



# MSU RETIREES ASSOCIATION

## SPARTAN SENIOR NEWSLETTER

April-May 2019

VOL. 40, NO. 6

# Satish Udpa, MSU acting president, to speak at annual MSURA luncheon

MSU's acting president Satish Udpa will speak to MSURA members at our annual luncheon at the University Club on Tuesday, May 7, 2019. Dr. Udpa has served the university as chair of

the Electrical and Computer Engineering Department and as dean of the College of Engineering. More recently, Dr. Udpa was Executive

Vice President for Administration and University Distinguished Professor. He assumed his current role as acting president on Jan. 17, 2019.

We have asked Dr. Udpa to talk about his experience as MSU's acting president and actions he is taking to strengthen Michigan State University. We hope he will also share his thoughts on the role retirees can play in continuing to support and serve the university.

Acting president Udpa has a long record of distinguished service to MSU. We are very pleased to welcome him to our May MSURA meeting.

In addition to listening to Dr. Udpa, attendees will enjoy good fellowship, help elect officers, meet the scholarship winners, celebrate the volunteer(s) of the year and more. Please go to page 7 to fill out the reservation form. The deadline for reservations is April 22.



Dr. Satish Udpa

See page 7 for the reservation form to the annual MSURA luncheon, which will be held at the University Club on Tuesday, May 7.

## Love to volunteer? We can help

If you're new to the world of retirement, we know you'd probably like to take a break for a bit. But after that, how about joining in to help the Retirees Association with its various activities? And if you're used to the retirement thing, you might be searching for something new to do. There are lots of ways to get involved, and it's a great way to meet your fellow MSU retirees. Let us know if you're interested, and we'll get back to you. Email [msura@msu.edu](mailto:msura@msu.edu) or call Rick Vogt, president, at 517-242-1324.

**VOLUNTEERS NEEDED**

## MEMBERSHIP MEETINGS

### Voice professor to share journey from stage to classroom on April 8

Melanie Helton, professor of voice and director of the MSU Opera Theatre, will discuss her professional journey from opera singer to MSU faculty member at the membership meeting on April 8.



Melanie Helton

Helton has been hailed by The New York Times for her "dark soprano that warms the ear." Her successes include the title roles in Lucrezia Borgia at the Caramoor International Music Festival and Aida with

Opera Carolina.

She earned a Bachelor of Music degree with honors from Indiana University and a Master's degree in Music with honors from the University of Houston.

**When** Monday, April 8, 2019

**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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## PRESIDENT'S MESSAGE

Rick Vogt

It has been my pleasure to serve as president of MSU Retirees Association these past two years. It is a fine organization with dedicated volunteers that make it all possible. I look forward to continue to serve the organization.

The response to the bus tour to MSU Kellogg Manor and Gillmore Car Museum on April 29, 2019 has been great. The event is sold out. We plan to do more trips in the future. Thank you, Pam Marcis, for putting this event together.

The Annual Luncheon is Tuesday, May 7 and will be held at the MSU University Club. Be sure and reserve your spot soon. This year, MSU President Satish Udpa will be our guest speaker. We are happy that he is available to speak to the retirees.

You shared with us some great ideas in your retiree survey responses. As we plan next year we would like to explore and act on some of these ideas. If you would like to volunteer to help, please let us know by emailing us at [msura@msu.edu](mailto:msura@msu.edu).

Thank you to the volunteers, retirees and underwriters for your support of MSURA and its programs, it is very much appreciated.

Go Green!

## Retirement is Work!

By Tom and Kevin Cocozzoli

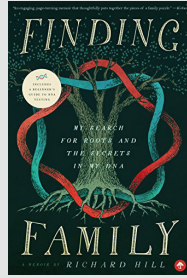


More valuable than a lottery ticket !?!

# Genealogy Research Interest Group hosts DNA research advisor Richard Hill April 29

Come join us for a presentation of the popular and fascinating area of DNA research. DNA research advisor Richard Hill will be the guest speaker at an event on April 29 from 2–3 p.m. at the MSU Federal Credit Union community room (side door) on the corner of Farm Lane and Mt. Hope. The speaker will have books on sale at the event. Donations will be welcomed at the door to help defray expenses. To RSVP, please contact Cathy Estrada at [cje1026@yahoo.com](mailto:cje1026@yahoo.com). The one-hour event is sponsored by the MSURA Genealogy Research Interest Group.

## Finding Family: My Search for Roots and the Secrets in My DNA



When Monday, April 29, 2019

Time 2– 3 p.m.

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

## Final AARP program scheduled for 2019

### ■ GOOD FORM WALKING

Tuesday, April 9, 2019, 10 a.m. to Noon

Location: MSUFCU Mt Hope & Farm Lane branch

AARP in conjunction with Playmakers 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.

## Nominations sought for Volunteer of the Year Award

We are seeking nominations for the MSUR Volunteer of the Year Award, which is presented at our Annual Meeting Luncheon on Tuesday, May 7. Please submit the name of the nominee to Jacqueline Babcock, [jbabcock@msu.edu](mailto:jbabcock@msu.edu), by April 15.

## Save the date for MSURA Retirees Night at a Lugnuts game

It's almost time for our yearly outing to see a Lugnuts game at Cooley Law School Stadium. The date is Friday, May 31, at 7:05 p.m. Cost is \$11. Watch your eNotices for a link to the registration form, which is due on May 7.



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# TRAVELTIPS

Retirees love to travel and visit cool places and connect with friends and relatives. There are many ways to save on these travels. This is a new column that will appear now and then to share ideas retirees have found to help them save money while still enjoying quality travel. If you have a travel tip you would like to share, please email it to [vogtf@msu.edu](mailto:vogtf@msu.edu).

## Savings on car rental

Big 10 National/Enterprise Car Rental contact can be used by retirees effective Aug. 1, 2018. The Non-Business contract number is XZ20LK4. Retirees can take advantage of the reduced rates that generally range from \$32 per day for economy class to \$34 per day for full size class. The new contract no longer includes damage waiver coverage or third party liability coverage for rentals in the US. It is recommended that you check with your auto insurance company to see if renters insurance is part of your policy, or verify coverage is a benefit provided by your credit card provider. More information is available on the MSU Travel Management Web-site: <http://travel.msu.edu>.

## Saving on car rental insurance

Some auto insurance companies provide liability and collision coverage on rental cars at no additional cost to you. Check with your auto insurance company to see if your auto insurance policy provides rental car coverage. This could save you hundreds of dollars on your next car rental.

If you should have an accident with a rental car, rental car companies do charge for days the car is not available to rent to others while being repaired. Most auto insurance companies do not provide this coverage as part of your auto insurance policy. Some credit cards provide coverage for this expense. The MSUFCU Platinum credit card is one that does. You must pay for the rental car with the credit card in order to activate this coverage. Check with your credit card company to see if you have this coverage.

## Shopping for cruises, getting the best deals

Many retirees like to go on cruises. One way to find cruises at deeply discounted prices is to shop for cruises you are interested in taking. Then check back from week to week to see if it has been discounted. The closer you get to the cruise date, the more discounted the prices tend to be. Cruise lines want to sell all available cabins, even at a reduced price.

However, at times, you may find the best price months before a cruise. So, you need to check often in order to find the price that is right for you. I have seen discounted prices of \$299, on what was \$1399. It pays a lot to shop, watch and save.

## Getting the best rate at hotels

Most hotels give their best room rate to government travelers. Many hotel chains will give MSU retirees the government rate if you ask for it and have your MSU employee or Retiree ID with you.



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

## MSU Music



College of Music  
MICHIGAN STATE UNIVERSITY

Spring 2019 Highlights | MSU Music Presents an extraordinary array of musical offerings | Tickets & Info: [music.msu.edu](http://music.msu.edu)

<b>4/1 MONDAY</b> <b>The King of Song, Franz Schubert</b> JOANNE AND BILL CHURCH WEST CIRCLE SERIES 7:30 p.m. Fairchild Theatre Recognized today as the beloved composer of over 500 songs, in his lifetime Schubert had only one public performance of his works in the year he died, 1828.	<b>CELLO PLUS CHAMBER MUSIC FESTIVAL</b> <b>4/3 WEDNESDAY</b> <b>Treasure Troves of Schubert</b> 7:30 p.m. Fairchild Theatre <b>4/5 FRIDAY</b> <b>A Blend of Classic and Contemporary Works for Strings</b> 8:00 p.m. Fairchild Theatre <b>4/7 SUNDAY</b> <b>Strings of DSO and MSU Artists</b> 3:00 p.m. Fairchild Theatre	<b>4/10 WEDNESDAY</b> <b>Eighth Blackbird</b> MSUFCU SHOWCASE SERIES 7:30 p.m. Fairchild Theatre Grammy winning contemporary chamber music ensemble from Chicago presents a program highlighting a 20-plus year legacy, featuring award-winning music, including new works from emerging composers.	<b>JAZZ SPECTACULAR</b> <b>4/11 THURSDAY</b> <b>Jazz Octets</b> 7:30 p.m. Fairchild Theatre <b>4/12 FRIDAY</b> <b>Swing Dance with Jazz Orchestras</b> 8:00 p.m. Demonstration Hall <b>4/13 SATURDAY</b> <b>Finale Concert</b> 8:00 p.m. Fairchild Theatre With MSU Professors of Jazz, Jazz Orchestra I and guests.	<b>4/20 SATURDAY</b> <b>Piano Monster</b> MSUFCU SHOWCASE SERIES 3:00 p.m. Fairchild Theatre A resounding wall of sound from four grand pianos. <b>4/27 SATURDAY</b> <b>Shostakovich <i>Babi Yar</i>: Remembering the Holocaust</b> Symphony Orchestra, State Singers, University Chorale 7:00 p.m. preview lecture, 8:00 p.m. concert Wharton Center
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[www.giftplanning.msu.edu](http://www.giftplanning.msu.edu)

*Do you have an IRA? Are you over 70 ½ years of age?*

If this describes you, a Qualified Charitable Distribution, also known as a charitable IRA rollover, is a great way to make an impact at Michigan State University.

The tax code provision allows individuals 70 ½ and older to transfer up to \$100,000 from their individual retirement accounts directly to MSU without being subject to income taxes on the distribution. Your gift may be applied towards your required minimum distribution. It's a tax efficient way to make a gift, especially if you do not itemize.

Your gift can support your favorite program or scholarship fund at MSU.

Contact the Office of Gift Planning for precise instructions on how to make your "IRA Rollover" gift to MSU.



**SPARTANS WILL.**

# Financial seminar set for April 3

**B**ack by popular demand! The MSU Retirees Association has invited Straight-Line to lead a 2-hour discussion on topics that include a review of financial markets and investment management. Please join our speakers at MSU Federal Credit Union's Farm Lane branch on **Wednesday, April 3 at 1:30 p.m.** for excellent, up-to-date information and an opportunity to get answers to your questions.



**When** Wednesday, April 3, 2019

**Time** 1:30 p.m.

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



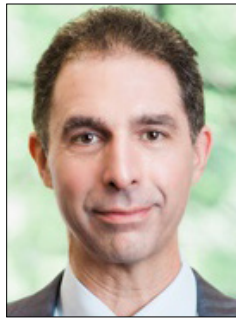
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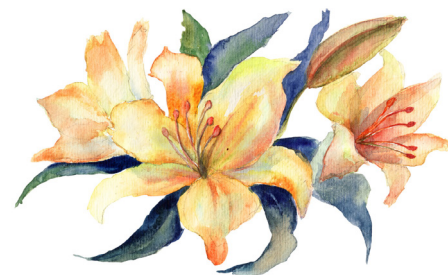
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## Feb. speaker shared packaging problems, attempts to solve

**O**ur February speaker, Dr. Laura Bix, spoke on "Those Pesky Packages," a topic that challenges most retirees. Dr. Bix is a professor in the MSU School of Packaging and assistant dean for teaching and learning and academic analytics in the College of Agriculture and Natural Resources. Dr. Bix, who is a respected expert in her field, briefly reviewed the history of packaging as a field of study at MSU and explained why packaging is an important issue for many enterprises, including business, government, and healthcare. She discussed the complex, and sometimes competing, problems packaging designers are trying to solve as they work to make packages safe, accessible and informative so consumers will get the maximum benefit from the packages they use. Dr. Bix stimulated many thought-provoking questions from MSURA members who each have direct experience with their own packaging challenges.



### IN MEMORIAM

The Spartan Senior Newsletter is now printing the names of MSU employees who have died in each issue of the newsletter. In publishing this notice to mark their passing, we honor them for their contributions to improve MSU and the Greater Lansing community.

Janice M. Andersen	12/15/18
Robert T. Anderson	12/20/18
Sarra B. Baraily	1/7/19
Mary Byerrum Boss	11/10/18
Betty Cantino	12/23/18
Walter E. Collins	1/19/19
Joanne Corcos	12/9/18
Linda E. Dansby	2/3/19
Gilman I. Davis	11/9/18
Barbara Ann Etapa	2/15/19
Normalee V. Fisher	2/2/19
P. David Fisher	12/5/18
Augustus G. Ganakas	1/11/19
Kathryn Kay Gewirtz	2/5/19
J. Ray Gillespie	2/10/19
Wilma L. Gillespie	1/17/19
Ralph Gordon	11/21/18
Howard Hagerman	12/6/18
Doris I. Hanson	1/23/19
Walter Hapkiewicz	11/3/18
Wayne Hawkins	2/21/19
Helen Head	1/22/19
John M. Herrick	1/2/19
John W. Hoffman	1/6/19
Evelyn Howe	2/13/19
Robert P. Hubbard	2/5/19
Harold A. Hugues	12/6/18
Robert Hughes	11/27/18
Dorothy M. Kever	12/9/18
Donna Kay Landon	10/23/18
Merle Lemon	11/18/18
Robert Maine	11/19/18
Kyoko Melton	2/22/19
Steve Meuche	1/23/19
Bruce Mitchell	1/11/19
Beverly Musolf	12/18/18
Vernie M. Nichols	11/1/18
Theodore M. Thomas	12/10/18
Norman Thompson	12/2/18
Albert Tomo	12/31/18
John C. Ugwoadonwu	12/124/18
Vernon P. Vandepol	1/14/19
Gary Volker	1/29/19
Stephen P. Wilensky	11/2/18

# MSURA ANNUAL LUNCHEON RESERVATION FORM

TUESDAY, May 7, 2019  
UNIVERSITY CLUB (Note new location)  
Registration begins 11:30, Lunch begins 12:00 noon

Name \_\_\_\_\_

- Meal Choice**      Combo Entrée Flank Steak & Herb Roasted Salmon  
                          Grilled Vegetable Kabobs (Gluten Free, Vegan, Vegetarian)

**Significant Other/Spouse Name** \_\_\_\_\_

- Meal Choice**      Combo Entrée Flank Steak & Herb Roasted Salmon  
                          Grilled Vegetable Kabobs (Gluten Free, Vegan, Vegetarian)

**Both choices come with rolls, salad, beverage and vanilla ice cream.**

**Cost per person: \$25 — 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.

**Grilled Vegetable Kabobs** is served with tomato pepper lime sauce and brown rice.

**If a dietary supplement is needed, please call Gale Gower at (517) 332-0194 before April 22.**

**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 22 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**





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



*Happy Spring!*

## 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** - After a rough 2018 markets have been resilient to start the new year. Global equity markets are up anywhere from 5-10% and the recession fears that took hold during Q4 seem to have dissipated somewhat. We're not out of the woods yet, but domestic economic data seems to have improved from the clear slowdown seen late last year. Unfortunately the same can't be said of international economies, at least not yet. One key piece of potential good news is that after several rounds of negotiations it appears that the all important US/China trade deal is coming together.

**Investment Implications** - The scare that came late last year didn't feel like a recession to us and thus far in 2019 it appears that we were correct. Of course anything could happen at any time, but for now we see things trending more to the positive side. After so much negativity to end last year, we believe that this year could end up surprising investors to the upside. We're hopeful that global economic data bottoms out in Q1 and an eventual trade deal with China will be the catalyst for a pickup in momentum, which leads to better equity returns for the remainder of the year. This doesn't mean that there aren't risks and at this latter stage some level of caution is prudent, but outside of a normal pullback or some unforeseen event, we believe that short-term market moves are likely going to be positive.

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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