



UPCOMING MEMBERSHIP MEETINGS

Prime Time's new director to speak at Sept. 9 meeting

Alesha Williams, the new Prime Time Senior Program director, will speak at the first membership meeting of the 2024-2025 season on Monday, Sept. 9.

The Prime Time Senior Program



in East Lansing caters to individuals aged 55 and above, offering a diverse range of classes and activities rooted in the Eight Dimensions of Wellness. It aims

to foster an inclusive environment that celebrates seniors as integral members of the community.

Williams will talk about how this program enriches lives and serves as a valuable resource for community engagement and promoting healthy aging.

Since assuming her role in February, she has been proactive in forging new partnerships and creating innovative programs to enhance opportunities for local seniors. She looks forward to sharing with you her passion for the senior population and the Prime Time program.

When Monday, Sept. 9 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.

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Benefits Open Enrollment begins Oct. 1

Non-Medicare PPO health plan will move to Personify Health

nrollment for benefits including La health and dental insurance and other voluntary benefits for the 2025 plan year takes place Oct. 1 - 31, 2024. Learn more at hr.msu. edu/open-enrollment and be ready with these three tips:

- Review your Open Enrollment Guide — arriving in your mailbox in late 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 mid-Sep-
- · Learn about the new non-Medicare health plan administrator — for the 2025 plan year, the MSU non-Medicare PPO health plan

will be administered by Personify Health and utilize the Aetna provider network for health care and CVS Caremark for prescriptions. Please note the MSU Group Medicare Advantage Prescription Drug (MAPD) plan will continue to be administered by Humana. Members currently enrolled in the MSU non-Medicare PPO health plan will be automatically enrolled for 2025.

• Consider attending the Benefits Fair on Thursday, Oct. 3 from 12:00-7:00 p.m. at the Breslin Center. Talk in-person with HR-Benefits staff and MSU benefits providers about your benefit options or listen to presentations from Humana and Personify Health to learn more about your health plan coverage.

Tour the State Capitol building on Sept. 10 with MSURA

The scaffolding has come down and the long awaited remodeled Capitol is finished. A Capitol tour has been scheduled for Tuesday, Sept. 10, at 10 a.m. Arrive by 9:45 to the Heritage Hall, north side of the Capitol, off Ottawa Street.

While the tour is free, you will need to pay to park on the street and in parking lots. The tour is approximately one hour, with walking and standing. There are elevators. Space is limited. RSVP to Chris DeFouw at defouw@msu.edu



by Aug. 31.

A link to "The Art in Michigan's Capitol" presentation by Valerie Marvin on Feb. 12, 2024, can be found on the home page of the retirees.msu.edu website in the main body of information.

MSU RETIREES ASSOCIATION

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COMMUNICATIONS

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Newsletter Designer & Facebook	Cheryl Pell	517-214-4845
Underwriting Manager	Jacqie Babcock	517-282-6861
Mailing Labels Manager	John Forsyth	517-332-6683
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E-Notices Editor	Rick Vogt	517-242-1324
Videographer	Bruce Smith	517-323-9579

B.Y.O.B.

(Bring Your Own Buddy)

MSURA is presenting Biggby gift cards to those who bring a guest who has never been to an MSURA monthly membership meeting before. The person you bring will also get a \$5 gift card. We're trying to reach out to those retirees who are not familiar with MSURA, and this is a great way to bring more into the MSURA fold. There is a sheet at the welcome desk for you to register yourself and your guest.



PRESIDENT'S MESSAGE

David Brower

look forward to serving as president of the MSU Retires Association for the 2024-25 season, a new role for me after serving as its treasurer for the past 10 years. I can't help but pause and reflect on how I got to this point. After retiring from MSU at the end of 2011, completing over 32 years at the university, I recall being contacted by a good friend and former colleague, Bob Wenner, who was the MSURA Treasurer at that time.

Bob encouraged me to attend an MSURA monthly meeting, which I did. That started me on the path of regularly attending and enjoying various MSURA programs and events, as well as reconnecting with faculty and staff I had met and worked with over my career at MSU. After a period, I chose to seek an at-large board position and was elected. When Bob stepped down as Association Treasurer after eight years, I was elected as its new treasurer in 2014.

As a native of mid-Michigan, an alumnus of MSU and as an MSU retiree, I have immensely enjoyed the abundant social, cultural, sports and intellectual opportunities available at the university and through my participation in MSURA programs and activities. I have received a great deal of satisfaction from working on various MSURA projects that help support MSU students and the university. Plus, as an MSU retiree, I have interacted with university officials to help advise them on the health, dental and other benefits issues so important to MSU retirees.

MSURA is an all-volunteer organization, which relies on a continuous flow of new retirees to help plan and conduct its programs and activities. A problem facing MSURA, as well as many other organizations, is the fact that the COVID pandemic decreased the number of new retirees volunteering for our board or volunteering in various ways to support MSURA. As a result, a major effort this year is being made to reach out to recent retirees and introduce them to the benefits and fulfillment from becoming involved with MSURA.

One of the positives that resulted from the pandemic was the development of ZOOM, used to support organizational meetings and activities. MSURA uses ZOOM for its board meetings, allowing board members and volunteers to participate, regardless of where they are. This, plus the

Please see PRESIDENT'S MESSAGE on page 3

PRESIDENT'S MESSAGE, cont. from page 2

fact that MSURA involvement is very flexible, makes it easy for retirees to participate to the extent they desire, as they enjoy their retirement time interacting with family, traveling or pursuing other interests. If you want to stay connected with MSU and find fulfillment, MSURA may be perfect for you. Please feel free to contact me at brower@msu.edu if you would like more information about MSURA involvement.

Our MSURA Program Committee, chaired by Angela Brown, has planned an interesting array of programs and activities for our coming year. As these events are announced, mark your calendars for a good time with old friends and new ones. All MSU retirees and spouses are members, and everyone is welcome.

Stay informed

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."

We produce seven newsletter issues a year. The August-September newsletter is mailed to each retiree. All issues are sent to retirees via a link to the MSURA website in the E-Notice emails.

We provide information about events, articles of interest to you and changes to your benefits.

Any retiree wishing to receive a paper copy of the newsletters can make that request by phone (517-353-7896), mail (1407 S Harrison Road, Room 22) or email (msura@msu.edu).

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.

Donald F. Aschom	6/3/2024
Sandra Bauer	5/28/2024
William C. Brown	5/11/2024
David Scott Brown	5/23/2024
Garth A. Bushard	6/17/2024
Jeanne G. Clark	5/24/2024
Thomas Clarke	5/22/2024
Deborah Mae Closson	5/9/2024
Rebecca Counsellor	6/5/2024
Fleta Gacki	5/15/2024
Pearl Jackson	2/29/2024
Tom M. Johnson	5/10/2024
Wayne H. Nierman	5/7/2024
Mary Odiorne	6/3/2024
Milford Shaulis	6/18/2024
John Stevens	5/26/2024
Joseph P. Swartz	5/2/2024
Marianne Triponi	4/18/2024
Ruth Ann Vrable	4/20/2024
Mark E. Whalon	6/18/2024

RECEIVE CAMPUS EMERGENCY MESSAGES

You can subscribe to the Michigan State University Alert System to receive text messages when emergency issues arise on campus. All you need to do is send a text to 888777 with the message "MSUALERT" (all caps).



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Make 2024-25 the year you get involved in MSURA

MSURA is your organization. For an organization to remain active and vital, membership participation is needed. Participation can be as simple as reading the newsletter and e-notices (and keeping your contact information up to date), attending a monthly membership or special interest group meeting, registering for a day trip or special event, signing up to help with an event, suggesting a topic or interesting person for a newsletter article or writing a newsletter article. The MSURA board is open to members' suggestions about activities and speakers.

Opportunities are available to serve on a committee. Committees don't meet often, but having new people and ideas is beneficial. Becoming a board member is very satisfying. Meeting new people and



working together for the MSURA membership is a good time investment. The board meets once a month September to April. There is an August retreat to plan the year; the annual luncheon and membership meeting takes place in May. The board meets in person at the MSU HR Building or participation via Zoom is also an option. Board members and individuals willing to move to officer positions are needed to have MSURA continue to be an

active group.

Most volunteer opportunities only require an hour or two. Your first time volunteering with MSU-RA? Don't worry, you will be part of a team. Not sure if you can make a continuing time commitment? You can be added to a contact list to be notified about opportunities as they become available. You can respond according to your schedule. It's that easy.

For more information regarding MSURA volunteer opportunities, please contact Chris DeFouw at defouw@msu.edu or 517-388-1813. For a list of MSURA Committees, see page two of this newsletter. A list of special interest groups and contact information is available at: https://retirees.msu.edu/MSURA-Groups.html

-Chris DeFouw, Volunteer Coordinator



Homecoming 2023 parade volunteers

Seeking volunteers for the Homecoming Parade

MSURA plans to have another entry into the MSU Homecoming Parade this year, which takes place on Oct. 18. We're looking for some volunteers to help out in various capacities. It's fun! If you're interested, email msura@msu.edu, and put Homecoming Parade in the subject line. Someone will get back to you. Thanks!

MEMBERSHIP MEETINGS cont. from page 1

Oct. 15 meeting on benefits open enrollment



Dan Mackey

Dan Mackey will discuss the upcoming MSU open enrollment period, review any changes to retiree policies/benefits, discusss the new non-Medicare PPO Plan administrator — Personify Health — and answer questions from MSURA members at the Oct. 15 meeting.

Mackey is the HR manager/retirement administrator.

Sandra Campbell will also be available to answer questions. She is the director of the MSU Health Care Pharmacy.

Please note: This 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.

Join the Lunch Bunch at Brody Hall this fall

We are excited to let you know that our new initiative of having a monthly lunch at Brody Hall is going well, and we have our fall dates in place. There is no program at these events. This is just time to meet and socialize with your friends and meet some new ones. Plan to attend and invite your friends as well. Luncheons are held on the second Friday of the month at MSU Brody Hall from 11 a.m. to 1 p.m.

Purchasing your meal

Meals can be purchased in advance for a discounted price at EatAtState.msu.edu or in person. Also daily

FALL BRODY LUNCH DATES

> **Sept. 13** Oct. 11

Nov. 8

Dec. 13

menus are available on the EatAt-State, msu, edu website. Prices at the door: Lunch or Dinner: \$14 plus sales tax. Debit & Credit cards accepted. If purchased in advance on the website, \$9.50 per meal plus sales tax, 10 meal minimum purchase.

Purchased meals on the https://eatatstate.msu.edu/diningplans website

are placed on your MSU ID card. If you need an MSU Retiree ID card, you can get one at the MSU ID Office located in the MSU International Center.

Location of the luncheon

The Brody Hall Cafeteria is located on the second floor. An elevator is located near the front entrance that will take you up to the cafeteria. Stairs are also available.

Parking

If you need a MSU Retiree Parking Permit, you can order one for free on the MSU Parking Office website at https://parking.msu.edu/. Retiree Parking Permits are virtual now. No sticker! Your license plate number is used to determine your parking privileges instead of the sticker. You will register your car(s) license plate with the MSU Parking Office. You can switch parking privileges between cars as needed online or by calling the MSU Parking Office. From the menu at the top of the page, select "Permits" and "Retiree." Follow the instructions to order your permit. Note: You will need to know your MSU NetId and password. If you do not know our MSU NetId and password, contact MSU IT Services Help Desk at 844-678-6200 or 517-432-6200.

Humana.

Your path to active aging starts here

Enroll in our popular wellness programs and take charge of your health.

Y0040 MIHMD8VEN C 0724



Go365 by Humana turns your healthy activities into valuable rewards. Go365 members can earn redeemable gift cards to popular restaurants and stores by completing eligible activities such as verified workouts, preventive screenings and volunteering. Visit **Go365.com** to get started. Eligible members may also call the number on the back of their Humana member ID card to request a printed signup form.

Go365 rewards must be earned and redeemed within the same plan year. Rewards not redeemed before Dec. 31 will be forfeited.



SilverSneakers is a health and fitness program for older adults that offers fun and engaging classes and activities for every lifestyle. SilverSneakers has online and in-person sessions at any pace sit, stand, walk or run. Visit SilverSneakers.com or call them at 888-338-5035 (TTY: 711), Monday - Friday, 8 a.m. - 8 p.m., Eastern time. Please have your eight-digit member ID number ready.

Both Go365 and SilverSneakers are available at no extra cost for MSU Humana Group Medicare Advantage PPO plan members.



YOUR LEGACY. THEIR FUTURE. LET'S TALK

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
www.giftplanning.msu.edu

Pass Down Your Values as Well as Your Assets

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 finaincial accumen to help you realize your goals. Call or email one of our team members today:

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













Brunch at Newman Lofts fun, well-attended event







Chef Carl Peabody graciously shared the recipe he used for the breakfast casserole. Thanks, Carl! It was really delicious!

Impossibly Easy Holiday Breakfast Bake

2 (12 oz.) pkg. bulk pork sausage

1 c. chopped bell pepper

1/2 c. chopped onion

3 c. frozen hash brown potatoes

2 c. shredded Cheddar

1 c. Original Bisquick mix

2 c. milk

1/4 tsp. pepper Dash of lemon pepper Dash of Italian seasoning

4 eggs

1. Heat oven to 400 degrees F.

2. Cook sausage, bell pepper and onion over medium heat, stirring occasionally; drain. Combine sausage mixture, potatoes and 11/2 cups cheese in greased 13x9 baking dish.

 Stir together Bisquick mix, milk, pepper, lemon pepper and Italian seasoning and eggs. Pour into baking dish.

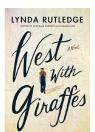
4. Bake uncovered 40-45 minutes. Sprinkle on remaining cheese. Bake 1-2 minutes until melted. Serves 12.

Join a special interest group this fall

MSURA has several special interest groups that members can take advantage of. The groups are independent and set their own dates and activities. Groups are created by individuals who have a desire to start one. Please contact the group leaders if you would like more information.

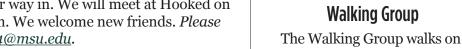
Book Club

Our MSURA Book Club started in August 2015. We meet the first Thurs-



day of each month (or try to anyway) at 3 p.m. and have met at members' homes and coffee shops. Currently, we are a small group of five and meet at Hooked. Our eclectic book selections have ranged from books by John Steinbeck, Kristen Hannah and Amor Towles. Our book selection for Aug. 1 is "West with Giraffes" by Lynda Rutledge. We have lively discussions about the selected book and current events discussions usually find their way in. We will meet at Hooked on Thursday, Aug. 1, at 3 p.m. We welcome new friends. *Please*

contact Rebecca Townsend at townse44@msu.edu.



campus two or three times a week, generally at 10 a.m. Members are in a text group, which allows them to communicate where to meet. They walk indoors on campus when the weather is inclement. This active and friendly group invites you to join them whenever you can. *Call or text Rick Vogt at 517-242-1324*.

Knitting Group

The Knitting Group meets every other Tuesday from 1-4 p.m. For more information, please call Rosemary Pavlik at 517-882-2030.

Travel Group

The MSURA Travel Interest Group meets every three-four months to enjoy conversation about where other retirees have enjoyed traveling to, or upcoming planned trips. We also talk about travel tips, tour companies, modes of travel, insurance or other topics of interest. Our location to meet has been Grand Traverse Pie Company in East Lansing. We enjoy hearing where others have been so we can plan new adventures. Contact Laurena Hoffmeyer at hoffmey3@msu.edu for more info.

MSUQuilters



The MSUQuilters meet the second Tuesday of the month, 1 p.m. at University Lutheran Church, 1020 S. Harrison Road. We share ideas, have "sew n tell," and learn new squares and techniques. Often we will do a group quilt project. All skill levels are invited. Contact Ann Booren at boorena@msu.edu.

Military History Study Group

The MSURA Military History Study Group meets at 3 p.m. on the second Friday of the month at the Grand Traverse Pie Co. in East Lansing at the corner of Grand River and Hagadorn. This group held its first meeting on 11-11-2011 and has been active ever since. Our purpose is to discuss American military history while enjoying the companionship of others with shared interests. Books are often discussed and loaned among our members, who are both male and female. Meetings are announced via email. Interested persons should contact aleblanc@ msu.edu.

Genealogy Group

The MSURA Genealogy Group has been meeting for nine years. We were meeting in person before Covid, but of course switched to zoom and have remained on Zoom after Covid.

Our email list has around 45 people, and they range from very experienced to just getting started. Our members share what they are working on and pose questions to the other members on our Zoom call. Sometimes we have prepared presentations. We have been meeting most recently on the third Wednesday of the month at 2 p.m. *Email Cathy Estrada at cje1026@yahoo.com*.

https://retirees.msu.edu

Time to renew your free MSU Retirees virtual parking permit

To "ORDER/REQUEST" the new VIRTUAL permit, visit the following link (https://portal.parking.msu.edu/) to order the new permit. EACH year (between June



1st and June 30th) the permit will need to be RENEWED in order to continue using the retiree parking privileges. For questions or more information visit parking.msu.edu or call the parking office at 517-355-8440. The virtual permit does need to be LINKED to the plate/vehicle that you will be bringing to campus.

Starting July 2024, retiree parking permits will be valid for one fiscal year (July 1-June 30), and you will receive no physical permit. Your car's license plate will be used to validate your parking on campus instead of a parking permit sticker on the windshield of your car.

Upon expiration on June 30th each year, permit holders will visit parking.msu.edu or call Parking Services (517-355-8440) to renew their permit. You will need to know your MSUID login information and password for online renewal. Contact MSU IT Services at 517-432-6200 for assistance with login and passwords.

Those with a current permit will receive an email around the first of June, to serve as a reminder of the upcoming expiration date. The email will be sent to the preferred email you have listed in the parking system. This does not have to be an MSU email address.

Have your MSU ID in hand (if in possession) when contacting the parking office. If you do NOT have an MSU ID contact the ID office located within the International Center for assistance.

Benefits to going virtual:

- No physical sticker to remember to remove.
- No charge for a loaner permit.
- No waiting on permits in the mail or having to come to the office.
- Can change the vehicle with parking privileges as often as needed.*
- Information can be updated online or over the phone.
- Gate access will remain the same, using MSU ID for entry.
- * Only one vehicle will be connected to the virtual permit at a time. You can "purchase" up to two permits for each renewal period.

- A message from MSU Parking Office

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 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.

Two ways you can help MSURA

We have about \$20,000 to go to fund and secure the fourth MSURA scholarship. To help make this fourth scholarship a reality, please consider donating to it. Details are in the box to the left.

You can also donate to MSU Retirees Association, supporting the work of the association. MSURA is an all volunteer organization, and we have no membership dues, but we'd be grateful if you donate money to the organization itself. You help us pay for office supplies, coffee and donuts at membership meetings, newsletter printing and mailing, etc. You may donate to the MSU Retirees Association Programs in one of two ways:

Donate by mail

Make checks payable to Michigan State University with MSU Retirees Association Programs written in the memo line. Mail to University Advancement, 535 Chestnut Road, Room 300, MSU, East Lansing, MI 48824

Donate online

■ Go to this special link to https://givingto.msu.edu/gift/ Enter "MSU Retirees" in "type here to Search for Funds" field. Choose "MSU Retirees Association Programs".

Enter your gift amount or accept the suggested amount.

- Click on "Proceed to Checkout."
- Complete donation.

Your donations are very much appreciated.

Simonds involved in service project in Ghana

R ick Simonds graduated from Michigan State University with an undergraduate degree in mechanical engineering in 1967. He immensely enjoyed his time at MSU.

"I had a really good time, I worked hard but I played pretty hard," Simonds



Rick Simonds

said. "I always thought I made a good choice."

Simonds continued his studies at MIT where he earned a master of science in mechanical engineering in 1969, and then completed his Ph.D. at Ross School

of Business at the University of Michigan in 1975.

He started teaching corporate finance at the Broad College of Business at MSU in 1974 where he taught for 43 years before retiring in 2017.

In the beginning of his teaching career, he and many other staff were referred to as "faculty brats" as he was the child of a professor, his father also taught at MSU from 1949-1980.

During Simonds' time teaching at MSU, he enjoyed teaching summer study-abroad classes which he started teaching in 2007.

"I wanted a commitment for two years because I knew there was going to be quite a bit of startup and just learning how to work with and travel with 30 MBA students," he said. "But I ended up doing it for ten years instead of two, I really enjoyed it."

Throughout his ten years of teaching study abroad, he was able to take MBA students to China, South America, and Central and Eastern Europe.

Teaching the summer study-abroad program led Simonds to an increased interest in international service. He then joined Rotary International, an international service organization with over 1.4



Ghanaian women joyfully danced to show their appreciation of the project at the dedication ceremony.



About 200 women manage the plots. Here the Ghanaian women are inspecting the performance of the irrigation system.



These people are some of the movers and shakers of the project. From left to right: Emmanuel Nana-Asare, Rotary District 9104; Mary Arabe: Rotary District 9104; Dr. Clement K. Kubuga; WACWISA - University for Development Studies, Tamale, Ghana; Sem Komlan-Kuma Buamey: Rotary District 9104; Prof. Slyvester N. Ayambila, WACWISA, University for Development Studies, Tamale, Ghana.

Please see SIMONDS on page 11





BY JATASIA POWERS

JaTasia Powers is a double major in media journalism and mass communication. She hopes to have a career as a music journalist when she graduates next spring.

million members.

"I think it's maybe the largest service organization in the world. The local clubs are both international," Simonds said. "Most local clubs have an international service committee and a community service committee and both of those try to use the skills of the club members to develop projects that will locally serve the community, and on an international basis hopefully have a sort of global reach."

or the last three years, Simonds has been chairing the East Lansing Rotary International Service Committee. Simonds along with his colleagues Clement Kubuga, Dr. Sung Lee, Dr. Ger Schultink, and many others have been working on a Global Grant project to develop experimental sustainable plots to grow vegetables in communities in the northeast region of Ghana in West Africa along the Gulf of Guinea.

"The concept is to put down a plastic membrane a couple of feet below the top of the soil to slow down the absorption of the water into the ground. That way they get a more useful irrigation process out of it," he said. "By having the financial resources that the communi-

ties don't have, we are paying to have these boreholes dug... and then we add solar-powered pumps to them to assist in getting the water up and then dispersed again with (solar-powered) pumps in an irrigation system. And then the idea is that the water would not absorb so quickly into the ground because it's extremely dry, then it would assist with growing the crops."

Between two sites, which are approximately one acre each, about 200 women manage the plots, distribute the produce to the communities, and sell extra produce at the local markets. Produce includes hibiscus sabdariffa leaves, cabbage, amaranth, okro, bean leaves, and lettuce.

Simonds and his colleagues have seen positive outcomes thus far.

"There's a lot of communities asking why they can't get a plot and that's always a good sign," Simonds said.

When Simonds isn't assisting with the Rotary Club he is spending his free time golfing, bowling, wet sailing, or fishing. He has a pretty impressive record as he caught a 175 pound white Marlin in Mexico, a 100 pound tarpon, and many bonefish between Everglades City and Key West.



We can help you get on your way with all of the medications you need while you're away



MSU Health Care Pharmacy is here to make sure you do not run short of any of your medications while you travel with Prescription Override Service.

Fill out a Prescription Override Worksheet, available from the pharmacy or at **go.msu.edu/TravelMed**





4660 South Hagadorn Rd., Suite 100, East Lansing, MI 48823 | 517-353-3500 | pharmacy.msu.edu



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



Straight to the Point

Market Update - Stocks have done well during the first half of the year. While returns are once again largely concentrated in a handful of the top names, global equity markets are still broadly higher. It appears unlikely that the Fed is poised to cut rates this summer, with some speculating a cut in September and others pushing out their forecasts to December. The July meeting will be the last chance for a summer cut, as there is no meeting in August. Instead, the Fed may opt to use the Jackson Hole Symposium in August to set the stage for rate cuts. Whatever the case, we may only see 1-2 cuts this year, with the belief that monetary policy will remain fluid over the coming years as economic growth and inflation fluctuate at higher rates than what we witnessed in the decade before the pandemic. In the near term, rate cuts could provide the catalyst for the more rate sensitive segments of the markets to play a bit of catch up in the second half of the year.

StraightLine is a fiduciary that provides professional financial planning and account management. Our experienced advisors and dedicated research staff allow us to offer unbiased information to the MSU faithful. Our quarterly newsletter (StraightTalk) highlights our recent educational content, our current thoughts on markets, and additional company updates.

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From StraightLine Higher Education Services



Headquarters
165 Kirts Blvd, Suite 100
Troy, MI 48084

East Lansing Office 2911 Eyde Pkwy, Suite 100 East Lansing, MI 48823 (877) EDU-403B info@straightline.com www.straightline.com

