The Official Publication of the Michigan Association of Retired School Personnel

MARSP Protecting your future

VANGUARD

Volume 66, Issue #5 Spring 2017

ORS director doesn't advocate but does communicate and educate

Kerrie Vanden Bosch, ORS Director

Although Kerrie Vanden Bosch does not advocate for or against legislation affecting the public school retirement system, the new director of the Office of Retirement Services (ORS) does supply information to policymakers to help them understand the impact of their decisions.

State legislators in recent years have repeatedly tried to phase out public school pensions, with the latest attempt occurring in 2016. While the proposals would mean changes to future pension benefits for future school employees, pension benefits already earned are guaranteed under the state's Constitution.

"Whatever retirees are hearing out there," she says, "they should know that they are going to receive a pension for the rest of their lives."

A West Michigan native who earned a bachelor's degree at Calvin College, Vanden Bosch joined state government while enrolled in a master's/Ph.D. program in industrial organization psychology at Michigan State University.

"I never thought I'd grow up to be a retirement plan administrator," says the 13-year ORS veteran, who was named director in December 2015. She took a break from the MSU program after completing her master's degree and coursework to assist with change management and training in the state Department of Technology, Management and Budget, which led to the ORS career. She enjoyed the work and stayed on at ORS. She says her education concentration helped her learn how to effectively lead an organization.

Customizing communication

Vanden Bosch says communication and customer service are among the top priorities for ORS, which administers retirement programs for Michigan's state employees, public school employees, judges, state police and National Guard members.

Various legislative measures over the years have created more than 40 retirement and health plan combinations compared with what once was only

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Visit to Cuba offered a witness to history:

On the road with Gordon Draper

by Gordon Draper

Last November I traveled to Cuba, which was my 129th country. It was a great trip, but a bittersweet one since my longtime travel buddy and fellow MARSP member, Walter Grigoras (with whom I have visited all seven continents and more than 100 countries), was not with me. We were supposed to go to Cuba in January 2016, but the tour was canceled when they couldn't get hotel rooms. Shortly afterward, Walt was diagnosed with ALS, or Lou Gehrig's disease. He quickly lost control of many of his muscles and died in August.

Even though 53 years of the embargo hasn't brought the Castros down and

(continued on page 6)

Verification of Coverage form to be sent in May

For those on the Blue Cross PPO plan, both Medicare and Non-Medicare, the Verification of Coverage (VOC) is required to be completed and returned to Blue Cross on an annual basis. Forms will be sent out in May and early June and the deadline is midsummer. This is a very important form as failure to return it will result in loss of MPSERS medical and prescription coverage.

Inside This Issue

MARSP Office
1.888.960.4022 www.marsp.org

President's Message

Retirement years bring joys, sorrows and a caring perspective

By Catherine "Kit" Spring, MARSP President
springca@charter.net

I remember when I was a young teacher I had a particular view of the future. Retirement was far away and the idea of a pension and accompanying benefits was rather vague. I did not realize at the time that one's perspective on the world is like a kaleidoscope, spinning and changing with each life experience.

As I grew older, dimensions changed and my view of the world along with it. I remember much older people saying, "Nothing much matters if you don't have your health." Intellectually I understood, but in my heart of hearts it did not really sink in until recently.

As a retiree for many years, I have always appreciated my insurance benefits, but I did not fully comprehend their critical importance. Many of you can relate, having lost a spouse or another loved one to a life-threatening illness. On our many trips to the cancer center during my husband's illness, I was struck by how fortunate we were to have insurance. I saw many patients who were obviously living on the edge, financially and physically. In the midst of a bad time, Archie and I felt immensely grateful.

MARSP volunteers have a clear perspective on the retirement years - both the joys and the sorrows - and that's why we do the work we do for MARSP.

Our immediate past president, Bob Wiles, who can be the master of the pun, wrote the following message to me. His heartfelt and serious perspective is spot on and the core of the MARSP philosophy.

"We CARE! We care about your benefits and pensions. We care about your health … and wealth! In fact, we care enough that we WORK to maintain these benefits and pensions.

We CARE about retirees AND active employees. We CARE, so we do pension meetings and all the other activities to advocate for our members and future members."

Bob's message could not be any simpler or more timely. You matter to us and we matter to each other. That's the essence of caring, and it's MARSP's mission every day.

Remember, above all else, we CARE.

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!

Executive Director's Message

Share your stories to keep our glass more than half-full

By S. Mark Guastella, Executive Director
staff@marsp.org

I do a good deal of reading every day. I try to identify articles of interest to our membership and articles that may shed light on the potential actions of the Legislature. I read about health care to see if there are changes coming in the overall offerings of insurance or new interpretations of rules for our existing plans.

I also make a point of trying to balance my readings in an effort to gain some knowledge of both sides of issues. For example *The Detroit News* tends to offer a conservative slant on issues while the *Detroit Free Press* tends to offer the progressive perspective. The same is true of *The Wall Street Journal* vs. *USA Today*. I check *Bloomberg News* to get a feel for real-time knowledge of the markets while *The Wall Street Journal* offers a more broad-based look.

Let's change the narrative from negative to positive, at least in our little world of public school retirees.

I do all of this in an effort to keep a balanced perspective while identifying important information for our members. Compared with the writers at the media outlets I've mentioned, I tend to look at the world in a more optimistic light. Anger apparently sells newspapers.

So, I have an idea. I'm asking our members to tell me something good about your world. For example, let us know when you had a good interaction with a health care provider or with the retirement system. Perhaps you want to tell us about a milestone birthday, anniversary or that someone is celebrating an important life event.

Let's change the narrative from negative to positive, at least in our world of public school retirees. Let's make an effort to catch someone doing good and let's share the uplifting stories that remind us how fortunate we are to have good friends or how you appreciate a favor someone has done for you or something really funny you have run across.

I know you are a fun group of people who see the glass as half-full. Let's try to bring that positive outlook into our daily lives a little bit more.

Here is the process I would like to use: When you have something good to report, send an email with the information to staff@marsp.org. If you don't use email, just mail the story to our office. We will take the most entertaining stories and post them to our MARSP Facebook page as they come in and we will set aside some space in future *VANGUARD*s to publish the very best ones.

I have become frustrated with all of the bad/angry/self-absorbed news. I look at MARSP members and see a shining light of optimism. I think it is about time we have a chance to bask in the sunlight of our wonderful members!

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 MARSP's office for the schedule if you are interested in one of these committees.

April 14
Good Friday - MARSP office closed

May 15
Legislative Committee meeting

May 16
Membership Committee meeting

May 17
MARSP Board meeting

May 18
MPSERS Board meeting

May 29
Memorial Day - MARSP office closed

June 20-23
MARSP Leadership Seminars

June 29
MARSP Foundation U.P. North Golf Outing

Pension 301 Seminar dates

As seminars are added frequently, please check the MARSP website for the current list of events: **www.marsp.org/events**.

MARSP VANGUARD

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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.

Save the Date:
MARSP Summer Events

MARSP Foundation Scholarship Golf Outings

The MARSP Foundation holds two annual golf outings to benefit the MARSP Foundation Scholarship Fund. The scholarship is available for all public school employees, no matter what their current position is, as long as they are furthering their education in an area that will be beneficial to working in the public school arena.

Corporate, individual and hole sponsorships are available. MARSP's goal is to have every chapter sponsor a hole for one or both outings.

The U.P. North Golf Outing will be held on June 29 at the Gladstone Golf Club in Gladstone. The Bruce Moeggenborg Memorial Outing will take place on August 15 at Maple Creek Golf Course in Shepherd.

Mark your calendar to be a part of one or both of these important events to raise funds benefiting active school employees. Registration will be available on the MARSP website beginning in late April.

MARSP Leadership Seminars

MARSP Leadership Seminars will be held June 20-23, 2017, in the following locations across the state:

- Kalamazoo - June 20
- Auburn Hills - June 21
- Gaylord - June 22
- Escanaba - June 23

If you are involved in local chapter leadership (or would like to be), this is an excellent opportunity to connect with MARSP state leadership and learn some new and exciting skills to make local chapter membership events more valuable! More information will be sent to chapter leaders soon.

If you know someone, or are someone, who wants more information about taking on a chapter leadership role, please contact the MARSP Office at 1-888-960-4022.

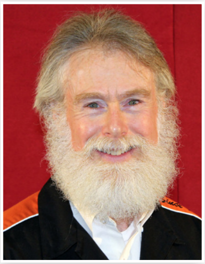
Classifieds

The VANGUARD classified ad deadline is six weeks before the quarterly print date. The Summer issue ad deadline is May 10, 2017.

Condo for Rent – Sedona, AZ. Two bedroom on golf course; fully furnished; available June thru December. $1350 - $1600/month. Call 989-375-4039.

If you are a snowbird on your way back north for the summer or have recently moved, please call or email us to let us know so that *VANGUARD* always finds you wherever you are.

staff@marsp.org
888-960-4022



The Bottom Line

It's not really about the money
Part 1

By Hess Bates, MARSP Treasurer
hessbates@att.net

During the lame-duck session that followed the November elections, efforts in Michigan's Legislature surfaced yet again to close out the Michigan Public School Employees Retirement System's (MPSERS) defined benefit (DB) pension program. The system did not close out due to protests from MARSP members, poor timing of the effort and because closing the DB plan would subject the state to extraordinary and unnecessary expense.

Over the three or four decades that DB obligations would endure, costs could total $25 to $30 billion, making no reduction whatsoever in the system's liabilities.

The DB pension system is currently more than 60 percent funded. Think of the obligations of the pension system as if they were a mortgage. The DB system funding level can be compared to a homeowner who has a $100,000 mortgage and about $60,000 in the bank. As long as the homeowner keeps working and continues making payments on her loan, she's in a stable and sustainable financial position. Problems arise only if she defaults on the loan, in which case her home may be lost to foreclosure.

Similarly, if the DB pension system closed, current employees and their employers would no longer pay into the system. Obligations to current retirees and to working employees would continue but with no ongoing income for support. The state would then be responsible for making accelerated payments to the system in order to keep the retirement fund solvent. Estimates vary, but closing the DB pension program would cost Michigan's taxpayers at least an additional $2.1 billion over the next five years, with about $550 million due in 2017. Over the three or four decades that DB obligations would endure, costs could total $25 to $30 billion, making no reduction whatsoever in the system's liabilities.

An inescapable question presents itself. Why would legislators contemplate spending $550 million (or $30 billion) when there is no necessity* to do so? In the summer issue of *VANGUARD*, MARSP will discuss what might really be motivating efforts to close the MPSERS' DB pension program.

**Keep in mind that just as it works with mortgages, the DB pension system's unfunded liability will slowly resolve itself if we just maintain the current course. Over the next 20 or so years, the unfunded liability will decrease and the system will become fully funded.*

ORS director *(continued from page 1)*

about eight. That's led to the need to customize communication with customers as much as possible, she notes, as opposed to providing them with general information they need to sort through to determine what applies to them.

"I'm finding that we're getting better at educating," she says, explaining that in 2016, ORS trained call agents to identify information that the customer might need but didn't request. As a result, calls to the center are generally longer, but people seek and receive more customized information.

Building efficiencies into the system

Combined, school districts provide millions of records to ORS every year, meaning that if there are inaccuracies, they can build up quickly and slow the processing of retirement benefits, Vanden Bosch says. To that end, ORS is working with public school districts to ensure they submit accurate information into the system. Retirees can play a role in heading off potential problems for themselves and their loved ones, such as by devising an estate plan or simply naming a durable power of attorney.

"If you have a health event and can't take care of yourself, the person handling your affairs won't be able to receive information from us because there's no power of attorney on file," she explains. She also advises retirees to inform ORS of any changes of street or email addresses to ensure they don't miss any correspondence. Changes of address can be easily made through the secure miAccount online portal. ORS uses email addresses to share important business information with retirees, such as when 1099R forms are mailed.

While ORS doesn't provide financial advice, it does provide tools to members to educate themselves.

"We want them to be engaged in their retirement," Vanden Bosch says.

Those nearing retirement can smooth the transition by beginning to complete the necessary paperwork at least three months before they quit working, Vanden Bosch says. Getting a head start is particularly important for workers who will qualify for Medicare coverage upon retirement to ensure there is no gap in health coverage.

Visit to Cuba *(continued from page 1)*

has made the life of the average Cuban more difficult, the U.S. continues to think the embargo a good idea. What it does do is give the Cuban government a ready excuse for anything that goes wrong. The Cubans joke that if something like the weather is bad, it is because of the American boycott. In spite of this, we were treated in a very friendly manner by all. The tour was well-planned, the 13 members a great group, the guide and driver very skilled and knowledgeable, and the bus and accommodations fine. The photos to the right are two of the many restored American vehicles in Cuba. The ones in the best condition, like the Mercurys pictured, are used as taxis. It is difficult to keep these cars running since the U.S. embargo prevents Cuba from buying any parts from us. Instead, they buy from a third party or fabricate a replacement.

We were in the country on the day Fidel Castro died. Luckily he didn't die at the beginning of our tour as, because of the nine days of mourning, two events were canceled on our last day. As his death was widely expected, I didn't see people in shock as when FDR or Kennedy died.

We saw several schools, one of which is pictured below. All students wore uniforms. We also had a lesson on the bongo drums, which was a lot of fun.

Many goods are rationed in Cuba and people have to buy from government stores. Gasoline is in short supply. Our bus had to go to six stations before we found one that had some to sell. In order to make it to the last one, we had to borrow some gas from a truck. Horses supply the power for many vehicles. A bus with one-horse power is shown below.

The government demands 90 percent of all proceeds from farms and shops. In typical communist mathematics, they keep 20 percent and then give the government its 90 percent. It makes one so happy to live in the U.S.

Many American classic cars in Cuba are used for taxis.

Cuban children pay attention during a lesson.

Travel by horse and buggy is often necessary due to the fuel shortage in Cuba.

Contributions to the MARSP Foundation

December 9, 2016 – February 28, 2017

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.

From Members

Bock, Julianna – Oakland Suburban
Bonsall, John F. – Muskegon
Cherveny, Rebecca – Oakland Suburban
Guastella, S. Mark – Michigan
Jenkins, Judith – Calhoun
Lauer, Arthur – Saginaw
Moore, Richard – Oakland Suburban
Tangert, Elfriede – Michigan
Uscicki, Ralph – Macomb East
Sutter, Robert – Wayne Northwest

From Chapters

Dickinson
Genesee South East

In Memoriam from Members

Pankow, Joyce – from Robert Wiles

In Memoriam from Chapters

Berrien – Duane Benson, Roderick Halstad, Nora Jefferson, Patricia Kelly, Mary Ellen Mammina, Shirley A. Niezgodski, Mabel Smith, Celia Sprague, Alice Swartz, Emma Marie Whitelow, Allen J. Zielke
Charlevoix – Jeanine Cummins
Eaton – Darlene Sederlund
Ingham Greater Lansing – Clarence Miller
Shiawassee – Joyce Miller

Contributions to MARSP

December 9, 2016 – February 28, 2017

Contributions to MARSP include donations to the General Fund, as well as the Building Fund and the Bonnie J. Carpenter Educational Center.

From Members

Alonso, Corrine – Oakland Suburban
Becker, Jessie E. – Gladwin
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Cervino, Denis – Michigan
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Pavlat, Alice – Wayne Detroit
Ross, Margaret – Mecosta-Canadian Lakes
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Walker, Beverly – Ingham Greater Lansing
Warren, Cynthia - Livingston

In Memoriam from Members

Bent, Allen E. – from Joyce Ebert
Fleser, Calvin – from Ivan Fleser
Munn, Debie and Eileen Munn
Mutnick, Paul – from Joyce Mutnick

In Memoriam from Chapters

Branch – Barbara Anglin, Dorothy Corwin
Genesee West – Marvin Dewitt
Saginaw – Carolyn Cummings, Mary Donaldson Roberts, Carl Kennedy, James Lewis Matteson, James Pitcher, James F. Rowan, Rosa Maria Richard, Ruth Rittmueller, Della Ruth Smith, Bertha Eurich Trogan, Nadine Anderson Ward

Building Fund from Members

Uscicki, Ralph – Macomb East

VBDF contributions

December 9, 2016 – February 28, 2017

The Voluntary Benefit Defense Fund (VBDF) is used to initiate and/or participate in legal or legislative battles that may be necessary to protect Michigan school retirees' benefits now and in the years to come.

From Members

Andrew, Richard – Marquette
Andrews, Jerome – Michigan
Bellaire, Patricia – Cass
Benvenuto, Joyce – Ingham Greater Lansing
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Brander, Robert – Michigan
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Garvelink, Roger – Oakland Suburban
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Ten Elshof, John – Kent
Tomsich, Franklin – Saginaw
Weimer, Barbara – Jackson
Weintraub, Marlene – Washtenaw
Zaccheo, Laura – Washtenaw

In Honor of from Members

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Cimek, Rose – from Sophie Inman
Fowler, Philip M. – from Barbara Fowler
Goldberg, Shelia – from Jill Applebaum
Robinson, Robert – from Joan Ferrell

In Memory of from Members

Cherveny, Susan – from Rebecca Cherveny
Croudy, Lenore – from Joan Ferrell
Downs, Harriet – from Robert Downs
Parsons, Harriet – from Lawrence Radick
VanBuren, Troja J. – from Linda Pride

In Memory from Chapters

Clare – Henry Duane Miller
St. Joseph – John Cook, William Douglas, Janice Girton, Betty Milliman
Genesee – Anna Davis McAvinchey

From Chapters

Genesee
St. Petersburg FL
Saginaw
Sun Coast FL

MARSP
Michigan Association of Retired School Personnel

Contribution Form

Plan your future. Protect your future.

Make your check made payable to: *MARSP*
Mail to: *PO Box 23214, Lansing, MI 48909-3214*

☐ ***MARSP Building Fund*** to be used for the MARSP Center building and to complete the Bonnie J Carpenter Educational Center.

☐ ***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

In Remembrance

November 15, 2016 – February 19, 2017

"... these immortal dead, who live again in minds made better by their presence."

Michigan

Ada
Nicola, Iva

Allen Park
Murt, Virginia
Sirutis, Sofia

Almont
Heim, Carol

Ann Arbor
Tice, Carol

Armada
Hebblewhite, Marion

Avoca
Watson, Robert

Battle Creek
Buckenberger, James
Turnbull, Evelyn

Bay City
Budge, Melvin
Robison, Margaret
Smolinski, Dolores
White, Robert
Young, Lydia

Bay View
Healy, Anthea

Benton Harbor
Kelly, Patricia
Mammina, Mary Ellen

Berkley
Fast, Naomi

Berrien Springs
Koetsier, Flora
Swartz, Alice

Birmingham
Short, Maxine

Bridgman
Zielke, Allen

Brighton
Downing, Gloria
Tibai, Kathleen

Bronson
Anglin, Barbara

Brownstown
Tyler, Carol

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Chain, Duane

Burr Oak
Milliman, Betty

Byron Center
Duerr, Donna
Herrema, Lorraine

Capac
Hutton, Jo
Seidler, Jack

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Carroll, Linda

Charlotte
Johnson, Helen
Sederlund, Darlene

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Miller, Duane

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Sanchez, Gloria

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Dygert, John

Colon
Curtis, Kathleen
Kime, Frank

Commerce Twp
Cook, Joan

Croswell
Jarvis, Sally

Davison
Schaaf, Kathryn

Dearborn
Westphal, Marguerite

Detroit
Hobbs, Constance
Roberson, Martha

Dewitt
Brown, Marie

Dexter
Baldwin-Brinson, Gladys

Edmore
Cook, Doris

Essexville
Waldron, Cathernmae

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Tyler, James

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Conner, Elizabeth

Farmington Hills
Chodoroff, George
Hamlin, Richard
Zimmerman, Elizabeth

Fennville
Landsburg, Cora

Fenton
Cypher, M. Ray
Daoust, Pamela

Flint
Belill, Lucille
Rowan, James

Flushing
Dewitt, Marvin

Frankenmuth
Rittmueller, Ruth

Fremont
Kleczynski, Jack

Gaylord
Hall, Margaret

Gladstone
Davis, Alice

Gladwin
Gostiaux, Mary
Haines, V Faye

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Antonopulos, Katherine
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Omo, Mary

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Rouse, Margaret

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Hannibal, Kathryn

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Vandrunen, Carol

Houghton
Anderson, Jean

Howell
Burns, Donald

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Faulk, Addie

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Garrison, Bradley

Iron River
Hamacher, Maxine

Ishpeming
Goethe, Ralph

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Maher, Sandra
Spaan, Arnold
Stellingworth, Jean

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Deyoung, Robert
Junior, Butler

Kentwood
Haney, Jean

Kingsford
Elmer, John

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Veker, Norval

Lansing
Casady, Clara
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Sak, Patricia
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Barto, David
Hutter, Myrtle

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Freeman, Deo
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Reisig, Donald

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Hartung, Rosemary

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Kozlowski, Blanche

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Cummings, Carolyn
Kennedy, Carol
Pitcher, James
Roberts, Mary

St Joseph
Weber, Margaret

Saline
Carr, Edna

Saranac
Niemela, Lewis

Shelby Township
Kania, Laraine

Sparta
Hubert, Patricia

St Clair Shores
Krett, Mary
Lang, Dolores
Lange, Marilyn

Standish
Tucholski, Della

Sterling Hgts
Alloy, Mark
Oram, Margaret

Stevensville
Peachey, Vernon

Sturgis
Cook, John
Douglas, William
Girton, Janice

Tawas City
Debois, Debra

Taylor
Salaz, Betty

Traverse City
Gonyo, Betty
Griner, Adeline
Schichtel, Gladys

Trenton
Shurmur, Robert

Utica
Jekielek, Marguerite

Vicksburg
Hainen, Jacquelyn

W Bloomfield
Czajkowski, Iris
Richards, Judith
Rosen, Evelyn

Warren
Miller, Pamela

Waterford
Thompson, Carole

West Branch
Dozzi, Ruggero

Westland
Smiley, Dorothy

Williamston
Mckowen, Frank

Willis
Kruse, Richard

Wyandotte
McEachran, Dorothy

Wyoming
Boomstra, Agnes
Keitzman, Phyllis

Out-of-State

Sun City West, Arizona
Loehne, Joyce

Livermore, California
Ozark, Walter

Colorado Springs, Colorado
Houston, Flor

Durango, Colorado
Bell, Louise

Clearwater, Florida
Sprague, Vera

Dunedin, Florida
Young, Mary

Gainesville, Florida
Borrow, Evelyn

Largo, Florida
Kropog, Mary

Naples, Florida
Kowalewski, Jerome
Nelson, Wanda

Ocala, Florida
Arnold, Dorothy

Oldsmar, Florida
Green, Diane

Palm Harbor, Florida
Matteson, James

Sanibel, Florida
Legg, Myra

Sarasota, Florida
Carter, Patricia
Vero Beach, Florida
Melchiori, Eugene

Zephyrhills, Florida
Gayer, Phyllis

Crystal Lake, Illinois
Alfred, Dorothy

South Bend, Indiana
Slavik, Mildred

Albany, Kentucky
Collier, Rosemarie

Westwego, Lousiana
Harris, Merle

New Brighton, Minnesota
Berkenkotter, Carol

Massapequa, New York
Gibson, Ellen

Charlotte, North Carolina
Allen, Virginia

Hendersonville, North Carolina
Dennison, Arlene

Strongsville, Ohio
Sprague, Celia

Cookeville, Tennessee
Brown, Evelyn

Franklin, Tennessee
Smith, Mary

Granbury, Texas
McNally, Bertram

Missouri City, Texas
Washington, Mattie

San Antonio, Texas
Forsythe, Steven

Winchester, Virginia
Graham, Martha

Lakewood, Washington
Redick, Rita

MARSP Michigan Association of Retired School Personnel Foundation

PO Box 23214, Lansing, MI 48909-3214

I am in support of the MARSP Foundation and wish to make a Contribution. (Contribution may be tax-deductible.)

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Please do not combine with MARSP Dues.

____ **Founder Level** $5,000

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Fund Choice:

☐ ***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 ____________________

Members get face time with legislators at MARSP reception

An enthusiastic group of members sat down with Michigan legislators March 14 at the MARSP Spring Legislative Outreach and Reception, held at the offices of Karoub and Associates in downtown Lansing.

"Retiree issues are at the forefront of legislators' thoughts this session," says Mark Guastella, MARSP Executive Director. "The interest in MARSP's issues was evidenced by the dozens of senators and representatives at the reception as well as the engagement of our members. During the several-hour event, attendees had ample opportunity to make MARSP's case for maintaining the MPSERS system."

Newly elected lawmakers in attendance got an introduction to MARSP. Members expressed concerns on the Legislature's recent attempt to close the pension system to future retirees.

"Our members were well-prepared to speak on MARSP's behalf and well-versed in our talking points to be sure each legislator went away with an accurate understanding of our interests," Guastella says. "Lawmakers in attendance got a chance to see MARSP's bipartisan approach to policies and its continued dedication to outreach."

MARSP members are encouraged to attend the next legislative event and to be part of the group that meets with legislators to educate them on MARSP's focus and public policy positions.

MARSP lobbyist on the front lines of pension protection

Michigan school retirees are concerned about preserving their state pensions and health insurance. They're also anxious about the future of teaching, says Matt Kurta, MARSP's lobbyist in Lansing.

"I hear more concern from our members about the attractiveness of the profession and trying to recruit young people," says Kurta, an associate at the Karoub firm in Lansing. He observes that retirees believe efforts by lawmakers to dilute pay and retirement benefits may deter many from teaching careers.

Most recently, the Michigan Legislature sought to replace traditional pensions – which guarantee set monthly payments – with a 401(k)-style retirement savings plan for future school employees. Since 2010, newly hired public school employees could select a hybrid retirement plan that combines a pension with defined contribution savings, or choose a 401(k)-style savings alone.

Although negotiated public pension benefits are protected by Michigan's state Constitution – the Detroit bankruptcy was a notable exception – state lawmakers have tried several times to phase out public school pensions. Each time they've been repelled by the sheer cost, Kurta says. That's because in order to ban pensions for future employees, the state still would have to pay for pensions already promised to retirees and school employees.

And that would take several hundred million dollars of state tax dollars to accomplish, in addition to changing investment income for the pension system, which is administered by the Michigan Public School Employees Retirement System (MPSERS). In total, a pension system that's closed to future retirees may cost more than $2.1 billion over five years.

"There's no free lunch," Kurta notes. "If this was free, they would have done it a long time ago."

In 1997, traditional pensions for state employees were replaced with 401(k)-style benefits for new hires. The state has continued to fund the old pension plan.

Founded in 1968, Karoub Associates is one of the oldest and largest lobbying firms at the Capitol. Prior to joining the firm in 2011, Kurta, 35, spent eight years working in the Michigan Senate, concluding his time there as deputy chief of staff for the Senate Minority Leader Mike Prusi. A Western Michigan University graduate, he is also a Michigan Political Leadership Program Fellow. He's been MARSP's connection to lawmakers for six years.

His mother is retired from a community college support staff position. She receives a MPSERS pension, so Kurta has a familial interest in the retirement system.

While MARSP members' pensions cannot be reduced, the same constitutional protection does not apply to health care benefits. Kurta says he doubts the Legislature will try to reduce benefits for retirees, who since 2012 have paid more toward their health insurance costs. However, possible changes could affect future retirees, he adds.

Another ongoing issue at the Capitol is allowing retirees to work as substitute teachers without costing them or their school districts. Recent law changes make it more costly for school districts to hire retired public school pensioners than to hire subs through private companies. That's because the districts have to pay larger pension system costs when they hire retirees.

The pension hurdle makes it more difficult to hire substitutes and shuts out highly qualified retirees from providing quality instruction, Kurta explains.

He believes retirement benefits will be an ongoing debate, as new House Speaker Tom Leonard (R-Dewitt) has made pension reform a priority. As pensions in the private sector have greatly diminished, support for them in the public sector has also lessened.

Matt Kurta, MARSP Lobbyist

Kurta says it's troubling that the shift from traditional benefits to defined contribution plans such as the 401(k) may leave many people unable to retire with enough savings.

"Someone making a six-figure income might be able to save enough every year in a DC plan to enjoy a comfortable retirement, but a teacher making $40,000 will find it much more difficult to do so," Kurta said. "The current hybrid retirement plan for school employees combines the best elements of both defined benefit and defined contribution plans, is financially sustainable, and ensures school employees can retire with dignity."

"Gov. Snyder and the Michigan Legislature worked together in 2012 to enact significant MPSERS reforms that eliminated more than $10 billion of debt and placed the system on solid financial footing going forward," Kurta added. "We encourage legislators to continue allowing those reforms to work as intended."

SSDC Services Corporation

Are You Or Your Dependent Eligible for Social Security Disability Income?

Do you have questions pertaining to a potential disability related to yourself or your spouse? Did you know that you only have 5 years from your last date worked to apply for Social Security Disability Income (SSDI)? If you are under the age of 62, have worked and paid into Social Security, and have been diagnosed with a long term disabling condition, you should file for SSDI benefits. Blue Cross Blue Shield of Michigan has a partner, SSDC Services Corp., a valuable resource that can assist you in obtaining these benefits at <u>no cost to you</u>. In addition to extra income, receiving SSDI has many advantages:

No Pension Offset

Your ORS pension amount will not be affected as a result of being awarded SSDI.

Cost of Living Raises

Social Security Disability benefits increase automatically to reflect rises in the cost-of-living. These increases result in a <u>higher monthly income</u>.

Maximum Social Security Retirement Amount

You will receive the same income as if you retired at your full retirement age. Income from SSDI is 25% higher at full retirement age than at age 62.

Tax Advantages

Depending upon your gross income, SSDI may be nontaxable. Even with high gross income, no more than 50 - 85% of your SSDI will be taxable.

Benefits for Dependents

When a retiree receives SSDI, his/her dependents may also receive monthly monetary and health care benefits. This includes minor children and the spouses who care for them, as well as disabled adult children.

Medicare Benefits

After you have been entitled to SSDI for 24 months, you are eligible for Medicare coverage, even if you are still under age 65. You will also likely be eligible to enroll into a Blue Cross Blue Shield Medicare Advantage Plan which may reduce the amount you're currently paying in health care premiums.

Return-to-Work Incentives *(for those that wish to return to work)*

You may attempt to return to work while still disabled. Social Security will allow you to work 3 to 12 months before benefits will be terminated due to work activity.

Student Loan Discharge

Qualifying for SSDI is one way to relieve you from having to repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan or complete a TEACH Grant service obligation on the basis of your total and permanent disability (TPD).

If you or your family member think you may qualify for SSDI benefits, please contact SSDC Services at (877) 768-3018 ext. 222.

Priority Health has worldwide coverage

Planning a trip? Don't worry. We have you covered.

Did you know with your Priority Health plan you have emergency and urgent care coverage worldwide? And, routine care is covered anywhere in the United States, so you don't have to worry about being outside of the Priority Health service area. Also, you have access to virtual care through MedNow 24 hours a day, 7 days a week – including holidays. Just login to your MyHealth account and select MedNow.

For more information regarding copayments, coinsurance or deductibles go to *priorityhealth.com/mpsers.*

If you have additional questions, please contact customer service at 888.389.6648 (TTY 711) option 3, from 8 a.m. – 8 p.m., seven days a week.

Notify ORS if you marry in retirement

If you marry after your pension begins and you want to add your new spouse to your insurances, change your address, or add your new spouse as a survivor pension beneficiary, report the marriage to the Office of Retirement Services (ORS) right away.

Several deadlines related to insurance and the survivor pension beneficiary are not flexible so contacting ORS in a timely manner is very important.

You've spent your career caring for others. Choose a health plan that truly cares about you.

While most insurance companies just process claims, we help you manage your health by ensuring you receive the right care, at the right time, in the right place. That's why we're a healthier approach to health care.

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Outstanding referral effort draws new members

New members joined via referrals in January:

New Member	Referred by	Primary Chapter
Rita Allessie	Joe Allessie	Genesee
Sydney Alward	Jeffrey Alward	Ottawa
Shirley Beardsleee	Pauline Nielsen	Leelanau
Sheryl Beyer	Joyce Schellhas	Saginaw
Bill Bolton	Susan Bolton	Berrien
Debra Chase	Kathleen Paul	Delta
Anita Coloja	Peter Coloja	MARSP
Joe Dahlquist	Laura Dahlquist	Osceola
Sarah Dinkelmann	Henry Dinkelmann	Ottawa
Karen Dyer	Robert Dyer	MARSP
Joseph Ellison	Kathy Ellison	Saginaw
John Ferda	Patricia Ferda	Sanilac
Richard Frederick	Cynthia Frederick	Ingham Greater Lansing
Judith Glassman	Cathy Vanecek	Oakland Farmington
Carol Gleason	Priscilla Thompson	Grand Traverse
George Grettenberger	Diane Grettenberger	Ingham Greater Lansing
Robert Harple	Gayle Harple	Wayne Downriver
Cynthia Klein	Luci Wallace	Saginaw
Karen Leo	Eleanor Kay	Macomb East
Lois Lindblom	Leif Lindblom	Iosco-Alcona
Mary Long	Robert McCarrick	Colorado
Diana Maison	Michael Maison	St. Clair/Blue Water
Virginia Manteuffel	Alfred Manteuffel	Macomb North
William Mattson	Susan Mattson	Gogebic
Barbara Mellis	Jim Mellis	Wayne Metro
Norma Meyer	Victoria Wassmus	St. Clair/Blue Water
Ernest Michaud	Marcia Michaud	Chippewa-Mackinac
Barbara Nagel	Christian Nagel	Macomb East
Nancy Priestap	Sharon Horgan	Isabella
Mary Randall	David M. Randall	Ottawa
Robert Rander	Andrea Rander	Ottawa
Susan Saraquse	Helen Dore-Jones	Oakland Farmington
Kristine Simpson	Irma Tooley	Grand Traverse
David Sweet	Belinda Seal-Sweet	Oakland North
Kathleen Tighe	Daniel Tighe	Huron
David VanHull	Margaret VanHull	Oakland North
Kristin Willey	Karen Sabin	Kent
Dorothy Wisman	George Wisman	Wayne Metro
Roy Wolverton	Laura Dahlquist	Osceola

$25 Visa gift card winner is **Margaret VanHull** for **David VanHull** referral.

New members joined via referrals in February:

New Member	Referred by	Primary Chapter
Donn Anderson	Darlene Huff	Calhoun
Robert Armstrong	Norma Armstrong	Oakland Suburban
David Bloom	Margaret Leslie	Washtenaw
Joyce Halstead	Boyd Halstead	Kent
Gordon Knight	Patricia Knight	Washtenaw
Jane Kureth	Carol Vollink	Washtenaw
Joann Lachowicz	Stanley Lachowicz	Ottawa
Stephen Marcincavage	Marie Marcincavage	Oakland Suburban
Jerry McLellan	Ann McLellan	Washtenaw
James Otto	Bev Yelsik	Washtenaw
James Spitzner	Bobbie Spitzner	Kalamazoo
Jane Stone	Edward Stone	Genesee SE
Cynthia Wals	Helen Gates	Oakland Suburban

$25 Visa gift card winner is **Boyd Halstead** for the **Joyce Halstead** referral.

Chapter Dues List:

MARSP: $35

Michigan:

Alger: $5
Allegan: $5
Alpena: $5
Baraga: $5
Barry: $7
Bay-No 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 Southeast: $7
Genesee West: $7
Gladwin: $5
Gogebic: $10
Grand Traverse: $10
Gratiot: $6
Hillsdale: $5
Houghton-Keweenaw: $3
Huron: $5
Ingham - Greater Lansing: $10
Ionia: $10
Iosco-Alcona: $5
Iron: $5
Isabella: $10
Jackson: $7
Kalamazoo: $10
Kent: $10
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-Canadian Lakes: $5
Menominee: $5
Midland: $5
Monroe: $5
Monroe South: $5
Montcalm: $5
Muskegon: $15
Newaygo: $5
Oakland North: $7
Oakland Suburban: $6
Oakland Farmington: $6
Oceana: $10
Ogemaw: $6
Ontonagon: $5
Osceola: $5
Otsego: $10
Ottawa: $5
Presque Isle: $10
Roscommon: $10
Saginaw: $7
Sanilac: $5
Schoolcraft: $7
Shiawassee: $5
St Clair: $8
St Joseph: $8
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
Greater Daytona: $10
Heartland: $5
Lee County: $5
Southwest Gulf Coast: $5
Space Coast: $5
St. Petersburg: $5
Sun Coast: $7
Tallahassee/South Georgia: $1
Treasure Coast: $5
Tri-County: $5

Tennessee:

Tennessee East: $5

Texas:

Dallas/Ft. Worth Northeast: $5

Membership Committee

Retiree voices helped quash lame-duck actions to limit pensions

By Pam Trask, Membership Committee Co-Chair

On the eve of the New Year, the U.S. Congress made an attempt to "gut" the ethics committee. Had countless U.S. citizens not protested by emails and phone calls, the effort might have succeeded. Fortunately, the idea was scuttled – at least for the time being.

Prior to the end of 2016 in a lame-duck session, Michigan legislators made an attempt to get rid of MPSERS (Michigan Public Schools Employees Retirement System) and close the defined benefit plan to new hires. The only retirement option for new hires would have been under a 401(k) plan. However, the measure did not move forward because of emails and calls from retirees like you.

One of the reasons to recruit new members and to renew memberships is to have a voice in such issues. When legislative actions threaten public education employees and public school retirees, MARSP members should all take part in contacting legislators and voicing concerns. The more voices they hear, the better. If they don't hear from anyone, they'll very likely assume all is well and proceed with whatever benefit cuts suit them at the time.

MARSP needs to stay strong in order to protect benefits for the next generation of teachers and support staff in public schools. Many talented young people are already choosing other professions. Communities need great teachers and support personnel, who need to be provided with adequate pension and health care plans.

Although the social aspect of belonging to MARSP is important, members join mainly to protect what they have and to protect future pensions and health care options. The expression "We need you, and you need us" is true now more than ever.

What can MARSP members resolve to do in 2017? The membership committee recommends renewing memberships, asking at least one retiree to join MARSP and calling or emailing your legislators when needed.

Membership Form

Michigan Association of Retired School Personnel

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
- ☐ $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

It's time to renew your MARSP membership!

Our collective strength is the most powerful force we have at our disposal. Your continued support allows us to keep fighting to preserve and protect the pension and health care benefits you earned.

We need you, and you need us!

The voices of 200,000 retirees cannot be ignored! Renew now to make sure your voice is heard!

Your membership renewal form was mailed at the end of March. Please return it in the green envelope that was included with the form. We appreciate your support!

Michigan Association of Retired School Personnel
3645 E. Jolly Road
P.O. Box 23214
Lansing, MI 48909-3214

1-888-960-4022
www.marsp.org


Legislative Committee Report

Governor's budget proposal supports MPSERS plans

By Legislative Co-Chairmen Joe Curtin and Chuck Abshagen

On Feb. 8, Gov. Snyder released his annual issue papers, which include his budget proposal for the year. His proposed budget would reduce the assumed rate of return on the legacy Michigan Public School Employees Retirement System (MPSERS) programs (Basic and MIP) from 8 percent to 7.5 percent, a more realistic range. Of course, this necessitates a corresponding increase in investments in MPSERS funds in order to pay retiree pensions and insurance benefits and reduce the Unfunded Actuarial Accrued Liability (UAAL). By proposing a more reasonable rate of return along with increased state funding to cover the cost of paying down the UAAL that exists in the MPSERS system, the governor is being fiscally responsible.

Gov. Snyder is once again supporting the MPSERS Defined Benefit Plan and the Hybrid Plan with his budget proposals. Additional information on the issue papers can be found at the following website on pages 49-50: www.michigan.gov/documents/budget/FY18_Executive_Budget_Issue_Papers_550972_7.pdf.

While MARSP supports the governor's budget proposal, debates in both the House and Senate may lead to key changes. All MARSP members need to be ready to contact their legislators, as phone calls and face-to-face contact are the most effective ways to make a difference. Calls will need to be made prior to June 1 when the budget is expected to be finalized. The Legislative Committee also encourages members to send a note of thanks to Gov. Snyder acknowledging his efforts.

MARSP will have Legislative Ambassador meetings this year in August and September. It is important that ALL members become more involved in protecting retiree pension and benefits. With the committee's help, individuals and chapters need to develop plans to work with legislators to protect existing retiree benefits. It is the committee's intent to have various committee members visit all of MARSP's chapters during the year. It is our sincere hope that when we visit chapters, members who do not use email are in attendance. Tentative plans are established for ambassador meetings in Escanaba, St. Ignace, Grand Rapids and Southeastern Michigan.

A personal note from Joe Curtin:

It sure is great to sit down with Chuck to write this article after fighting illness for the last 18 months. I look forward to getting out there again to fight for MARSP members' benefits and other retiree issues.