Seasons
Sally Roach, KARSP President

Often a “test” comes up on my Facebook page asking me questions about seasons to determine which is my favorite. I have lived in Michigan all my entire life and thoroughly enjoy spring, summer, fall and, yes, even winter!

However, my answers on the FB test usually identify fall as my favorite time of year. That may be true. I loved preparing my classroom in late August and welcoming a new group of students. The changing color of the leaves is stunningly beautiful. Following my favorite high school and collegiate football teams is an entertaining pastime. I have wardrobe items to match the colors of those schools. My home is bright with apples, pumpkins and Halloween, and, then, Thanksgiving decor.

Fall 2015 brings me new excitement and challenges in KARSP. I am looking forward to monthly luncheons at Fetzer Center, interesting and timely programs, opportunities to serve the area and ongoing work with our amazing and tireless KARSP Board and membership.

On the state level MARSP, protects our hard-won benefits which we may take for granted; your membership is essential to keeping these assurances in place for years to come. So, join us the first Tuesday of each month at Fetzer Center for fellowship, delicious food, engaging programs, and updates from Lansing! WMU’s campus is a lovely place to watch the seasons change.
**Programs For All Interests**  
**JoAnn Lynch, KARSP Vice-President**

I hope you have enjoyed our programs so far. Steve Rossio donned his WWII uniform and spoke of Kalamazoo's link to the war effort, naming several businesses many older residents remember.

Troy Thrash presented the Kalamazoo Air Zoo in a whole new light. Since joining the supervisory staff, he has expanded the programs from mere entertainment to hands-on creativity. His own love and background of science and technology can be illustrated in classes and group activities for children and adults alike.

Dr. Chuck Madden is a retired dentist who suffers from macular degeneration. His presentation was not maudlin; on the contrary, he convinced us that life is still worthwhile even if we have health issues.

December will see the return of local cello instructor, Grace Field, who will be presenting several of her very talented elementary-aged cellists in a program of selections ranging from the music of Bach to holiday favorites.

In January, Laura Latiolus, Director of Community Relations and Development at Hospice Care of Southwest Michigan, will be discussing the services, goals, and cost of hospice care.

The February program will introduce Nancy Rafferty and Harriet Swartz sharing information about the Schoolcraft Underground Railroad house.

If you have a good idea for a program, please see JoAnn Lynch or any member of the program committee. We appreciate your input.

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**Luncheon News**  
**Philip Stohrer, The Beacon Staff**

Why has the reservation system for the luncheons become so important? Money. When the Birches closed, we discovered what a deal we had been getting. As we explored our options, we were surprised, again and again, at the terms that the other banquet halls required.

The Fetzer Center has been very accommodating and offered us the best arrangement. They waived the rental fee and worked very hard to keep the per meal cost as close to the Birches as possible, but as we all know, it is still higher than many would like.

This is where the reservation system comes into play. Our agreement requires us to order our meals the Friday before the luncheon and requires us to pay for each meal ordered. We always order extra meals to accommodate walk-ins, but if we misjudge, we have to pay for those uneaten meals as well. An accurate count is important.

The board has discussed this problem at length. Last year, the decision was made to require payment from members who make a reservation but don’t come, reimbursing the Association for the missed meal. This year, the board has decided to add a $2 surcharge for walk-in members, raising the walk-in price to $18. This will help to cover the cost of extra meals that are not served. The board feels strongly that the luncheons must be self-supporting.

How do you make a reservation? There are email and telephone calling lists. Contact Pat Benson or Pat Whittaker and ask to be put on a list. It’s easy and helps the Association keep costs to a minimum. Thank you for your help.
Looking Forward and Backward
Ken Larson, KARSP Legislative Chair

FORWARDS:
By the time you read this article, much of the information I am presenting about the Transportation and Roads Bill will be past history. Therefore, this might be a time to reflect on the events that have occurred from October 26th to the time the Beacon is distributed.

I attended the October meeting of the Kalamazoo County Advocates for Senior Issues (KCASI). This organization presents excellent informational and educational topics each month. The October agenda included guest legislator, Representative Brandt Iden, Michigan 61st District. He represents Oshtemo, Schoolcraft, Texas and Prairie Ronde townships, and Portage.

One of the topics he addressed was the Transportation and Roads bills. The main focus of his presentation was on how a future law must produce “sustainable revenue” to maintain our transportation system, not just a year-to-year fix. He, also, stated that, initially, he thought at the beginning of October Michigan legislators would have a bill to send to the Governor, by the end of October. With a smile, he stated that the end of November is more likely. On October 21 the House unveiled and approved a new $1.2 billion plan.

The most important issue Representative Iden addressed was where the money will come from to raise the revenue. At this time, the formula includes earmarking money from the General Fund, raising vehicle registration fees, and raising fuel taxes. The House would like to earmark $600 million a year from the General Fund beginning in 2017, and the Senate would like to earmark $700 million a year beginning in 2018. Each plan would reduce the revenue the state will be able to put toward other budgets.

BACKWARDS:
Michigan Public School Employees Retirement System (MPSERS)
Senate Bill 102 which would close the present pension system and replace it with a Defined Contribution only plan is still sitting in committee.

Unintended Consequences: Critical Shortages
House Bill 4059 has been analyzed by both the House and Senate Fiscal Agencies, and the results were referred to a Committee made up of members from the House and Senate for review. If passed by both the House and the Senate and signed by the governor, it would allow recent retirees back in the classroom.
(Michigan Legislature-House Bill 4059)

“Voting is the expression of our commitment to ourselves, one another, this country, and this world.”

-Sharon Salzberg

KCASI = Knowledge and Power!
Join us for informative programs the third Monday of the month.
New KARSP Grant Offer
Linda Hawley, Membership Co-chair

One of the activities of KARSP has been the continuing support of education and children. The scholarship program for high school seniors, collection of school supplies, and monetary contributions for Warm Kids and Generous Hands demonstrate a real commitment. Add to that the number of KARSP members who volunteer in classrooms and mentor students, and it is very impressive indeed. There is, however, one area that has not been addressed, directly helping current classroom teachers. That is about to change.

The Kalamazoo Area Retired School Personnel is offering a grant to current school employees. This grant of up to $300 may be used to assist in education goals, self-improvement related to their job, or class projects. Grant applications are due March 31, 2016.

If you know of someone who would benefit from this grant, please let them know. Applications can be picked up at KARSP luncheons or copied from the KARSP website, karsp.net.

December Is Cookie Month
Judy Lemon and Aurelia Reed, Cookie Co-chairs

At the December 1st luncheon, KARSP will collect cookies, homemade or purchased, for distribution to our shut-in members and organizations in the greater Kalamazoo area. No need to sign up; just bring two dozen cookies to the December luncheon.

After the December luncheon, the cookies will be packed for distribution. Packers and drivers will be needed. Let Aurelia or Judy know when you arrive if you are available to help. Do you have any questions? Contact Aurelia at 649-4956.

Happy Holidays From KARSP
Priority Health: Medicare Home Health Assessments
Cheryl Butler, Insurance Co-chair

Are you wondering why someone has contacted you to come into your home for a health assessment? Will you still be covered by your health insurance if you decline? The intent of this article is to answer some of your questions.

Priority Health has partnered with CenseoHealth who contracts with licensed physicians who are qualified and trained to conduct a health assessment for some of our Medicare members. This program is not intended to replace nor interfere with your relationship with your Primary Care Physician. Your participation in this program is not mandatory; you have the right to decline. If you choose not to participate in having the health assessment, there will be no effects to your coverage.

What is the purpose of this visit?
The benefit to you is a free health assessment! There is no copay or charge for this service. Your participation gives PH a way to measure whether they are meeting Medicare guidelines for the coverage they provide. The rising cost of health care is a significant national challenge that Priority Health takes very seriously. They want members to receive care that meets the highest medical standards for quality, while making sure that it is the best care for the money. PH utilizes CenseoHealth to obtain a complete picture of members’ overall health. The comprehensive nature of these health assessments frequently results in additional relevant information besides claim records information. PH is held accountable to CMS (Center for Medicare and Medicaid Services) to assure that members receive all needed care and services. The information you provide is shared with your primary care physician for use in determining whether any follow-up actions might be appropriate.

What to expect during the visit
The physician will review your medical history, any current treatments, and medications you may be taking. There will be a brief health assessment exam performed which includes checking your reflexes, pulse, blood pressure, and listening to your heart and lungs. There will not be any invasive procedures performed and your blood will not be drawn. The physician will not be able to change your medications/prescriptions and other care.

Location of visit
It is ideal that the visit take place in a quiet comfortable setting, so your home is preferred. But, you can choose another location that’s convenient for you. You will receive a call the day before your visit to confirm the address, date, and time of the visit.

How to prepare for your visit
Be sure to make yourself available for approximately 45 minutes so the doctor has adequate time to spend with you. Be sure to have all your current prescriptions and over-the-counter medications available for the doctor to review.

A family member, friend, or caretaker can be with you during the in-home visit. In fact, Priority Health encourages it. They want you to be at ease during the visit.
Priority Health: 
Insurance Changes for 2016
Cheryl Butler, Insurance Co-chair

Non-Medicare:
- HMO (in-network) deductible will increase from $500 to $600
- Travel (out-of-network) deductible will increase from $1,000 to $1,200

Medicare:
- HMO (in-network) deductible will increase from $100 to $125
- HMO (in-network) and POS (out-of-network) out-of-pocket maximums will increase from $1,700 to $1,800
- Emergency room copay will increase from $65 to $75

You can contact Cheryl at 327-3377 or email cabutler70@hotmail.com with your questions.

Health Insurance Updates
Sandy Beiter, KARSP Insurance Co-Chairperson

Blue Cross Walk-In Center Has Moved!
The Blue Cross/Blue Shield Walk-in Center is no longer on Creekside.
The new site is at 950 Trade Center Way, just north of the I-94 overpass on Westnedge, the first street on the left (west).

Flu Shots
After January 1, 2016, flu shots for Blue Cross non-Medicare members will be free.
However, do not wait that long for your flu shot! The best place to get your flu shot is in your provider’s office. If you want to go to a pharmacy, call them first to see if they are accepting our insurance.

Some symptoms of the flu are high fever (102–104) that lasts 3–4 days, headache, severe aches and pains, fatigue or weakness that can last up to 2-3 weeks, and chest discomfort which can become severe.

Optum RX and Catamaran Combine
Blue Cross members should have received a letter, recently, from Optum RX. Your pharmacy benefits will not change and you will continue to use the same Catamaran pharmacy ID card. If you have any further questions, after reading the letter, call Member Services at the phone number located on your ID card.
Health Insurance Updates
Continued

Changing Insurance Plans
School retirees under the MPSERS pension plan have a choice of which insurance carrier they wish to use. There is not an open enrollment period. You may change your insurance carrier at any time. The only stipulation is that you have to stay with that insurance carrier for six months. Once your paperwork is completed and processed, you are covered. However, allow at least six weeks for the transition to take place.

If you would like to see the differences between insurance plans, log onto MARSP.org to view the PDF files for specific insurance plans. If you would like to view the health insurance comparison chart, log onto www.michigan.gov/orsschools and type in “Health Insurance Options Summary” under search.

Saving Time with the ORS Message Board
If you have had “long wait” times when you call ORS/MPSERS and you can wait up to 48 hours for an answer to your question, you may be interested in communicating with a MPSERS representative on line. Log in to MPSERS, go to MI ACCOUNT and click on MESSAGE BOARD in the left “drop down” menu. You will then have an opportunity to leave a message in the message box. A representative will respond with an answer within 24–48 hours. The MPSERS representative will also give you their first name. The messages will stay on the board indefinitely. I have found that this method is much more reliable and saves me a lot of time.

Sandy is available, at any time, to answer your questions at p.j.beiter@comcast.net and phone: 269-372-6742

Remembering Friends
Pat Rizzolo, KARSP Friendship Chair

During the months of September and October, we have said good-bye to more of our friends and colleagues. We send our sincere condolences to their families: Jean “Smittl” Smith, "Jeannie" Margaret Paquin, Mabel Hills, Connie Morrison, Richard Haw, Dorothy Comstock Ray, and Margaret Miller.

ORS Announces Changes In Pay Date
As always, the holiday pay date will be shifted in December. The December checks will be deposited on December 18. The November and January checks are both on the twenty-fifth, as usual.

ORS is closed on state holidays:

- November 26 & 27 - Thanksgiving
- December 24 - Christmas Eve
- December 25 - Christmas Day
- December 31 - New Year's Eve
- January 1 - New Year's Day

ORS reminds you that you should contact them if your deposit is more than two days late.

hospice is peace, dignity, comfort, hope
taking away the fear
hospiceswmi.org • Home Hospice Care
Rose Arbor Hospice Residence • Grief Support Services
Increase Happiness -- Lower Your Risk of Alzheimer's Disease
Suzanne Gernaat, The Beacon Staff

Recent groundbreaking research shows that depression and anxiety are major risk factors for Alzheimer's disease. The good news is that we have control over a large portion of our happiness and stress by how we respond to life with its ups and downs. Definitive research, especially done with twins, has shown that we are all born with a happiness set point. At birth, we, also, have a set point for weight. These set points come from our parents but can be changed with the lifestyle choices we make. What determines our happiness? We have a genetically determined set point that accounts for 50% of our happiness. Only 10% of our happiness is determined by life circumstances (what happens every day), and 40% of our happiness is immediately under our control, based on how we act, what we think, and how we choose to respond to life.

Numerous studies prove that we can do many things to increase our happiness. So, where do we begin? There are several good ways to work on improving your happiness level. Let's look at them:

1. Expressing Gratitude -- Spend more time counting your blessings. Remember, if you look hard enough, you can always find someone worse off than you. Have a thankful attitude about your life in general. A word of caution -- don’t overdo gratitude. A research study divided people into two groups. One group was told to practice gratitude every day. The other group was told to practice gratitude one day a week. The study found those who were asked to show gratitude every day, lost their happiness benefit because it became a chore, not a pleasure. Those who practiced gratitude only once a week, were happier.

2. Avoid Overthinking -- When you encounter a bump in the road, do you sit and stew about it and increase your anxiety and worry? The evidence that overthinking is bad for you is vast and overwhelming. Overthinking is thinking too much, needlessly, endlessly and excessively pondering the meanings, causes, and consequences of your problems. It is a very common thing that many of us do. It is a complete waste of time. There are several ways to avoid overthinking. First, when you feel overthinking coming on, tell yourself out loud to stop. Then, look to see if there is some action you can take to begin to solve the problem. Even small steps will help improve your mood and attitude. Another way to stop overthinking is to distract yourself by doing an activity you absolutely love.

   Redirecting your full attention somewhere else, to something you love to do, will usually turn off the overthinking machine quickly. Also, put your problem in perspective. Will this really matter in a year? in five years? The most extreme version of this strategy is will this problem really matter that much if you are on your deathbed? This helps you see that few things in life are so significant that they are worth overthinking.

3. Another way to increase your happiness, is to do acts of kindness for others. It can be as simple as a smile, or a friendly phone call. You should decide, up front, how much and how often you want to do it. Just like expressing gratitude, we can overdo acts of kindness and lessen the happiness benefit we gain (i.e. a stressed out caregiver).

4. Another method for increasing your happiness, that can produce immediate results, is called savoring life's joys. We used to call it “stop and smell the roses.” We rarely live in and savor the
present moment. We are, usually, letting our minds wander to the future to plan or worry about “what ifs.” We often postpone our happiness, convincing ourselves that tomorrow will be better than today. But research proves that we can substantially increase our happiness level by taking a few extra moments to enjoy a pleasure like a beautiful sunset or the pure laughter of a grandchild.

When we take these few extra moments, our brain takes a "snapshot" of the experience and puts it as a permanent picture, in long-term memory. We can recall this memory at any time and enjoy it all over again. To strengthen your savoring skills, you can create a savoring album. This album will have pictures of favorite people, pets, places, things, paintings you like, love notes, a favorite recipe, a drawing from your grandchild, a special card from a friend, etc. Look at the album on a regular basis, but not too often. If you over do it, you will adapt to the feeling of pleasure and it will diminish over time. This savoring album helps you savor the memories (mental photographs) of your positive experiences. When you are blue and need a boost, thumb through your savoring album.

The point I’m trying to make in all my articles is that doing nothing to improve your brain health is no longer a reasonable option. Remember that there is no cure or viable treatment once you have dementia. Prevention is the answer. Lower your risk, delay the onset and enjoy a happy, independent lifestyle for many years to come.

New Members
Pat Rizzolo and Linda Hawley, Membership Co-chairs

Please welcome our newest members: Pammie Garrett, Sharon Grinwis, Lynn Ellen Montgomery, Eric Schreur, Maggie Hills, Rickard O’Ryan.

Human and computer errors can be made. If your name should be on this list, we apologize and please let us know. linda.l.hawley@sbcglobal.net.

Membership Musings
Pat Rizzolo and Linda Hawley, Membership Co-chairs

Holiday shopping?? How about giving a MARSP/KARSP membership to a former colleague or your spouse. Why give a membership to your spouse?? Do they benefit from your current pension and insurance now and into the future? Their membership counts in the total membership numbers which influences MPSERS and the legislature.

Facebook Users--Is MARSP your Facebook friend? It’s a good idea. You benefit by getting timely information about legislation and insurance via Facebook. Information is only sent when needed. It is not over-used.

How about inviting former colleagues on your Facebook to LIKE the MARSP Facebook page. If they are not members, it gives them some information and awareness of the value of the organization.

Your continued help in gaining membership is critical.

You can always contact Suzanne at 254-8501 with any questions or comments.
Severe Weather Policy

KARSP no longer follows Kalamazoo Public Schools closings. The board will make the decision to cancel a luncheon meeting based on the current and projected weather conditions. Usually this decision will be made on the day before a meeting to meet our contractual obligations to the Fetzer Center. A closing will be published on the KARSP web site, http://karsp.net, and the callers will attempt to contact you, either by telephone or email.

If a meeting is held and you decide not to attend for any reason after having made a reservation, you will be held accountable for the luncheon amount.

Community Service Collections
Pat Whittaker, Community Service Chair

One of the founding principles of KARSP is continued service after retirement. One way that KARSP fulfills that promise is through the community service collections that are taken each month at the luncheons. This year’s list includes:

- December Generous Hands
- January KARSP Scholarship Fund
- February KARSP Scholarship Fund
- March Kalamazoo Senior Center, Helen Coover Fund
- April KARSP Scholarship Fund
- May YWCA Domestic Assault Fund
- June KARSP Scholarship Fund

Smith-Rupp Fund
Susan Moulton, Smith-Rupp Fund Chair

The Kalamazoo Association of Retired School Personnel is committed to helping retired school personnel who have a need for monetary assistance in paying for life-sustaining needs such as food and medical expenses, including prescriptions, doctors’ bills, hospital bills, etc. KARSP wants to help with paying utility bills and telephone bills for those retired school personnel unable to do so themselves. This includes any retired person who has worked for schools in any capacity in the Kalamazoo county area, including bus drivers, office personnel, custodial workers, classroom aides, principals, and teachers.

Please contact Susan Moulton at (269) 349-9823 if you are in need or know of anyone who could benefit from this fund. All information will be kept confidential.

KARSP Provides A Helping Hand
Fun Time Benefactors
Jean Williams, Fun Time Committee

During “Fun Time,” many gift cards and gift certificates are won. But did you know that over half of those cards and certificates are donated?

Finley’s American Grill donates ten $20.00 gift certificates.
   Manager: Kevin Whitcomb
Natural Health Center donates three $10.00 gift cards.
   Manager: Kate Wunderlin
Starbucks on West Main donates a pound of coffee every month.
   Manager: Amanda Bieszard
Nina’s Café donates twelve gift certificates for a free lunch or breakfast.
   Owner: Tod Meyer
Kazoo Books donates three $10.00 gift cards.
   Manager: Gloria Tiller
Kalamazoo 10 Movie Theater donates five free passes for movie, popcorn, & beverage
   Manager: Dan Konkle
Friends of the Library donates four $7.50 gift certificates.
   Volunteer: Linda Kanamueller
Angelo’s Pizza donates a free pizza.
   Manager: Pat Barnheart
JoAnn Lynch donates a handcrafted purse for each meeting.

We are grateful for their generosity and urge our members to patronize their businesses.

It’s Not New
Annamae Stohrer, KARSP Archivist

While updating KARSP’s records this past summer, I had the opportunity to explore some of the old newsletters. In one newsletter, dated January, 1980, was an article entitled, UNCLAIMED RESERVATIONS.

It said, “Have you made a luncheon reservation and not been with us? If you DID NOT cancel your reservation BEFORE 11:00 A.M. on the Monday preceding the meeting, you are expected to send your check, and a note saying what it is for, to Treasurer Clarence Groenheide... Your attention to this matter will avoid the embarrassment of receiving a “reminder” call from Assistant Treasurer Zack York.”

Apparently, human nature has not changed in the intervening thirty-five years.

The KARSP archives are split between the Kalamazoo District Library Local History Room and the Western Michigan University Archives. Information at the Kalamazoo District Library spans from 1953 through 2003. Newer information is at the WMU Archives.

In addition to the newsletters, there are copies of board minutes, correspondence, and photographs. Members are welcome at either archive site to view the information.

Oops

In the September, 2015, The Beacon, it was stated that Sally Swanson was a school nurse. That is not true. She was an elementary teacher in the Portage district. Her interest in health care stemmed from her daughter entering the medical profession.

We apologize for the error.