



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

April - May 2018

VOL. 39, NO. 6

April speaker to update latest on Wharton Center

Bob Hoffman, public relations manager at the Wharton Center for Performing Arts, will share new initiatives and will brief attendees on the upcoming season. Hoffman has been part of the communications team at the Wharton Center since 2001. An award winning journalist, he also co-hosts Fox 47's Morning Blend.



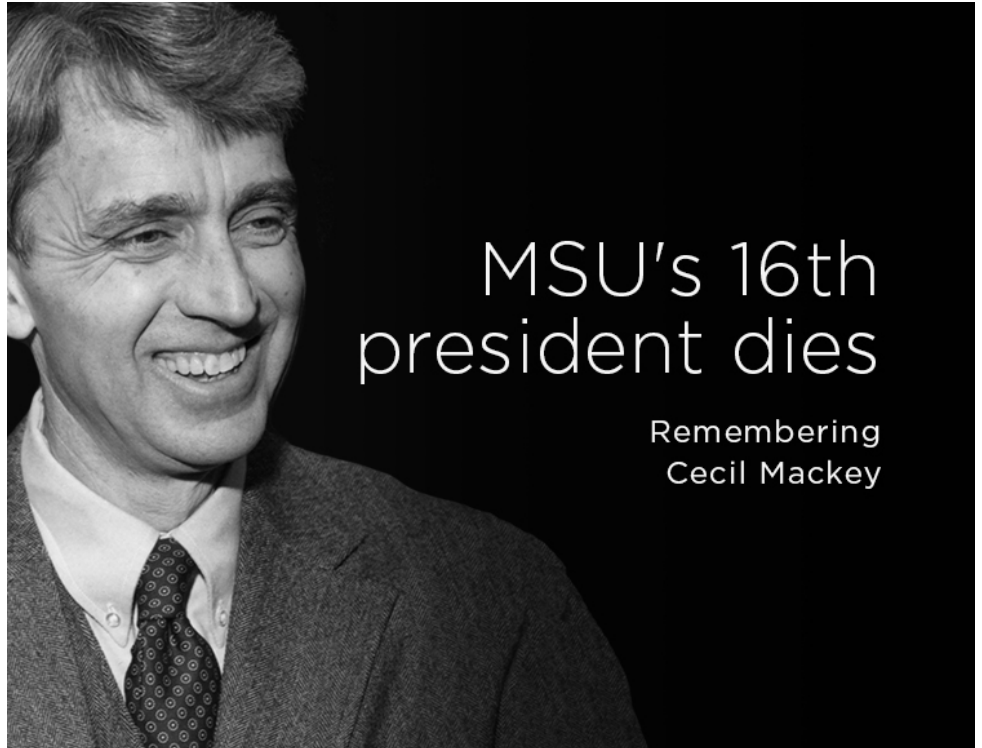
Bob Hoffman

When Monday, April 9, 2018
Time 2 p.m., refreshments at 1:30 p.m.
Where Community Room, MSUFCU Branch, Mt. Hope & Farm Lane, East Lansing

Register now to attend May 7 annual luncheon

The MSURA annual luncheon is an event you won't want to miss. This year the luncheon will be held in Big Ten C of the Kellogg Center. You'll get a chance to help elect officers, meet the scholarship winners, celebrate the volunteers of the year and more. Fill out the form on page 5 and send it in ASAP to reserve your seat. Please register by April 27 so that we can provide an accurate count to the Kellogg Center.

When Monday, May 7, 2018
Time 11:30, Registration; Noon, Luncheon
Where Big Ten C, Kellogg Center, East Lansing
Registration Form on page 5.



MSURA would like to extend its sympathies to Cecil Mackey's family. Mackey, president of MSU from 1979 to 1985, died on Feb. 8 at the age of 89. To read about his legacy, see a photo gallery and a list of services and memorials, please go to <https://msu.edu/tributes/mackey>

"Like" MSURA on Facebook

Did you know MSU Retirees Association has a Facebook page? It's "Michigan State University Retirees Association" @ MSURetirees. You can follow us and see what your fellow retirees are doing. We post photos of meetings, updates of events and information about other gatherings you might find enjoyable. We encourage retirees to share their pictures and stories on our Facebook page. Next time you are online, visit our page.



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PRESIDENT'S MESSAGE

Rick Vogt

Spring has finally arrived, and I'm looking forward to the coming year. The MSU retirees Association is busy planning for next year. We have some new special interest groups; program speakers and tours; continuing our partnership with AARP and MSU IM Sports East bringing you programs and special topics; and special events. Think about attending and bring a friend to our monthly meetings. You could win a pair of Eat at State gift certificates. Thank you to MSU Residential & Hospitality Services for donating these gift certificates.

The annual meeting/luncheon is planned for Monday, May 7, 2018, 11:30 a.m. at Kellogg Center. Plan to join us as we elect officers; award volunteer of the year; introduce MSURA scholarship recipients; and recap the year and plans for the coming year.

It has been decided not to continue the golf outing/fundraiser in September. We will be replacing it with an annual request to raise money for the MSURA Endowed Student Scholarship fund. Two more \$2,500 scholarships will be awarded this year.

MSURA is an all-volunteer organization. If you can help, call us at 517-353-7896. We appreciate you sharing your talents and time with us. Thank you to our speakers Ron Flinn, Regina Cross, Clare Luz and Erin Carter for speaking to the retirees. You provided very nice programs.

Go Green!

UPCOMING Events

MSURA Lansing Lug Nuts Baseball Game, June 15, 7 p.m.

Tour of MSU Archives, Date TBA

Tour of MSU Theater Scene Shop, Date TBA

Additional information will be provided in the MSURA eNotices.

VOLUNTEER OPPORTUNITY!

Be a conversation partner with an international student

Conversation partners are needed to meet one-on-one with an MSU international student or scholar, one hour per week, at a time and public place that's convenient for both of you. Be a friendly face of MSU as you help your partner practice his/her English pronunciation and learn about American culture (March Madness? Yooper?). Men and women needed for some visiting scholars recently arrived from Korea and China. For more information contact MSU's Volunteer English Tutoring Program at vetp@msu.edu or fill out an application at vetp.isp.msu.edu You can also look at our Facebook page: www.facebook.com/vetpmsu

Attend free programs for MSU Retirees

These events are part of the series offered by AARP and MSU Department of Recreational Sports and Fitness Services specifically for MSU retirees. Sessions are FREE to MSU retirees with their MSU Retiree Identification card. Free parking is available in the Wharton Center for the Performing Arts parking ramp using your MSU parking sticker and gate card (enter from the south entrance). For planning purposes AARP asks that participants register in advance by calling 1-877-926-8300. Registration will open 45 days prior to the event. For the entire year's schedule, you may visit the MSURA website: <http://retirees.msu.edu>.

■ Good Form Walking

Tuesday, April 10, 2018

10 a.m. to Noon

Location: IM Sports East, Multi-Purpose Room

AARP in conjunction with Playmaker's offers Good Form Walking coaching. Good Form walking is a method to help walkers of all ages and abilities move forward more efficiently and healthier. Participants should wear loose clothing and comfortable walking shoes.

■ CarFit & Car Seat Check

Tuesday, May 8, 2018

10 a.m. to 2 p.m.

Location: MSU Pavilion, Farm Lane and Forest Road

Participants will find out how the fit of their car affects their driving and how to adjust their vehicle to their changing needs. During a 20-minute one-on-one session, a trained CarFit technician will go through the 12-point checklist and suggest adjustments and adaptations to improve comfort, control, confidence and safety while behind the wheel. If you are a grandparent, you know how difficult it can be to know if you have installed the car seat correctly when your grandchild is going to be riding with you. At this event you will be able to be sure both you and your grandchild will be as safe as possible while you are on the road.

■ Identity Theft & Cyber Security

Tuesday, June 12, 2018

10 a.m. to Noon

Location: IM Sports East, Multi-Purpose Room

Every four seconds someone is the victim of identity theft. This presentation will explain what identity theft is, help you avoid becoming a victim and provide information on how to create a recovery plan if you are a victim. Online fraud poses a serious and growing threat throughout the nation. The internet is a goldmine for scam artists and the number of people who get caught in the scammer's net grows every year. Learn what steps you should take to protect yourself.



Please support our sponsors. They do a lot to help us defray the cost of printing and mailing of this newsletter.

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Save even more with an additional .25% APY on IRA Certificates opened by April 21, 2018.

Whether saving for retirement, creating legacy funds, or just adding to your nest egg, contact MSUFUCU to open your IRA Certificate today.

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Offer available through 4/21/18 for accounts in good standing. Cannot be combined with any other offer. Not valid on IRA Certificate renewals. IRA Certificate rates are fixed for the term of the IRA Certificate at the time the IRA Certificate is opened. Early withdrawal penalty may apply. Federally insured by NCUA.

Experience orchestra, jazz, opera, choral, band and more—all season long—in remarkable MSU venues and theatres.

TICKETS & INFO ABOUT THESE AND MORE EVENTS AT: MUSIC.MSU.EDU/EVENTS



4/6 Friday 8:00 p.m.
Fairchild Theatre
yMusic

MSUFCU SHOWCASE SERIES
Six New York City instrumentalists flourishing in the overlap between the pop and classical worlds. *Generously sponsored by Jeff D. Williams.*

4/11 Wednesday 7:30 p.m.
Fairchild Theatre
DSO at MSU

CELLO PLUS CHAMBER MUSIC FESTIVAL
Principal string players from Detroit Symphony present music of Brahms. *Generously sponsored by April Clobes and Glen Brough; Jerry Schuur and Elaine Karle*

4/15 Sunday 7:00 p.m.
Fairchild Theatre
Tallis Scholars

TAYLOR JOHNSTON EARLY MUSIC SERIES
Acclaimed vocal ensemble presents "War and Peace," commemorating lives lost in World War I. Featuring works from the Renaissance era.

4/28 Saturday 8:00 p.m.
Wharton Center
Mendelssohn's Elijah

Symphony Orchestra with Choral Union, State Singers, and University Chorale
Mendelssohn's Elijah, the most revered oratorio of the 19th century, featuring soloists: Mark Rucker, baritone, as Elijah, and Melanie Helton, soprano, Jane Bunnell, mezzo soprano, and Richard Fracker, tenor.

4/9 Monday 7:30 p.m.
Fairchild Theatre
Mack the Knife, Music of Kurt Weill

JOANNE & BILL CHURCH WEST CIRCLE SERIES
A composer whose music blurred the boundaries between classical, jazz and popular music. *Generously sponsored by Belle and Julius Harris Visiting Artist Fund established by Lauren Julius Harris.*

4/12 Thursday 7:30 p.m.
Cook Recital Hall
Jorge Glem Trio, cuatro, percussion

LATIN IS AMERICA SERIES
Venezuelan cuatro virtuoso and mandolin player performs folk fusion with Rodner Padilla (bass) and Diego Álvarez (percussion).

4/21 Saturday 8:00 p.m.
Fairchild Theatre
37th Annual Jazz Spectacular Finale Concert

JAZZ SPECTACULAR SERIES
MSU Jazz Orchestra I performs with the MSU Professors of Jazz, Ron Carter, bass, and other special guests. *Concert and residency generously sponsored by Ken and Sandy Beall; TravelLuxe Wired; Leonard and Sharon Tabaka; Jeff D. Williams.*

East Lansing seeks to be age-friendly community

The City of East Lansing wants to be known as an age-friendly community.

An age-friendly community is one that is a great place to grow up and grow old. In January of 2017 a group of residents and city staff met to begin the assessment, planning, and implementation process to become the fifth city in Michigan to achieve this designation. East Lansing is working with the World Health Organization and AARP to ensure for its citizens the following:

- Safe and accessible public transportation options;
- Affordable accessible, and safe housing;
- Pleasant and safe parks and outdoor spaces;
- Quality community and health services;
- Sufficient employment and volunteer opportunities; and
- Engaging social activities and events for people of all ages.

To learn more about Age Friendly Communities go to the following link: <https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2014/an-introduction.html>

INTEREST GROUP

Join the new interest group for readers

MSU Retirees Association has a new special interest group for retirees who like books and sharing.

The next meeting is scheduled for Thursday, April 5, to discuss Moby Dick.

We decided to read Brave New World by Aldous Huxley for our May discussion. Most, if not all, have read it before, I'm sure, but we thought it would be good to discuss in 2018.

Please send email to Rebecca Townsend, townsend@chemistry.msu.edu for more details.



FYI: MSURA has a number of special interest groups. Go to the MSURA website at retirees.msu.edu and click "MSURA Groups" for more information. If you can't find an interest group you like on the list, we can start one. Email Pam Marcis at marcis@msu.edu.

MSURA ANNUAL LUNCHEON RESERVATION FORM

May 7, 2018

KELLOGG CENTER BIG 10 C ROOM

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

Name _____

Meal Choice Baked Meat Lasagne Veggie Pita Sandwich

Spouse/Guest _____

Meal Choice Baked Meat Lasagne Veggie Pita Sandwich

Both choices come with rolls, salad, beverage and apple pie.

Cost per person: \$24.00 — includes cost of the luncheon, tip, tax & parking.

Address _____

City

State

ZIP

Email Address _____

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

Baked Meat Lasagna served with balsamic broccoli florets and finished with mozzarella and marinara sauce.

Veggie Pita Sandwich Provolone cheese, sliced cucumber, tomato, red onion, marinated Portobello mushroom, spinach, and green goddess dressing in a soft pita pocket.

If dietary supplement is needed, please call Gale Gower at (517) 332-0194 before April 27.

The location of the luncheon has changed to the Big Ten C room. Kellogg Center provides wheel chairs to assist their guests. Contact the Kellogg Center to make arrangements at 517-432-3086.

Mail this form by April 27 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



MSURA SPEAKER RECAP

MSU Florida Retirees



June Youatt, MSU Provost



Terry Curry, MSU Assistant VP for Academic Human Resources



MSU Retirees living in Florida and some just visiting attended this year's annual meeting of MSU Florida Retirees on Monday, March 5. A big thank you to June Youatt, MSU Provost and Terry Curry, MSU Assistant VP for Academic Human Resources who spoke to the retirees providing an update on happenings at MSU. Also, a big thank you to Marshall Hestenes, Bruce Benson and the rest of the Florida retirees who helped make this year's event happen. It was a good time to meet up with fellow Spartans. Go Green!

February Meeting, East Lansing



Regina Cross, Director of Travel, MSU Alumni Office, shared travel tips and news about upcoming trips sponsored by MSU at the Feb. 12 MSURA monthly meeting. There are still openings in some of the 2018 tours. Cross said a popular tour is the Albuquerque International Balloon Festival, which is in early October. You can find out more by calling Cross at 517-353-3069 or going to the website at <https://alumni.msu.edu/learn/on-the-road/travel/>.

SPARTAN SPOTLIGHT

Six-week position turns into 41-year career for Kriss Ostrom

When Kriss Ostrom accepted a six-week position with MSU Libraries in 1975, she expected to move from the area within the year and pursue an architecture degree.

Nonetheless, that job soon grew to a librarian position in Interlibrary Loan and Science Reference and then head of Interlibrary Lending and responsibility for creating a new service—the information desk. Ultimately, she was named head of Circulation in 1978, where she served until her retirement in 2015 after more than 41 years of service.

MSU Libraries was a comfortable fit for Ostrom, who had worked in libraries as a high school student in Seattle, Washington, as an undergraduate at the University of Washington, and while earning a master of library science at Indiana University.

"I loved every minute of it," Ostrom says of her more than four decades at MSU, noting that her job was "a perfect mix" of three things:

- customer service — trying to make the library experience less intimidating and helping patrons leave happier than when they arrived;
- middle management — working with staff throughout the library system to develop, initiate, and tweak library programs; and
- computer work — learning computer technology from scratch to help install and troubleshoot four different systems over the course of her career.

As her service years accumulated, Ostrom gave little thought to retirement, largely, she says, because she thought she first needed to resolve whether to move back to her native Seattle or remain in East Lansing and to figure out exactly what she was



Kriss Ostrom retired from the MSU Libraries in 2015. She plans to continue volunteering and traveling.

going to do in retirement.

"It was during a five-month consultation period with my successor after my last day of work that it occurred to me that I didn't have to know what I was going to do for the rest of my life," she says. "I just needed to know what I was going to do the next week."

Ostrom calls retirement "the greatest thing," as it has finally given her time to accomplish some long-overdue home improvements as well as travel more—to visit her sister and family in Seattle and friends throughout the country and to keep exploring her longtime interests in architecture, particularly Frank Lloyd Wright, Inuit Art prints and culture (Nunavut, Canada), and the environment.

Favorite travel destinations include national parks and beaches, especially the cold, rocky, and often deserted

beaches of Washington, Oregon, northern California, and the Big Sur coastline. She says she is also looking forward to discovering a new state—Texas—where her daughter and son-in-law recently relocated.

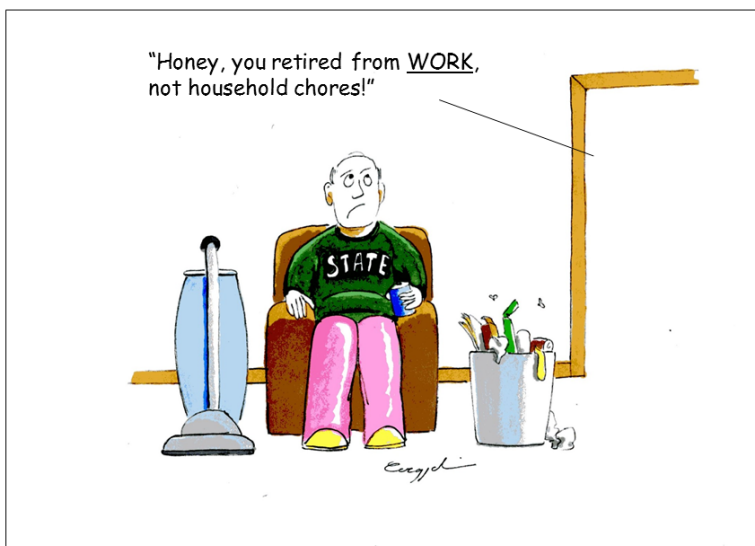
After volunteering with the East Lansing Food Co-op and the East Lansing Film Festival for many years, Ostrom says she is now "looking for a volunteer enterprise where I feel I'm really contributing." A high regard for the programs and committed staff of the MSU Surplus Store and Recycling Center developed during her decades of work on the MSU Library Environmental Committee makes that enterprise a likely prospect.

A serious walker, Ostrom tries to log at least 10,000 steps per day on

Please see SPARTAN SPOTLIGHT on page 8

Retirement is Work!

By Tom and Kevin Cocozzoli



Starting with this issue, the MSURA will be featuring a cartoon called "Retirement is Work!" by Tom & Kevin Cocozzoli.

Tom is an MSU alum (1977) and a MSU retiree after 39 years (2017). Kevin is a MSU alum (1978) and a retired Air Force Lieutenant Colonel.

(The Cocozzoli cousins would like to thank MSU retiree Kriss Ostrom for suggesting this new opportunity).

If you like what you are seeing in these cartoons now and in the future, then check out Tom and Kevin's book "Cartoons That Changed The World!" available at Amazon.

Enjoy!

her phone app and is seeking with Rick Vogt, IT Services retiree, to form a retiree walking group to use campus paths when weather cooperates and indoor tracks when it does not.

Not surprisingly, Ostrom is an avid reader, who appreciates the benefits of a Kindle and books on CD when traveling and driving, but prefers “old-fashioned paper books.”

“At work I was surrounded by five million books, but I think I have read more books since I retired than in the entire rest of my life,” she says.

Dubious about book clubs and the prospect of “reading a book you didn’t pick and discussing with people you don’t know something that you don’t really care about,” Ostrom nonetheless accepted a friend’s recent book club invitation.

She found a personal connection to the first selection, “The Boys in the Boat,” Daniel James Brown’s meticulously researched nonfiction book about the University of Washington crew that won gold for the United States at the 1936 Berlin Olympics.

She recently discovered radical environmentalist Edward Abbey, author of “Desert Solitaire,” whose frequent references to other authors have added to Ostrom’s bucket list for future reading, along with Ab-



Ostrom calls Lovers Point in Pacific Grove, Calif., one of her favorite beaches.

bey’s many other titles, including some autobiographical fiction.

She also gravitates to biographies, books on food and cookery, histories of cities and the states of Michigan and Washington, travel, architecture, and natural history.

“I don’t read much fiction,” Ostrom says. “If I’m going to put time into reading, I feel I should be learning something new.”

She does, however, make an exception for works by Henry Miller,

Jon Hassler, Jack Finney, and other time travel authors, as well as Anne Tyler and Annie Dillard.

After more than 40 years of juggling multiple work commitments with demanding hours, Ostrom is learning to appreciate the pace of retirement.

“A line just hit me,” she says of recently listening to John Lennon’s “Watching the Wheels”: “No longer riding on the merry-go-round. I just had to let it go.”

You can request films and CDs from MSU Library

An MSU librarian for more than 40 years, Kriss Ostrom is an enthusiastic advocate for MSU library resources, such as the Rovi Media Collection, which includes more than 700,000 film DVDs/BlueRays and 160,000 music CDs. For more, visit: <https://msutoday.msu.edu/news/2015/donation-builds-largest-us-media-collection-at-msu/>

Rovi films and music must be requested online via the library catalog. Library staff will retrieve items and e-mail the requester to present MSU ID at the first floor patron services desk to check out materials. The lending period is two weeks, and a fine of \$2 per day is charged if items are not returned in person to the same desk by the due date.

To request materials:

- Go to <http://catalog.lib.msu.edu/search/t> and type film or music title.
- Click arrow after “Entire Collection,” choose “Rovi Media Collection,” and click “Submit.”
- Click on title, then on “Get It,” and follow prompts.



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SPARTANS WILL.

Oral history archive provides insights to MSU's past, light district

Many readers of the MSURA Newsletter will have memories of East Lansing that span more than half a century, from the immediate post-WWII years to the present. MSU and East Lansing grew so quickly in those early decades, it is hard to remember that until recently — i.e. the “recently” of octogenarians like myself — East Lansing did not extend much further than north of Burcham, east of Gunson or south of the Red Cedar river. The two neighborhoods I want to discuss in this and my next column were both developed on unincorporated farmland in mid twentieth century and both remain distinctive neighborhoods. The “Flower Pot” began when a dairy farmer decided to give up that pursuit and began building houses with his sons. Lantern Hill resulted from a cooperative venture by young faculty members and their families that took less than two years to complete, from brainstorm to move-in day.

Lantern Hills

“The story really begins,” says MSU Professor Alan Grimes in his Lantern Hills memoir, “with the G. I. Bill.” All over the country returning veterans, many with wives and children, all with GI Bill support for tuition and living expenses, poured into colleges and

THE HISTORY GUY



BY MILT POWELL

universities. By 1947 MSU enrollment was 10,000, double the number from before the war. John Hannah, who had made the most of federal funding during the Great Depression, had tried to prepare MSU with apartments buildings for the new faculty who would be needed, over a thousand barracks style apartments for students and their families, and even a 450 unit trailer camp.

Residents of the apartments had to leave after two years. Houses were hard to find and expensive given that the average annual salary for new faculty was about \$4800. Some families had begun to create money saving ventures like a coop grocery store, nursery school and a “cashless babysitting” exchange. They were especially attentive, therefore, to a talk given to the Newcomers Club in

February 1950 by another young Professor, Myles Boylan of the Landscape Architecture Department, on “Helpful Housing Hints.” Boylan told his audience how people in other parts of the country had met their housing needs through “a cooperative enterprise in which they joined together to buy the land and construct the homes.”

Before the evening was over some of his listeners formed an ad hoc committee to explore such a solution. Within weeks they had created a “Home-Sites Corporation” to buy land and build houses for its members, each of whom would pay a membership fee due May 10. The fee was \$1200, one quarter of that average salary.

The Corporation asked President Hannah about buying some of the land that eventually became Forest Akers. Hannah’s response became a legend among original Lantern Hill residents: he didn’t think forty faculty members could agree on anything, let alone a joint housing project. The eventual site, not yet called Lantern Hills, was outside East Lansing City limits, a treeless thirty-acre parcel, recently planted in corn, and purchased for \$850 per acre. From it Boylan laid out a plat map with forty one half-acre lots.

Some members wanted to hire an architect to create

buildings in similar styles with production economies like mass produced components. Boylan contacted his former professor Hugh Stubbins who had studied with famed architect and Bauhaus founder Walter Gropius. Stubbins produced three variations of slab-built houses with pre-fab roof trusses for an open plan home with lots of glass and priced within the modest means of the original owners. By May 10, just three months after Boylan’s talk, all forty-one lots had been purchased; Stubbins’ houses would be located on the west side of the plat with owners who preferred their own plans on the west.

The entire project nearly foundered a few months later when the FHA refused to approve the Stubbins’ houses, considering them too radical and unlikely to hold their value. Stubbins made a successful appeal and got the ruling overturned. Stubbins went on to have a distinguished career with much larger projects. His New York Times obituary in 2006 highlights the Manhattan Citicorp Center and the 60 story Yokohama Landmark Tower, “the tallest building in Japan.”

In her chapter on Lantern Hills Susan Bandes points out that in 1935 the FHA had refused to approve Frank Lloyd Wright’s Usonian house designs. Individual Usonian homes, like the Goetch-Winkler house in Okemos, have been built but not the communities of them Wright had envisioned.



Lantern Hill Drive
November 1951

The Lantern Hill homes were built for faculty in the early 50s. They had been designed by Hugh Stubbins, who had studied with Walter Gropius, Bauhaus founder and well-known architect.

By spring of 1951 contractors had poured slabs and begun erecting the wooden frames. And in October the Grimes family moved into their new home at 728 Lantern Hill Drive. A Lansing State Journal article estimated that participants in the Lantern Hills project saved “50 to 60 percent of the probably market value,” of their homes, due not only

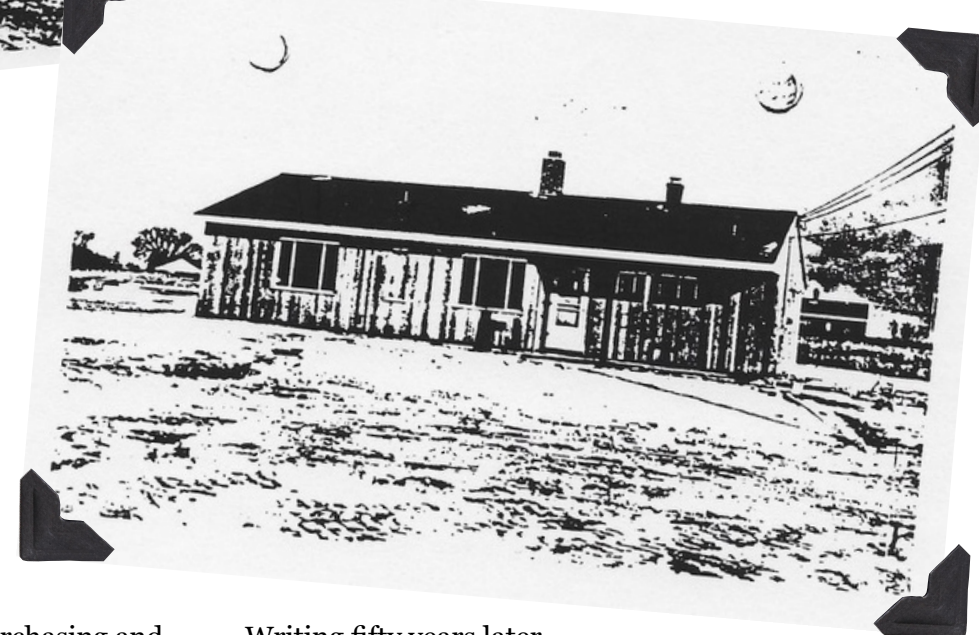
to group purchasing and pre-fab materials but also the absence of “promotional costs and business overhead.”

Myles Boylan had placed the houses on their large lots to avoid the uniform look of most developments and to create the park-like effect of shrubs, lawns and gardens. This, however, would take many years to achieve. At first the homes sat far from one another on otherwise vacant lots. The views from windows were, in Grimes’ words, “incredibly bleak.”

Writing fifty years later, looking over his neighborhoods “tall pines and spruces . . . locusts and ornamental crabs, trees approaching fifty years of age” he found it “hard to realize that this was once a muddy field.”

The Federal Housing Agency would be pleased to know the homes have indeed kept their value. Elinor Holbrook, realtor and Lantern Hills resident, told me that “Mid-Century Modernism” is enjoying a kind of renaissance and that houses in the neighborhood are more in demand than ever.

728 Lantern Hill Drive
November 1951



Sources for this articles: Alan Grimes, Remembering Lantern Hills 1950-1952; Susan Bandes, Mid-Michigan Modern, MSU Press, 2016; Michigan Modern: East Lansing Modern Driving/Biking Tour (available as pdf download at <http://www.michiganmodern.org/tours>); Conversation with Realtor Elinor Holbrook who also gave me a copy of the Grimes memoir. She gives one to every new resident of Lantern Hills.



**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 - How quickly things can change. After historically low volatility and only the smallest of pullbacks from Jan 2017 through Jan of this year, we saw a sudden reversal of fortunes for markets in February. We had been cautioning against rising complacency in markets and the declines in bond markets that we saw to start the year were an indicator of coming trouble. February brought the first monthly decline in the S&P 500 after 15 consecutive months of gains. It also had double the average volatility and more +/- 1% daily moves than we had seen in the previous 13 months combined. This market correction was overdue and in many ways is healthy for markets. Despite the losses and continued choppy market action, we still see strong underlying fundamentals and while we expect volatility to remain elevated, we still don't see a recession/bear market on the horizon for 2018.

Investment Implications - The losses in stock markets last month were due to concerns over rising rates and inflation and driven by the losses we've seen in bonds. In the short-term this may continue as the 10 year Treasury yield may test the 3.00% level—2.81% currently. We do believe that the low volatility, slow and steady stock market gains of the last year are a thing of the past. Long-term investors would be wise to remain diversified, while tactical investors should remain nimble to fully take advantage of possible market swings.

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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