



# VANGUARD

Volume 65, Issue #1

July/August 2015



Outgoing MARSP President Bob Wiles (right) meets with Sen. Wayne Schmidt during Legislative Outreach Day.

## MARSP ambassadors meet with legislators to promote retiree issues

A small but vocal army of MARSP members converged on the State Capitol May 13 and bent the ears of Michigan senators and representatives on the importance of defined-benefit pensions for Michigan public school employees during Legislative Outreach Day.

The 29 volunteers met with 22 members of the House and 16 members of the Senate and urged them to let the pension reforms of recent years have a chance to work. Legislators too often hear from others that "closing" the MPSERS Defined Benefit Plan and moving to 401(k)-type Defined Contribution Plans would save the state money. The Michigan Legislature enacted significant reforms to MPSERS in 2007, 2010 and 2012 that have strengthened the financial health of the system by paying down existing debt and reducing future obligations.

"Because MARSP's Outreach Days are conducted regularly – and with MARSP members participating – we demonstrate commitment and resolve," explains Mark Guastella, MARSP executive director. "Protecting retired school employees' pensions and benefits is a marathon, not a sprint. That is underscored by great attendance for our Outreach Days."

MARSP members had key talking points in their meetings with lawmakers on Senate Bill 102, to close out the Defined Benefit System, and House Bill 4059, a bill to address the shortage of substitute teachers:

- Closing a pension system requires accelerated funding to both cover cash flow and ensure full funding of retiree pensions. Closing MPSERS would cost the state budget more than \$2 billion over the next four years, and \$679 million in the first year alone.

(continued on page 4)



Lerg



Bates

## New vice president, treasurer begin terms July 1

Paul Lerg, longtime MARSP treasurer, was elected vice president of MARSP during annual elections at the April 22 board meeting. Replacing him as treasurer will be Hess Bates of the North Oakland Chapter. MARSP welcomes Bates and Lerg to their new positions, which are effective July 1, 2015.

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**MARSP Office**  
1.888.960.4022 [www.marsp.org](http://www.marsp.org)



## President's Message

# Passing the baton sets tone, tempo for future

By MARSP President Kit Spring  
springca@charter.net

At the last MARSP Board of Directors meeting, President Bob Wiles, knowing of my teaching years as a band director with Sault Ste. Marie Schools, presented me with a baton, symbolic of a leadership position where a person sets the tone, tempo and direction for an organization's activities.

"Passing the baton" can include a variety of meanings depending on the circumstances. In this case Bob was passing the cloak of MARSP leadership to me. He is trusting that I will continue to lead MARSP down a successful path, maintaining the foundation that has been laid by him and those before him. The position of president is a trust position, strengthened by the support of all levels of MARSP leadership and their combined wisdom. It is with that philosophy that I serve.

Passing the baton also implies a commitment to excellence, a respect for the past and a smooth transition to a strong future. Each leader brings a different perspective to the position based on a belief system built from personal experience.

As I transitioned from my role as president-elect to president, I reflected on my years with MARSP, including my thoughts regarding needed points of emphasis during my term as president. I believe MARSP is on the right path in these areas. All were established years earlier when I was membership chair, all with a theme of "Strength in Numbers."

- Ensure the voice of MARSP is heard. Increased numbers bring influence in the political arena.
- Continue the commitment to market the name of MARSP and its mission to the school community, active and retired, and the general public.
- Continue to expand the use of technology to enhance all areas of MARSP operations.
- Create an aggressive "Campaign Action Plan" to increase membership over time.
- Emphasize an "Each one... reach one" philosophy: each member brings another person to MARSP.
- Continue interaction with other state retiree stakeholder organizations that have similar goals and interests.
- Continue exploring opportunities to strengthen bonds with out-of-state MARSP members and those who live out of their original assigned chapter areas, either all or part of each year.

In order to succeed, MARSP members must communicate well, be willing to give and receive ideas, all the while sharing a small or large part of their talents and treasures.

As your president, I am honored by the trust placed in me and strengthened by the support beside me. I will do my best for you. As always, I welcome your thoughts.

## Distinguished Service Award (DSA) Winners

MARSP has established distinguished service awards for the purpose of recognizing local and state services of members during their retirement from public school work. Nomination for the awards are based on the following criteria: 1) Outstanding service beyond what is usually expected for the local chapter; 2) Service in one or more capacities on the local and/or state level; 3) Service in community projects in which great amounts of volunteer effort have been expended.



### Charles Abshagen

Charles Abshagen is a member of the Presque Isle County Chapter and serves as a co-chairman of the MARSP Legislative Committee.

He has also served as legislative chairman and member of the executive council in his local chapter. Abshagen also serves his local community as a member of the Onaway City Commission and the Senior Housing Commission. His local chapter leadership says, "Without question, when Charles Abshagen commits to volunteering, his dedication to any position is 100 percent."



### Marilyn Creighton

Marilyn Creighton is a member of the Wayne-Northwest Chapter and is the assistant director for Area 25. She also

serves on her local chapter's board of directors. She is an active member of her community, volunteering her time with several local nonprofit organizations and volunteering in the kindergarten class at Randolph Elementary School in Livonia.

# Chapter Service Award Winners

MARSP has established one chapter service award per year for each chapter for the purpose of recognizing local and/or state services of members of that chapter during their retirement from public school work.

Name	Chapter
Dana Varney	Baraga County
Mary Ida Doan	Bay Area
Charles Long	Berrien
Coralee Clark	Blue Water
Catherine Tibbett	Chippewa-Mackinac
H. Louise Roe	Clare
Gary Lundquist	Clinton
Robert Summers	Crawford-Oscoda
Beverly Warren	Delta County
John Meyer	Dickinson
Judith Ebner	Genesee
Joan Kienitz	Genesee-Southeast
Karen Merchant	Ionia
Hildegard Nunn	Kent
Darlene Garland	Leelanau
Janet Schmidt	Macomb North
Chris Wernette	Mecosta-Canadian Lakes
Vincent Calcaterra	Ocala-FL
Gordon Grice	Osceola
Laura Dean	Saginaw County
Louise & Ken Somerlot	Shiawassee
Wendy Risk	St. Petersburg-FL
Richard & Marilee Corwin	Van Buren County
Ora Carter	Wayne-Detroit
Mary Stuckey	Wayne-Metro
Mary Jane Hutsell	Wayne-Northwest

# Local chapters earn seal awards

## Purpose

To encourage local chapters to support the programs and goals of MARSP.

To recognize and encourage the strengths of the local chapter.

To recognize those chapters that are most successful in supporting and carrying out those programs and goals.

To recognize those chapters that are able to successfully maintain contributing programs within the local community.

Congratulations to all chapters that received seals and thank you to all MARSP local chapters. We know you support MARSP programs and goals, and we truly appreciate you.

Chapter Name	President
<b>Gold Seal Awards</b>	
BARAGA	Rebecca Stroube
BAY AREA	Sandra DeWaele
BERRIEN	George Pica
BRANCH	George Bolton
CHIPPEWA-MACKINAC	Fayda Mills
CLINTON	Gary Lundquist
DICKINSON	Pamela Trask
FL-ST. PETERSBURG	Wendy Risk
GLADWIN	Bonnie Bain
HILLSDALE	Alice Britton
IONIA	Karen Merchant
KALAMAZOO	Dixie Johnson
KENT	Roberta Wadel
LEELANAU	Ivan Ford
MACOMB EAST	Maybelle Cook

MACOMB NORTH	Catherine McWatt
OSCEOLA	Kay Jones & Marie Wilkerson
SHIAWASSEE	Joyce Rairick
ST. CLAIR (BLUE WATER)	Donald Armstrong
WAYNE-DETROIT	Joyce Simpson

Chapter Name	President
<b>Silver Seal Awards</b>	
CLARE	William Hileman
CRAWFORD-OSCODA	Paul Lerg
VAN BUREN	Alice Reissmann



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Executive Director

Due to production time, each issue of the VANGUARD is written about six weeks before publication. Therefore, some of the information may be updated by the time you receive each issue.



**Dorothy Fritzinger**

Dorothy Fritzinger is a member of the Clare County Chapter and is the former state membership committee co-chair. She serves as the membership secretary for her local chapter. Fritzinger is instrumental in planning local chapter events, including her chapter's 20th anniversary celebration. Her chapter says that Fritzinger is a "bundle of only partially tapped constructive ideas."



**Gary Lundquist**

Gary Lundquist is a member of the Clinton County Chapter and is the director for Area 16. He also serves as the president of his local chapter. His local chapter members say, "Gary is a tireless advocate for informing retirees about their benefits and legislation that impacts their lives." He keeps members informed through a newsletter with important current information other members may have missed from a chapter meeting they could not attend.



**Anne Rossi**

Anne Rossi is a member of the Kent County Chapter and is the director for Area 14. She serves on the board of her local chapter. Her local chapter members relate that Rossi is "a person with energy and likability" and is always looking for new ways of doing things that will benefit the local chapter and MARSP. She is also instrumental in coordinating their annual meeting.



# Protecting pensions a marathon, not a sprint (continued from page 1)



*Ambassadors report on their meetings with legislators.*

- Closing MPSERS to new hires is unnecessary. The current Hybrid Plan, into which new hires are placed, is more than 100 percent funded.
- The latest data from the Michigan Department of Treasury indicates that the MPSERS' funded ratio is continuing to improve after enactment of the 2012 reforms, with an estimated market value funded ratio of 73.5 percent as of December 31, 2014.
- The additional, normal cost associated with closing the Hybrid Plan in favor of a Defined Contribution-only Plan, modeled after the current state employee plan, is \$13.6 billion over 30 years. That does not include the need for accelerated funding from closing MPSERS.
- While MARSP did not agree with every aspect of the recent reforms, we believe the reforms are working in a positive fashion to improve the fiscal health of the system and protect retiree benefits. We encourage legislators to let the reforms continue to work going forward.

## Legislation would lessen teacher shortages

Under current law, teachers who retired after July 1, 2010, are prohibited from serving as substitute teachers in districts that contract for subs without agreeing to suspend their pension and retiree health-care benefits. The prohibition also limits the ability of schools to fill critical shortage vacancies in subject areas – such as math or science – with qualified retirees. The situation was created as an unintended consequence of legislation enacted in 2010, and is having a detrimental effect on the ability of school districts to ensure quality instruction.

- The penalties in state law needlessly limit the pool of knowledgeable, experienced retirees available to school districts to fill short-term needs.
- The problem will only get worse going forward as the pool of available teachers with recent classroom experience and subject matter expertise continues to shrink.
- House Bill 4059, sponsored by Rep. Holly Hughes (R-Montague), passed the House 108-2 and provides a balanced solution to the problem. It gets retirees back in the classroom to provide quality instruction, while ensuring stability and paying down MPSERS liabilities. MARSP supports HB 4059, which is currently awaiting action in the Senate Education Committee.

"The MARSP Legislative Ambassadors performed admirably on your behalf," says

President Bob Wiles. "We are fortunate to have such dedicated, well-spoken representatives communicating our positions face-to-face with members of the Michigan Legislature."

## Classifieds

**The VANGUARD classified advertisement deadline is six weeks before the bi-monthly print date. The September/October issue ad deadline is July 10, 2015.**

**Condo for Rent** – Sedona, AZ. Two-bedroom condo on golf course. Summer rates \$1,300/month; Winter rates \$1,500/month. 989.375.4039.

**Condo for Sale** – Dunedin, FL. Heather Lake 55+ community; 2bd/1ba; furnished, move-in ready, recently renovated. \$59,900. 616.490.0230.

**Condo for Rent** – Lewiston, MI. East Twin Lake; 2 units: 2bd/2ba each, fully furnished, \$1,300-1,400/wk. Monthly rental available. 810.655.4863.

**Condo for Rent** – Venice, FL. On golf course; fully furnished; \$1,500/month in summer; \$1,800/month in winter. Available June–December. 810.655.4863.

**Condo for Rent** – NR Lahaina, Maui. Ocean front, 1bd/1ba, sleeps 4. Available Jan 8-21, 2016. Reasonable rates. Call 586.792.2929.

# MARSP Foundation awards scholarships



*L to R: Surline Elementary School Principal Gail Hughey, third-grade teacher Cassandra Bedtelyon, MARSP Past-President Les Nixon and Ogemaw Chapter President Richard Overholt.*

The MARSP Foundation received 17 scholarship applications representing nine MARSP chapters for 2015. Four scholarships totaling \$3,600 were awarded to the following educators:

### Cassandra Bedtelyon

Bedtelyon is a third-grade provisional teacher at West Branch-Rose City Area Schools. She will use the scholarship funds to work toward a professional teaching certificate at Baker College.

### Elizabeth Litzner

Litzner is a teacher at Gros Cap School in St. Ignace. She will use the scholarship funds to work toward a master's degree in specific learning disabilities at Northern Michigan University.

### Rachel Reich

Reich is a math intervention paraprofessional at Sault Area Public Schools. She will use the scholarship funds toward completing a degree in elementary education at Western Governors University.

### Tracy Whittkopf

Whittkopf is a lead classroom coordinator at the Dickinson-Iron ISD. She is using the scholarship funds to attend Lake Superior State University to earn a bachelor's degree in early childhood education.



## Executive Director's Message

# MARSP members show class

By S. Mark Guastella  
staff@marsp.org

I opened my mail the other day and found a photo sent to me by the Kalamazoo Chapter after my recent visit. Visiting chapters is most definitely one of my favorite activities as your executive director. It is an opportunity to catch up with members I haven't seen in a while and to meet many members for the first time. It is a chance to hear from you on the things of greatest importance or which you value the most. Most important, it is valuable time to just enjoy being around really good people.

I always get a kick out of members who can't wait to hear what I have to say, as though I have some world-changing idea to share. I do hope that my comments are in some small way helpful, inspirational or beneficial to something going on in your lives. The fact is, I come away from the meetings with far more than I leave behind.

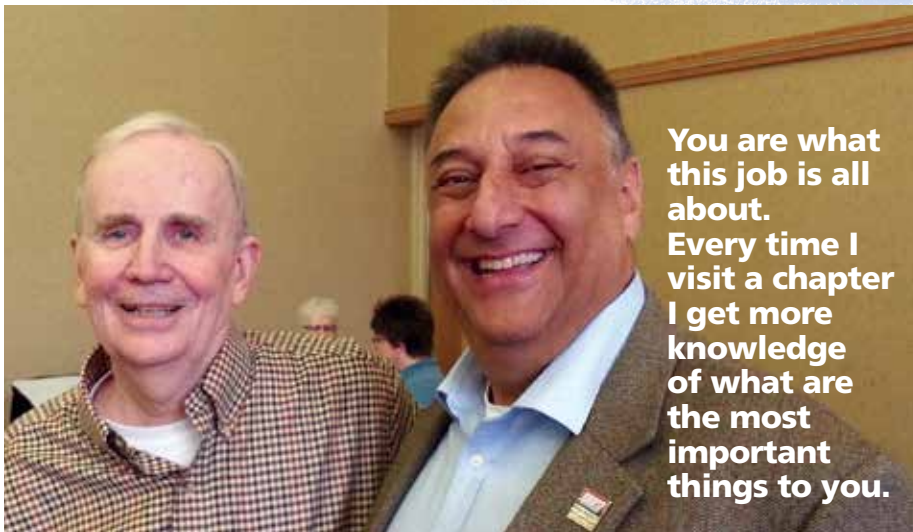
There is more to MARSP than the work we do as your advocates. It is something that is hard to identify or describe in words.

It is a feeling that everyone matters and that everyone cares about each other. That even if I wasn't your executive director, you would still treat me with immense respect and caring. I wish everyone could feel such warmth.

The best description I can give is that coming to a chapter meeting makes me feel as I did when a teacher or coach came up to me and told me that I did a good job on a paper or test or with hitting or fielding on the baseball field. It is just such a good feeling to experience that warmth, feel the joy of being successful and having the respect of the people I respect.

It's funny how you occasionally see a picture of yourself and it kind of surprises you. In the one with Kalamazoo Chapter member Frank Cody, I noticed that I looked so happy. That's what my visits to your chapters do for me.

I'm looking forward to my next chapter visits, and if we haven't been formally introduced, please come up and say hello. There is nothing better than getting to meet MARSP members! Thank you, MARSP members, for inviting me to spend time with you at your chapter meetings and for your always warm welcomes.



**You are what this job is all about. Every time I visit a chapter I get more knowledge of what are the most important things to you.**

Frank Cody of the Kalamazoo Chapter and former member of the State Legislative Committee visits with MARSP Executive Director Mark Guastella during a recent chapter meeting.

## Michigan Association of Retired School Personnel Foundation, Inc.

PO Box 23214, Lansing, MI 48909-3214

**I am in support of the MARSP Foundation and wish to make a contribution.**

(contribution may be deductible.)

Make Check Payable to: **MARSP Foundation, Inc.**  
Please do not combine with MARSP Dues.

- \_\_\_\_\_ **Founder Level**  
\$5,000
- \_\_\_\_\_ **Cornerstone Level**  
\$1,000
- \_\_\_\_\_ **Honorary Director**  
\$500
- \_\_\_\_\_ **Member Shareholder**  
\$300
- \_\_\_\_\_ **Member Participant**  
\$1 to \$299

### Fund Choice (If Desired)

- ☐ **Scholarship Fund** - Any amount of contribution to be used to help persons with tuition costs to further their education.
- ☐ **General Fund** - Any amount of contribution to work toward the Foundation mission.
- ☐ **Richard and Margaret Smith Fund** - Any amount of contribution to be used to assist less fortunate members with financial needs such as prescription co-pays, medical expenses, heating expenses, etc.
- ☐ **Endowment Fund** - Any amount of contribution; interest only used for Foundation programs.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Chapter Name \_\_\_\_\_



## ORS Update

# Pension investments gather steam



Stoddard

The state's pension fund investments are much better off today compared with seven years ago, says the executive director of the Michigan Office of Retirement Services (ORS), who spoke to MARSP board members recently.

Phil Stoddard recalled the state's dismal investment picture in 2008 as he was taking the reins of the state agency. The stock market was just beginning to tank, he told the group, and then came what is now referred to as the Great Recession. Fast-forward seven years and net assets for the pension fund stand at a healthy \$12 billion (as of December 2014). From 2013 to 2014 alone, total net assets increased \$1.4 billion.

Stoddard, who has been with ORS since 1988, stresses that investment returns today are strong and have restored some of the losses from the Great Recession, which puts Michigan on a path for future growth.

The ORS leader also pointed out that:

- Nearly 70 percent of the system's funding comes from investment earnings.
- Retirees' spending injects more than \$4.6 billion into local Michigan economies.
- About 88 percent of ORS retirees stay in Michigan.
- MPSERS membership includes 200,000 retirees and beneficiaries, and 210,000 current employees.

In terms of health care funding and assets, Stoddard noted that specialty drug costs are rapidly becoming the No. 1 cost driver for health care. ORS routinely rebids contracts for health care and pharmaceutical benefits, ensuring strong service for its members and great value for the future stability of the ORS plan.

Failing to plan for retirement is not an option, he told the group of board members, quoting Benjamin Franklin, who once advised that failing to plan is essentially planning to fail.

To contact the Office of Retirement Services, visit [www.michigan.gov/ors](http://www.michigan.gov/ors) or call toll free at 800.381.5111.

## Get the next VANGUARD early

Give MARSP your email and receive the next **VANGUARD** two weeks early!

Contact MARSP at 888.960.4022 or [staff@marsp.org](mailto:staff@marsp.org) to provide your email address. Then change your preferences on our website and receive the **VANGUARD** earlier. Receiving your **VANGUARD** by email also offers an eco-friendly alternative to save your organization financially.

## Contributions to the MARSP Foundation

April 9, 2015  
– May 12, 2015

**Contributions to the MARSP Foundation include donations to the following funds: Scholarship Fund, General Fund, Richard and Margaret Smith Fund, and the MARSP Foundation Endowment Fund.**

## Donations from members & friends

### Member Participant

(\$1 to \$299)

Douma, Frances – Lee County, FL  
Halper, Allen – Oakland Suburban  
Lauer, Arthur – Ohio  
Kidston, Ann – Kalamazoo  
Bonnie Linklater – Macomb East

### In Honor of, from Members

Bonnie J. Carpenter –  
from Gordon Draper

### In Memoriam from Chapters

Berrien - Nina Dominy, Shirley J.  
Geisler, Rosemae Hafstrom,  
Emma Krosskopf, Rebecca B.  
Niemi, Vera F. Potter, William  
Runkewich, Carroll C. Spafford  
Shiawassee - John Pavlica

## Contributions to MARSP

April 8, 2015  
– May 12, 2015

**Contributions to MARSP include donations to the General Fund, as well as the Building Fund and the Bonnie J. Carpenter Educational Center to complete the lower level of the MARSP building.**

### From Members

Bochenek, Agnes – Oakland North  
Cundiff, Patricia – Wayne Metro  
Dowd, Marjorie – Alpena  
Eaton, Patricia – Washtenaw  
Fanning, Olivia – Washtenaw

Garrison, Edna Gail – Cheboygan  
Gosik, Patricia – Oakland Suburban  
Gruse, Peggie – Wayne Metro  
Hough, Carmen – Eaton County  
Loboda, William – Greater Lansing  
Longley, Joan – Saginaw  
Murphy, Daniel – Macomb North  
Potvin, Jane – Marquette  
Pellegrine, Fred – Wayne Downriver  
Pride, Linda – Wayne Detroit  
Schrepper, Susan – Kalamazoo  
Tubbs, Margaret – Wexford-Missaukee  
Wade, Mary – California

### In Memoriam from Members

Scripter, Francis M – from  
Charles Hatch

### In Memoriam from Chapters

Branch – Norma Kelly, Olive  
Marie Force  
West Genesee – Rosario Centeno  
Darrah, Ruthann Walters, Alan  
Watterworth

## Chapters

Cass  
Van Buren

## VBDF contributions fight for benefits

**The MARSP Board of Directors expresses sincere thanks to every member and chapter listed below for the contributions between April 9, 2015, and May 12, 2015 to the MARSP Voluntary Benefit Defense Fund (VBDF). The fund is used to initiate and/or participate in legal battles that may be necessary to protect Michigan school retirees' benefits over the next few years.**

**To date, the fund has been used to educate legislators regarding defined contribution and graded premium insurance subsidy legislation, research and investigate defined contribution and other plans in other states, purchase the software needed to provide an effective grassroots network, provide written information to legislators and other activities necessary to the protection of school retiree benefits.**

### Members

Brown, David – Wayne Northwest  
Brown, Julius – MD  
Doneth, Richard – Isabella  
Frumveller, Darlene – Mecosta

Gorham, Judith – Tucson /  
Green Valley, AZ  
Gosik, Patricia – Oakland Suburban  
Hamilton, Maxwell –  
St. Petersburg, FL  
Hibbard, Dolores – Grand Traverse  
Hottinger, Dorothy - AZ  
Johnson, Thomas – Oakland North  
Jones, Cynthia – Crawford-Oscoda  
Miller, Clarence – Ocala, FL  
Mills, Fayda – Chippewa-Mackinac  
Mousseau, Doris – Oakland North  
Nabeel, Abraham – Wayne Metro  
Nichols, Harold – Barry  
Niergarth, Patricia – Heartland, FL  
Pellegrine, Fred – Wayne Downriver  
Riley, Timmie – Menominee  
Weber, Kathryn – Oakland Suburban

### In Honor of, from Members

The Cimek Family – from  
Sophie Inman

### In Memory from Members

Dunstone, Robert – from  
Candace Swetkis  
Lloyd, Gordon & Eunice  
Sarver, Verna – Montcalm

### Chapters In Memory of, Members

Clare – Wilma Randall, Richard Swan  
St. Joseph – Peggy King

## Chapters

Berrien  
Chippewa-Mackinac  
Greater Lansing  
Hillsdale  
Kalamazoo  
Midland

## In Remembrance

March 27, 2015  
– May 7, 2015

*“... these immortal dead,  
who live again in minds  
made better by their  
presence.”*

## Michigan

Ada  
McCabe, Aileen  
Adrian  
Ganun, Olga  
Suydam, Bruce  
Alpena  
Lobert, Senda

Ann Arbor  
Hill, Virgil  
Bad Axe  
Witherspoon, Helen  
Bentley  
Buczek, Barbara  
Big Rapids  
Veeder, Gerald  
Bloomfield Hills  
Schellig, Rae  
Cadillac  
Nelson, Ruth  
Peterson, Betty  
Carson City  
Zimmerman, Marion  
Cedar Springs  
Eldred, Vernon  
Centreville  
Bolender, Betty  
Charlotte  
Myckowiak, Michael  
Clarkston  
Gettel, Marian  
Clinton Township  
Charen, Margaret  
Coldwater  
Kelly, Norma  
Colon  
Cossairt, Dorothy  
Dearborn  
Gruse, Peggie  
Ruth, Kathryn  
Detroit  
Macon, Lois  
East Jordan  
Pray, Rennie Sue  
Evert  
Vanorder, Constance  
Fennville  
Boerkoel, Jane  
Flint  
Green, Kenneth  
Longley, Joan  
Flushing  
Darrah, Rosario  
Watterworth, Alan  
Gobles  
Schmidt, Valeria  
Grand Blanc  
Gee, Dorothy  
Grand Ledge  
Hough, Carmen  
Laporte, Regina  
Grand Rapids  
Hornbaker, William  
Grosse Pointe Woods  
Hayhoe, Dorothy  
Hancock  
Baldwin, Keith  
Hessel  
Calhoun, William  
Highland  
Batchelor, Constance  
Holland  
Rooks, Laura  
Holt  
Huebner, Diena  
Moore, Elna

Houghton  
Greuer, Rudolf  
Howell  
Pososki, Henry  
Indian River  
Walter, Robert  
Jackson  
Kratofil, Joseph  
Master, Jennie  
Kalamazoo  
Bogema, Alice  
Booth, Ruth  
Hays, Randall  
Lafler, Sandra  
Schrepper, Susan  
Lake City  
McGinnes, Barbara  
Lake Odessa  
Haller, Lola  
Lapeer  
Sayers, Peggy  
Lansing  
Burns, Shirley  
Peek, John  
Tyler, Elliot  
Livonia  
Davis, Lorraine  
Stachura, Ann  
Ludington  
Johns, Irving  
Manistique  
Derber, Peter  
Manton  
Weaver, Darwin  
Marion  
Stroud, Frances  
Marine City  
McLeod, Edith  
Tucker, Evelyn  
Marshall  
Gish, Wanda  
Shoultes, Donald  
Mesick  
Tubbs, Margaret  
Midland  
Rock, Victoria  
Montgomery  
Force, Olive  
Montrose  
Walters, Ruthann  
Novi  
Hetes, James  
Oscoda  
Hunt, Robert  
Oxford  
Urbain, Thomas  
Petersburg  
Jacobs, Catherine  
Petoskey  
Krausse, Marion  
Perry  
Pavlica, John  
Pinconning  
Matthews, Doris  
Portage  
Buckholz, Evelyn  
Port Hope  
Davis, Marguerite

Rockford  
Vanslooten, Agnes  
Royal Oak  
Dolan, James  
Simon, Harold  
Wolf, Leann  
Saginaw  
Flohr, Lillian  
St. Johns  
Richards, William  
Saline  
Frey, Lorna  
Shelby Township  
Allinger, Edward  
Somerset Center  
Rowley, Marlene  
Southgate  
Thomas, Laura  
South Haven  
Viola, Henry  
Stanwood  
Alber, Margaret  
St. Clair  
Kwiecek, Edward  
Sturgis  
Bojanich, Donna  
Swartz Creek  
Visnaw, Patricia  
Traverse City  
Scheck, Allen  
Uby  
Booms, Georgeann  
Wayne  
Elander, Arthur  
Whitehall  
Lilly, Nancy  
White Pigeon  
King, Peggy  
Wyoming  
Potapa, Felix  
Huntsville, AL  
Zoet, Charles  
Peoria, AZ  
Ryder, John

## Out of State

Apopka, FL  
Canavan, Robert  
Deltona, FL  
Kapolka, Bernice  
Fruitland Park, FL  
Rine, Dolores  
Homosassa, FL  
Shevchik, Beverly  
Naples, FL  
Belknap, Leslie  
Pinellas Park, FL  
Devries, Marilyn  
The Villages, FL  
Clement, Jean  
Lawrenceville, GA  
Eddy, Barbara  
West Lafayette, IN  
Coder, Dorothy  
Greenbelt, MD  
Patterson, Murial

# BCBS PPO Verification of Coverage forms due July 15

The Verification of Coverage (VOC) was sent in May to all MPSERS retirees who have Blue Cross Blue Shield PPO insurance. Remember to complete the form on behalf of all members on your contract for your medical and prescription drug coverage.

**The deadline is July 15.** You must respond even if you don't have any other coverage. Failure to do so will result in cancellation of your coverage. There is up to a six-month wait to be reinstated by the Office of Retirement Services. The simplest way to respond is by calling **1-877-445-2192** between 8 a.m. and 8 p.m. Monday through Friday.





## Stay tuned in, follow @MARSP

Connect with MARSP on **Facebook**, **Twitter** or **LinkedIn**. We're sharing great articles, retirement tips, resources and legislative activity. Don't miss what's next; Follow us online!

Answer the following questions about other coverage you and your dependent(s) have in addition to your Michigan Public School Employees Retirement System coverage. You may use a separate sheet for additional information. Be sure to indicate your name and/or VOC reference number.

### 2 Do you or any of your dependent(s) receive health coverage through other plans? ☐ Yes ☐ No

If you answered **Yes**, list the other medical coverage you or your family currently has. Check all that apply:

- ☐ Active employee ☐ Cancer-only coverage ☐ TRICARE for Life or Veterans Affairs  
☐ Retiree ☐ Surviving spouse ☐ Disability insurance

Employer/health plan sponsor \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_

## Instructions

If the **only** health and prescription drug coverage you and your dependent(s) have is through the Retirement System, check the **NO** box for question 1. Enter your signature, the date and a daytime phone number at the bottom of the form, detach and mail to BCBSM in the postage-paid envelope provided. You may also provide the information to us online, or by phone or fax, as noted below.

If you have **other** health coverage in addition to the Retirement System, check the **YES** box for question 1, then turn to the back of the form and answer questions 2 and 3. Sign and date the front of the form and return it to BCBSM. You may also provide the information to us online, or by phone or fax, as noted above.

**Please use one form per envelope.**

If you respond online, or by mail or fax, you will receive an automated telephone message confirming our receipt of your information. If you respond by phone, you will receive a confirmation at the time of the call. You will receive a **Verification of Coverage** confirmation number. You should save this number for future reference.

## 2015 Verification of Coverage

Please **print** your answers in black or blue ink.

### 1 Do you or any of your dependents have any hospital, medical and/or prescription drug in addition to your coverage through the Michigan Public School Employees Retirement System? ☐ Yes ☐ No

If you answered **NO** to Question 1, you're done. Sign below and return.

**Sign**

If you answered **YES** to Question 1, turn the page over and answer the questions on the back of this form.

Over

I affirm that the information provided above is complete and accurate to the best of my knowledge. I understand that **failure** to provide the information requested above or providing false information will result in termination of coverage and repayment of claims paid on my behalf by the Michigan Public School Employees Retirement System.

\_\_\_\_\_  
Signature of member OR authorized representative

\_\_\_\_\_  
Relationship

\_\_\_\_\_  
Date

\_\_\_\_\_  
Daytime phone

# New members referred by friends, colleagues

## The following new members joined via referrals in April:

Name	Primary Chapter	Referred By
Dorothy Cole	Wayne Detroit	Cheryl Havey
Gay Green	Oakland Suburban	Anna Marie Ferguson
Cynthia Hogan	Jackson	Mary Woodring
Linda Hyde	Clinton	Sue Lounds
Linda Jones	Wayne Metro	Anna Marie Ferguson
Suzanne Matthews	Washtenaw	Warren Matthews
Carik McCoy	Livingston	Tom Potter
R. Race	Jackson	Thressa Race
Clare Schmelzer	Branch	Thomas Schmelzer
Mary Wilson	Kent	Elaine Salisbury

\$25 Visa Gift Card Winner **Sue Lounds** for **Linda Hyde** referral.

## The following new members joined via referrals in May:

Name	Primary Chapter	Referred By
Betty Brower	Allegan	Larry Brower
Margaret Colavecchi	Clinton	Frank Colavecchi
Karen Concannon	Washtenaw	Marilyn Walline
Marjorie Kelley	Macomb North	Kenneth Kelley
Gerald Maki	Gogebic	Betty Maki
Cathleen Malotka	Saginaw	Sue Umphrey
Dorothy McClendon	Wayne Metro	Louise Edje
Jane Muir	Bay Area	Judy Bigalke
Jennifer O'Toole	Berrien	Corbin Detgen
Kenneth Sasse	Oakland north - NOC	Patricia Sasse
Patricia Smith	Berrien	Mary Anne Claywell
Barbara Sonsara	Wayne Northwest	Marueen Cameron
Letha Steward	Oakland Suburban	Anna Marie Ferguson

\$25 Visa Gift Card Winner **Corbin Detgen** for **Jennifer O'Toole** referral.



Michigan Association of Retired School Personnel

## Membership Form

**Plan your future. Protect your future.**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Your educational system or district \_\_\_\_\_

Referred by \_\_\_\_\_

### Membership dues:

- ☐ \$35 annual
- ☐ \$105 Three year membership  
(Local chapter dues not included)
- ☐ \$700 Lifetime membership
- ☐ \$ \_\_\_\_\_ Local chapter dues  
(See listing this page)

### Payment options:

- ☐ Check enclosed
- ☐ Visa
- ☐ Mastercard

*Detach form and return to:*  
**MARSP**  
**PO Box 23214**  
**Lansing, MI 48909**

Card number \_\_\_\_\_ Exp. date \_\_\_\_\_ CVV# \_\_\_\_\_

Name as it appears on card \_\_\_\_\_

Amount \_\_\_\_\_ Date \_\_\_\_\_

Cardholder signature \_\_\_\_\_

## Chapter Dues List:

### Michigan:

**MARSP: \$35**

Alger: \$5  
Allegan: \$5  
Alpena: \$5  
Baraga: \$5  
Barry: \$7  
Bay-Northern Bay  
Arenac: \$10  
Bay Area: \$10  
Berrien: \$9  
Branch: \$5  
Calhoun: \$6  
Cass: \$6  
Charlevoix: \$5  
Cheboygan: \$5  
Chippewa-Mackinac: \$5  
Clare: \$5  
Clinton: \$5  
Crawford-Oscoda: \$5  
Delta: \$5  
Dickinson: \$5  
Eaton: \$7  
Emmet: \$10  
Genesee: \$7  
Genesee South East: \$7  
Genesee West: \$7  
Gladwin: \$5  
Gogebic: \$10  
Grand Traverse: \$10  
Gratiot: \$6  
Hillsdale: \$5  
Houghton-Keweenaw: \$6  
Huron: \$5  
Ingham - Greater  
Lansing: \$10  
Ionia: \$10  
Iosco-Alcona: \$5  
Iron: \$5  
Isabella: \$10

Jackson: \$7  
Kalamazoo: \$10  
Kent: \$8  
Lapeer: \$6  
Leelanau: \$7  
Lenawee: \$0  
Livingston: \$5  
Luce County/  
Tahquamenon: \$6  
Macomb East: \$5  
Macomb North: \$8  
Manistee: \$7.50  
Marquette: \$5  
Mason-Lake: \$7  
Mecosta: \$5  
Mecosta-Canadian  
Lakes: \$5  
Menominee: \$5  
Midland: \$5  
Monroe: \$5  
Monroe South: \$5  
Montcalm: \$5  
Muskegon: \$10  
Newaygo: \$5  
Oakland North-Noc: \$7  
Oakland Suburban: \$6  
Oakland-Farmington: \$5  
Oceana: \$10  
Ogemaw: \$6  
Ontonagon: \$2  
Osceola: \$5  
Otsego: \$10  
Ottawa: \$5  
Presque Isle: \$10  
Roscommon: \$10  
Saginaw: \$7  
Sanilac: \$5  
Schoolcraft: \$7  
Shiawassee: \$5  
St. Clair: \$8  
St. Joseph: \$5  
Tuscola: \$5

Van Buren: \$10  
Washtenaw: \$10  
Wayne Detroit  
DARSP: \$12  
Wayne Downriver: \$5  
Wayne Metro: \$5  
Wayne Northwest: \$8  
Wexford-Missaukee: \$7

### Arizona:

NW Valley of Sun: \$8  
Tucson/Green Valley: \$5

### Colorado:

Colorado Chapter: \$10

### Florida:

Char-Sota: \$5  
First Coast: \$5  
Greater Daytona: \$10  
Heartland: \$5  
Lee County: \$5  
Ocala: \$7  
Southwest Gulf Coast: \$5  
Space Coast: \$5  
St. Petersburg: \$5  
Sun Coast: \$7  
Tallahassee/South  
Georgia: \$1  
Tampa: \$5  
Treasure Coast: \$5  
Tri-County: \$5

### Tennessee:

Tennessee East: \$5

### Texas:

Dallas/Ft. Worth  
Northeast: \$5



## Membership Committee

# Voice what you value

By Pam Trask, Membership Committee Co-chair

"Put your money where your mouth is" is a saying to encourage people to support their beliefs. In other words, one needs to actually do something rather than just talk about it. When we see value in music or news/talk programming, we are asked to support that radio station. When we see value in movies, musicals or documentaries, we are asked to support that television station.

In the case of our organization, it might be better to take that little saying and switch it around just a bit. Put a voice to what you value. We can use our voice to call attention to the benefit of MARSP membership. If we value the work of MARSP, the advocacy before our state legislators, the

influential seat on the Michigan retirement board (MPSERS) and the fact that we are the largest public school retiree group in Michigan, we should not hesitate to speak up and recruit new members.

One way is to simply carry the small MARSP business cards in your purse or wallet. Do you have them? Ask your local president or membership chair for a few. One day, you may be chatting with someone in the checkout line and find the person has retired from a Michigan public school. Is the individual a MARSP member? If not, hand the person a card that says: *It's your future. Plan for it. Protect it.* On the back of the card, it simply explains why joining MARSP is so important. Then invite the acquaintance to your local chapter meeting, if possible. Voilà! You may have gained a new member. Don't forget to have the new member credit you for that on the application. You may win a \$25 Visa gift card in the monthly drawing.

Another way to increase membership is for your chapter to organize a day or two for a good old-fashioned membership drive. Just like the TV or radio stations do, you can have a committee make those all-important phone calls to



**One day, you may be chatting with someone in the checkout line and find the person has retired from a Michigan public school. Is the individual a MARSP member? If not, hand the person a card that says: *It's your future. Plan for it. Protect it.***

potential new members or to those who have not yet renewed. Your membership chair has those names, and it will just take a few dedicated members to make

the drive a success.

It could be a whole lot of fun to make those personal contacts, and the reward is the growth of local membership and the strengthening of the entire organization.

As the new membership year begins July 1, now is a perfect time to consider the value of MARSP.

May we all be eager to lend our voices in making its value known.

## Calendar of events

MARSP committees (Legislative, Finance and Membership) meet as necessary during the same week as the MARSP Board/Executive Committee. Please check with the MARSP office for the schedule if you are interested in attending committee meetings.

July 3, 2015

**Independence Day Observed – MARSP office closed**

July 27, 2015

**MARSP Legislative Committee meeting**

July 28, 2015

**MARSP Membership Committee meeting**

July 29, 2015

**MARSP Executive Committee meeting**

July 30, 2015

**MPSERS Board meeting**

August 13, 2015

**Bruce H. Moeggenborg Memorial Golf Outing  
Maple Creek Golf Club – Shepherd, MI**

August 20, 2015

**4th Annual Upper Peninsula Golf Outing  
Gladstone Golf Club – Gladstone, MI**

September 7, 2015

**Labor Day – MARSP office closed**

## Pension 301 Seminar dates

Pension 301 seminars will begin again in September. Please check the MARSP website in August for August-September dates.



Michigan Association of Retired School Personnel

## Michigan Association of Retired School Personnel CONTRIBUTIONS

Checks **MUST** Be Made Payable To: MARSP and mailed to  
PO Box 23214, Lansing, MI 48909-3214

- ☐ **Lower Level Completion Fund** to be used to complete the lower level (basement) of the MARSP Center building to allow for additional meeting and office space.
- ☐ **VBDF (Voluntary Benefit Defense Fund)** to be used for the legal defense of school retiree benefits.
- ☐ **General Fund** to assist the finance committee in meeting expenses for the current budget year.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Chapter Name \_\_\_\_\_

In Honor of or in Memory of \_\_\_\_\_



MARSP  
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P.O. Box 23214  
Lansing, MI 48909-3214  
1-888-960-4022  
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### Legislative Committee Report



## Legislature under pressure to fill road funding gap

*By Legislative Co-Chairmen Joe Curtin and Chuck Abshagen*



During the past few months, we explained our reasoning behind our support for Proposal 1. While we knew it had an extremely large mountain to climb, we believed it held the best chance for a road repair and replacement strategy, while also enacting policies that would have improved school funding and protected K-12 funding from outside interests in the current legislative environment.

With Proposal 1 defeated, we must look for a solution to the road problems and hope that politics will not drag school funding and/or retirement benefits into the fray.

School funding and retirement benefits play no part in the road funding issue. However, our concern is the risk of some

ideological opponents of our retirement benefits pairing support for a roads deal against funding of any school-related projects.

For example, higher education funding, which has traditionally been a General Fund (GF) appropriation, could be funded through the School Aid Fund (SAF) in order to free up GF dollars for road repairs. Such a simple act could reduce per-pupil funding at every district and additionally add pressure to reduce the funding for our retirement benefits. Such "horse trading" is bad public policy, but in today's environment it would not be surprising.

Because state revenues are not growing at the accelerated pace expected when the 2010 tax reforms were enacted, the

Legislature is under enormous pressure to find creative methods to fund traditional appropriations. It's very possible our programs could be at risk.

It is exceptionally rare that legislation is developed to address a specific need. All legislators have a favorite project and if they can find a method to get it accomplished by attaching it to another piece of legislation, they will do just that. Don't become complacent because you believe the failure of Proposal 1 should make the Legislature accomplish road funding as a stand-alone matter. Stay aware of the proposals being made and make clear to your legislators that any action to reduce our benefits or school funding is unacceptable.