



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

February - March 2020

VOL. 41, NO. 5

Grand Rapids day trip planned for April 20, register by March 10

We are planning a one-day trip to Grand Rapids on Monday, April 20, and we think you'll love it. First we'll travel to the Gerald R. Ford Museum, which hosts a permanent exhibit that allows visitors to experience highlights from President and Mrs. Ford's lives. The exhibit teaches democratic citizenship and allows for quiet reflection. In addition to the permanent exhibits, changing temporary exhibits draw artifacts from museums all over the country. The Museum Store sells items relating to the Ford presidency, other Presidents and the First Ladies, and other souvenirs. The museum grounds are also home to President and Mrs. Ford's burial site.

The Frederik Meijer Gardens & Sculpture Park will be the next stop. This facility opened in April 1995 after 13 years of planning and fundraising by the West Michigan Horticultural Society. In 1990, Fred and Lena Meijer were asked for their support, and they embraced the concept of a major cultural attraction centering around horticulture and sculpture. Frederik Meijer Gardens & Sculpture Park is one of the leading cultural destinations in the Midwest, featuring 158 acres of indoor and outdoor gardens, one of the nation's annual horticulture and temporary sculpture exhibits. Mingle with more than 7,000 butterflies flying freely inside the conservatories. The annual Fred & Dorothy Fichter Butterflies Are



The American Horse, by Nina Akamu, at the Frederik Meijer Gardens and Sculpture Park.

Blooming exhibition at Meijer Gardens is the largest temporary tropical butterfly exhibition in the nation. Tropical butterflies from around the world fly freely in the Lena Meijer Tropical Conservatory.

Enjoy a narrated tram tour to experience the natural beauty of Meijer Gardens. Included in the tour is an overview of the Sculpture Park (featuring over 60 permanent sculptures by world-renowned artists), The American Horse, the Richard and Helen DeVos Japanese Garden and Michigan's Farm Garden. (Weather permitting).

See more information and the registration form on pages 6 and 7.

George Perles 1934-2020

As we went to press, MSURA learned that former Spartan's football coach and MSU Board of Trustees member George Perles passed away on Tuesday, Jan. 7. On behalf of MSU's more than 5,000 retirees, we express our appreciation for Mr. Perles' service to the university and send our condolences to his family.

ARE YOU A NEW RETIREE?



Are you a new retiree? Welcome to the MSU Retirees Association! We publish this newsletter seven times a year to keep you informed about membership meetings, campus issues surrounding retirees and more. You'll also receive two eNotices a month. Please get involved by coming to a membership meeting. They are normally held the second Monday of every month, September to April. If you would like to receive a paper copy of the newsletter, please fill out the form on page 11 and send it in to the MSURA office.



In Memoriam

The Spartan Senior Newsletter is now printing 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.

Laurence Alchin	12/12/2019
Dennis W. Fulbright	11/26/2019
Joseph J. Kuszai	12/12/2019
Don G. McDiarmid	11/29/2019
Michael Steinberg	12/9/2019
Bernhard Weinberg	12/11/2019



StraightLine will present a financial planning seminar on Tuesday, March 24, from 1:30 to 3:30 p.m. at the Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing. Details will be in an eNotice.



PRESIDENT'S MESSAGE

Roger Baldwin

Articles and books on successful retirement strategies seem to be proliferating as the large Baby Boom population moves into the retirement years. I have read many of these accounts and continue to read new retirement stories as I work to define what successful retirement means to me. During this ongoing process, one of the most meaningful ideas I have come across is the concept of “purposeful engagement.” Many retirement “experts” argue that a key element of retirement success is involvement in activities that give meaning and purpose to our lives during retirement. Participation in a noble cause or other important activity helps us to feel we are continuing to contribute to society, the community, or our family in ways that have value. The retirement literature suggests we feel better about ourselves when

we help others or support a cause in which we believe.

Purposeful engagement has other benefits as well. Volunteer work or other forms of service often help to structure our daily lives, provide regular social interaction, and intellectual stimulation. According to much research on healthy aging, these are essential elements of successful retirement. Active and meaningful participation contribute to our overall well being and have physical and cognitive benefits as we age.

To support the purposeful engagement of our MSURA members, we have planned a Volunteer Fair for Wednesday, April 1. We learned from our 2018 membership survey that many MSU retirees do some form of volunteer or service work. We also

Please see PRESIDENT on page 6

MSU Music

A Season of Celebrations | music.msu.edu/newseason



College of Music
MICHIGAN STATE UNIVERSITY



2/7 FRIDAY
Jazz Octets and pianist Bruce Barth
MSUFCU JAZZ ARTIST IN RESIDENCE
8:00 p.m. Demonstration Hall
A versatile pianist, leading jazz performer and collaborator.

2/25 TUESDAY
REBEL
7:30 p.m. Fairchild Theatre
TAYLOR JOHNSTON EARLY MUSIC SERIES -5TH ANNIVERSARY-
Top tier Baroque period instrument ensemble.

3/18, 3/20, 3/21, 3/22
WED, FRI, SAT, SUN
Mozart: La Clemenza di Tito
WORTHINGTON FAMILY FOUNDATION OPERA THEATRE SEASON
7 p.m. Wed., Fri., Sat. 3 p.m. Sun. Fairchild Theatre
A dramatic opera about Roman Emperor Tito, betrayal by his friend and the woman he was to marry, and the internal battle that rages between vengeance and mercy.

3/27 FRIDAY
Jazz Orchestras and trumpeter Terell Stafford
MSUFCU JAZZ ARTIST IN RESIDENCE
8:00 p.m. Fairchild Theatre
An acclaimed trumpeter with an expressive talent.

3/30 MONDAY
Celebrating Ludwig van Beethoven - 250 Years
JOANNE AND BILL CHURCH WEST CIRCLE SERIES -10TH ANNIVERSARY-
7:30 p.m. Fairchild Theatre
A celebration of Beethoven and his impact on the music world.

4/11 SATURDAY
Barbara Wagner Chamber Music Competition Showcase
MSUFCU SHOWCASE SERIES
3:00 p.m. Fairchild Theatre
Rising stars, all top musicians and composers from the college, perform in this new annual event.

4/18 SATURDAY
Jazz Spectacular
FINALE CONCERT -40TH ANNIVERSARY-
8 p.m. Fairchild Theatre
Featuring the Professors of Jazz.

4/25 SATURDAY
Celebration of Bands
150TH ANNIVERSARY CELEBRATION
3:00 p.m. Wharton Center
Featuring Concert Band, Symphony Band, and Wind Symphony.

KEN AND SANDY BEALL CELLO PLUS CHAMBER MUSIC FESTIVAL
-20TH ANNIVERSARY-

4/13 MONDAY
Hearts of Vision Chamber Orchestra
7:30 p.m. Fairchild Theatre
A remarkable ensemble from South Korea comprised of visually impaired musicians who fulfill their passion to perform by memorizing repertoire.

4/15 WEDNESDAY
Chamber Music Fusion
7:30 p.m. Fairchild Theatre
Two stellar sets of chamber musicians join forces.

4/16 THURSDAY
Twenty and Beyond: A Celebration of Music
7:30 p.m. Fairchild Theatre
Celebrating the 20th year of Cello Plus.

Dr. Mona Hanna-Attisha presents ‘Our Drinking Water’ at Feb. meeting

Dr. Mona Hanna-Attisha will give us an update on Flint’s water and talk about what is being done to protect and ensure our water is safe at the Feb. 10 membership meeting.



Dr. Mona Hanna-Attisha

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 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.

When Monday, Feb. 10, 2020
Time 2 p.m., refreshments at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

Members to hear Dr. Charles Ballard discuss economic impact on retirees

Dr. Charles Ballard will speak to the MSURA on Monday, March 9, 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



Dr. Charles Ballard

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.”

When Monday, March 9, 2020
Time 2 p.m., refreshments at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

Dr. Rufus Issacs to speak on Mich. bees and what we can do to help

Dr. Rufus Issacs will be sharing his vast knowledge of honey bees with us on Monday, April 13. In recent decades the populations have been declining. What can we do to support them? What are the affects on our food crops? Isaacs will answer these questions and more about this important species.



Dr. Rufus Issacs

Isaacs 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.

When Monday, April 13, 2020
Time 2 p.m., refreshments at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

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“ We decided we could be closer to the things we love and the places we frequent all the time. The time was right and the move suddenly made sense.

JACQUELINE BABCOCK



Jacqueline and Phil Babcock sold their three-bedroom home last fall and moved to the Newman Lofts in downtown East Lansing. They are loving the panoramic views of the city and campus. See more photos on page 10.

Spartan couple makes big lifestyle change

Jacqueline and Phil Babcock are the quintessential Spartan couple, and they are intent on keeping it that way.

Both have degrees from MSU: she a bachelor's degree in American studies and he a bachelor's degree in urban planning and a master's degree in resource development.

Both have collected paychecks from MSU: she in various capacities across campus during a 47-year career that culminated with retirement in 2014 as chief of staff with College of Education's Center for the Study of Curriculum and he as a consultant with the College of Education after retirement as mathematics testing coordinator with the Michigan Education Assessment Program.

Retirement was difficult, Jacqueline says, because she not only missed the work but also being involved in work she cared about.

"I loved my job—it was unique and required a lot of travel both in the United States and internationally—but it wasn't just a job," she says. "We were really making a difference.

"I worked for William Schmidt, a University Distinguished Professor who put together an amazing research team."

Even in retirement, the Babcocks—who met each other in the mid-1960s through his

cousin who was also her best friend in high school—remain heavily invested in the East Lansing and MSU communities.

"We attend performances at Wharton Center, Department of Theatre productions, Summer Circle Theatre, art showings and activities at the Broad Contemporary Art Museum, and Music in the Planetarium on lunch hours," Jacqueline says, adding that their doctors are at the MSU Clinical Center.

"We Eat At STATE and watch the band march to Spartan Stadium on home football Saturdays," she continues. "We attend music concerts at Ann Plaza on Friday evenings in the summer, attend the Art Fair, and eat at restaurants in East Lansing."

Raised in a family involved in community service, Jacqueline always balanced her work life with volunteer activities. With retirement came extra time to fill.

"When I first retired, I just had to be busy," she recalls. "I said 'yes' too many times and got involved in too many things and was too scattered."

Though she has pared her volunteer efforts, Jacqueline still devotes significant time to Wharton Center, Friends of Theatre at

Please see SPARTAN SPOTLIGHT on page 10

SPARTAN SPOTLIGHT



BY CARLA FREED

Join MSURA for an night of theatre on April 10

MSURA members will see the opening night performance of “Marian, Or the True Tale of Robin Hood,” on April 10 at 8 p.m.

The show is an MSU Department of Theatre production at the Pasant Theatre in Wharton Center. Tickets are available at www.whartoncenter.com. Individuals will purchase their own tickets.

We have arranged an entire evening for you. You can join a group for dinner before the performance at 5 p.m. at Coral Gables at 2838 East Grand River in East Lansing. Email, text or call Jacqie Babcock to reserve space for dinner (jbabcock@msu.edu; 517-282-6861). Individuals will pay for their own meals.

There will be a special 15 -minute



Marian, Or the True Tale of Robin Hood on April 10

talk with the director, Alexis Black, before the performance of Marian. (<https://theatre.msu.edu/faculty-and-staff/alexis-black/>) Attendees

wishing to join this discussion need to arrive at the Christman Lobby in Wharton Center by 7:20 p.m. Please email, text or call Jacqie Babcock if you plan to attend this pre-talk as we need to provide a list of names for ushers so you can access the Christman Lobby. (jbabcock@msu.edu; 517-282-6861)

There will also be a post-show discussion with the director for the MSU Retiree attendees. We are hoping for an after show stage combat demo of the fights following the performance with understudies. Simply stay in your seats at the close of the performance for this post-show extra.

You can join all or a portion of the schedule events. Hope to see you there!

Become a free member today!

Experience the perks of membership and join a community of people who love the arts like you do.



broadmuseum.msu.edu

FB TW IG // @msubroad

MSU BROAD

PRESIDENT, continued from p. 2

learned that many more are interested in exploring some type of service work during retirement.

Our Volunteer Fair provides the opportunity to learn about service options at the university and in the wider community. Several experienced volunteers will discuss the benefits of volunteering and share insights they have gained from their service experience. What to consider before committing to a volunteer role, how to balance volunteering with other retirement activities and interests, and how to conclude a service role appropriately are among the topics we will discuss at the Volunteer Fair. I hope you will plan to join us on April 1 to learn about the wide array of service opportunities available to MSU retirees.

Many higher education retirement organizations include service as a key part of their mission. MSURA provides scholarships to MSU students as part of our service commitment. I am proud to announce that Amanda Pohl, our first MSURA scholarship recipient, graduated in December as a member of the Honors College with a bachelor's degree in Kinesiology and a minor in Health Promotion. Amanda's education was supported by the many members of MSURA who have contributed to our scholarship endowment. As this endowment grows, we will be able to support additional students in their quest for a high quality MSU education. Contributing to our scholarship fund is a form of "purposeful engagement" that can make our retirement years rewarding.

Thanks for your continuing support of MSURA and for the many ways you share your knowledge, experience, and energy with MSU and the community.

GRAND RAPIDS DAY TRIP

Join the MSURA for a trip to the Gerald R. Ford Museum, Frederik Meijer Gardens & Sculpture Park on April 20

TRIP INCLUDES:

- Round trip transportation by Motorcoach
- Self-guided tour of the Gerald R. Ford Museum (*Lots of walking*)
- Narrated tram tour at Meijer Gardens And Sculpture Park
- Self guided tour of Butterflies are Blooming Exhibition, the Tropical Conservatory, Carnivorous Plant House to the Victorian Garden. (*Lots of walking*)

COST: \$55

Note: Each person must fill out her or his own registration form.

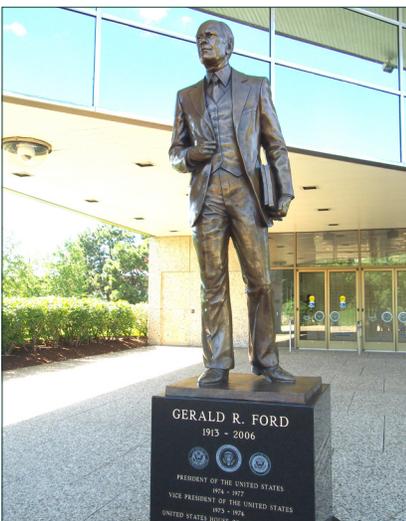
Mail your check and reservation form (found on page 7) to:

Midwest Tours, Attn: Sharon,

1885 Wilderness Drive, DeWitt, MI 48820-7991

Contact number: 517-668-0800

DEADLINE FOR RESERVATION: March 10, 2020



TENTATIVE SCHEDULE:

Monday, April 20, 2020

8:00 a.m.

Motorcoach arrives Meijer on Lake Lansing Road (by Light Post K)

8:15 a.m.

Motorcoach departs Meijer on Lake Lansing Road

9:30 a.m.

Arrive Gerald R. Ford Museum (*Lots of walking*)

Noon

Motorcoach departs for Frederik Meijer Gardens & Sculpture Park

12:30 p.m.

Motorcoach arrives at Frederik Meijer Gardens & Sculpture Park (*Lots of walking*)

Lunch on your own at Meijer Cafe Gardens

4:30 p.m.

Motorcoach departs for return

5:30 p.m.

Return to Meijer on Lake Lansing Road (*Depending on traffic, weather*)

Please note: During the butterfly exhibition, tripods are not allowed in the Lena Meijer Tropical Conservatory. Monopods may be used, but please be courteous to other guests. Due to governmental regulations, no butterfly or plant materials may leave the Lena Meijer Tropical Conservatory. Please don't touch the butterflies.

MSURA GRAND RAPIDS TRIP — Monday, April 20, 2020

\$55 per person. Please make check payable to Midwest Tours.

Each person must fill out her or his own reservation form and return with check by March 10, to:

Midwest Tours, 1885 Wilderness Drive, DeWitt, MI 48820-7991 • Contact number: 517-668-0800

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	(Long) ZIP Code	-
Telephone (Home)		(Cell)	
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 you cancel your trip 61 days or more in advance of departure date, customer will receive a full refund of any payments made.

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

If you cancel your trip 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 or Typed Name	

Waiver

Midwest Tours, MSU Retiree Association, and Sharon Hetrick shall not become 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 Midwest Tours, MSU Retiree Association, and Sharon Hetrick (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 Midwest Tours, MSU Retiree Association, and Sharon Hetrick 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 or Typed 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 April 20, 2020, for the MSU Retirees/Midwest Tours Gerald R. Ford and Frederik Meijer Gardens and Sculpture Park Trip, I understand Midwest Tours, MSU Retirees Association, and Sharon Hetrick and Meijer are not liable for my car and the contents therein.

Signature	Date
Printed or Typed Name	

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

For Midwest Tours Use Only: Check Number _____ **Date Received** _____ **Amount** _____



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- Deanna Gast
- Laura Peek
- Dorsey Gude
- Sean Lynch
- Kimberley Pittman-Schulz



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



University Advancement
Office of Gift Planning
MICHIGAN STATE UNIVERSITY

MSURA ANNUAL LUNCHEON RESERVATION FORM

TUESDAY, May 5, 2020

UNIVERSITY CLUB

Registration begins at 11:30, Lunch begins at 12:00 noon

Name _____

Meal Choice Combo Entrée Flank Steak & Cherry Chicken
 Vegetarian Pastry Puff

Significant Other/Spouse Name _____

Meal Choice Combo Entrée Flank Steak & Cherry Chicken
 Vegetarian Pastry Puff

Both choices come with rolls, salad, beverage and lemon wedge cake.

Cost per person: \$27.50 – includes cost of the luncheon, tip and tax.

Address _____ **City** _____ **State** _____ **ZIP** _____

Email Address _____

Enclosed is my check for \$ _____ for _____ reservation(s).

Combo Entrée is served with chef's selection of vegetable and potato or rice.

Vegetarian Pastry Puff is served with lemon beurre blanc sauce.

If a dietary supplement is needed, please call Gale Gower at (517) 332-0194 before April 20.

The location of the luncheon has changed to the University Club Ballroom on the lower level. An elevator is available.

Mail this form before April 20 with check payable to MSU Retirees Association to:

Dave Brower, MSURA Treasurer

Suite 22 Nisbet Building, MSU

1407 S. Harrison Ave.

East Lansing, MI 48823





Views from the Babcocks' 9th floor apartment are inviting, whether it's homes and trees, the East Lansing High School homecoming parade, or a stellar sunset over Spartan Stadium.

“ It does take some adjustment, but every time we look out our window we have what feels like home to us. Beaumont Tower and Spartan Stadium are outside our window.

JACQUELINE BABCOCK

MSU, the Pro Symphony fund-raising group of the Greater Lansing Symphony, and the MSU Retirees Association, where she is underwriting manager for the newsletter, board secretary, and a member of the book club.

All this is to say that when the opportunity arose to move from “the suburbs of East Lansing” to a downtown location within walking distance of many of their interests, the Babcocks were open to it. This past May they took a “hard hat tour” of the Newman Lofts, a 55-and-over active adult community under construction on Albert Avenue, and left with the conviction that “this will be cool.”

“We decided we could be closer to the things we love and the places we frequent all the time,” Jacqueline explains. “The time was right and the move suddenly made sense.”

In October, after the sale of their three-bedroom home and downsizing the accumulation of 24 years of living there, they made the move to their new ninth-floor home in Newman Lofts, taking with them their favorite pieces of furniture and their original art.

“Phil was amazing,” Jacqueline says. “He had all the floor plans and measurements and knew what would fit and where it would go.”

All they needed, she says, were a few throw

rugs for the manufactured wood floors and some bookcases for the collections they couldn't live without.

“We hope we are developing a new and healthy lifestyle,” she says. “It is probably not for everyone, but we are loving our new adventure.”

Despite their East Lansing lifestyle change, the Babcocks still look forward to spending February and March in Florida, where they enjoy an active social life, two theatres, and an art museum, as well as ample time to read.

“We have created a life there,” Jacqueline says, “but without the snow.”

Their lives are also enriched by their nonagenarian mothers, as well as their daughter, Margie, a marketing director in Seattle, and their grandson, Brent, a student at the University of Montana, Missoula.

In the meantime, the Babcocks are settling in at their new address.

“It does take some adjustment, but every time we look out our window we have what feels like home to us,” Jacqueline says. “Beaumont Tower and Spartan Stadium are outside our window.”

What better view for the quintessential Spartan couple?



The FRIB tour was a huge success. About 135 people were part of the event on Dec. 17. Because of the popularity of the tour, another one is being planned, and it will likely be in the summer. Watch your eNotices and newsletter to find out the date.

Have you heard of pickleball?

Most likely you have. It seems to be taking the nation — and retirees — by storm. But what is it, exactly?

Played on a court the size of a badminton court, the game requires a 36-inch high net. Players use a paddle, which is bigger than a ping pong paddle, but smaller than a tennis racket, to hit a 3-inch whiffle ball.

The game originated in 1965 and according to pickleballportal.com, 75% of the people playing pickleball are 55 years of age or older.

People are always curious about the name, and there are a couple of stories about how it got its name, but the most interesting one is that it is named after the founder's dog, Pickles.

Pickleball has many health benefits. It's a weight-bearing exercise that

strengthens your muscles. It boosts cardiovascular health and helps to reduce stress and fatigue.

If you're interested in trying it out, several places in the Lansing area have pickleball courts. Court One on Lake Lansing Road has play everyday, and participants can join in at different times depending on their skill level. They also have a beginner class and a women's league. The MAC has open play several days a week, and you can even schedule a private lesson.

The city of East Lansing offers two opportunities to play pickleball. Prime Time Seniors Program has open play Monday through Thursday, and they're a welcoming group if you're just getting started. You can also play at Parks and Rec, where they have a three-week beginner course. Both groups play at Hannah Community Center.



Want to get the MSURA newsletter mailed to you? Fill this out and send it in.

NEWSLETTER FORM

If you wish to receive a paper copy of the Spartan Senior newsletter delivered via U. S. Mail, please fill in the form below and return it to:

MSU Retirees Association
Suite 22 Nisbet Bldg.
1407 S. Harrison Road
East Lansing, MI 48823-5239

Name _____

Street address or P. O. box _____

City _____

State _____

ZIP code _____



**Suite 22 Nisbet Bldg. MSU
1407 S. Harrison Road
East Lansing, MI 48823-5239**



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 ended the year on a high note, with the news that US and Chinese officials had agreed on “phase one” of a trade deal. After many months of on again, off again talks, it was certainly good news to see both sides come to an agreement. In fact, this deal, which includes a rollback of some tariffs and greater intellectual property protections, is more comprehensive than what was originally expected when the news first broke that both sides were nearing an agreement. It remains to be seen if any further progress can be made this year, but for now at least we can expect that trade with China will not get worse.

Investment Implications - Investors got the news they were hoping for and markets rallied into the end of the year. For all the uncertainty and volatility, 2019 was a banner year across most asset classes. Looking ahead we feel that a lot of the good news is baked into markets and while stocks can continue to move higher, we’ll need to see some better bottom line numbers from companies in order to make that happen. The next step to higher stock returns will likely be an uptick in economic activity, particularly in the harder hit manufacturing sector, which will then hopefully translate to better earnings. Investors should expect volatility to persist during this important election year, however, stocks can continue to climb higher in this environment.

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

From StraightLine Higher Education Services



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