

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

# VANGUARD

SUMMER 2022

*The Exploration Issue!*

Exploring Key  
Issues Together

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A Grand Adventure:  
Catching Up with  
MARSP's 2020  
Grand Hotel  
Trip Winner

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Protecting your future

BONNIE, 2020 GRAND HOTEL TRIP WINNER

JULY/AUGUST 2022, ISSUE 2



**MISSION STATEMENT:** TO PROTECT AND ENHANCE PENSION AND HEALTH INSURANCE BENEFITS FOR ALL MICHIGAN PUBLIC SCHOOL RETIREES.

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## VANGUARD

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*VANGUARD* is the official publication of the Michigan Association of Retired School Personnel. 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 of delivery.

## LET'S STAY CONNECTED

Keep up with MARSP and fellow MARSP members on social media!

By following along, you'll see the latest retirement tips and resources, as well as updates on legislative activities.

Don't miss what's next; follow us online:



[www.facebook.com/miMARSP](http://www.facebook.com/miMARSP)



[twitter.com/mimarsp](https://twitter.com/mimarsp)



[linkedin.com/company/michiganassociationofretiredschoolpersonnel](https://linkedin.com/company/michiganassociationofretiredschoolpersonnel)



# EXPLORING KEY ISSUES TOGETHER

## Legislative Committee Report

By Georgia Sharpe, Legislative Co-Chair

OFFICIAL BALLOT ENCLOSED

The time is nearing for the 2022 elections. Before going to the ballot box, it is crucial that each voter research and explore each candidate and issue so that he/she is informed. MARSP members have the benefit of an advocate that spends time doing this research in the MARSP Legislative Committee. This group of MARSP members and grassroots volunteers spend time presenting, discussing, debating and reaching agreement on issues that impact MARSP's mission to protect the pensions and healthcare benefits of public school retirees. You can find a report of the bills MARSP is watching, supporting, or opposing at [marsp.org/advocacy](https://marsp.org/advocacy).

When needed, legislators are contacted and lobbied regarding bills introduced. One way we can work together to contact legislators is through OneClickPolitics, MARSP's new online advocacy program. If you are interested in joining MARSP's legislative ambassadors or learning more about OneClickPolitics, inquire with your chapter president. Training opportunities will also be available in the future.

On May 24, MARSP held a Legislative Outreach Day in Lansing at Karoub Associates, Michigan's longest-serving multi-client lobbying firm. Karoub serves as MARSP's legislative lobbyist. Ambassadors spent the day discussing MARSP's key legislative concerns during individual appointments with Senators and Representatives. This year, we focused on

relief from pension taxes. This issue is now in committee and has multiple variations presented in legislature. MARSP provided discussion bullet points for the ambassadors to use. There was also a lunch held that day to meet with legislators in a more informal manner. The time is enjoyed by all attending and is a productive way to make our voice heard in hopes of persuading legislators. We will be planning another Outreach Day later this year.

MARSP is committed to being the premier advocate for all retired public school personnel. We make sure that our 30,000+ members' voices and views are heard in Lansing. MARSP is your lobbying partner on critical issues impacting retirees and an authority on the MPERS pension and healthcare system. MARSP will help you explore the issues closest to you so that you can make informed decisions.



*The Legislative Committee is Co-Chaired by Georgia Sharpe & Chuck Abshagen*

# NEW EXPERIENCES, NEAR and FAR



In just under two years, a Total Solar Eclipse will pass across the United States, just below Michigan. A partial viewing of the eclipse will be visible (weather permitting) from all over Michigan, but the Total Eclipse is so much more. The beauty of the Sun's corona hanging in the suddenly darkened sky is truly a sight to behold. It's like someone turned out the world's lights for four exquisite minutes.

My wife and I witnessed a Total Eclipse back in 2017 and it was like nothing else we had ever experienced. As you go through your retirement, I encourage you to watch for opportunities like this that you can participate in, and then... do them! Why? Because you can. And getting first hand exposure to an event like this, so close to our home in Michigan, makes it doable for many of us.

A Total Eclipse is truly a breathtaking sight and you will never regret traveling to see the sun's corona. Add it to your bucket list and mark this date – April 8, 2024!

My wife and I also had the opportunity to go to the top of one of the Mackinac Bridge towers, as well as walk up the arch to the top of the International Bridge in Sault Ste Marie. That won't appeal to everyone, but find things that do appeal to you, and then search for opportunities to invest in that interest.

Take up a new hobby or skill: gardening, painting, singing, baking, fishing, wood working, welding, raising chickens, whatever. Just try something new and experience it. Being retired does not mean that we are done. We can DO more. We can LEARN more. We can TRAVEL, SEE, and EXPERIENCE more.

MARSP's Travel Program is an easy way to get started. These guided travel experiences are an opportunity for you to enjoy the benefits of retirement while staying connected with friends who served in public education and share similar interests. This year, MARSP members will travel across the globe, exploring Maine, Ireland, and America's National Parks. Stay tuned for MARSP's 2023 trip announcement!

Whether you go near or far, start something new or old, keep an open mind to exploring, growing and having fun in retirement. Lastly, remember: just because we are retired, does not mean we have to grow up just yet!



## President's Message

By Steve Gordon,  
MARSP President  
[sgordon9430@charter.net](mailto:sgordon9430@charter.net)



WHAT WILL  
YOU SEE  
IN 2023?

# MARSP TRAVEL PROGRAM



Interested in staying up to date on the MARSP Travel Program? Fill out this form and mail it to MARSP at PO Box 23214 Lansing, MI 48909 or submit a digital form at [www.marsp.org/travel](http://www.marsp.org/travel).

NAME \_\_\_\_\_ MARSP MEMBER?  YES  NO

EMAIL \_\_\_\_\_ PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_



**August 16:** MARSP Foundation Golf Outing

**August 19-25:** MARSP Travel Program to Maine

**September 22 - October 3:** MARSP Travel Program to National Parks of America

**October 4 - 13:** MARSP Travel Program to Ireland

**Ongoing Pension Seminars and Webinars:**  
Visit [marsp.org/events](http://marsp.org/events) to view full list and register.

## Classifieds

**FOR SALE:** 4 cemetery lots at Lansing (West) Chapel Hill Cemetery, located in Victory Gardens, Lansing, MI. 1 with cremation vault and all are side by side. Sell all or separately. *Call 231-839-2538 to leave a message.*

**The Fall VANGUARD classified advertisement deadline is September 16, 2022.**

**To learn more, please call or email:**  
1-888-960-4022  
[staff@marsp.org](mailto:staff@marsp.org)

# Just When You Might Really Need One, MARSP's Adventures Await



## The Bottom Line

By Hess Bates, MARSP Treasurer  
[hessbates@att.net](mailto:hessbates@att.net)

We live in a strange and sometimes incomprehensible world, one which is leaving many of us confused and bewildered.

The days are few and far between that we don't encounter tragic or polarizing global, national, and local headlines. Many of us take a look at current events and feel isolated, disheartened, or immobilized. In the face of pervasive doom and gloom, we wonder if it's possible to achieve something positive in our lives, let alone the lives of others...

**BUT WAIT!** We have MARSP to shine the bright light of optimism just when we need it most. So turn off the TV news, plaster a great big smile across your face and think some happy thoughts. We're here with a couple of strategies for maintaining a sense of hope as you as you ride the waves of modern life.

## **1. The MARSP Travel Program can really help broaden that smile.**

- Hop on a bus and tour some of our beautiful National Parks. These special

places provide lessons taken from a grander view of life, the one that lies beyond petty human interests.

- If the National Parks don't appeal, MARSP Travel offers other trips in the company of like-minded folks both here in the good ol' USA as well as some really interesting journeys to other countries that provide trip-of-a-lifetime opportunities for adventure and exploration. Start with a visit to the MARSP website to learn about current and future offerings.

## **2. Not up for travel? MARSP has you covered with unique opportunities to experience adventures of a totally different sort.**

- Even though MARSP has a small professional staff to keep the day-to-day organizational wheels spinning smoothly, the organization is really driven by its



- hundreds of active, volunteer members.
- Some of these volunteers make up the state-level leadership and committees. But most of MARSP's workers are engaged locally to keep the organization's system of chapters alive and well.
- There is crying need in these chapters for



your participation! Become a local chapter officer or share a committee leadership position. You will discover a new lift in your step, some adventure in your life and new purpose with which to meet each new day.



*Friends Darleen & Joyce of the Gladwin County chapter are brand new legislative ambassadors. In May, they met with their legislators at the state capitol to advocate for repealing the tax on retirement income.*

Being a member of MARSP provides golden opportunities to look beyond some of the world's harsh realities that pervade our thinking. So take a little trip to clear the strife from your mind, and then come home to seek an active role in your local MARSP Chapter. I think that you will find that both you and MARSP will be better because of your efforts and that makes for a really good *Bottom Line* every time.

***You need MARSP and MARSP needs you!***



## **How Might You Benefit From a Benefits Review?**

Are you taking advantage of all the benefits and discounts available to you? Our partner, Association Member Benefits Advisors (AMBA), can provide you with a thorough review of your current supplemental policies and explain any additional coverage or savings that might be to your advantage. Some examples of the programs that AMBA offers and can review are: home health care, cancer, heart, stroke, short term care, and long term care. If you've had trouble getting supplemental insurance at a reasonable rate, here's your chance!

There's no obligation, so why not explore all your options? To schedule your free review, call AMBA at 1-734-626-7552 or click below.

***For a free review of your benefits, visit [connect.amba.info/A04651](https://connect.amba.info/A04651) or scan the QR Code below:***



# STRENGTH IN NUMBERS



*Executive Director's Message*  
By Royce C. Humm,  
MARSP Executive Director  
[staff@marsp.org](mailto:staff@marsp.org)

At MARSP, we often say *“there’s strength in numbers.”* During these days of budget negotiations, and on the cusp of another election season, the phrase couldn’t be truer.

As I write, the Legislature is getting ready to pass the Fiscal Year 2022-2023 state budget after weeks of negotiations. The framework of the budget agreement likely won’t include pension tax relief at this time, but we expect to see supplemental bills addressing the remainder of the budget, as well as tax relief, in the coming months. While we’d hoped for earlier resolution, this gives MARSP more time to reach out to elected officials and make our voices heard.

MARSP and the Legislative Committee and Ambassadors are on the ground at the state capitol, meeting with policymakers and urging action to repeal or reduce the tax on retirement income. On May 24, 2022, MARSP Legislative Ambassadors gathered in Lansing for a Legislative Outreach Day. Between the Senate and House sessions, ambassadors met with legislators from their district to discuss MARSP’s four key legislative concerns:

- Retirement income tax exemption
- Alleviating school personnel shortages by allowing retirees back into districts
- Completing the state budget by June 30
- Solvency of the pension fund

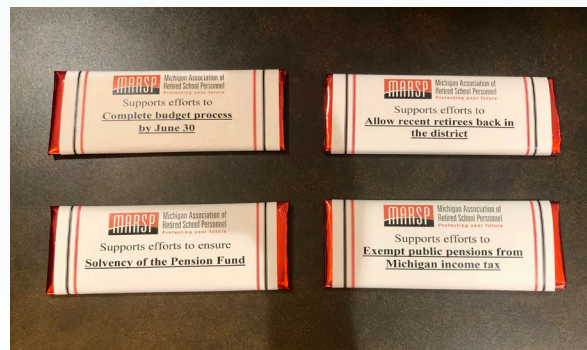
Help amplify our efforts in Lansing by sending the letters on the following page to your Senator and Representative. You can use these pre-written letters and/or send your own letter of experience and expectations when it comes to tax repeal.

Every individual step by every individual member shows our elected officials that there’s a solid community of public school retirees behind the name **MARSP**. When each of us plays a small part, our words and actions carry greater weight in Lansing.



Don’t be afraid to get creative, too! Sue Jakubiak, MARSP President-elect, made candy bars to bring to her appointments with legislators, wrapped in the key legislative concerns above. Her idea has already prompted other MARSP

individuals and groups to reach out in a similar, sweet fashion.



Whether you go about it independently or with a friend, you can have an impact on the issues of today.

Sincerely,

*P.S. For an up to date list of bills we are monitoring, visit the Advocacy page on the MARSP website.*



# LETTERS TO LEGISLATORS

Join fellow MARSP members in the fight to repeal the tax on retirement income by sending letters to your State Senator and Representative. **Be sure to include your legislators name and sign your letter!**

Find your legislators at [marsp.org/find-my-legislators](http://marsp.org/find-my-legislators)



Michigan Association of  
Retired School Personnel  
*Protecting your future*

**Dear Senator** \_\_\_\_\_,

With a clearer picture of the budget revenue for the upcoming year after the Consensus Revenue Conference in May, I urge you to provide tax relief to the seniors and retirees who helped bail the state out of tough budgetary times this past decade.

When the state government was facing a budget deficit in 2011, Public Act 38 reduced a promised, long-standing income tax exemption for pension income based on pensioners' birthdates. State officials estimated that taxing senior and retiree pensions would bring in hundreds of millions of dollars, which proved accurate. A number of bills have been introduced since 2011 on both sides of the aisle to reduce, reform, or repeal the tax on retirement income, but the tax continues.

It's time to take action to repeal the tax on retirement income and return some of the current surplus to seniors and retirees.

Sincerely,



Michigan Association of  
Retired School Personnel  
*Protecting your future*

**Dear Representative** \_\_\_\_\_,

With a clearer picture of the budget revenue for the upcoming year after the Consensus Revenue Conference in May, I urge you to provide tax relief to the seniors and retirees who helped bail the state out of tough budgetary times this past decade.

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It's time to take action to repeal the tax on retirement income and return some of the current surplus to seniors and retirees.

Sincerely,

# A GRAND ADVENTURE: Catching Up with MARSP's 2020 Grand Hotel Trip Winner



*The Grand Hotel, courtesy of Bonnie Lawrence*

We recently spoke with Bonnie Lawrence, MARSP Member and winner of the 2020 MARSP Referral Grand Hotel Prize Trip. Bonnie was finally able to visit Mackinac Island in September 2021, accompanied by her friend, Carol.

Bonnie Lawrence devoted her professional life to Special Education and Early Childhood Development, eventually earning a double masters in the field from Oakland University. At the start of her career, the need for special education teachers was so great that the Lapeer County school district hired her as a Head Start teacher directly after student teaching. She continued to teach for another 12 years and then transitioned into Special Education Director in Lapeer to lead the Pre-Kindergarten Special Needs Program. Bonnie excelled in this position for the next 18 years.

In 2010, just before her 60th birthday, Bonnie lost her husband of 37 years to cancer. That same year, she was offered a buyout from the district. While she loved her work, Bonnie knew, too, that leaving would open up her world to new opportunities.

She found her next adventure while talking with a niece who was preparing for a tour with the

Peace Corp after college graduation. Bonnie applied for the Peace Corps in July 2011, and left on her mission in October of 2012. She spent the next two years teaching in Lesotho, a small country in southern Africa. Of the 30 people



*Bonnie in Lesotho*

that were on her mission, only five were seniors – one of them was Carol. Bonnie and Carol became fast friends and the two continued to travel and enjoy life together after their mission.

Carol lives with her family in St. Louis, and had been to Michigan, but never further north



than Grand Rapids. When Bonnie found out she had won a trip to the Grand Hotel on Mackinac Island, she knew Carol was the friend to accompany her. The two turned the trip into a week-long tour of Northern Michigan and the Upper Peninsula.



*Bonnie and Carol at the Grand Hotel*

Having been to the island many times, Bonnie knew all the tips and tricks, like parking in St. Ignace vs Mackinaw City to travel across to the island. She noted that on a normal day, you can see Mackinac Island from the shores of St. Ignace, but the two found themselves in the middle of a September storm.

The weather didn't prevent Bonnie and Carol from experiencing the bountiful island attractions. They got a buggy and toured the island, sampling fudge from every shop on the main street and awarding "Best Fudge" to The Murray Hotel.

"We had a fabulous time at the Grand Hotel," said Bonnie, "Including soaking in the outside hot tub, having a drink & hors-d'oeuvres in the Cupola Bar while watching the sunset, sitting on rockers on the front porch, and of course eating way too much at breakfast and dinner!"

Bonnie thanked MARSP for the opportunity to experience Mackinac Island and "share the great 'Yoooper' experience" with her dear friend, Carol.



*Photo by Bonnie Lawrence*

***Mackinac Island could be your next adventure! MARSP members who refer a friend, former colleague, spouse, or pension beneficiary are entered into a monthly drawing for a \$25 Visa® gift card, as well as the grand prize drawing of a trip for two to Mackinac Island. Share this issue of VANGUARD with a friend and encourage them to join!***



*What's  
Your Story?*

Tell us about a time your MARSP membership led you to an unexpected journey.

MARSP, Attn: Communications  
P.O. Box 23214  
Lansing, MI 48909

## CONTRIBUTIONS TO MARSP

April 1, 2022 - May 31, 2022

Contributions to MARSP include donations to the General Fund.

### From Members

Anecki, Leo - St. Clair  
Arbanas, Rosalie - MARSP  
Attebury, Sandra - Wayne NW  
Beison, Margaret - Jackson  
Bielitz, Gerda - Macomb East  
Bigelow, Sonya - Mecosta-Canadian Lakes  
Blomquist, David - Marquette  
Blount, Betty - Hillsdale  
Bowerman, Ann - Branch  
Bramer, Marlene - Muskegon  
Brandel, Barbara - MARSP  
Brickman, Ralph - Grand Traverse  
Brown, Ruth - Kalamazoo  
Bublin, Darlene - Wayne NW  
Bullard, William - Tennessee East  
Burns, John - Macomb North  
Burton, Robert - Cass  
Charboneau, Calvin - Cheboygan  
Chernosky, Fay - MARSP  
Cook, Alice - Ogemaw  
Corp, Glen - Wexford-Missaukee  
Crocker, Nancy - Baraga  
Cunningham Jr., Edmund - Saginaw  
Cylkowski, Constance - Livingston  
Davenport, Susan - Oakland North  
DeHaan, Carolyn - Kent  
DeHaan, Jean - Oakland North  
Doran, William - Tri-County, FL  
Dunn, Marjorie - Oakland Suburban  
Ferris, Virginia - Ionia  
Fowler, Mary - Wayne Metro  
Friestad, James - Grand Traverse  
Fudala, Debra - Delta  
Furlong, Zoe - Oakland North  
Gardner, Wilbur - Oakland Farmington  
Gravina, Arlene - Wayne Metro  
Junker, Margaret - Oakland Suburban  
Kahl, Mary - Menominee  
Kelly, Shirley - Wayne Detroit  
Kittell, David - Tennessee East  
Kowalski, Robert - Bay Area  
LaVoie, Thomas - Alpena  
Lucier, William - MARSP  
Maynard, Diana - MARSP  
McClure, Pamela - Oakland Farmington  
Medlyn, Jeannette - Houghton-Keweenaw  
Miller, Danny - Shiawassee  
Mocini, Peter - Allegan

# DID YOU KNOW?

Your donation to the MARSP Foundation may be tax deductible.



## MARSP FOUNDATION CONTRIBUTIONS

April 1, 2022 - May 31, 2022

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

Amacher, Douglas - MARSP  
Bratt, Darrell - Oakland Farmington  
Burns, John - Macomb North  
Cooks, Dorothy - Ingham-Greater Lansing  
Dominick, Louis - Lapeer  
Drzewicki, Ronald - Ingham-Greater Lansing  
Dupuis, Mary Ann - Saginaw  
Eacker, Glenn - Muskegon  
Edwards, Carol - Mecosta-Canadian Lakes  
Evans, Elizabeth - Bay Area  
Farnsworth, Roger - Grand Traverse  
Farnsworth, Sandy - Grand Traverse  
Fitz, Carolyn - MARSP  
Floros, Mark - Leelanau  
Fontichiaro, Robert - Oakland Farmington  
Glusac, Ann - Washtenaw  
Greve, Barbara - Shiawassee  
Guimaraes, Iolanda - MARSP  
Harrison, Patricia - Livingston  
Hatcher, Lois - Wayne Metro  
Herm, Bernice - Wayne Metro  
Herrick, Nancy - Oakland Suburban  
Hooks, Hal - Lapeer  
Hunter, John - MARSP  
Jackson, Marla - Tucson/Green Valley  
Jenness, Mark - Kalamazoo  
Keranen, Joellyn - Colorado  
Krienke, John - Washtenaw

Muirhead, Irene - Macomb North  
Neff, Susan - Clare  
Nelson, Sally - Gogebic  
O'Hearn, Mary - MARSP  
Oltmanns, Sandra - Lee County, FL  
Ongley, Betty Lee - Kalamazoo  
Parrott, Peggy - Eaton  
Patterson, Wayne - Clare  
Pianin, Barbara - MARSP  
Pochodylo, Mary - St. Clair  
Pylman, James - MARSP  
Ridener, Joy - Wayne Detroit  
Rogers, Alice - Ingham-Greater Lansing  
Roth, Terri - Oakland Suburban  
Rummel, Corinne - Macomb North  
Satawa, John - Macomb North  
Schrage, Joy - MARSP  
Shafer, Ruth - Kalamazoo  
Sipes, Elizabeth - MARSP  
Skoglund, Martha - MARSP  
Smith, Rex - Wexford-Missaukee  
Sprague, Elaine - Chippewa-Mackinac  
Standley, Janice - Calhoun  
Steele, Joann - MARSP  
Steward, Jane - Kalamazoo  
Stolaruk, Miron - Osceola  
Switzer, Billy - Newaygo  
Switzer, Violet - Newaygo  
Szkolnicki, Stephanie - Wayne NW  
Therault, Barabara - Wayne NW  
Towns, Joyce - Genesee West  
Tulos, Mary - Kent  
VanAntwerp, Leah - Osceola  
VanSickle, Virginia - MARSP  
Vealey, Sandra - Eaton  
Vibber, Joyce - Gratiot  
Watson, D Joan - Wayne Metro  
Weber, Kathryn - Oakland Suburban  
Weber, Marvin - Oakland Suburban  
Welch, Paul - Grand Traverse  
Welder, Patricia - Van Buren  
Williams, Elizabeth - Lee County, FL  
Wright, Mary - Saginaw  
Yost, Joyce - Jackson

### In Memory of, from Members

Klungle, Linda - for Shirley Guerin

### In Honor of, from Members

Dupuis, Mary Ann - for Elaine & Larry Roter

### In Memoriam from Chapters

Branch - for Michael VanDeWalker & Jeanette Stevens



Lattin, Lorraine - Ingham-Greater Lansing  
Lukasik, Patricia - Wayne Downriver  
Lusack, Richard - Wayne NW  
Martin, Leon - Oakland Suburban  
Martin, Linda - Oakland Farmington  
Meyer, Herbert - Oakland Suburban  
Moore, Stephen - Ottawa  
Moreau, Richard - Isabella  
Moriarty, Rita - Oakland Farmington  
Murphy, Carole - Washtenaw  
Norris, Kris - Ionia  
O'Neil, Linda - Wayne NW  
Parent, Eileen - Wayne Metro  
Petee, Edward - MARSP  
Picarski, Stanley - Lapeer  
Simons, Patricia - St. Clair  
Smith, James - Oceana  
Smith, William - Gratiot  
Spitler, Judy - Muskegon  
Szalka, Diane - MARSP  
Titus, Constance - MARSP  
Tolles, Barbara - Huron  
Towers, Carolyle - Washtenaw  
Vealey, Sandra - Eaton  
Vroom, Frank - Wayne Detroit  
Wasser, Norma - Genesee SE  
Wells, Sharon - Wayne NW  
Whitney, Terrill - Saginaw  
Wilcox, Bonnie - Oakland Suburban  
Young, John - Van Buren

#### **In Memory of, from Members**

Ford, Colleen - for Michael Ford  
Joyce-Oberer - for Debbie Smith  
Krause, Catherine - for Gary Krause  
McKee, Eula - for Earl McKee  
Wiles, Robert - for Don Bishop  
Woloszyk, Rita - for Eleanor Schultz

#### **In Memory of, from Chapters**

Berrien - for Marianne L. Williams,  
Ruth Watson, Paul Kussy, Mary Ann  
Birmele, Donald Fryling and John  
Hall  
Kent - for Richard Harris  
Osceola - for Ralph Hurley, Jim  
Plyman, John Todd, Jerry Wilson,  
Ronald Ingraham, and Jacqueline  
Gerould  
Shiawassee - for Linda Widder &  
John Snyder

#### **Endowment Fund**

##### **From Members**

Bingaman, William - Berrien  
Burns, John - Macomb North  
Clark, Derek - Wayne Metro  
Drzewicki, Ronald - Ingham-Greater  
Lansing  
Krienke, John - Washtenaw  
Parker, Douglas - Kent  
Shary, Kathleen - Wayne Metro  
Vealey, Sandra - Eaton

## VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

April 1, 2022 - May 31, 2022

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed below for the contributions between April 1, 2022 to May 31, 2022, to the MARSP Voluntary Benefit Defense Fund (VBDF). The fund will be used to initiate and/or participate in legal battles that may be necessary to protect Michigan school retirees' benefits over the next few years.

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

#### **Members**

Andrew, R. Norman - Marquette  
Brasch, Jeff - MARSP  
Burns, John - Macomb North  
Daudert, Janice - Kalamazoo  
Drzewicki, Ronald - Ingham-Greater  
Lansing  
Friestad, James - Grand Traverse  
Gowell, Roger - Charlevoix  
Hager, Aisha - Wayne Downriver  
Herfert, Gary - MARSP  
Hundley, Beverly - MARSP  
Janis, Norma - Wayne NW  
Knorr, Stacy - MARSP  
Krienke, John - Washtenaw  
Mathews, Christine - MARSP  
Muller, Judith - MARSP  
Murphy, Carole - Washtenaw  
Parent, Eileen - Wayne Metro  
Polisuk, Deborah - Wayne  
Downriver  
Punke, Mary Ann - Gratiot  
Riley, Timmie - Menominee  
Sanborn, Gary - Grand Traverse  
Stahly, Susan - Ingham-Greater  
Lansing  
Szalka, Diane - MARSP  
VanStee, Janine - Kalamazoo  
Varney, Eddie - MARSP  
Vealey, Sandra - Eaton  
Wasser, Norma - Genesee SE  
Williams, Michelle - Kent

#### **Chapters**

Bay  
Cinton  
Dickinson  
Greater Daytona  
Kalamazoo  
Oakland North  
Ogemaw  
St. Petersburg, FL

#### **In Memory of, from Members**

Clapper, Leeann - for Lori Montney  
Gallmeier, Michael - for Patricia  
Schwarg  
Gewirtz, Frederick - Sun Coast  
Walker, Bette - for Kenneth Walker  
Wiles, Robert - for Bill Mason &  
Charles Snyder

#### **In Memory of from Chapters**

St. Joseph - for Mary Keely

*Thank You!*

# IN REMEMBRANCE

April 1, 2022 - May 31, 2022

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

## **Michigan**

**Alto**  
Dorothy Levett

**Bad Axe**  
Grace Blair

**Bay City**  
Virginia Howell  
Dorothea Potter

**Big Rapids**  
David Steeno

**Brownstone**  
Audrey Dubois

**Buchanan**  
Katherine Kingery

**Canton**  
Sadie Boyko

**Charlevoix**  
Elizabeth Hoffmann

**Clare**  
Leila Weldon

**Coloma**  
Melinda Stibal

**Daggett**  
Janis Linderoth

**Eaton Rapids**  
Patricia Lawless

**Empire**  
John Spring

**Evart**  
James Pylman  
Beverly Wiedmeyer

**Farmington**  
Anne Kurzyniec

**Fenton**  
Richard Knoop

**Flint**  
Arnett Miller

**Fort Gratiot**  
Leroy Sheline

**Fremont**  
Leslie Lee

**Grand Blanc**  
Michael Borha  
William Catton

**Grand Haven**  
Barbara Prelesnik

**Grand Rapids**  
Rudy Cooper Jr.

**Grayling**  
Leon D'Amour

**Harbor Springs**  
Lance Talcott

**Houghton Lake**  
Ronald Uphoff

**Ironwood**  
Jane Kennedy

**Jackson**  
Caroline Callendar

**Kalamazoo**  
Ethlynn Dewitt  
Deanna House  
James Mackay  
Patricia Zacharias

**Lake City**  
Roger Klein

**Lanse**  
David Bier  
Dorothy Loman

**Lincoln**  
Charles Snyder

**Linden**  
Judith Burns

**Livonia**  
Melodie Provencher

**Ludington**  
Jacqueline Gerould

**McBain**  
William  
VanderVlucht

**Menominee**  
Carole Furton

**Michigan Center**  
Dorothy  
Obuchowski

**Midland**  
Althea Mulloy

**Mt Pleasant**  
Robert Johnston

**Muskegon**  
Jay Huffman

**Newaygo**  
Mary McKinley  
Delores Sharp

**Northport**  
Betty Betker  
Carlyle Roberts

**Oscoda**  
David Skillman

**Paris**  
John Todd

**Paw Paw**  
Dale Avery

**Port Hope**  
Marian Lawrence

**Port Huron**  
James Brown  
Mary Dell

**Powers**  
Elizabeth Veaser

**Quinnesec**  
Richard Sgarlotti

**Redford**  
Gail Witt

**Reed City**  
Mary Lou Bruske  
Ronald Ingraham  
Jerry Wilson

**Rockford**  
Richard Harris

**Royal Oak**  
David Drawbaugh

**Saginaw**  
Fred Eberling  
Garie McManus  
Victoria Monroe  
Janet Smith  
Donna Wrege

**Sanford**  
Carolyn Mitchell

**Sebewaing**  
Emma Rummel

**South Haven**  
Jane Copping

**Sterling Heights**  
Mariann McCornack  
James Wood

**Stevensville**  
Beatrice Kella

**Sturgis**  
Mary Keely  
Diana Maynard

**Suttons Bay**  
Jack Mobley

**Three Rivers**  
Marilyn Schlimgen

**Traverse City**  
William Joy

**Warren**  
Marilynn Bacyinski

**Watervliet**  
Patricia Gibson

**Webberville**  
William Wheeler

**White Pine**  
Raymond Beling

**Whitehall**  
Clifton Helms

**Whittlemore**  
Dorothy Lehman

**Zeeland**  
Harold Meeusen

**Arizona**  
**Green Valley**  
Robert Downs

**Peoria**  
Evangeline Seger

**Sun City West**  
Sulaiman Mansour

**California**  
**Murrieta**  
Mary Kozma

**Florida**  
**Crawfordville**  
Elenora Stahl

**Pompano Beach**  
Ronald Miller

**New Hampshire**  
**Rye**  
Susan MacBride

**North Carolina**  
**Hendersonville**  
Kenneth Walker

**Texas**  
**Mission**  
Anna Garton

**Wisconsin**  
**Sobieski**  
Evelyn Jovoroski

**Sparta**  
Anita Sikorsky

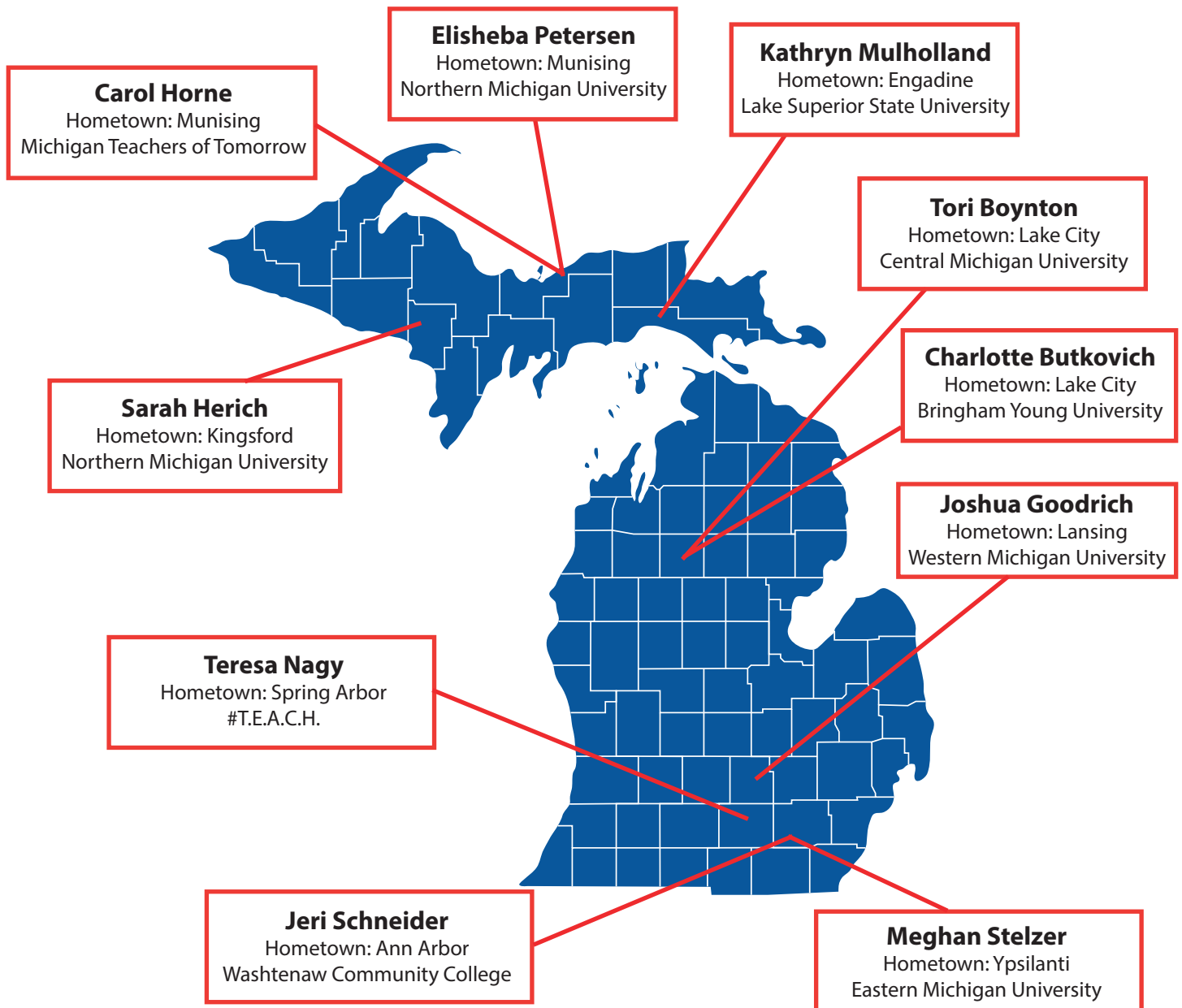


# 2022 MARSP SCHOLARSHIP FUND WINNERS

The MARSP Foundation awarded scholarships to 10 educators from across Michigan to further their education and professional development. A total of \$8,727 was awarded to the 2022 recipients, selected from among a pool of 45 applicants.

“We appreciate the hundreds of MARSP members who make these scholarships possible through their donations,” says Marie Wilkerson, Foundation Board Chair, “As retirees, we understand the needs that working school personnel have to develop their skills and how financially challenging it can be to obtain additional education.”

Scholarship applications are accepted January through April and are available on the MARSP website at [www.marsp.org/foundation](http://www.marsp.org/foundation).



**AUGUST 16, 2022**

**11TH ANNUAL**

*Bruce H. Moeggenborg*

**MEMORIAL GOLF OUTING**



The 11th Annual Bruce H. Moeggenborg Memorial Golf Outing will take place on **Tuesday, August 16, 2022**, at the Maple Creek Golf Club in Shepherd, MI!

This is an opportunity to support the MARSP Foundation Scholarship Fund, which provides financial assistance to public school employees looking to furthering their education in the public school arena.

To learn more about the MARSP Foundation, visit [www.marsp.org/foundation](http://www.marsp.org/foundation).

**\$65 registration includes:**

- Green fees and cart
- Continental breakfast
- Lunch "at the turn"
- Gift bag
- Steak dinner
- Putting green/ driving range

**GOLFER REGISTRATION FORM**

*Golfers compete in teams of four. MARSP will assign teams to those who leave the space at the bottom blank.*

**Please detach and mail no later than July 31, 2022, to:**

MARSP  
PO Box 23214  
Lansing, MI 48909-3214

Make checks payable to MARSP Foundation or pay by credit card. You may also register online at [www.marsp.org/events](http://www.marsp.org/events).

Golfer's Name \_\_\_\_\_  
 Phone \_\_\_\_\_ Email \_\_\_\_\_  
 Street address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Number of golfers \_\_\_\_\_ x \$65 \$ \_\_\_\_\_  
 Non-golfer dinners only \_\_\_\_\_ x \$20 \$ \_\_\_\_\_  
**Total \$** \_\_\_\_\_

Enclosed is check # \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 or Visa/Mastercard/Discover # \_\_\_\_\_  
 Expiration Date \_\_\_\_\_ CVV (on back of card) \_\_\_\_\_  
 Name on card \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Billing Address \_\_\_\_\_

If you have selected your team of four, please list them below:

Name 1: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address : \_\_\_\_\_  
 Name 2: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address : \_\_\_\_\_  
 Name 3: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address : \_\_\_\_\_



# Has your health insurance had a checkup lately?

Have you ever stopped to wonder if the health insurance you have is actually healthy? Almost 30 years ago, Priority Health was created by doctors. At our core is the desire to take care of people. Our members. So every day, we check the health of our insurance plans. We rate the quality of the doctors in our network. We search for better results and we're proving them. We're in the top 10 in the nation for clinical outcomes. We look into nonsurgical alternatives to eliminate unnecessary procedures. We provide innovative, proactive approaches to care management that watch for warning signs and risks of more serious conditions, before they occur. We have plans for everyone in Michigan. From individuals to businesses. From the young to the young at heart.

Because improving the health and lives of our neighbors in Michigan is a healthier approach to health care.

**PriorityHealth** 

A healthier approach to health care®

[priorityhealth.com](http://priorityhealth.com)





# IMPORTANT ANNOUNCEMENTS FROM THE OFFICE OF RETIREMENT SERVICES

The Office of Retirement Service's fall meeting to go over plan changes will be virtual this year. Keep an eye on your mail and email, as ORS will send instructions on how to attend the meeting in the fall. MARSP will also include a recap of changes in an upcoming issue of the *VANGUARD* and links to video for those who can't attend virtually.

Be on the lookout, too, for the summer issue of *Best of Health*. This publication provides the health tips and the latest information on the Michigan Public School Employee's Retirement System health plan.



## Contribution Form

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

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

**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 \_\_\_\_\_



PO Box 23214, Lansing, MI 48909-3214

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

Make Check Payable to: **MARSP Foundation, Inc.**

*Please do not combine with MARSP Dues.*

- 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 \_\_\_\_\_

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



# 2022-2023 CHAPTER DUES:

## MARSP - \$35

### MICHIGAN

Alger - \$5  
 Allegan - \$5  
 Alpena - \$5  
 Baraga - \$5  
 Barry - \$7  
 Bay, Northern  
   Bay Arenac - \$10  
 Bay Area - \$10  
 Berrien - \$9  
 Branch - \$5  
 Calhoun - \$6  
 Cass - \$6  
 Charlevoix - \$5  
 Cheboygan - \$5  
 Chippewa-Mackinac - \$5  
 Clare - \$5  
 Clinton - \$5  
 Crawford-Oscoda - \$5

Delta - \$5  
 Dickinson - \$5  
 Eaton - \$7  
 Emmet - \$10  
 Genesee - \$9  
 Genesee South East - \$7  
 Genesee West - \$7  
 Gladwin - \$5  
 Gogebic - \$10  
 Grand Traverse - \$10  
 Hillsdale - \$5  
 Houghton-Keweenaw - \$3  
 Huton - \$5  
 Ingham,  
   Greater Lansing - \$0  
 Ionia - \$10  
 Iron - \$10  
 Isabella - \$10  
 Kalamazoo - \$10  
 Kent - \$10  
 Lapeer - \$8

Leelanau - \$10  
 Lenawee - \$0  
 Livingston - \$5  
 Luce County/  
   Tahquamenon - \$10  
 Macomb East - \$8  
 Macomb North - \$8  
 Manistee - \$8  
 Marquette - \$5  
 Mason-Lake - \$10  
 Mecosta-Canadian  
   Lakes - \$10  
 Menominee - \$5  
 Monroe South - \$5  
 Montcalm - \$5  
 Muskegon - \$15  
 Newaygo - \$7  
 Oakland North, NOC - \$7  
 Oakland Suburban - \$6  
 Oakland-Farmington - \$6  
 Oceana - \$10

Ogemaw - \$6  
 Ontonagon - \$5  
 Osceola - \$5  
 Otsego - \$10  
 Ottawa - \$10  
 Presque Isle - \$10  
 Roscommon - \$10  
 Saginaw - \$7  
 Schoolcraft - \$7  
 Shiawassee - \$5  
 St Clair - \$8  
 St Joseph - \$8  
 Tuscola - \$5  
 Van Buren - \$10  
 Washtenaw - \$10  
 Wayne Detroit - \$12  
 Wayne Downriver - \$10  
 Wayne Metro - \$5  
 Wayne Northwest - \$8  
 Wexford-Missaukee - \$7

### ARIZONA

NW Valley of Sun - \$8

### COLORADO

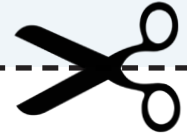
Colorado Chapter - \$10

### FLORIDA

Char-Sota - \$5  
 Greater Daytona - \$10  
 Space Coast - \$5  
 Sun Coast - \$7  
 Tallahassee/  
   South Georgia - \$1  
 Tri-County - \$5

### TENNESSEE

Tennessee East - \$5



# RENEW YOUR MARSP MEMBERSHIP TODAY!

## Chapter selection

Please renew local chapter dues for the following chapter:

\_\_\_\_\_

## Auto Renewal

I authorize MARSP to automatically renew my State and Local Chapter (if applicable) Membership the first week of March each year beginning in 2023 using the credit card information provided on this form. Email required.

Referred by:

\_\_\_\_\_

## Spousal Membership

*"All you need is one" to help MARSP grow its membership. Sign up your spouse as a member. As the usual beneficiaries of benefits, spouses have a voice too!*

### **Please make my spouse a member of MARSP!**

I am including an additional \$35 for state MARSP membership for my spouse. Please include applicable chapter dues.

Name of Spouse: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

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

Member Name \_\_\_\_\_

Phone Number \_\_\_\_\_

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

Payment Options:  Credit Card  Check enclosed

Card Number \_\_\_\_\_

Exp. date \_\_\_\_\_

CVV \_\_\_\_\_

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

Amount \_\_\_\_\_

Date \_\_\_\_\_

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

Overpayment will be considered a donation.

Michigan Association of Retired School Personnel  
P.O. Box 23214  
Lansing, MI 48909-3214  
1-888-960-4022  
www.marsp.org

PRSR STD  
US Postage  
PAID  
Lansing, MI  
Permit No. 1114

# CONGRATULATIONS TO OUR WINNERS!

MARSP members who refer a friend, former colleague or spouse/pension beneficiary are entered into a monthly drawing for a \$25 Visa® gift card, as well as the grand prize drawing of a trip for two to Mackinac Island!

**MARSP members referred 18 new or former members from April 1, 2022 - May 31, 2022!**

**The 18 referrals have the following chapter associations:** Clinton, Chippewa-Mackinac, Gladwin, Kent, Macomb East, Oakland-Farmington, Oakland North, Saginaw, Tuscola

**The \$25 Visa® gift card referral winners:** Nancy Bal for referring Robert Bal (Kent County), Patrick Shannon for referring Maryanne Shannon (Chippewa-Mackinac)

## WIN A TRIP TO MACKINAC ISLAND!

Do you know an active or retired public school employee who would benefit from a MARSP membership? Invite them to be a part of our community by sharing this issue of *VANGUARD* and the membership form located on page 19!