Spring Into KARSP!

Welcome back to all of our snow bird members! You’ve missed some great meetings while you were gone. In December, *The Community Choral* serenaded us with holiday music and Jon McCravy from WWMT showed us how to sign up for their Closings Alert system.

In January, Tong Fung and two assistants from the Taoist Tai Chi Society showed us how the ancient art of Tai Chi can help us remain strong and healthy as we grow older.

In February, Tauhrice Brown presented information on how the Kalamazoo Senior Center can assist us and guide us to resources.

But, don’t worry! There are still several great programs to come. March promises spring and Steve Ellis, from *Sparks Magazine*, will relate how he discovered new life after being laid off from the Gazette. April will give us a report from MARSP outlining their work in the past year and alerting us to the tasks yet to be completed in 2017.

As spring reaches full bloom in May, C.J. Drenth, from Kalamazoo In Bloom will present information on plants and planting. June, of course, gives us the high school seniors who will receive our scholarships. Plan on attending every meeting!
The Pearl Necklace
Sally Roach, KARSP President

Younger daughter Mary was married on February 18, 2017. When Jim and I were married in 1968, he gave me a strand of cultured pearls from Morrison’s Jewelry here in Kalamazoo. Much to my delight, Mary wore that necklace at her wedding.

She needed earrings to match. (Here is where my “old-new” theme of this year comes in.) The challenge became finding new earrings to match a 48-year-old strand of pearls. To make a long story short – the jewelry department at Macy’s came to the rescue! The pearl accessories looked wonderful – a perfect combination of old and new. One item complimented the other.

As our nation faces a challenging political future, hopefully, we will all remember the good lessons of the past and welcome the bold new ideas of the future. Both are necessary whether one is discussing government, education, social issues, health and insurance, KARSP activities, or a wedding!

The wedding was held at the Arcadia Festival site, a relatively new venue on the Kalamazoo landscape. On their way to the reception at the Kalamazoo Institute of Arts, guests walked through historic Bronson Park where President Abraham Lincoln spoke in the 1800’s. The KIA galleries were open so guests could enjoy artistic works from many periods and genres.

As Socrates said:
“The secret to change is to focus all of your energy, not on fighting the old, but building on the new.”

I wrote this in January and the big question for the Mother of the Bride was “What will the weather be in Kalamazoo in February? We DO live in Michigan!!!!

Figures Hidden Too Long
JoAnn Lynch, KARSP President Elect

Like some of you, I taught school during the sixties. I remember being proud, inspired, and excited by those rockets roaring into the unknown. When the cameras went to the “business” end of the venture, all I saw were white male faces. Well, naturally, I thought, who else would be in charge?

I taught in a bi-racial school in Dearborn Heights/Iinkster and in the mid-sixties the ratio became close to 50-50. Elections for student positions took on a whole new look, no longer all-white. We had our own Mason-Dixon line as Beech Daly separated white Dearborn Heights from mixed Inkster. After the Detroit riots, it became difficult for white and black friends to be seen with each other. When clashes occurred, white police officers had to be balanced with Inkster police just to make sure they did not cause more mayhem

In the late 60’s, my black principal suggested that I teach black literature. My ignorance of black writers was evident. I went to a Detroit bookstore and told them of my dilemma. The clerk was more than gracious, filling my bags with poetry, short story collections, and novels. We were all excited to discover these writers.

My point now is, how nice it would have been to tell the story of a collection of brilliant black ladies who, in hidden back rooms, under intolerable conditions, were a major part of history. How proud my students would have been to know that genius did not abide in white minds only. I rejoiced when THEY figured out how to use the big, bad computer that the white guys couldn’t! I am just very happy the story is finally out for all to see. If you haven’t seen Hidden Figures yet, do so by all means.
Membership Musings
Pat Rizzolo and Linda Hawley, Membership Co-Chairs

Welcome New Members
Welcome to these new members who have joined since December. Rosanne Nicholas, Kelly O'Leary, Jennifer Stell, Laurel Lincoln, and Delphine Beier. If you’re a new member and your name has been omitted, we apologize and ask you to let us know at: linda.l.hawley@sbcglobal.net.

KARSP Grant
This is a reminder for you to contact current employees you know and tell them about the KARSP $300 grant. Applications can be picked up at KARSP luncheons and copied from the KARSP website, karsp.net. The due date for applications is March 31, 2017. Please help spread the word. Giving away money is always a good conversation.

MARSP Foundation Scholarships
MARSP offers a $1000 Scholarship yearly. Any current professional or support staff employee of a public school system which reports to MPSERS (Michigan Public School Employees Retirement System) is eligible to apply.

Educational endeavors are available from:
- Four-year degree granting program institution
- Community college
- Technical/vocational institution in Michigan
- Seminars/workshops from Michigan professional organizations

The due date for the application is March 31, 2017. For more information, check it out on MARSP.com or contact them at 1-800-960-4022.

Growing Our Membership
The entire winter issue of the MARSP Vanguard was devoted to the extreme importance of gaining members. If you read the issue, you are informed. If you have not read the issue, check it out on the MARSP website.

Membership numbers are more important than ever!! Please talk about MARSP/KARSP with your former colleagues, to share the concerns that face us all.

Dues Are Due
The current membership year ends on June 30, 2017. You will begin to get renewal reminders from MARSP soon. Dues can be paid on line, by snail mail, or at the KARSP luncheons. Your renewal is especially important as we face critical issues in the legislature that can impact our benefits and pension.

Communication from MARSP
Does MARSP have your current email address? That is the best way to get up to date information from MARSP and a contact when it is important for us to contact our legislatures regarding areas of concern.

Facebook is another way to keep in touch with MARSP. Friend MARSP today!!

Severe Weather Policy
Unfortunately, March is no guarantee that severe weather is behind us. Remember that KARSP no longer follows Kalamazoo Public Schools closings, but, rather, the decision will be made by the KARSP board. An attempt will be made to contact you through your caller or emailer if a decision is made to cancel. In addition, you can check the KARSP.net website or channel 3, WWMT’s, on air crawler or their weather closing’s website, http://wwmt.com/weather/closings.

Remember, if you decide not to attend a luncheon that is not cancelled, you will be expected to pay for your missed meal.
Health Insurance Updates
Sandy Beiter, KARSP Insurance Co-Chair

Specialty Drugs Through Briova Pharmacy
Make sure that you change over your specialty drugs to Briova Pharmacy well in advance of your next refill. The transfer may take a couple of weeks or more.

If you are experiencing difficulty with this transfer, please let the MARSP office know.

Repeat Information on Frequently Asked Questions:

Compounded Prescriptions
In order to have compounded medications covered under prescription insurance, each individual ingredient has to be on the formulary. Very few pharmacies have the ability to compound medications. Two pharmacies that I know of that can do this is Portage Pharmacy and Advanced Pharmacy.

Prescription Cards
We did not receive new prescription cards this year.
If you use the same pharmacy for all of your prescriptions, you are in the pharmacy’s computer system and you do not need to take your prescription card with you.

When you are traveling and need to use a pharmacy, it would behoove you to have your prescription card with you so that there is ease in putting your information into the out-of-town computer.

It is amazing how many members have misplaced their prescription cards and call me to tell me that they have not received a new card. Please hang on to these cards, as they are not replaced every year with new cards. If you cannot find your prescription card, call Optum at 855-577-6517 (Medicare) or 866-288-5209 (non-Medicare) for replacement.

Understanding EOBs (Explanation of Benefits)
The EOBs that you receive in the mail from Blue Cross do not have all the information on them, other than the name of the procedure, the date of service and the billing amounts. These can be difficult to understand.

If you would like to know, in detail, what was done on a particular day, it is very easy to log in to Blue Cross and view your EOB. You will be able to view the breakdown of charges for individual procedures.

Hospice Care
Hospice care in your home or other facility where you live is covered 100%. However, hospice care does not pay for your stay in a facility (room and board) unless the hospice medical team determines that you need short-term inpatient stays for pain and symptom management that can’t be addressed at home. These stays must be in a Medicare-approved facility, like a hospice facility, hospital, or skilled nursing facility that contracts with the hospice.

You can continue to get hospice care as long as the hospice medical director or hospice doctor re-certifies that you are terminally ill.

As always, I am only a phone call or an e-mail away. (269-372-6742 or p.j.beiter@comcast.net) I am, also, available before and after each luncheon for personal questions.

In addition, Co-Chair Cheryl Butler is available to answer Priority Insurance questions at 269-327-3377 or at cabutler70@hotmail.com.
Insurance Terms: Understanding What They Mean
Cheryl Butler, KARSP Insurance Co-chair

After attending numerous health provider information presentations, I decided to focus on commonly used insurance terms. Anytime you have a question or concern about your health benefits, I recommend you call Customer Service on the back of your insurance card.

Copayment: The amount you pay directly to the provider for a covered service, usually at the time you receive that service.

Deductible: The amount you pay each contract year before your health plan will pay for certain covered services.

Coinsurance: Your share of the cost of a covered service that you pay directly to the provider. This is usually a percentage of the amount the provider charges for services (i.e. 10%). You pay coinsurance, plus any deductible you owe.

Out-of-pocket maximum (OOP): The most you’ll pay in a contract year for covered services before your health plan begins paying 100% of the costs for covered medical services. This amount, on the Medicare plan, includes the deductibles, copays, and co-insurance. On the Non-Medicare plan, only the co-insurance is included in the out of pocket expenses. This, also, doesn’t include any prescription drug payments.

PCP: Primary Care Provider

Specialist: A physician who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. (i.e. Allergist, Neurologist, Ophthalmologist, Chiropractor, OBGYN, Endocrinologist, Dermatologist, etc.)

HMO: Health Maintenance Organization (Priority Health is an HMO)

POS: Point of Service

Preferred Pharmacy: Pharmacies that have agreed to partner with PH. (i.e. Walmart, Meijer, Rite Aid, Costco, Kroger, and more). A complete list can be found on the PH website.

Non-preferred Pharmacy: A pharmacy outside of the PH network.

Generic Drug: FDA approved prescriptions that work like the brand drugs. A generic equivalent drug is a chemical copy of the original brand-name drug.

Preferred Brand Drug: Brand name drug requires a higher copay than generic. These drugs are commonly prescribed and selected based on their effectiveness.

Non-Preferred Brand Drug: Brand name drug that requires an even higher level of copay. These drugs usually have lower cost alternatives with the same or better effectiveness.

Specialty Drug: Specialty drugs require special handling, are self-administered, and are used for chronic illnesses. They require an even higher copay than the previous types of drugs.

EOB: Explanation of Benefits Letters we receive from our health care provider showing services we used.

For a quick reference to other insurance terms use http://www.priorityhealth.com/glossary.
Remembering Friends
Pat Rizzolo, Friendship Chair

In December, we had Dorothy Alfred and Butler Junior leave us, and in January Elizabeth Conner and Robert DeYoung passed away. They will all be remembered in many ways by our members.

Thinking of You
Duane and Robin Abbott have been recovering from a serious car accident during the holidays. Also, Jean Dutton has been ill.

Remember, I am available to receive your phone calls and emails with any information concerning our members. Pat Rizzolo 269-385-3194 or mamarizz@chartermi.net.

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.

MPSERS Information

ORS has announced the following pay dates for your pension:
- March 24
- April 25
- May 25

If you have not received your payment within a week of one of these dates, contact ORS.

The 1099-R form showing the amount of your pension for the tax year 2016 was mailed at the end of January. If you have not received one or you have misplaced it, you can download a copy from your miAccount. If you have insurance through MPSERS, you should have received your 1095-B form as well.

Remember, your income taxes must be filed by April 18, 2017.
KARSP Travel
Barb Knickerbocker, Travel Chair

Once again, KARSP has made plans for a variety of trips in 2017. Ranging in length from day trips to a five-day tour of Kentucky, there are travel options for all.

Brown Bags, Haystack Dinners, And Amish Traditions
Wednesday, May 24, 2017

Cost $122
Amish history and culture will come alive as we explore the lifestyle of the plain people. We’ll step back in time and visit Amish cultural traditions and customs with our knowledgeable step-on guide. We will each receive a “Brown Bag,” and as we visit unique, locally owned Amish businesses and homes along the way, we will receive a special treat for our bag. We begin the day with a fresh, mouth-watering sweet roll and coffee at Rise’n Rolls Bakery and, then, visit several Amish attractions. Our Bison Burger lunch and our Haystack Dinner at an Amish home are included meals.

ArtPrize Nine
Friday, October 6, 2017
Cost $95
“ArtPrize is an international art competition and festival open to all and determined equally by public vote and expert jury. ArtPrize encourages critical discourse, celebrates artists, transforms urban spaces, and promotes cultural understanding.” (ArtPrize Mission Statement) What is art to you? Why does it matter to you? Do you find it intriguing? Challenging? Disruptive? Unorthodox? Join us! Explore with us! Learn about the artists and their works through our knowledgeable step-on guide. She will acquaint us with the imaginativeness of the art displays as we glide through the city on our coach, discovering both indoor and outdoor venues, including the top 20 finalists. Lunch at the Women’s City Club is included.

Payment by September 20, 2017, confirms your Reservation or until full.

Unbridled Spirit, Bourbon And Bluegrass
October 9-13, 2017
Cost To Be Determined
Circle Kentucky and discover her unique natural diversity and beauty as we travel through the rolling, blue-grass covered, hills to the cave depths. Experience the attractions you know about and discover all those you don’t! We often think that Kentucky is about horse racing and bourbon. It is, also, about the geology of caves, Abe Lincoln, culture, great southern food, entertainment, crafts, and guess what else...Corvettes!

The complete tour itinerary is not entirely set, so pricing levels cannot be determined at this time. See the brochure or the June Beacon for complete details.

42nd Street, The Musical
Thursday, November 30, 2017
Cost $147
One of show business’s most classic and beloved tales, 42nd Street tells the story of Peggy Sawyer, a talented young performer with stars in her eyes who gets her big break on Broadway.

Peggy arrives to New York City from her hometown of Allentown, Pennsylvania, armed with her tap shoes and big dreams. Peggy’s talent catches the eye of legendary Broadway director Julian Marsh, who gives her a spot in the chorus of Pretty Lady, his newest show. When the show’s star, Dorothy Brock, a classic Broadway diva, injures herself during previews, it looks like the show must close unless a new girl talented enough to lead the show can be found—someone like Peggy Sawyer.

This trip includes lunch at Drury Lane Theater and dinner at Johnnel’s Restaurant in Hammond, Indiana. Payment by October 30 confirms your reservation.

For more information on any trip, contact Carolyn Mack at 269-327-4389 or KARSP Travel Chair Barb Knickerbocker at bknick_98@yahoo.com or 269-501-3373.
A Summary Of Brain Health: What To Do
Suzanne Gernaat, The Beacon Staff

Having read many, many books on brain health, I begin to see patterns regarding the recommendations for maintaining good brain function. In the December issue, I presented the first seven items to guide your reflections on how you are doing to lower the risk of dementia and Alzheimer's disease. In this issue, we will look at the remaining six items: Lifetime Purpose, Time Quality, Positivity, Increase Laughter, Lower Your Risks, and Don't Act Your Age.

8. Lifetime Purpose
As we grow older and have lost our identity as a worker, we need to still have a reason to get up in the morning. Make sure you feel like you have a purpose in life. It can be very small or big; but it is what is important to you and brings you satisfaction and joy.

9. Time Quality
How do you spend your time? Are you just keeping busy or do you feel you've used your time wisely? Evaluate your time use periodically to make sure your brain health is a priority.

10. Positivity
Our brains are pre-wired toward negativity, so we always need to work on a positive attitude. The way we think, is the way we feel. Even the medical establishment has to agree that positive thinking makes a world of difference in our overall health-body and brain.

11. Increase Laughter
Babies laugh an average of 300 times a day. The average adult laughs only 15-20 times a day. Where did we lose our laughter? Norman Cousins, in his famous journey through an illness and his book Anatomy Of An Illness, proved that laughter has a tremendous effect on our health. Laugh more!

12. Lower Your Risks
We all have certain risks factors in our genes for particular illnesses. There are many lifestyle choices, such as exercise and diet, that can have a major impact on lowering our risks for cancer, heart disease, diabetes, etc. It is, also, recommended that you have doctors who think about prevention instead of just treating symptoms with pills. These types of doctors are becoming more plentiful. It can make a world of difference with your health and well-being.

13. Don't Act Your Age
The more I work with seniors, the more I am convinced that age is truly just a number. I have met many 90+ year-olds who are so full of life and purpose. Make a commitment to grow--to get a little better physically, mentally, socially, and spiritually. That alone breaks with the stereotype of aging as a decline. Enjoy the journey, one baby step forward at a time.

Graduate to a worry-free lifestyle!

At Friendship Village, you can develop new relationships while retaining the privacy you enjoy. Remain active with your own interests or engage in our many activities.

Live with certainty that if your care needs change, you have priority access to our full continuum of care.

Learn about the security and financial benefits of life-care. Take a tour of our $13 million dollar renovation and expansion!

FRIENDSHIP VILLAGE
Senior Living Community
WHERE CONNECTIONS MATTER
1400 North Drake Road, Kalamazoo, MI
www.friendshipvillagemi.com

MAKE AN APPOINTMENT TODAY
(269) 381-7064
Mary Ann Fleming

Bill and I were just settling into a recent move to Traverse City when he came home one day and started talking about the really neat, small sailboat that was for sale. It was just like the boat he’d always wanted and the price was good. We bought the boat, lifted it atop our car, tied it down, and took it home.

All my boating had been navigating with motors or oars, and I assumed it would be easy to steer a sail. We were talking about our new purchase and I asked Bill, “Where have you done your sailing?” and he replied, “Me? I’ve never been on a sailboat!” Thus, began thirty-six years of boating—much of it shared with son Christopher and daughter Teresa, who began their boating with us well before they entered kindergarten.

I began keeping a daily log when we added a live-aboard sailboat with a “pop-top” to our growing fleet and started living on the boat during the summers. Our voyages were most often in Michigan’s northern Lake Huron. At night, we preferred to anchor out or tie up to an island. We usually went into a marina if we needed to get supplies, avoid bad weather, or to empty our “head.” I have shared some of our logs; they are not in sequence but describe some of the neat experiences we had.

Blind River, Canada—Just Mary Ann and Bill

We decided to stay over today and do some exploring in our rubber dingy. Bill was fishing and going with the current, while I was relaxed and enjoying the ride. He was retrieving his lure when he got a powerful strike and yelled, “I don’t know what I’ve caught, but it is BIG!”

As he was bringing his catch near the dingy, I saw a HUGE snapping turtle. He lifted his paws to the side of the dingy, and, looking as if he was trying to show us something, held out one paw and looked at Bill. There, stuck in the bottom of his paw was a fishing lure. Bill started talking gently to the turtle and slowly reached over and carefully unhooked the lure. He gently rubbed the bottom of the paw and continued to talk quietly to the turtle. After a few minutes of Bill and the turtle looking at each other, the turtle let go of the dingy and slowly swam away. Wow! What an experience.

Charlevoix, Michigan

We sailed to Charlevoix today—and in order for us to get into the harbor for an overnightrer, they had to stop traffic and raise a bridge for us! What a feeling of power to blow a horn and have traffic on the highway stop just so we could get by. However, our egos deflated pretty soon when, shortly after, a 75-foot schooner came in and anchored in the harbor. We were in awe and admiring it when soon after that, a 92-foot motor yacht joined us; even their dingy was bigger than us! They had what appeared to be a professional crew, and I couldn’t imagine cooking for that many people on a boat!

The marina was filled when we pulled in, so we’ve been tied to a DNR boat both nights. What an experience it’s been getting on and off our boat, to climb over their boat to climb to the dock, and walk to the land.

Government Bay, Michigan

This morning’s fog was doing all sorts of things today—not a good day for a boat like ours to go out in traffic with the BIG guys—so we decided to stay in Government Bay. It was a relatively leisurely day watching the fog come and go. Bill took the kids to
shore, and they invented a new Fleming game called “Rockshoes.” They made the rules and scoring system and held a tournament on the beach. I think they decided to declare a three-way-tie.

Crocker Island, Ontario

We are anchored at Crocker Island. It is very pretty here ad not as crowded as some of the other anchorages. Bill tried some fishing from the dingy. He hooked a fish, which proceeded to pull him along the shoreline around our little bay. Because it went in and out of weeds and alongside other anchored boats, it was difficult for him to reel it in. Several boaters stood on their boats and were rooting for him to land it…and he did! It was a perch about 7 inches long. Bill got a standing ovation from the other boaters.

We found a plaque many years ago that said:

“God Does Not Take From Your Lifetime Time That Is Spent On A Boat”

The Flemings are going to live very long lives.

Do you have an interesting story?
From time to time *The Beacon* publishes members’ biographical stories. Contact Philip Stohrer at beacon@karsp.net for more information.

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**Who Do I Call?**

*Beacon Staff*

Several changes have taken place in the KARSP board over the last several months. This list reflects the most recent names and numbers.

**KARSP** http://www.karsp.net webmaster@karsp.net

President Sally Roach  269-382-6005
President-elect Jo Ann Lynch  269-330-1004
Past-president Dixie Johnson  269-327-0898
Secretary Susan Kurtz  269-226-0177
Treasurer Jan Wright  269-349-8622
Friendship Pat Rizzolo  269-385-3194
Membership Linda Hawley  269-372-7215
Legislation Betty Ongley  269-327-1392
Insurance Chair Sandy Beiter-BCBS  269-372-6742
Insurance Chair Cheryl Butler-Priority  269-327-3377
Calling Chair Pat Benson  269-375-0576
Travel Chair Barb Knickerbocker  269-501-3373
Website Bob Kucera  269-327-3817
*The Beacon*, Philip Stohrer, Editor  269-385-4153

**MARSP**
(7:30-11:30A.M. - 12:00-4:00P.M.)
517.337.1757
888.960.4022 (toll-free)
Fax: 517.337.8560

Mailing address:  PO Box 23214
Lansing, MI 48909

Location:  3645 E Jolly Rd
Lansing, MI 48910

Email: staff@marsp.org
Website: www.marsp.org

Several offices will be up for re-election this spring. If you are interested in serving, contact any board member.
Annual Holiday Sharing
Judy Lemon and Aurella Reed, Cookie Chairs

It has long been a tradition for KARSP to provide cookies to its members who are not able to make our general meetings and to various shut-ins throughout Kalamazoo County. This year our members donated and delivered just over 400 dozen cookies, or approximately 200 pounds. This gesture, along with collecting just under $500.00 for Warm Kids this month, is an example of the generosity shown not only during the holidays but throughout the entire year by our KARSP members. Membership makes us strong.

This year, more than 60 people donated 2 dozen cookies each—that’s over 1,440 cookies! In addition, eight people donated money to buy the containers and supplies. We delivered to 9 of our members who could not attend our meetings, one of whom had broken both her arms the week before, and one, Ann Linton, who is 103 years old.

In addition, we delivered cookies to 20 local agencies including Boys & Girls Club, Gospel Mission, and several senior agencies to thank them for their service to our community and wishing them continued success.

Thank you to all of our members who supported this program by providing cookies, supplies, and delivering the cookies to the various recipients. Your help impacts the entire community.