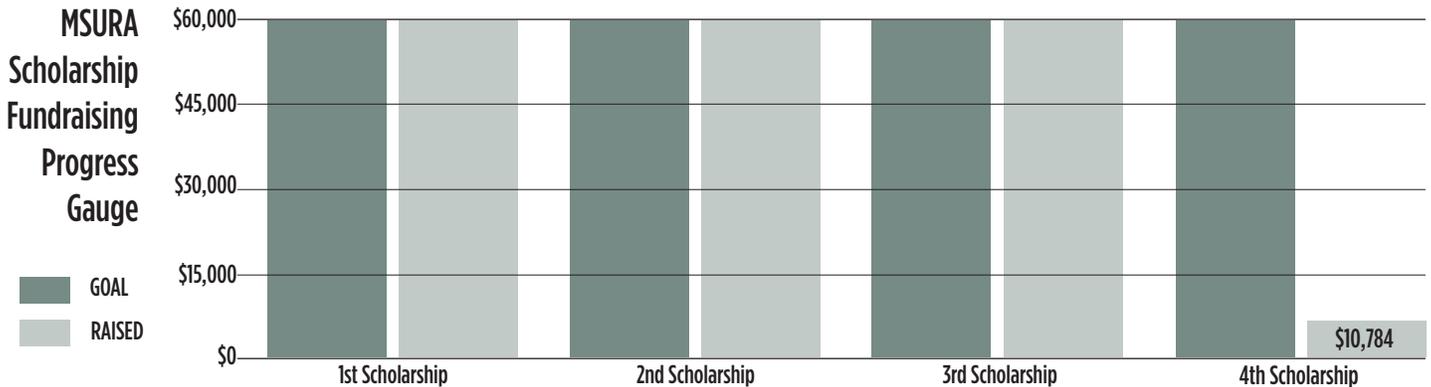
Make checks payable to Michigan State University with MSURA Endowed Student Scholarship written in the memo line.

Mail to:

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

Online

- Go to <https://givingto.msu.edu/gift/>
- Type in "MSURA Endowed Scholarship Fund" for Areas to Support.
- Click on "Add to Cart."
- Enter any gift amount you wish.
- Click on "Proceed to Checkout."
- Complete donation.



Subscribe to E-Notice emails to keep up with what's going on

MSURA communicates via email to retirees throughout the year about various topics and events. If you do not receive our E-Notice emails and would like to, please provide us with your email address and we will add you to the recipient list. Email us at msura@msu.edu with your name and email address with the subject line, "Subscribe to MSURA E-Notices."

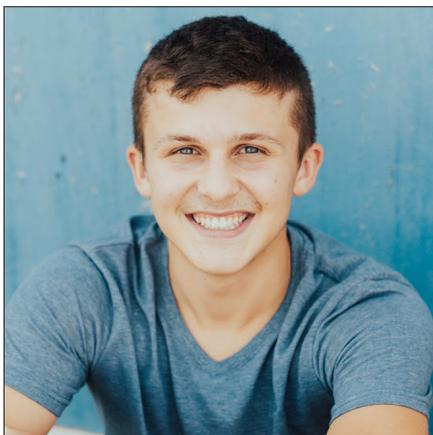


We're looking for stories. Got one?



Got an idea for a story in the Spartan Senior Newsletter? Are you doing something interesting that you'd like to share with fellow retirees? Email your idea to newsletter editor Rick Vogt at vogtrick@msu.edu.

Meet one more 2023 MSURA scholarship winner



RYAN PRIESS

RYAN is from Ontonagon and will be starting his sophomore year at MSU this fall. His mother, Kathy Bauer, works for Health and Nutrition through MSU Extension as a community nutrition instructor.

■ **Major:** Nursing

■ **Plans after graduation:** After graduation I plan to work a year in the hospital then travel nurse to see the whole country.

■ **What do you like about being a student at MSU?**

The thing I love about MSU the most is the environment on campus. It's like its own little town and the campus is so beautiful that I usually walk to all my classes.

■ **What do you enjoy during your free time?**

I like to play basketball, hike, swim and basically any outdoor activity.

■ **What else would you like to tell our readers?** This might surprise people, but the population of Ontonagon is 1,500 people and my graduating class was 30 people. I would also like to add how thankful I am to receive this scholarship. Thank you all.

Thank you to all retirees who help support our efforts to present scholarships to deserving students. To read more about our current fundraising efforts, please see page 5.



Humana®

Topic spotlight: Passive PPO

Your Humana Group Medicare Advantage PPO Plan is a passive PPO, which means that you will have a large network of providers, specialists and hospitals to choose from. You will pay the same amount for covered care services whether your care is received from an in- or out-of-network provider.

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More information about Humana contracted providers can be found at **Humana.com** or by calling Humana Customer Care at **800-273-2509** (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m., Eastern time.



Prior to scheduling your appointment, it is recommended that you check if your provider is in- or out-of-network. If you choose to see an out-of-network provider, which means they are not contracted with Humana, it is important to verify that the provider accepts Medicare and is willing to bill Humana. For covered services, if the out-of-network provider accepts Medicare and is willing to bill Humana, your care will be covered, per the plans benefits and coverage guidelines.

If a provider is unwilling to bill Humana or you have other questions about a provider's status or a related medical bill you received, please call Humana Customer Care at **800-273-2509** (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m., Eastern time.

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Show up for lunch at Brody Cafeteria on the second Friday of every month starting Oct. 13.

Join other retirees for lunch once a month

Retirees are meeting at MSU's Brody Cafeteria on the second Friday of every month starting on Oct. 13. Start time is 11:30 a.m. These lunches are very casual and are intended to bring retirees together and reconnect with friends. There is no program or speaker. This is just a time to relax, enjoy the good food at Brody and enjoy each other's company. You will need to pay for your lunch. To check the menu or read more, please see <https://eatatstate.msu.edu/menu/Brody%20Square>. Thanks to Mike Gardner for getting this program up and running. No need to sign up ahead of time, just show up!



Retirees did a trial run last year at the Homecoming Parade. Join them this year!

Celebrate our 75th at Homecoming Parade

As part of our 75th anniversary celebration, the MSU's Retiree Association is planning on participating in a big way at the annual Homecoming Parade on Friday, September 22. Not only will Retirees be distributing candy along the parade route, and not only will we have a classic car with MSURA signage, we also plan to have an MSURA 75th Anniversary float. The float, designed and built by retirees, will honor our past and the 75 years of contributions made to the University. If you have always wanted to participate in constructing a float, just send us your contact information (name, email address, and phone number). Send to William Anderson at ander113@msu.edu. Questions? Call (517) 290-7750.

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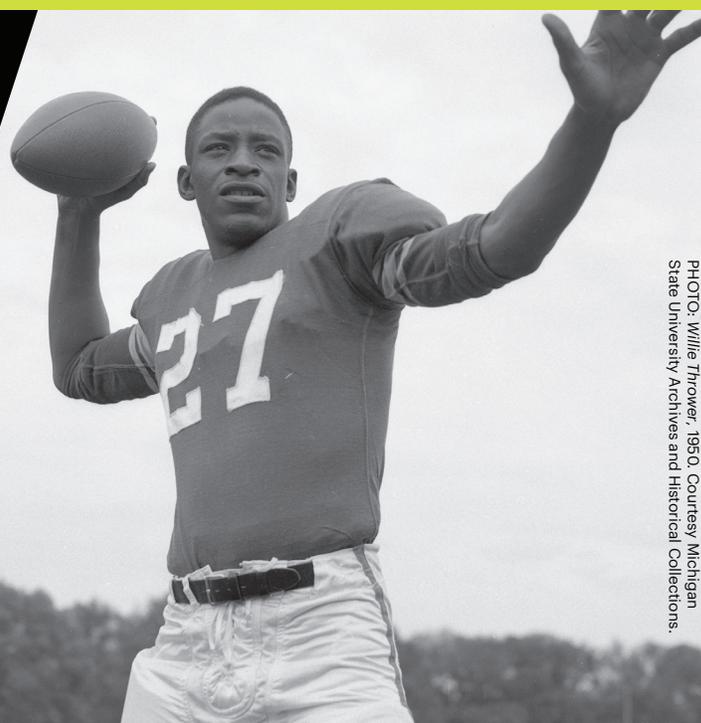


PHOTO: Willie Thrower, 1950. Courtesy Michigan State University Archives and Historical Collections.

MARK YOUR CALENDARS



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

MSURA MONTHLY MEMBERSHIP MEETINGS

We are planning to meet in person, but we will still be broadcasting meetings live on Zoom as well for those who cannot attend in person. We will also be recording these meetings and will make them available on the MSURA website. We will be following the MSU health restrictions for in-person meetings.

1:30–2 p.m. Coffee & Donuts
2–3 p.m. Program

Please watch future newsletters and E-Notices for more events.

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Sept. 11, 2023 1:30 p.m. Coffee 2 p.m. Meeting	Theresa K. Woodruff, Ph.D., MSU Interim President	Future of the University and Q&A	MSU Retirees Association Membership Meeting/75th Anniversary Kick Off	MSUFCU Headquarters Building 2, 3899 Coolidge Road, East Lansing
Thursday, Sept. 14, 2024 2 p.m	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details
Friday, Sept. 22, 2023			MSU Homecoming Parade	Meet at Hannah Community Center at 5 p.m.
Tuesday, Oct. 10, 2023 (Note DAY Change) 1:30 p.m. Coffee 2 p.m. Meeting	Dan Mackey & Sandra Campbell	MSU Health Benefits and Open Enrollment	MSU Retirees Association	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Friday, Oct. 13, 2023 11:30		Second Friday of Every Month	Casual Lunch with Other Retirees	Brody Cafeteria
Thursday, Nov. 9, 2023 7:30 a.m. – 6:30 p.m.	Bus Tour to Henry Ford Museum & Ford Factory Tour		Day Trip, see info on pages 10-11	Meet at Lake Lansing Meijer
Monday, Nov. 13, 2023 1:30 p.m. Coffee 2 p.m. Meeting	Graham Atkin, Ph.D.	MSU Spartan Street Medicine Program	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Dec. 11, 2023 1:30 p.m. Coffee 2 p.m. Meeting	Anthony Bauer	Scheffel Memorial Toy Shop	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Thursday, Dec. 14, 2023 2 p.m	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details
Monday, Jan. 8, 2024 1:30 p.m. Coffee 2 p.m. Meeting	Stephen Terry	MSU History & Postcard Pictures	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Feb. 12, 2024 1:30 p.m. Coffee 2 p.m. Meeting	Valerie Marvin, Historian & Curator, State Capitol Historical Society	Art in the Capitol	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, March 11, 2024 1:30 p.m. Coffee 2 p.m. Meeting	Dina Maneval, Board of Water and Light	Falcon Whisperer	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Thursday, March 14, 2024 2 p.m	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details
Monday, April 8, 2024 1:30 p.m. Coffee 2 p.m. Meeting	Alysia Babcock	Native Plants & Efforts for Restoration of Natural Areas	MSU Retirees Association Membership Meeting	Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing
Tuesday, May 7, 2024 11:30 a.m.	Speaker TBD	MSU Update, Awards & More	MSURA Annual Luncheon Meeting/75th Anniversary Celebration	University Club
Thursday, June 13, 2024 2 p.m	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details

PRESIDENT'S MESSAGE, cont. from page 2

you would like to suggest for MSURA members? We can find a date and volunteers to help with that. Is there a committee you would like to join? Is there a committee or group you would like us to help start? Simply attending monthly meetings and events are great opportunities to help support MSURA, too. Be present. We are an organization for you, the members. Contact any board member with your ideas and offers to help.

Lastly, I want to close in remembering one of our members who passed away recently, Ken Beachler. He was the first Executive Director of Wharton Center and remained a big part of the MSU and arts community after his retirement. He was often seen at MSURA monthly meetings, attended the annual spring luncheons and he was a frequent attendee at special events and tours. He will be greatly missed.

MSURA Board Members for 2023-2024



2023-2024 Board Members, from left to right: Pam Marcis, Christina DeFouw, Bruce Smith, Liz Thomas, Dan Mackey, Angie Brown, Dave Brower, Mike Gardner, Rick Vogt, Roger Baldwin, Jacqie Babcock and John Forsyth. Missing from the photo: Bill Anderson, Anders Johanson, Cheryl Pell and Kate Wight

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*Center for Medicaid and Medicare, CMS, awarded MSU Health Care Pharmacy 5 stars for patients refilling their medication for cholesterol, diabetes and hypertension.

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Join us on a trip to The Henry Ford Museum, Ford Factory Tour on Nov. 9

THE HENRY FORD MUSEUM: At The Henry Ford, you'll discover America—its culture, inventions, people and can-do spirit—and hundreds of hands-on ways to explore it, enjoy it and be inspired by it. Step into a world where past innovations fuel the imagination of generations to come. A vibrant exploration of genius in all its forms, Henry Ford Museum of American Innovation allows you to experience the strides of America's greatest minds while fully immersing yourself in their stories. Step inside the bus where Rosa Parks took a stand by taking a seat. Play pilot as you explore flight innovations, starting with the Wright brothers' achievements, or make yourself at home inside Buckminster Fuller's circular Dymaxion House. Put yourself in the place of the movers and shakers who blazed the trail to where we stand today. And in doing so, discover your own path.

FORD FACTORY TOUR: Rev up your inner engineer in a five-part experience at a legendary factory — Ford Motor Company's Dearborn Truck Plant. Walk through the Legacy Gallery and Electric Vehicle Display and look back at the iconic vehicles manufactured at the Rouge complex, all while looking ahead to automaking's electric future. Take a seat in our Legacy Theater to learn more about the history of Ford Motor Company. Feel the force of modern engineering in the multisensory Manufacturing Innovation Theater. Travel up to the observation deck for sweeping views of the historic Rouge Complex and one of the world's largest living roofs. Step into the elevated plant walkway for a look at where the legendary Ford F-150 is assembled. Start to finish, Ford Rouge Factory Tour offers awe-inspiring encounters with America's celebrated manufacturing past, present and future, plus a look into the sheer scale of a working auto factory.

ACCESSIBILITY: Wheelchairs can be rented for \$4 for the entire day, and scooters can be rented for \$20 per day at **The Henry Ford Museum**. Rentals require leaving a current driver's license at the renting desk and completion of a rental agreement form. Please note that on busy days (holidays, large/special events and summer weekends), the motorized scooters rent out quickly and may not be available, so it may be wise to make other arrangements. Complimentary wheelchairs are available at the **Ford Rouge Factory Tour Visitor Center** upon request. Motorized scooters are not available for rent at the Ford Rouge Factory Tour.

LUNCH ON YOUR OWN: Choose the **Plum Market Kitchen/Zingerman's** for soups, salads and sandwiches or **Lamy's Diner**, which has period menus, paper straws and an iconic counter plus chicken salad sandwiches and frappes. Lots of delicious selections await you at either of these locations within the museum.



TRIP INCLUDES:

- Round trip transportation by Motorcoach
- Tour of the Henry Ford Museum
- Tour of the Ford Rouge Factory

COST: \$80

Mail your check & reservation form (found on page 11) to:
Mitten Tours/Diana Priebe
200 Albert Ave., Unit 604, East Lansing, MI 48823
Questions or concerns?

Contact Diana at 517-281-9192 or
mypinkkangaroo@gmail.com

DEADLINE FOR RESERVATION: Sept. 23, 2023

TENTATIVE SCHEDULE:

Thursday, Nov. 9, 2023

7:45 a.m. Motorcoach arrives at Lake Lansing Meijer
(by Light Post K)

8 a.m. Motorcoach departs Meijer on Lake Lansing Road

9:30 a.m. Arrive at The Henry Ford Museum

12–1 p.m. Lunch

2 p.m. The Ford Rouge Factory Tour

4:45 p.m. Depart Dearborn

6:30 p.m. Arrive at Lake Lansing Meijer

MSU RETIREES ASSOCIATION DAY TRIP

MSURA Henry Ford Museum & Ford Factory Tour — Thursday, Nov. 9, 2023

Make check payable to **Mitten Tours/Diana Priebe**. Fill out this reservation form and return with check to **Mitten Tours/Diana Priebe, 200 Albert Ave., Unit 604, East Lansing, MI 48823**
Contact Diana at mypinkkangaroo@gmail.com or 517-281-9192

Name (As Appears on Driver's License) First _____ Last _____

Preferred Name _____ Date of Birth (month/day/year) _____

Address (As Appears on Driver's License) _____

City _____ State _____ ZIP Code _____

Telephone (Home) _____ (Mobile) _____

Email Address _____ Special Needs _____

Medical condition we should be aware of _____

Traveling with (All in your group, please) _____

Emergency contact person: (Not traveling with you)

Name _____ Relationship _____

Daytime Number _____ Evening Number _____

Trip Cancellation Policy

If a trip is canceled 61 days or more in advance of departure date, customer will receive a full refund of any payments made.

If a trip is canceled 60 days to 33 days in advance of departure, a 10% charge is assessed.

If a trip is canceled 32 days or less in advance of the departure date, no refund will be assessed.

I have read, understand and agree to the above.

Signature _____ Date _____

Printed Name _____

Waiver

Mitten Tours, MSU Retiree Association, and Diana Priebe shall not be liable for any personal injury, property damage, accident, delay, inconvenience, change in itinerary, or other irregularity which may occur due to (1) wrongful, negligent or arbitrary acts or omissions on the part of the Suppliers, their employees or others not under the direct control of Mitten Tours, MSU Retiree Association, and Diana Priebe (2) defects or failures of any conveyance, equipment or instrumentality under the control of the Suppliers, and (3) but not limited to, Acts of God, fire, riots, strikes, thefts, pilferage, epidemics, quarantines or dangers incidents to the sea, land and air. The Client agrees to hold Mitten Tours, MSU Retiree Association, and Diana Priebe blameless in making the arrangements on his/her behalf, provided same shall be made through generally acceptable suppliers at the time of engagement, and further agrees that restitution or damages, if any are claimed, shall be sought directly from the suppliers. The Client also agrees to the terms and conditions of the tour, or services as set forth in the brochures and/or circular of the Suppliers.

I have read, understand and agree to the above.

Signature _____ Date _____

Printed Name _____

Disclaimer for cars being left at Meijer on Lake Lansing Road

If you are leaving your car, I need to have you fill out the following:

While parked at Meijer on Lake Lansing Road on Nov. 9, 2023, for the MSU Retirees Association/Mitten Tours Henry Ford Museum and Ford Factory Tour, I understand Mitten Tours, MSU Retirees Association, and Diana Priebe and Meijer are not liable for my car and the contents therein.

Signature _____ Date _____

Printed Name _____

License Plate # _____ Make, Model, Color and Year of Car _____

For Mitten Tours Use Only: (\$80) Check Number _____ Date Received _____ Amount _____



Retirees Association
MICHIGAN STATE UNIVERSITY

**1407 Building, MSU
1407 S. Harrison Road
East Lansing, MI 48823-5239**



Straight to the Point

Market Update - Market returns exceeded expectations during the first half of the year, with the outlook for the second half looking fairly good. The economy has held up better than most were predicting, and recession fears are once again being pushed out further. Recently, first-quarter GDP was revised higher from 1.3% to 2.0%, and second-quarter expectations are for around the same 2% growth. Soon we will learn if earnings can continue to provide a boost to markets, particularly in the high-flying tech space. Anything AI related has seen strong returns and higher valuations in the last few months. We are not without potential headwinds, though. A strong stock market and economy will likely mean more rate hikes from the Fed, increasing the chance for economic weakness further out. Also, geopolitics remains a concern with the ongoing war in Ukraine and negative US/China relations. Overall, the prospects for stocks have improved in the first half of the year, but we remain somewhat cautious when looking past 2023.

Special MSU Retirement Plan Update - MSU retirement plan changes are now complete. There has been a great deal of movement, both across accounts and investments. If you or anyone you know would like to talk through the changes, or to review investments and distributions, please contact us at 877-338-4032 or info@straightline.com.

StraightLine is a fiduciary that provides professional financial planning and account management. Our experienced advisors and dedicated research staff allows us to offer unbiased information to the MSU faithful. Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing in our investment management. Please contact us if you are interested in receiving these newsletters or discussing how we can assist with your financial strategy.



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