



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

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LeBlanc stepping down after six years as editor

E editing the Spartan Senior feels a lot like running in a relay race. There is a series of dead-



Al LeBlanc

lines each year and each of our presidents has a slightly different focus and way of doing things. After six years in the race, I feel that it is time to hand

the baton over to a fresh runner. I appreciate the financial resources our association has made available for producing a quality newsletter, and I value the time that our volunteers contribute throughout the year. I believe the most important thing we have accomplished during the last six years is the building of a much larger newsletter team. Many hands have made lighter work. My first design assistant Stephanie Barch added life to our words using the classic old software Pagemaker. Our current designer Cheryl Pell does the same thing using InDesign, and she brings years of experience teaching the future journalists of the Midwest at MSU. Our columnists Stan Hecker and Milt Powell continue to enrich our expanded editions, and we have added a widely

followed health column featuring advice from Dr. Raza Haque and Dr. William Wadland. Your paper copies of the Spartan Senior would never reach you without the always prompt and cheerful work of John Forsyth, who tracks the association's data and supplies electronic mailing labels to our printers.

Believe it or not, the editor was in charge of all underwriting when I became editor. I almost shouted for joy when we got the services of Jackie Babcock as underwriting manager. In just a few years she has brought our sponsorship funding to the highest level we have ever seen, and she has also volunteered for special writing assignments. Our newest feature in the newsletter is Spartan Spotlight, a new series of vignettes of MSU retirees authored by Carla Freed. You should know that members of our association are welcome to submit ideas and their own writing to the Spartan Senior, and our most recent publication of a volunteer article was a narrative of the travels of retirees John and Andrea Funkhouser, written by volunteer writer Sue Lenhard. Our proofreaders, Anders Johanson, Angela Brown, Patrick Scheetz, Roger Bald-

win, and Rick Vogt protect us from the bloopers that so easily sneak into a multi-page publication.

What do I miss the most? I loved our paper newsletters printed in full color on glossy white paper, but they cost a lot and now you can relive that vivid experience by reading the Spartan Senior on the internet. What was our best policy change? We were publishing "local editions" that went out only to members within a fifty mile radius, and "international editions" that were mailed to our members worldwide. Our board wisely decided that every member should know everything that was going on, so we began a policy of sending every edition to every member who had requested a paper copy.

This will be my last newsletter serving as editor. I hope to contribute writing in the future from time to time. Our president Rick Vogt has stepped up to serve as acting editor, and you can reach him at (517) 242-1324 or via e-mail at vogtrick@comcast.net. Please consider volunteering in some way to help our association, and be sure to contact Rick if you would be interested in serving as Spartan Senior editor.

—Al LeBlanc

2018 Benefits Open Enrollment begins Oct. 1

Benefits Open Enrollment for the 2018 year runs Oct. 1–31, 2017. There are few changes to note this year, including an increase to the premium threshold for spousal coverage and some co-pay changes. Please review your open enrollment packet that was mailed to you in late September. You also can view the materials by visiting <https://hr.msu.edu/open-enrollment/>.

You must complete the yellow affidavit form if you want to cover a non-MSU spouse in 2018. You only need to complete the white enrollment form if you wish to make plan changes. Contact MSU Human Resources with questions at 517-353-4434, 800-353-4434 or SolutionsCenter@hr.msu.edu.

Scholarship info available

Click here for more information about the MSURA Student Endowed Scholarship Fund and/or contribute at www.givingto.msu.edu/1923; Additional contributions are welcomed and very much appreciated by the MSU students who benefit from these scholarships. See page three for photos from the Golf Outing.

Nov. presenter to explain how vet research can help treat human visual loss

Inherited retinal diseases are an important cause for vision loss and blindness and occur in both humans and dogs. Recently gene therapy approaches have been developed and have reached clinical trials for a number of these conditions. Studies to develop gene therapy to treat dogs with these blinding conditions have been important in bringing these treatments from the kennel to the clinic. Simon Petersen-Jones will review some of the work performed at MSU to help develop these therapies.



Dr. Simon Petersen-Jones

When Monday, Nov. 13, 2017

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

Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing



The MSURA quilters took a field trip to the Meridian Mall on Sept. 11 to view the 9-11 quilts. More than 20,000 star quilt blocks were submitted by quilters from all over the world. 300 quilts were made honoring the victims. Pictured from left to right are Barb Obst, Pam Marcis, Jean McIntyre, Sherry Mileski and Ann Booren.



PRESIDENT'S MESSAGE

Rick Vogt

We had a great start to the new year with September's membership meeting and program speaker Mark Hollis, MSU's Athletic Director. Thank you, Mark, for the interesting and informative talk on Spartan athletics. The October meeting speakers are Dan Mackey, Manager of Retirement and Leave Services, along with Joe Galardi, Assistant Director of Benefits, MSU Human Resources, who will discuss "MSU Retiree Benefits, Open Enrollment and Benefit Changes." See the August/September newsletter for future speakers and topics.

MSURA provides information and social opportunities to enhance your retirement. The special interest groups (SIGs), web site (retirees.msu.edu), eNotices, Facebook page, and membership meetings, are ways you can connect — or reconnect — with your Spartan friends and stay informed. Invite a fellow retiree to join you in participating in one of our SIG groups. Walking, travel, knitting, military history, and other SIG groups are available. Check the MSURA web site, retirees.msu.edu.

The third annual MSURA /StraightLine Golf Outing Fundraiser for the MSURA Endowed Student Scholarship Fund was held September 19. Thank you to the event sponsors, donors, planning committee, golfers and volunteers for making this a success. We all had a good time.

MSURA events are open to all retirees and their spouses. Also, if you would like to help, please give me a call, Ph. 517-242-1324 or send me an email, vogtrick@comcast.net

Go Green!

Financial seminar set for Nov 14

Back by popular demand! The MSU Retirees Association has invited StraightLine to lead a 2-hour discussion on topics that include a review of financial markets, investment management and estate planning. Please join our speakers at MSU Federal Credit Union's Farm Lane branch on Tuesday, Nov 14 at 1 p.m. for excellent, up to date information and an opportunity to get answers to your questions.



The 3rd Annual MSURA/ StraightLine Student Scholarship Golf Outing was Tuesday, Sept. 19, at MSU Forest Akers West Golf Course. Event chairperson Patrick Scheetz called the event “an outstanding success.” With 68 golfers participating, more than \$21,500 in new scholarship monies for the MSURA Endowed Student Scholarship Fund was raised. Special thanks to the Straight-Line financial planning team for their full staff support and for generously sponsoring the golf outing.

TOP: Mike Rice and Fred Graham use an airgun to try to shoot tennis balls at a large blow-up dinosaur in order to win chances to win the Spartan helmet signed by Coach Mark Dantonio at the Golf Outing on Sept. 19. **TOP LEFT:** Jason Johns prepares to tee off. **LEFT:** Beth Mosshart shows her putting style while Jim Usitalo looks on.

85%

of grandchildren ages 18-24 want to have conversations with their grandparents about money and savings.



Share Your Knowledge

Your grandchildren are listening. Share your financial experiences with them, including the benefits of your MSUCU membership.

Family members of MSUCU members are eligible to join. Refer a new member and you'll each receive a gift.

msufcu.org
517-333-2424



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Happy Halloween!

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 - It was more of the same over the summer, as stocks continued their strong run and bonds held up well as inflation expectations moderated somewhat. We've witnessed a coordinated rebound in global activity which has boosted earnings around the world and been the biggest driver of the stock market returns we've seen thus far. After a few years of strength, a weakening US Dollar has also contributed to international returns. Since index returns are often converted back into USD terms a falling dollar boosts the value of stocks held in foreign currencies. Looking ahead we see reasons to remain optimistic, but are also aware of some of the risks.

Pending Policy Changes - Over the next few months we should see some potentially impactful changes to both monetary and fiscal policy. The Federal Reserve is expected to outline plans to shrink their balance sheet after the bond purchases they made during Quantitative Easing (QE). This will once again move us into uncharted territory, as the Fed has never exited QE at this scale before. It's hard to predict what impact, if any, this will have on the bond market. Greater supplies of bonds may impact prices if demand doesn't compensate. On the fiscal side, tax reform remains a key issue and after the failure to act on healthcare both congress and the president will be looking to get something done prior to the end of the year. We expect any movement on this issue to be positive for stocks.

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.

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