



UPCOMING MEMBERSHIP MEETING

Adviser to Spartan Street Medicine program to speak at Nov. 13 meeting

Based in the College of Osteopathic Medicine, Spartan Street Medicine is run by medical students united under a commitment to quality healthcare



Graham Atkin

for all. The program provides care and health education to people experiencing homelessness

in Ingham County in the form of pop-up clinics and outreach trips.

The student-led medical group is overseen by Dr. Graham Atkin, community adviser — who will speak to retirees — and Dr. Robert Scott and Dr. Michelle Loubert, clinical advisers.

“What we are trying to do is bridge the gap in healthcare for people who are experiencing homelessness in a way that brings

Please see ATKIN on page 2

When Monday, Nov. 13, 2023

Time 2 p.m., coffee at 1:30 p.m.

Where Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

MSURA’s Scholarship Endowment Journey

Lighting the path for Spartan families

The MSURA is on a mission to create a brighter future for students through the power of scholarships. With a burgeoning endowment and a history of generosity, MSURA is well on its way to achieving the endowment goal.

As of September 30, 2023, the MSURA Endowment Fund stands at an impressive \$188,424.16, a testament to its growth over the years. This endowment has been the cornerstone of funding for the Association’s student scholarship program, supporting a total of 23 (\$2,500 each) scholarships to date, with 14 coming from the endowment itself, and nine from MSURA operations.

These scholarships, valued at \$57,500 in total, have made a significant impact on students’ lives. These scholarships are reserved specifically for the children or grandchildren of MSU retirees or current MSU employees. The journey to reach this point involved not only careful financial planning but also membership and community support, including memorable golf outings held in 2015, 2016, and 2017.

The story of MSURA’s scholarship endowment journey is one of determination and commitment. It all began with a three-year fundraising effort launched in March 2021, aiming to endow a third MSURA scholarship. Despite the challenges posed by the global pandemic, which led to a suspension of in-person meetings in early 2020, MSURA pressed on with their mission. Their faith in the support of their members and friends was justified when they exceeded their goal in just a year and a half. As of September

30, 2023, the association had raised an impressive \$72,734 in donations and pledges.

Eager to build on this success, MSURA now sets its sights on endowing a fourth scholarship.

Calling all Spartans!

If you are interested in giving to the MSURA Endowed Student Scholarship Fund, there are two convenient ways to contribute.

Mail:

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

Mail your donation to:
University Advancement
535 Chestnut Road, Room 300
Michigan State University
East Lansing, MI 48824

Online:

1. Go to <https://givingto.msu.edu/gift/>
2. Type in “MSURA Endowed Scholarship Fund” for Areas to Support.
3. Click on “Add to Cart.”
4. Enter any gift amount you wish.
5. Click on “Proceed to Checkout.”
6. Complete donation.

With the dedication of MSURA and the generosity of its supporters, the dream of providing educational opportunities to the children and grandchildren of MSU retirees and employees continues to shine brightly. Join them in making a difference through the gift of education.

MSU RETIREES ASSOCIATION

OFFICERS AND BOARD FOR 2023-2024

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E-Notices Manager	Rick Vogt	517-242-1324

SPECIAL ASSIGNMENTS

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MSU Shares	Darlene Wenner	517-339-1685

ATKIN, cont. from page 1

them in as partners in their health discovery process and in a way that empowers them to be advocates for their health,” Atkin said. “It really is about bringing the clinicians to the patients, going to the people where they are, and helping them as best we can.”

Attendance at this event is in-person or virtual using Zoom. Meeting will be held at the MSU Federal Credit Union Farm Lane & Mt Hope branch Community room. Coffee at 1:30 p.m., and presentation will start at 2 p.m.



PRESIDENT'S MESSAGE

Jacqueline Babcock

We are heading into the holiday season. November is traditionally the month to give thanks. I am personally thankful to the dedicated MSURA board members and volunteers and all of our members. December we celebrate with family and friends and look forward to the new year.

The MSURA board is discussing how we can engage in additional social and informational programming with our membership – in particular, recent retirees. The board appreciates those who filled out the events survey at our September membership meeting and the Events Committee is looking into events for spring, summer and fall 2024.

In November a group looks forward to the bus trip to the Ford Museum and River Rouge Factory Tour. Information about the Nov. 13 speaker, Graham Atkin from the Spartan Medicine Program, appears in this newsletter. December 10 is a special presentation on the Scheffel Memorial Toy Shop. We all still remember our favorite toy growing up, I'm sure.

Finally, don't forget the monthly luncheons at Brody Hall on Nov. 10 and Dec. 8. This is an informal way to meet up with friends and colleagues.

I wish all of you a Happy Thanksgiving and special holiday season.

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 MSUF-CU branch on Mt. Hope and Farm Lane. If you would like to receive a paper copy of the newsletter, please email msura@msu.edu.

UPCOMING MEMBERSHIP MEETINGS

R. J. Scheffel toy maker to present at Dec. 11 meeting

Attendees at the December membership meeting will get a chance to learn all about the R.J. Scheffel Memorial Toy Project, which makes and provides, without charge, wooden toys, memory boxes, and games, hand crafted by volunteers, for children who are disadvantaged, homeless, needy or in crisis.

These volunteers are the “Toy Makers” for disadvantaged children of Clinton, Eaton and Ingham Counties. They work towards a “wish list” provided by the Lansing Salvation Army, CAPS (Child Abuse Prevention Services), Ele’s Place, and the Kiwanis Club. Small, unpainted cars are made for children at the Ann Arbor Children’s Hospital and the Child Life Dept. and Mary Free Bed Re-Hab Hospital at Lansing’s Sparrow Hospital.

Gene Kico, president of the R.J. Scheffel Memorial Toy Project, will be our guest speaker on Monday, Dec. 11. Kico grew up in the Lansing area and has been involved with Scheffel for 12 years. He retired as a design manager at GM first in Lansing and then at the GM Tech Center in Warren.

He was an usher at MSU football games during the Duffy Daugherty area.

Attendance at this event is in-person or virtual using Zoom. Meeting will be held at the MSU Federal Credit Union Farm Lane & Mt Hope branch Community room. Coffee at 1:30 p.m., and presentation will start at 2 p.m.

When Monday, Dec. 11, 2023

Time 2 p.m., coffee at 1:30 p.m.

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

MSU retiree Ron Flinn to share history of MSU campus facilities at January meeting

Ron Flinn, our speaker on Jan. 8, has written a book on the history of MSU campus facilities from 1939 to the present, a period of dramatic growth and change.



Ron Flinn

Flinn began working for Building and Utilities as a student employee

when he arrived at MSU in September 1957. He became a full-time employee upon his graduation in 1960. He has been involved with all facility activities including construction, maintenance and demolition from 1957 through 2014, from quonset huts to construction of the FRIB.

During his career he moved from student engineer to Vice President for Strategic Infrastructure Planning and Facilities and pulled together most of MSU’s facility responsibilities.

He is licensed to practice engineering in the state of Michigan and has been active in his professional organization with papers and presentations. He was awarded the APPA (Leadership in Educational Facilities) Meritorious Service Award in 1998, its highest recognition.

Attendance at this event is in-person or virtual using Zoom. Meeting will be held at the MSU Federal Credit Union Farm Lane & Mt Hope branch Community room. Coffee at 1:30 p.m., and presentation will start at 2 p.m.

When Monday, Jan. 8, 2024

Time 2 p.m., coffee at 1:30 p.m.

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane OR join the Zoom: See E-Notice for sign in info or visit <https://retirees.msu.edu>.

Boost Your Savings and Receive Up to \$250!

For a limited time, earn more with a new MSUFCU Insured Money Management Account (IMMA).

Receive **\$250** when you open an IMMA with a minimum deposit of \$25,000 and maintain that balance for at least 90 days.

Receive **\$100** when you open an IMMA with a minimum deposit of \$10,000 and maintain that balance for at least 90 days.

Open an IMMA today!

msufcu.org
800-678-4968

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MSU FEDERAL CREDIT UNION

Offer valid 9/18/23 to 11/30/23. Members who do not currently have an Insured Money Management Account (IMMA) and open an IMMA with a minimum deposit of \$25,000 and maintain a balance of at least \$25,000 for 90 days will receive \$250. Members who do not currently have an IMMA and open an IMMA with a minimum deposit of \$10,000 and maintain a balance of at least \$10,000 for 90 days will receive \$100. IMMA must be opened and funded by 11/30/23. IMMA Tier 1 Annual Percentage Yield 1.30% as of 9/1/23. Rate subject to change. Bonus of \$100 or \$250 will be deposited to the member's savings account within 45 days of promotion end date. Not valid for funds already on deposit with MSUFCU. Offers cannot be combined. Bonus may be taxable and reported on an IRS Form. Federally insured by NCUA.

Healthier with MSU Health Care Pharmacy



The Spartan pharmacy which helps keep you and your wallet healthy

- Rated 5-stars for patients refilling their medication for cholesterol, diabetes & hypertension
- Free delivery within 30 miles
- 1:1 medication consultations to maximize your prescription benefit plan
- COVID vaccines, boosters and antivirals available

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

4660 S. Hagadorn Road, Suite 100, East Lansing, MI 48823 | (517) 353-3500 | pharmacy.msu.edu



MSU Health Care
PHARMACY

THE CENTER FOR OBJECT RESEARCH AND ENGAGEMENT

*aka
The CORE*

A brand new home for the MSU Broad Art Museum's collection.

OPENING NOVEMBER 2023

The CORE is found in our newly renovated lower level and is exactly that—the core of who we are, your campus art museum. With 5,000 years of art history on display, we invite you to slow down, look closely, and experience the amazing world of art with us.

ADMISSION IS ALWAYS FREE

Open Wednesday–Sunday, 10am–6pm

Reserve your tickets online today at broadmuseum.msu.edu

 **MSU BROAD
ART MUSEUM**
547 E Circle Dr, East Lansing, MI (517) 884 4800





Lots of people showed up to help with the float entry on Friday, Sept. 22. Some rode on the float; some were in the two cars in the entry; others handed out candy; and two folks carried the sign ahead of the float and cars. From left to right: Roger Baldwin, Doug Koons, Brenda Vogt, Chris DeFouw, Kate Wight, Marcia Evans, Rck Vogt, Cathy Estrada, Deborah Collver, Cindy Roach, Jacqie Babcock, Phil Babcock, Darlene Wenner, Bill Anderson, Neelam Kher, Emily Anderson, Rebecca Henry and David Wright.



MSURA had a float for the first time ever this year, along with two vehicles, in the MSU Homecoming Parade on Sept. 22. Lots of people worked together to make the float a reality, including Bill Anderson, the mastermind behind the float. Thanks to Angie Wendelberger and the Department of Theatre for costumes, Craig Gunn for pulling the float, Kriss Ostrom for letting folks build the float in her garage, and Jeffrey Anderson for creating the playlist.



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

MSURA communicates via email to retirees twice monthly 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."



ENJOY INCOME FOR LIFE *with a* **CHARITABLE GIFT ANNUITY**

Office of Gift Planning
University Development
Michigan State University

Spartan Way
535 Chestnut Road, Room 300
East Lansing, MI 48824
(517) 884-1000
giftplan@msu.edu
giftplanning.msu.edu

Do you wonder how you can ensure that you won't outlive your assets?

A charitable gift annuity can allow you to lock in fixed payments that are safe from market fluctuations, all while supporting Spartans.

Here is how it works:

- 1) You give assets to Michigan State University.
- 2) We pay you a fixed amount each year for the rest of your life.
- 3) The assets remaining after your lifetime support an area of your choosing at MSU.

You will also enjoy tax benefits at the time of the gift and on future payments. There are additional benefits if you give appreciated stock, including a reduction of your capital gains liability.

You can have peace of mind knowing the amount you'll receive each year will not change, regardless of a fluctuating market.

Also, your gift annuity can be for one or two people, so you can include your spouse or another loved one as a recipient. You can also make the gift in someone's name and they will receive the payments for their lifetime.



University Advancement
Office of Gift Planning
MICHIGAN STATE UNIVERSITY

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 to improve MSU and the Greater Lansing community.

Vera M. Elden	8/23/23
Carol Louise Ihme	9/5/23
David G. Gerard	8/30/23
Florence Latham	8/14/23
Lorraine McKane	9/11/23
Diane D. Parshall	8/23/23
Loraine E. Scott	9/4/23
David G. Townshend	8/24/23
Helen Irene Waldo	9/10/23
Robert Wygant	9/12/23



GO TO LUNCH!

The first official lunch at Brody Cafeteria happened on Friday, Oct. 13. The group was a bit small likely because of the rain, but everyone seemed to enjoy the gathering. The next two lunch events will be Friday, Nov. 10 and Dec. 8 at 11:30–1:30. Grab a friend and join in the fun.

Your chance for a no-cost Health and Well-being Assessment A smart move for helping MSU retirees on the Humana plan live their best life

What is Humana's Health and Well-being Assessment?

It is a whole health review conducted in the comfort of your home by a nurse practitioner, physician assistant or doctor. The assessment is provided to MSU retirees on the Humana Group Medicare Advantage plan at no additional cost. A virtual option may also be available.

How do I benefit from having an assessment?

This experience can empower MSU retirees to prioritize their well-being and stay committed to their preventive health goals. It can also provide valuable information to your regular doctor. Based on your results, Humana may suggest helpful resources for you.

What happens after my visit?

You will receive a brief summary with suggested topics to review at your next doctor's visit, and recommended exams and screenings. Results are shared with your doctor, which may be used to help coordinate your ongoing care.

What is included in the assessment?

-  Review of recommended screenings based on your age and health status
-  Useful information on your health condition and ways to meet your health goals
-  Information about your medications, such as benefits and side effects

Our trusted vendors at Signify Health or Matrix Medical Network will call you when it's time to schedule.



This assessment does not replace your Annual Wellness Visit or other visits to your regular doctor. It is simply a way to support the care you're already receiving—in the privacy of your home at no additional cost to you. Visit HumanaHealthAssessment.com to learn more.

Humana.

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Retirees Association
MICHIGAN STATE UNIVERSITY

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



Straight to the Point

Market Update - Several factors have contributed to the recent selling in markets. Fears over the UAW strike and possible government shutdown have weighed on short-term sentiment, as both have the potential to negatively impact the economy should they last for an extended period. The short-term fund deal avoided the worst, but only extends the shutdown window to mid-November. Elsewhere, the Fed continues to maintain a hawkish tone. Although they held off raising rates at the September meeting, they project another hike before the end of the year and now expect fewer rate cuts in 2024. Fixed-income markets continue to adjust to the “higher for longer” policy path, resulting in higher long-term yields and losses in bonds. Although we see better days ahead for markets, we have some hurdles to clear in the near term before we might see a more sustained market rally.

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.

From StraightLine Higher Education Services



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