



MSU RETIREES ASSOCIATION

SPARTAN SENIOR NEWSLETTER

August - September 2021

VOL. 43, NO. 1



One of Us

Field trips to Potter Park Zoo, hot summer days at the East Lansing Aquatic Center, and an occasional stroll by the MSU Dairy Store while a parent works on campus.

Annie Heeder, MSU Class of 2023, and thousands of Mid-Michiganders share these early life experiences, along with dreams of becoming a Spartan. Born and raised in East Lansing, it was only a matter of time for Heeder.

“Thank you for giving someone like me an opportunity. I know MSU is a great place to work, but I know it can be tough, so thank you for persevering in your career.”

ANNIE HEEDER

“Growing up and watching the Izzone was very special for me, and I hold it near and dear to my heart,” Heeder said.

The cost of becoming a Spartan, however, is steep. Born the fifth oldest child of six, she is faced with the financial burden of paying for college, which has more than tripled in the last 20 years at the university.

For middle-class students like Heeder, scholarship support was hard to come by while applying for financial aid — a situation that is all too common for the families of MSU employees.

Please see HEEDER on page 9

Subscribe to E-Notices to keep in the know

MSURA communicates via email to retirees 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.”



WELCOME, NEW RETIREES!

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 periodic E-Notices. Please come to a membership meeting to meet other retirees and enjoy socializing. They are normally held the second Monday of every month, September to April.

OFFICERS AND BOARD FOR 2021-2022

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SPARTAN SENIOR NEWSLETTER

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Photographer	Bruce Smith	517-323-9579
MSU Shares	Darlene Wenner	517-339-1685



PRESIDENT'S MESSAGE

Rick Vogt

We are looking forward to getting back to in-person events this year. Plans are in the works to return to fun social events for the coming year too. Events will be announced in newsletters and E-Notice emails. MSURA is a strong organization doing good things for MSU retirees, their families and MSU. I am happy to serve MSU Retirees Association as President again. I want to thank the volunteers who make it all possible. I am happy to welcome our new Board members, Neelam Kher as Vice President and Kate Wight as Board Secretary. Also, thank you Roger Baldwin for serving as President for the past two years and Jacqueline Babcock for serving as the Board Secretary for the past four years.

The MSURA Program Committee has been working through the summer getting speakers for our monthly membership meetings. We have a great lineup of programs for you. See pages 6-7 for details. We are planning to start meeting again in person in October and to continue to broadcast meetings using Zoom so people have the option to watch from home. Presentations will be recorded and made available on the retiree's website at retirees.msu.edu also.

We continue to fund raise to endow a third annual \$2,500 scholarship for the children and grandchildren of MSU retirees and employee family members. Please donate to help us achieve the goal and help Spartan families. Thank you for your contributions.

Fred Graham, a past president of MSURA, passed away recently. To the families of MSU retirees who passed away this last year, you are in our thoughts and prayers. Thank you for your service.

The Retiree Association is an all volunteer organization. If you would like to get involved, even in a small way, please give us a call at 517-353-7896 or send us an email at msu-ra@msu.edu. Thank you.



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



Have a little spare time? We'd love to talk to you about volunteering. Call the office at (517) 353-7896. Please leave a message and we'll get back to you.

Welcome, New Board Members

The MSU Retirees Association membership voted in two new board members last spring — Neelam Kher as the Vice President and Kate Wight as the Secretary.



Neelam Kher

An MSU alumna, Neelam Kher got her Masters and Ph.D. from the College of Education. At the College she worked as a Senior Research Associate, Visiting Professor and Director of Data and Evaluation at the Office of K-12 Outreach.

A self-proclaimed culinary anthropologist, Neelam enjoys travel and the arts. Her interests include walking, reading and knitting.



Kate Wight

After 18 years in the commercial sector, Kate Wight came to MSU where she worked 23 years as a research assistant with the College of Education, first in Curriculum Planning and then in K-12 Outreach.

She enjoys traveling, hiking, bike-riding, cross-country skiing, canoeing, birding, flora and fauna of all kinds, concerts, plays, art and history and has been a docent at the Potter Park Zoo in the Lansing area for four years.



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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.

Patricia Blumbergs	6/17/21	Robert Lyon	5/9/21
Anna M. Creekmore	4/18/21	V. Mandrekar	6/23/21
G. Dangerfield	6/5/21	Wendy J. Redinger	5/20/21
Shirley Eisenhauer	5/17/21	Robert E. Rose	5/4/21
Helen Featherstone	6/16/21	Stanley G. Russell	5/16/21
Renee Firestone	5/13/21	Gloria Simmons	6/6/21
Refugia Gonzales	6/14/21	Barbara Throop	5/31/21
Jennifer L. Graham	6/30/21	George Vandusen	6/1/21
William Harder Jr.	4/25/21	Herbert L. Whittier	6/6/21
Samuel J. Hosey	6/5/21	Frances Whipple	6/13/21
Ruth Murriam Johnson	6/30/21	Marjorie Witchell	5/22/21
Barbara Knuth	6/22/21	Clarence Wright	6/18/21

MSU SHARES calls to the MSU Retirees

Fall 2021 sees the beginning of a new campaign for MSU Shares. Over the years, the strong foundation of the MSU Retirees Association has allowed the campaign to designate thousands of dollars to benefit the local community.

We are pleased to say that even with the difficulties of the pandemic, MSU Shares was able to hold its own and raise the same amount as years before. On average, more than \$65,000 a year has been donated specifically by the retiree community. The generosity of the retirees is well known and appreciated far and wide and you must know that you are mentioned in the thankful prayers of many.

The campaign will start soon and you will be receiving the necessary materials in the form of pledge forms and letters with needed information. We hope you can continue to support the community that surrounds our campus. The last year has been a challenge for all of us and more so for many more. Whatever we can do to help is truly appreciated.

Please keep a look out for all the information to come and remember that a vast number of people whisper your name and say thank you!
—Jeff Brody & Craig Gunn, Co-Chairs MSU SHARES



MSU Retirees have volunteered their time to work with the MSU Shares campaign for many years by gathering to put together the mailing that goes out to all retirees. The photo above was taken in the fall of 2018. In the center is Darlene Wenner (plaid shirt), who is the MSURA representative to the MSU Shares Campaign.

Medication Matters: Take medicine as prescribed to maintain or improve your health

Taking medication according to the prescribed dose, time, and frequency or medication adherence is an important part of managing overall health and chronic conditions. Patients might not take their medications as prescribed for multiple reasons: they may not understand the directions, have difficulty sticking to a routine, or have many prescriptions to manage. However, the consequences of this can be dire. Poor medication adherence can lead to increased risk of disease progression, life-threatening complications, hospitalization, a lower quality of life, and even death.

“The MSU Pharmacy wants to make it as easy as possible for patients to understand their prescriptions and take them as directed,” says Nicole Gargano, PharmD, MSU

Staff/Clinical Pharmacist. “It’s important to us that people don’t feel like they’re managing their medications alone.”

MSU Health Care Pharmacy offers two special services to help patients with medication adherence:

- **SyncRx:** MSU Health Care Pharmacy aligns your medication refill dates and is perfect for patients with chronic conditions that require multiple prescriptions.
- **SpartanPak:** MSU Health Care Pharmacy organizes all prescription and over-the-counter medications by day, time, and dose. The individual blister packs help patients avoid the worry of double-dosing or taking the wrong pill at the wrong time of day.

- Humana Plan Pharmacy
- Free Delivery within 30 miles
- Curbside Pickup
- Medication Consults



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LEGACY.
THEIR
FUTURE.

LET'S TALK.




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The MSU Office of Gift Planning is here to help you discover ways to leave a legacy that reflect 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.

We have a Spartan team, with lots of experience and financial acumen, able to help you realize your goals.

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



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



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Office of Gift Planning
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MARK YOUR CALENDARS



Please cut out this calendar and use it to help you keep track of MSURA activities!

MSURA MONTHLY MEMBERSHIP MEETINGS

The Sept. 13 meeting will be via Zoom only. We plan for in-person meetings starting Oct. 11, plus we will continue to use Zoom technology for those who wish to attend the meetings virtually.

1:30–2 p.m. Coffee & Donuts
2–3 p.m. Program

Please watch future newsletters and E-Notices for more events.

DATE	SPEAKER	TOPIC	EVENT	LOCATION
Monday, Sept. 13, 2021 2–3 p.m.	Rebecca Kegler, Assistant Director, Recreational Sports and Fitness Services Adjunct Instructor, Kinesiology Dept	Exercise and Brain Functioning Connection	MSU Retirees Association Membership Meeting	Via Zoom. Watch E-Notices for details.
Wednesday, Sept. 15, 2021 2–3 p.m.	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details.
Wednesday, Sept. 29, 2021 1 p.m. NOTE: RSVP Required. Call Rick Vogt at 517-242-1324	Dr. Thomas Gasmacher, FRIB Laboratory Director	Tour of the FRIB	MSU Retirees Association Special Event	FRIB, 640 South Shaw Lane
Monday, Oct. 11, 2021 1:30 p.m. Coffee 2 p.m. Meeting	Dan Mackey & Tabatha Dixon, MSU Human Resources; Sandra Campbell, Pharmacies	Open Enrollment & MSU Pharmacy Services	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Nov. 8, 2021 1:30 p.m. Coffee 2 p.m. Meeting	Dr. Christie Poitra, Interim Director of the MSU Native American Institute	Indigenous Community-Centered Outreach and Research Activities within the Native American Institute	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Dec. 13, 2021 1:30 p.m. Coffee 2 p.m. Meeting	Dr. Jane Vieth, Professor, Dept. of History	Tempting All the Gods: Joseph P. Kennedy, Ambassador to Great Britain, 1938-1940	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Wednesday, Dec. 15, 2021 2–3 p.m.	Mike Bisaro and StraightLine Team Members	StraightLine Quarterly Financial Planning Seminar	MSU Retirees Association Special Event	Via Zoom. Watch E-Notices for details.
Monday, Jan. 10, 2022 1:30 p.m. Coffee 2 p.m. Meeting	Dr. Larry Walker, Adjunct Professor, Dept. of Biosystems and Agricultural Engineering	Catalyzing Innovation for our Only One World	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, Feb. 14, 2022 1:30 p.m. Coffee 2 p.m. Meeting	Dr. Frank Telewski, Professor of Plant Biology & Director of the W.J. Beal Botanical Garden and Campus Arboretum	How long can seed remain viable in the soil? Professor Beal's seed experiment.	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing.
Monday, March 14, 2022 1:30 p.m. Coffee 2 p.m. Meeting	Raj Wiener, President, Community Volunteers for International Programs	MSU's Community Volunteers for International Programs (CVIP)-Welcoming International Friendships	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing.
Monday, April 11, 2022 1:30 p.m. Coffee 2 p.m. Meeting	Kurt Kwiatkowski, Senior Executive Chef, Culinary Services Residential Dining	Culinary Adventures with Chef Kurt	MSU Retirees Association Membership Meeting	Community Room, MSUFUCU Branch, Mt. Hope & Farm Lane, East Lansing
Monday, May 2, 2022 11:30 a.m.	Speaker to be Announced	Luncheon, Speaker, Awards	MSURA Annual Luncheon Meeting	University Club

Open Enrollment is in October

Open Enrollment will be the month of October and MSU Human Resources is dedicated to helping you learn more and ask questions about all your benefit options. Please look for Open Enrollment Fair details in the Retiree Open Enrollment Guide and the [HR website](#).

Sept. meeting features Rebecca Kegler, chair yoga expert

You may want to be sitting down when you attend our first membership meeting of the academic year



Rebecca Kegler

When Monday, Sept. 13, 2021
Time 2-3 p.m.
Where Zoom

via Zoom. That's because Rebecca Kegler, the assistant director of Recreational Sports and Fitness Services, will be leading us through

some chair yoga exercises. (Don't worry. No one will be able to see you.)

Kegler's philosophy is if you can sit in a chair – you can do yoga. Chair yoga adapts some of the traditional poses of yoga to be done while seated or while standing and using the chair for support. You can stretch, reach, bend and breathe, and no yoga mat is needed. It's perfect for busy days when there's no time to change into exercise wear.

Kegler is also an adjunct instructor in the Kinesiology Dept., but her primary role is the development and administration of the Group Exercise/Fitness Programs for a campus of 50,000+ students and 11,000+ faculty/staff at Michigan State University.

Open enrollment focus of October meeting



Dan Mackey



Tabatha Dixon



Sandra Campbell

When Monday, Oct. 11, 2021
Time 2-3 p.m.
Where Community Room, MSUFCU, Mt. Hope & Farm Lane

Dan Mackey and Tabatha Dixon will discuss the upcoming MSU open enrollment period, review any changes to retiree policies/benefits and answer questions from MSURA members. He will also talk briefly about Humana, the MSU retirement health care plan, which took effect on Jan. 1, 2021, Mackey is the HR manager/retirement administrator and Dixon is the senior human resources professional.

Sandra Campbell will go over new services the MSU Pharmacy is offering and answer any questions you may have. The MSU Pharmacy provides a number of services. Campbell will explain how these services can help retirees save time, money and provide a convenient way to obtain prescriptions and vaccines. Campbell is the chief pharmacist at the MSU Pharmacy.

FRIB tour set for Sept. 29; space limited, reserve your spot

Join us for the FRIB tour, which will take place from 1 to 3 p.m. on Wednesday, Sept. 29. Here's a little info about the facility and the director, who will be leading our tour. You can also watch a YouTube video here: <https://bit.ly/2J7Pi7W>.

The Facility for Rare Isotope Beams (FRIB) will be a scientific user facility for the Office of Nuclear Physics in the U.S. Department of Energy Office of Science (DOE-SC). FRIB is funded by the DOE-SC, MSU and the State of Michigan. Supporting the mission of the Office of Nuclear Physics in DOE-SC, FRIB will enable scientists to make discoveries about the properties of rare isotopes (that is, short-lived nuclei not normally found on Earth), nuclear astrophysics, fundamental interactions, and applications for society, including in medicine, homeland security and industry.

As FRIB Laboratory Director and Project Director, Thomas Glasmacher has full responsibility and authority to execute the FRIB Project. Within MSU, he also is the responsible administrator for the 850-employee FRIB Laboratory.

Glasmacher joined the National Superconducting Cyclotron Laboratory at MSU

in 1992 as an NSCL Fellow and performed research in intermediate energy nuclear physics. In 1995 he joined the MSU faculty in the Department of Physics and Astronomy and NSCL, where he is now a University Distinguished Professor. His research resulted in more than 200 publications and focused on exploring the structure of rare isotopes with new exper-

QUICK DETAILS

What Tour of the FRIB
When Wednesday, Sept. 29
Time 1 p.m. to 3 p.m.
Where FRIB, 640 South Shaw Lane
Note If interested in attending, please RSVP by Sept. 22 to Rick Vogt at 517-242-1324 or vogtrick@comcast.net

imental techniques involving gamma-rays. This work was recognized in 2006 with the Sackler Prize in the Physical Sciences.

From 2003-2009, Glasmacher was the associate

director for operations at NSCL. In 2008 he led the team that prepared the winning FRIB proposal. He became the FRIB Project Director when the Cooperative Agreement between the U.S. Department of Energy (DOE) and MSU was signed in June 2009. He built the FRIB Project team and successfully led it. The total project cost of the FRIB is \$730 million, and it is set for completion in June 2022.

Donations to MSURA encouraged

Rather than charge a subscription fee for our newsletter, MSURA's Board of Directors has voted, instead, to encourage our members to make an annual financial, tax-deductible donation to Michigan State University and designate your gift to the MSU Retirees Association, Account AB272. Any gift you make will also count toward your University donor society. Your donation will pay for programs services, materials, mailings and office expenses budgeted by your Board.

DONATION FORM

To make a donation to MSU by mail, to benefit the MSU Retirees Association, **make your check payable to MSU—Retirees Association, AB272**, and mail to University Advancement 535 Chestnut Road, Room 300 Michigan State University East Lansing, MI 48824

Name _____

Street address or P.O. box _____

City _____

State _____ ZIP code _____

Consider joining an interest group

GROUP	GENERAL INFORMATION	CONTACT
Amateur Radio Club	We are amateur radio enthusiasts.	Ed Oxer, W8EO at oxer@msu.edu
Board Games	This is a new group for board game enthusiasts.	Aimee Houghton at houghta@msu.edu
Genealogy	Meets monthly. Contact Cathy Estrada for more info.	Cathy Estrada at cje1026@yahoo.com 517-256-3733
Knitters	Second Tuesday of the month in Room 27, 1407 Bldg, 1407 S. Harrison, E.L.	Rosemary Pavlik at pavlik@msu.edu, 517-882-2030
Quilters	Second Tuesday of the month at 1 p.m. at the University Lutheran Church, 2010 S. Harrison, EL	Ann Booren at boorena@msu.edu
Travel Discussion	Meetings announced through email. Contact Al LeBlanc for more info.	Al LeBlanc at alleblanc@msu.edu, 517-655-6545
Military History Study	Meetings announced through email. Contact Al LeBlanc for more info.	Al LeBlanc at alleblanc@msu.edu, 517-655-6545
Walking	Walk the campus river trail & other places with your fellow retirees. Contact Rick Vogt for more information.	Rick Vogt at vogtrick@comcast.net, 517-242-1324



Walkers generally get together on Fridays, but other days are possibilities as well. This group enjoyed an early summer day on campus walking along the river trail. Walkers keep in touch about time/place with a text group. From left: Neelam Kher, Kate Wight, Dave Brower, Kriss Ostrom and Ron Marshall.



Top: Knitters meet monthly during non-pandemic times. They have donated much of their work to needy causes. Seated from left: Kathy Billings, Jackie Harnick and Alice Kalush. Standing from left: Kim Dyer, Jane Johnson and Rosemary Pavlik.



The quilting group meets monthly as well and like the knitters, they donate a lot of their work. From left: Jane Johnson, Ann Booren, Melba Lacey and Pam Marcis.

With few places to turn, Heeder applied for the MSU-RA Student Scholarship, which supports children, grandchildren and great grandchildren of current and retired MSU employees.

Shortly after completing the simple application process, she was awarded the scholarship.

“I haven’t been at the top of my class, academically, but I feel like my voice has finally been heard. The application process was easy and something that I’m very appreciative of,” Heeder said.

Like many, completing coursework during a pandemic has presented its challenges and moments of hopelessness. Heeder was just finding her stride as a freshman when campus shut down.

“I feel like I’m so far behind from where I should be, but I forget that everyone else is in the same predicament, and I have to move forward,” Heeder said.

And that she has.

“I’m thankful for the opportunity that MSU has given me, I’ve had time to find out who I am and explore different social causes that I’m passionate about.” She continues, “Spending time with friends and loved ones is important. The pandemic has showed me that I enjoy creating a deeper connection with fewer people.”

Heeder also finds great resolve in riding horses and caring for them at a local farm.

Now entering her junior year, she is close to realizing her dream of becoming a

sports broadcaster.

“I’ve always been interested in covering college basketball, it dates back to watching MSU as a kid, and then seeing Draymond Green win an NBA Championship,” she said.

As she enters the second half of her less than ordinary college career, Heeder is increasingly thankful of the support she has received from MSURA.

“Thank you for giving someone like me an opportunity. I know MSU is a great place to work, but I know it can be tough, so thank you for persevering in your career,” Heeder said.

Heeder understands the commitment that it takes succeed at the university, having seen it through her mother, Mary Beth, who has spent her career working in undergraduate education. She is a recipient of both the Michigan State University Outstanding Staff Award and the Enhancement of the University Award.

The MSURA Student Scholarship awards \$2,500 per student and serves as a direct investment in the education of the community. Not only does supporting this scholarship impact MSU families, for many of its donors, it means helping those who were once in their shoes.

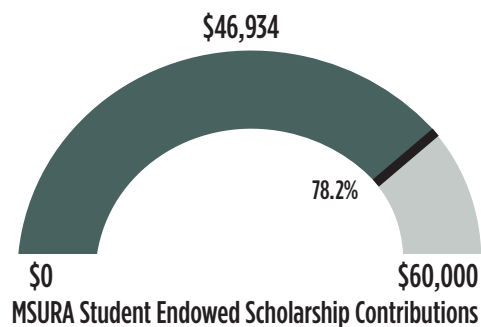
With tuition hikes still on the way, academic scholarships for Spartan families are more important than ever. For information about supporting students like Anne Heeder, please contact the MSURA at (517) 353-7896 or email msura@msu.edu.

—Marco Schimizzi

These scholarships are reserved specifically for the children or grandchildren of MSU retirees and current MSU employees.



The board of the Michigan State University Retirees Association announced the start of a three-year fund drive to support scholarships for students in April. This fundraising effort will extend from April 2021 to April 2024. With support from MSU retirees and friends, our goal is to raise \$60,000 to increase our current scholarship endowment. \$60,000 is the amount we need to permanently secure another MSURA scholarship on an annual basis.



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 to 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 <http://givingto.msu.edu/gift/>.
- Type in “MSURA Endowed Scholarship Fund” for Areas to Support.
- Click on “Add to Cart.”
- Enter your gift amount.
- Click on “Proceed to Checkout.”
- Complete donation.

Are my muscles weak?

By Amit Sachdev, MD, MS

Muscle strength and endurance decline with age. It is very common to wonder if your decline is more significant than expected. The short answer is that each person defines the strength and endurance that they desire. If you are not where you want to be, there are a few scenarios where this doctor would suggest that seeing a physician might be helpful.

The Basics: Strength is often measured by lifting or grip. Endurance reflects how long you can stay on task. Muscles rely on the basics: good blood flow, robust nutrients, oxygen and time to rest and recover. Muscles are controlled by the brain using a network of nerves. A skilled physician will tease out the cause of muscle dysfunction. A skilled patient will identify when something doesn't feel right and attempt to explain what is not working well.

Scenario #1: *A notable decline in power that got worse quickly over a short period of time (0-6 months)*

Weakness is classified by body region (see Table 1). Trying to be specific about what is weak and when weakness affects function can be very helpful. The hand is a great example. Patients often report arm weakness, when they really mean that the hand doesn't work well. Weakness of the hand could present as a weak grip or clumsy coordination. A change in function that interferes with daily activities should result in a doctor visit. The symptoms in Table 1 are not just normal aging. Often these are issues that can be stopped or treated. The most important task is to identify the body region and the situations where something did not work correctly. The clinical history (that is, talking to the patient) provides significant insight in these situations.

Scenario #2: *A decline in endurance that got worse over several years*

These situations can be challenging to recognize and diagnose as they often evolve slowly over a few years. A classic example would be an older aged woman who enjoys walking the boardwalk in a beach town. She may return to that boardwalk two or three years in a row. She may only recognize a problem when she finds the need to sit down more frequently. A decline like this is not normal aging. In this scenario, it is most likely that the muscle is not getting what it needs to maintain prolonged activity. With daily activities there is often not a problem. With prolonged activity, issues become more obvious. Table 2 provides examples. Often, we need testing to understand the issue.

TABLE 1 – Presentations of loss of strength in select body regions

Body Region	Common Presentation of Weakness	Examples of Diseases
Eyes	Drooping	Levator Dehiscence
Eyes	Double Vision	Stroke of the Third Cranial Nerve
Mouth	Coughing/Gagging	Achalasia
Neck	Decreased Range of Motion	Cervical Spine Disease
Shoulder Girdle	Unable to Raise Arms	Polymyositis
Hand	Dropping Objects	Carpal Tunnel Syndrome
Chest Wall	Shortness of Breath	Obesity Hypoventilation
Hip Girdle	Unable to Rise from a Chair	Myasthenia Gravis
Ankle	Foot Drop	Lumbar Level 5 Radiculopathy
Toes	Hammer Toes	Peripheral Polyneuropathy
Half the Body	Weakness in Face, Arm & Leg	Stroke

TABLE 2 – Basic needs of the muscle and some scenarios where the body cannot meet those needs

Need	Examples Where Need is Not Meant
Oxygen	Asthma/Lung Disease
Blood Flow	Heart Failure or Claudication
Nutrients	Vitamin B12 Deficiency
Metabolism	Low Thyroid
A Supportive Environment	Chronic inflammation such as Hepatitis C or Uncontrolled Autoimmune Diseases
Good Connections to the Brain	Central Canal Stenosis of the Spine or Myasthenia Gravis

It was great to gather with others for the first time since the pandemic began



About 41 people attended a rooftop luncheon at Newman Lofts on July 20. Grilled by MSU chefs Carl Peabody and Rick Brown, the hot dogs — plus chips, fruit and brownies — hit the spot for retirees happy to see each other in person again. Later the chefs gave a grilling lesson and attendees were able to sample chicken, beef and corn on the cob. Pam Marcis, who organized the event, hosted a drawing for a cute summery tote bag she created. Afterwards some toured a typical apartment, the library and the workout room.



Become a free member today!



Be the first to know about what's happening at the MSU Broad Art Museum! Join the community at broadmuseum.msu.edu.

ALWAYS FREE
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MSU BROAD



1407 Building, MSU
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East Lansing, MI 48823-5239



Happy Fall!

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 - The most noteworthy move in markets recently has been the drop in bond yields as seen in the treasury market. The 10 year treasury has gone from roughly 1.75% at the end of March to 1.30% now, in mid July. The drop in yields has had an impact across markets. Stocks have generally held up well, but there has been a rotation away from cyclical value names and pandemic stocks and back to the large, tech heavyweights such as the FAANG stocks (Facebook, Amazon, Apple, Netflix, Google). There are likely several reasons for the drop in bond yields—seasonality, short-term exhaustion from the run up earlier, lower international yields, high levels of liquidity, and investor demand. Whatever the case, the general belief is that this move will eventually reverse and yields will once again move higher.

Investment Implications - Coming into the year we advocated for a mix of long-term growth stocks and more short to medium-term economic rebound cyclicals. This mix of stocks has done well, with both segments leading at different times. The second quarter belonged to growth, a move that coincided with the drop in yields. Despite the recent shift in markets, we do not believe that the cyclical trade is over, rather it is taking a break after a significant move from late last year through the first quarter. We continue to advocate for a similar mix of stocks, though we would favor rotating away from growth names a little bit, given the recent run.

Our quarterly newsletter (StraightTalk) walks through the macro information we are utilizing with 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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