

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

SPRING 2023

**How Public Act 4
Impacts Your Retirement**

Page 4

***Winter Wonderland or Tropical
Paradise? Introducing TWO New
Travel Destinations...***

Page 6

**Pension Investments Today:
An Interview with Jon Braeutigam**

Page 10



VOLUME 73, ISSUE 2



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

TABLE OF CONTENTS

- | | |
|--|---|
| 3 Reconnecting With Your Interests | 10 Pension Investments Today:
An Interview with Jon Braeutigam |
| 5 How Public Act 4 Impacts Your Retirement | 17 A Salute to the Women of MARSP |
| 6 Winter Wonderland OR Tropical Paradise?
Introducing TWO New Travel Destinations | 18 Renewal Made Easy |
| 8 Life Lessons and Commitment to MARSP | 20 Mackinac Island Referral Drawing Winner |



VANGUARD

Mailing Address

PO BOX 23214
Lansing, MI
48909-3214

Phone

1-888-960-4022
517-337-1757

Email

staff@marsp.org

Website

www.marsp.org

Office Hours

Monday - Friday
7:30 a.m. - 11:30 a.m.
12:00 p.m. - 4:00 p.m.

Publisher

Royce C. Humm

Editor

Chelsea Tanis

MARSP Officers

Steve Gordon, President

Sue Jakubiak,
President-elect

Robert Kucera,
Past President

Hess Bates, Treasurer

Speedy Bates, Secretary

Royce C. Humm,
Executive Director

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.



www.facebook.com/miMARSP



twitter.com/mimarsp



linkedin.com/company/michiganassociationofretiredschoolpersonnel

Classifieds

Two-bedroom Townhouse for rent in Village of Oak Creek, AZ, just 7 miles from beautiful Sedona! Monthly rentals only. Several months available in 2023, from May - August.

Call Cathy at 989-553-3401 or email cathyw54@comcast.net for more information.



How Satisfied Are You With MPSERS Vision, Hearing, and Dental Coverage?

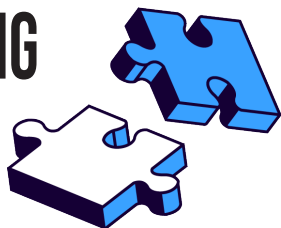
As advocates for Michigan's public school retirees, the Michigan Association of Retired School Personnel (MARSP) is surveying members on their experience and satisfaction with vision, hearing, and dental insurance through MPSERS.

With this survey, MARSP aims to collect feedback that we can pass along to the Office of Retirement Service (ORS), the administrator of your insurance. If you haven't already, please use the camera on your smartphone or tablet to scan the QR code and take the survey online.

You can also complete this survey by visiting: www.marsp.org/survey2023



RECONNECTING WITH YOUR INTERESTS



These past few years, many of us have become disconnected from the groups, hobbies, and activities that we once enjoyed and prioritized. After time away from something, it can be difficult to start up again. MARSP is a great place to be involved, stay up-to-date, apply skills, socialize, and even explore new interests. So how do we renew our drive to be involved? Well, the very first step is to renew your membership (see page 19). After that, consider these suggestions:

1. Make a mental or written list of your interests.

Your MARSP-related interests may include attending a chapter meeting, traveling with MARSP, or volunteering with your chapter.

2. Ask yourself why each item is on your list. This will help you figure out which interests are most important or time sensitive. You may discover that something doesn't belong there anymore. That's ok! It's all part of the prioritization process.

3. Break your "reconnection" down into simple steps. Say you'd like to attend your next chapter meeting. Ask yourself "what do I need in order to make that happen?" Do you know the time, date,

and location of your next meeting? If not, step one is to get in touch with someone from your local chapter. Step two, put it on your calendar.

4. Now that you have steps laid out, put one foot forward. If travel is a high priority interest, contact MARSP about receiving Travel Program information in the format that works best for you (see page 7). If you're already considering a specific MARSP Travel Program trip – Hawaii in January of 2024, for instance – perhaps it's time to start the booking process. *(For Hawaii, visit marsp.org/travel or call Collette Travel at 1-800-581-8942 and refer to booking number 1151816).*

With my term as MARSP President coming to an end, I've been thinking about how to stay involved. After evaluating my interests and considering my time and priorities, I signed up for a leadership position with my local chapter. It seemed to fit in nicely with my personal goals for this year: growing my pumpkin patch and adding a new greenhouse tunnel for more tomatoes.

I hope you have fun revisiting *your* interests this year – just don't forget to renew with MARSP first!



President's Message

By Steve Gordon,
MARSP President
sgordon9430@charter.net

HOW PUBLIC ACT 4 IMPACTS YOUR RETIREMENT

Legislative Committee Report

By Chuck Abshagen, Legislative Committee Co-chair

On March 7, 2023, Governor Whitmer signed Public Act 4 (formerly HB 4001), amending the 2011 tax placed on retirement income and expanding the Michigan Working Families Tax Credit. According to the Senate Fiscal Agency, "The bill would amend the Income Tax Act to allow a taxpayer, beginning in the 2023 tax year, to choose between the current limitations on the deductibility of retirement and pension income or the limitations specified in the bill."

As sufficient support did not exist in the

Legislature to allow the bill to take effect immediately, PA 4 will not take effect until 90 days after the Legislature adjourns for the year. While MARSP has long supported eliminating taxation of retiree income immediately, the political reality in Lansing is that PA 4 represented a final product that had the votes to pass.

PA 4 of 2023 will phase out the 2011 changes to taxation of retiree income over the course of four years, beginning with the 2023 tax year (filed in 2024). According to the Office of Retirement Services (ORS), retirees who want to utilize the deductions available in PA 4 should file their 2023 tax return after the law's effective date. If filing

Retirement state tax changes

Birth year	Income Tax Act of 1967 maximum deduction		Public Act 4 of 2023 maximum deduction				
	2023 tax year		2023 tax year		2024 tax year	2025 tax year	2026 tax year
	Single filers	Joint filers	Single filers	Joint filers	Single and joint filers	Single and joint filers	Single and joint filers
1945 and before	Tax exempt.	Tax exempt.	No change.	No change.	No change.	No change.	No change.
1946-1952	\$20,000	\$40,000	Up to 25% of 2023 amount of \$61,518 (\$15,379.50).	Up to 25% of 2023 amount of \$123,036 (\$30,759).	Up to 50% of the 2024 amount.*	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
1953-1958	Not qualified.	Not qualified.	Up to 25% of 2023 amount of \$61,518 (\$15,379.50).	Up to 25% of 2023 amount of \$123,036 (\$30,759).	Up to 50% of the 2024 amount.*	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
1959-1962	Not qualified.	Not qualified.	No change.	No change.	Up to 50% of the 2024 amount.*	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
1963-1966	Not qualified.	Not qualified.	No change.	No change.	No change.	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
1967 and after	Not qualified.	Not qualified.	No change.	No change.	No change.	No change.	Up to 100% of the maximum amount.*

Note: For joint returns, birth year of the older spouse can be used.
*Maximum amounts are adjusted annually for inflation and available each January.

before the law's effective date, an amended return can be filed after PA 4 of 2023 takes effect.

Those born in 1959 or after do not qualify for PA 4 limits for the 2023 tax year. As the law is phased in, additional retirees become eligible. By 2026, all ORS pensioners are eligible for the full deduction, regardless of age.

PA 4 allows retirees the option to choose between utilizing existing deductions or the new options.

There is no change for those born in or before 1945. You remain fully exempt.

For a joint return, the proposed limitations and restrictions would have to be applied based on the date of birth of the older spouse filing the return.

If a deduction for pension benefits were claimed on a joint return for a tax year in which a spouse died and the surviving spouse had not remarried, the surviving spouse is entitled to claim the deduction in subsequent tax years with the same restrictions and limitations that would have applied based on the date of birth of the older of the two spouses.

Additional questions about tax obligations are best answered by a professional tax preparer or advisor.

THANK YOU, MARSP COMMUNITY

While PA-4 isn't the immediate repeal we'd hoped for, we're proud of the MARSP community for its persistence in working together towards common goals.

If you're reading this, that means you have an active MARSP membership -- thank you. *Our numbers are our greatest strength.* Thanks also to anyone who has devoted time and energy to contacting legislators over the years. *These relationships set the foundation for MARSP's work in Lansing.*

Even in times of celebration, we know that the struggle to protect our pension and health care benefits is never-ending. So finally, thank you to the Legislative Committee and Ambassadors, who put in the legwork to keep MARSP at the forefront of legislative discussions. These folks gathered

in Lansing shortly after PA-4 was signed to meet with elected officials and share MARSP's ongoing legislative goals face-to-face. *The nuanced breadth of knowledge that they bring to these discussions has earned the association a respect in Lansing that transcends party lines.*

As you can see, each of us plays a part in getting something like Public Act 4 passed. Let's continue along, working together, to see what we can accomplish next!



The Legislative Committee is co-chaired by Chuck Abshagen & Georgia Sharp



INTRODUCING TWO NEW MARSP TRAVEL PROGRAM DESTINATIONS...

NORTHERN LIGHTS OF FINLAND

DECEMBER 2-9, 2023

8 Days, 11 Meals: 6 Breakfasts, 5 Dinners

HIGHLIGHTS: Helsinki, Senate Square, Helsinki Cathedral, Lapland Region, Kakslauttanen Arctic Resort, Finnish Sauna, Meet & Greet with Santa, Reindeer Safari, Northern Lights Searches, Husky Safari, Glass Igloo Accommodation

ITINERARY AT A GLANCE

Day 1 Overnight Flight

Days 2, 3 Lilla Roberts Hotel, Helsinki

Days 4 - 6 Kakslauttanen Arctic Resort -
West Village, Kakslauttanen

Day 7 Lilla Roberts Hotel, Helsinki

On some dates alternate hotels may be used.

TOUR ACTIVITY LEVEL: 4

This means you're ready to seize the day, whatever it may bring. You lead an active life at home (walking, biking, and hiking are things you may enjoy) and few thousand steps a day isn't out of the norm. You can handle longer walking tours (more than 90 minutes), traversing dusty or uneven terrain, standing for periods of time, varying altitudes and temperatures, and don't mind being on the go with some early starts, late-night experiences, and full days. Unfortunately, this level is not appropriate for individuals who use wheelchairs or walkers.

Included in Price: Round Trip Air from Detroit Metro Airport, Inter-flights from Helsinki, Air Taxes and Fees/Surcharges, Hotel Transfers. Not included in price: Cancellation Waiver and Insurance of \$449 per person



Double: \$5,799

Single: \$6,699

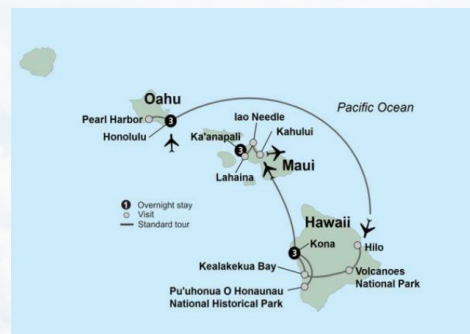
Triple: \$5,749

HAWAIIAN ADVENTURE

FEBRUARY 8-17, 2024

10 Days, 13 Meals: 9 Breakfasts, 4 Dinners

HIGHLIGHTS: Waikiki Beach, Pearl Harbor, Iolani Palace, Hawai'i Volcanoes National Park, Kona Highlights, Iao Valley, Lahaina, Polynesian Luau



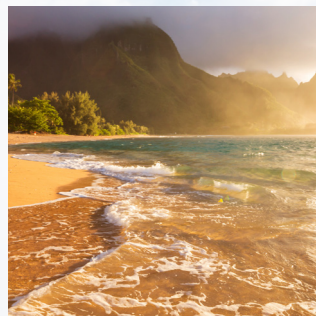
ITINERARY AT A GLANCE

Days 1 - 3 Prince Waikiki, Honolulu

Days 4 - 6 Outrigger Kona Resort and Spa, Kona

Days 7 - 9 Sheraton Maui Resort and Spa, Lahaina,

On some dates alternate hotels may be used.



Double: \$9,349

Single: \$11,149

Triple: \$9,249

TOUR ACTIVITY LEVEL: 3

The overall activity level of this tour is a level 1. This means you're a leisurely traveler. You like to discover the energy of a new place, but typically take it easy. You can handle at least one flight of stairs, board a coach, and walk for 15-30 minutes at a time with little difficulty.

Included in Price: Round Trip Air from Detroit Metro Airport, Inter-flights from Honolulu Intl Airport, Air Taxes and Fees/Surcharges, Hotel Transfers. Not included in price: Cancellation Waiver and Insurance of \$349 per person

TELL ME MORE ABOUT THE 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.

NAME _____ MARSP MEMBER? ☐ YES ☐ NO

EMAIL _____ PHONE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

SEND ME INFORMATION BY: ☐ EMAIL ☐ PRINT ☐ EMAIL & PRINT

V- SP2023

LIFE LESSONS AND COMMITMENT TO MARSP

It was 1955 in Strafford, Pennsylvania; I was in the second grade when a new guy arrived in class, a little late for the start of the school year. Mrs. Warner told us to be nice to this kid, and as his desk was right next to mine, I said hello. Next thing I knew, Steve became my best friend. He and I spent a lot of time doing the things that boys did back then. We played cowboys and army with our Roy Rogers cap guns and WWII-style plastic rifles and pistols with army surplus backpacks, canteens and helmet liners (the actual steel helmets were too heavy for us). We spent hours outside being kids having fun and found ourselves learning life lessons at the same time.

Steve's aunt lived with her family a street over and a couple of houses down. Steve thought that this aunt was bossy because she would often tell Steve (and me) that we were spending too much time playing and should be doing something useful, such as, "Maybe helping your mom!" Being basically good kids, we tried to honor her instructions; I can remember working in Steve's yard and sweeping out their garage between assaults made on the forts of imaginary enemies. It really wasn't bad duty, because Steve's mom would often make lunch for us. Grilled cheese sandwiches and tomato soup...nectar of the gods. What Steve's aunt really accomplished was to plant seeds in our minds, and she was not the only one to do so.

Steve's dad had been a marine during the war and had fought on Iwo Jima (among other places, I assume). I don't remember a lot about him except that he was nice to us and that we respected him. I once spent a night at Steve's house during a major snowstorm. The next morning after breakfast, Steve's dad walked me home through a new subdivision that only had its roads in place.

Some guy sliding along in his late '40s Ford sedan took exception to us negotiating the snow drifts as we walked down the middle of the road. The guy stopped about 50 feet away, got out of his car and started jawing at Steve's dad. That was a big mistake; once a marine, always a marine! Steve's dad said nothing, but very purposefully marched double-time right for the guy...who was smart enough to climb back into his car and take off. That made a big impression on me at a time when I was picking up a lot of similar lessons from my own parents who held themselves and their kids to pretty high standards.

Many who grew up during the 1950s and '60s benefitted from such powerful role models, people who had lived through the miseries of the Great Depression only to be thrown into the horrors of World War II. These folks were deeply influenced by those experiences and were in some ways significantly compromised; my Old Dad for example never completely recovered from the Battle of the Bulge. But the lessons we learned at the knees of our parents (and at the insistence of our friends' aunts) have neither left us nor steered us wrong. Those lessons are now decades in the past, but we see them presented again, as committed and dedicated people today tackle life's challenges with the same effective, can-do attitudes.

No individual group demonstrates this better than MARSP's members and leaders as they bring the values of duty, responsibility and commitment to the pursuit of MARSP's mission. MARSP members clearly understand the privilege it is to have been public educators, and that it is our shared responsibility to protect the retirement benefits that we all worked hard to earn.



The Bottom Line

By Hess Bates, MARSP Treasurer
hessbates@att.net



OUTGROWN YOUR BENEFITS?

TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **MARSP & AMBA**:

- Home Health Care Insurance
- Long Term Care Insurance
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Medical Air Services Association (MASA)
- Annuity
- Discounts on Travel, Dining & more

Learn More: **1-877-556-4582**

myambabenefits.info/marsp



Michigan Association of
Retired School Personnel
Protecting your future



AMBA
ASSOCIATION MEMBER BENEFITS ADVISORS

MARSP - Michigan Association Retired School Personnel



12th ANNUAL

Bruce H. Moeggenborg

MEMORIAL GOLF OUTING

Mark your calendar! August 15, 2023
at Brookshire Inn & Golf Club

All proceeds go to the
MARSP Foundation Scholarship Fund

PENSION INVESTMENTS TODAY

An Interview with Jon Braeutigam, Chief Investment Officer for the State of Michigan

Could you share with us a little bit about your background and how you came to be the Chief Investment Officer for the State of Michigan?

I was born in Michigan. I went to Michigan State. I graduated in supply chain management back in the day, and then got my master's in finance. I ended up at the retirement system here in the Michigan Department of Treasury Bureau of Investments. I started as an analyst, and in 1997, was made head of the real estate division, which invests in commercial real estate across the US through investment managers. I did that for about a decade, and then in 2008, I was named Chief Investment Officer overseeing all the investments.

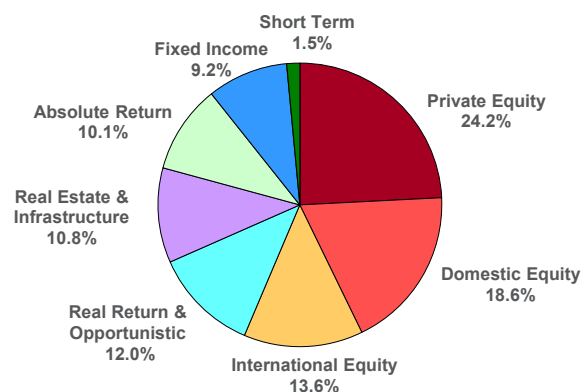
Of course, it's a team sport. We have about 75 of us, and 46 of those are investment professionals. The rest are dedicated accountants and lawyers and compliance staff.

How has inflation impacted the pension and healthcare funds of retirees?

Inflation is tough. From an investment perspective, inflation hasn't mattered that much in the long term. In the short term, 2022 was a tough year for stocks and bonds. In fact, the worst year for those two combined going back a hundred years. So, that's pretty bad. Of course, we don't invest the pension fund in just stocks and bonds. We own other assets, too, and those have helped offset a lot of the losses. A stock and bond portfolio last year would have done -18%, but we were down -4.4%

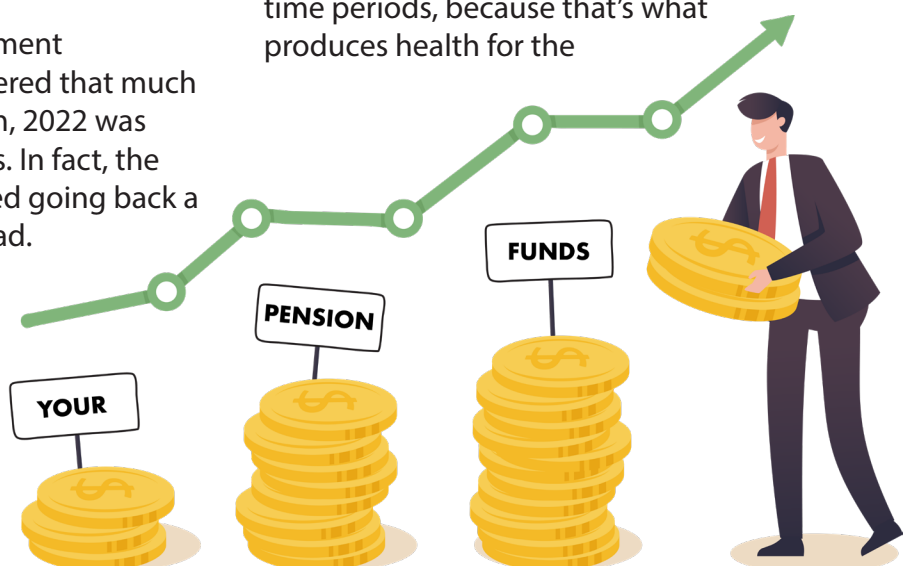
because of other investments that did really well. That compares to other plans that were down -7.3%, so we feel pretty good about our relative performance.

Asset Allocation ~ 12/31/22



How are the dollars of the pension and healthcare funds performing compared to funds of similar size?

That's the scorecard, and for us, that's what life is all about. We really like to look for longer term time periods, because that's what produces health for the

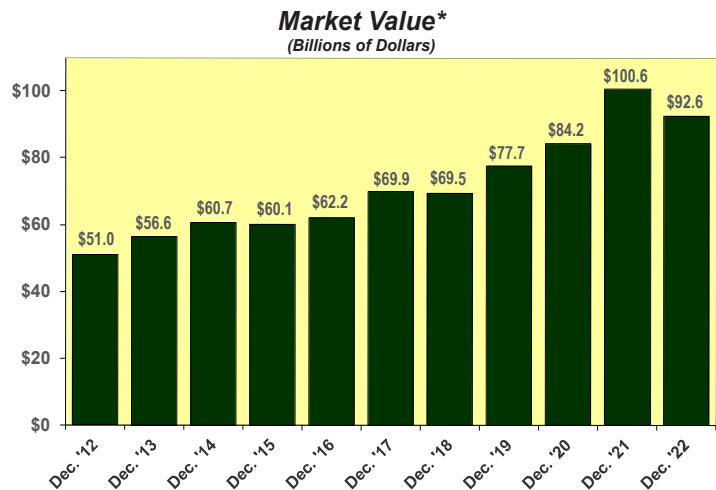


retirement system. No one year is that important, but over 10 years, that's very important. Our 10 year return number was 9.5%, and that includes last year's bad year. It's an amazing decade.

That 9.5% compares to 7.4% of other public pension funds. So, whether you pick a short term time period or a long term, we're performing in the very top tier compared to other large public funds in the U.S. I credit the staff for picking great investments and our leadership, who helps guide our investment philosophies.

What strategies do you use to help reduce loss and increase gain?

One word: diversification. We believe it to be the only free lunch around, and it's academically proven so in the investment world. We own stocks and bonds, which are publicly traded. We also have access to a lot of private market investments. Much of the U.S. economy is not in publicly traded stocks anymore. Some companies, like Amazon and



Apple, have gotten huge, but the total number of public companies have actually decreased over a long period of time.

We want to access the whole U.S. economy so we do a lot of private markets investing and that has the added benefit of bringing a lot of diversification to the portfolio that's been greatly beneficial over time.

MARSP'S MASON-LAKE CHAPTER DONATES TO LUDINGTON TEACHERS

The Mason-Lake chapter donated Avon products to show appreciation for teachers at Ludington Area Schools. Thank you, Mason-Lake for supporting active school staff!



IN REMEMBRANCE

January 2023 - March 2023

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

Michigan

Almont

Linda Schenburn
Roberta Warren

Alpena

Beverly Attwell
Joseph Beland
Mary Hart
Patrick Jacques
Loretta Latlip

Bad Axe

Kathleen Hass

Barbeau

Shirley McDowell

Battle Creek

Geraldine Mann

Bay City

Helen Bishop
Delores DeYong

Benton Harbor

Anne Frey
Nancy Howe

Bloomfield Hills

Robert Lavens

Boyer City

Joanne Britton
Florine Davis

Bridgeport

Martha Ulmer

Brimley

Verna Eagle

Canton

Nicholas Vladu

Carson City

Ila Ritter

Cedarville

Nellie Lindberg

Charlevoix

Maxine
Bergmann
Barbara Bump
Condit Drury
Clark Hull
Sally Saunders
Isabelle Seidel
Gordon
VanWieren
Grace Warner
Gail Wiemer

Clinton Twp

Jacque Laverge
Martha Wyborski

Coldwater

Wilford Loose

Davison

David Wood

Dearborn

Anne McWatt

Drummond Island

Charles Krahnke

East Jordan

Martha Annear
Bernice Carey
Marian Daneff
Luzetta Kitson
Ralph Kitson Jr
Rennie Sue Pray
Wayne Saunders
Shirley Shepard
Jean Strehl
Virginia Vance

Eckerman

Dorothy Scott

Escanaba

Eva Mohr

Farwell

Tom Dorcey

Fennville

Charles Hancock

Fibre

Muriel Chadwick

Flint

Jean Boyle

Flushing

Marjorie Haven

Frankenmuth

Lucille Kirchhoff

Freeland

Elizabeth Proulx

Gaylord

Beverly Korpela

Goetzville

Edward McGarvey

Grand Rapids

Colleen Treece

Grawn

Kay Saxton

Harper Woods

Rose Sosnowski

Hessel

Annegret Goehring

Holton

Rosemary Beckman

Horton

Luann Pengra

Hudsonville

Jane Stevenson

Kalamazoo

Ellen Faurot
Mary Fischer
Betty Mackay
Shirley Rodgers

Kinross

Gerald Radecki
Rita Radecki

Lansing

Pauline Adams

Lapeer

John Braidwood

Lincoln Park

Michael Gilhool

Livonia

Delphine Goodwin

Mackinac Island

Jacquelyn Bolander
Richard Bolander

Macomb

Richard Gallop

Manistique

John Males

Marquette

Margaret Bogdan
Grace Dubow

Menominee

Ruth Thix

Metamora

David Blauet

Midland

Ruth Wissmueller

Montrose

Grace Saladine

Munising

Roland Johnson

Muskegon

Ann Archambault

Negaunee

Ethel Dobson

New Baltimore

Kathleen
McCormick

Northport

Pauline Nielson

Novi

Elvin Graves

Ontonagon

George Barron

Ossineke

Suzanne Lawson

Petoskey

Margaret Thomson

Pickford

Henry Meltvedt
Cecil Thompson

Plymouth

Doreen Lawton

Portage

Darlene Lawton
Marilyn Smith
Kay Spade

Presque Isle

Teresa Blackman

Rochester Hills

Richard Gwinn

Roscommon

Lowell Cage

Ruth

Karen Gentner

Saginaw

Marjorie Roehm

Sault Saine Marie

Aili Allen
Marquette Bruce
James Honkanen
Marilyn Robbins
Margaret Zenda

Scotts

Paul Schutter

Shelby Twp

Irene Gardocki
S. Curtis

Southfield

Wiliam King

Spring Lake

John Jarvi

St Clair Shores

Delores Smith

St Ignace

Muriel Woods

St Johns

Jerry Pulliam

St Joseph

Dennis Bowen
Charles Salvano

Stevensville

Kevin Kelm
Gladys Peebles-Burks
Nancy Schroeder

Swartz Creek

Jean Sowa

Warren

Virginia Manteuffel

Westland

Lorna Pudas

Wolverine

Karen Heide

Zeeland

Bonnie Shaw

Arizona

Anthem

David Featheringill

Florida

Auburndale

Terence Graves

Bradenton

Harley Kirby

Winter Haven

Evelyn Snyder

Indiana

Portage

George Strickland

Missouri

Independence

Haddock Snyder

North Carolina

Lincon

Virginia Vanpeenon

Tennessee

Cookeville

Nan Stewart

Texas

The Colony

Vernice Nelson

Virginia

Bassett

Alice Bumstead

Washington DC

Ruth Lurn

West Virginia

Elkview

John Hughes

CONTRIBUTIONS TO MARSP

January 1, 2023 - February 28, 2023

Contributions to MARSP include donations to the General Fund.

Members

Jack Amelar - Kent
Shirley Anderson - Houghton-Keweenaw
Leo Anecki - St Clair
Beverly Arnold - Oakland Suburban
Richard Barber - MARSP
Virginia Barker - Wayne NW
John Barnfather - Oakland North
Walter Bartnick - Genesee SE
Carol Basney - Alpena
Bruce Belmas - Gogebic
Mary Bishop - Oakland North
Barbara Bolden - Grand Traverse
Margaret Boline - Gogebic
John Boyer - Kent
Olga Bracciano - MARSP
Karen Brandenburg - MARSP
Emma Jane Brown - MARSP
Susan Brundage - Ingham - Greater Lansing
Terrence Byrne - Leelanau
Ronald Cantin - Macomb North
Lomila Chamberlain - Oakland-Farmington
Thomas Chatman - Allegan
Natalie Cheatham - MARSP
Janet Clark - MARSP
Beth Clawson - Oakland Suburban
William Cole - Wayne NW
Miriam Costandi - Macomb East
William Curtis - Grand Traverse
Edwin Demerly - Wayne Metro
Cynthia Denardis - Wayne Metro
Calvin Devitt - Oakland North
Bonita Digennaro - Calhoun
Verland Drake - Muskegon
Janeen Dvorak - Clinton-Shiawassee
Dan Eagles - Montcalm
Michael Fassbender - Marquette
Barbara Febey - Crawford-Oscoda
Sonja Franchett - Macomb East
Judy Freel - Presque Isle
Sally Freeland - Oakland North
Karen Friend - Calhoun
Marlene Gavlek - Delta
Marlin Gerber - Kalamazoo
Betty Gibson - Genesee
Loraine Gilbo - Oakland-Farmington
Elizabeth Glaza - Oakland Suburban
Joan Grinnell - Montcalm
Eugenia Grzywacz - Wayne NW
Jane Hanna - Muskegon
James Harrell - MARSP
Duane Hindman - Manistee
Cheri Holman - Wayne NW
Mary Lou Hooker - Allegan
Marilyn Hopping - MARSP
Masline Horton - Wayne Metro
Patricia Horwitz - MARSP
Janet Hotchkiss - Livingston
Nancy Inglis - Cheboygan
Avonelle Jones - Oakland Suburban
Cara Jones - Ingham - Greater Lansing
William Jones - Bay Area
Nancy Justin - Kalamazoo

Susan Kettle - Kent
Patty King - Gogebic
Kathleen Kocher - Wayne Metro
Luke Koenigsnecht - Clinton-Shiawassee
John Krienke - Washtenaw
James Krznarich - Gogebic
Beverly Kundert - St Joseph
Graden Kundert - St Joseph
Nita Larpenteur - Oakland North
Betty Latimer - Oakland Suburban
Terry Leaga - Wayne NW
Paul Lerg - Crawford-Oscoda
Joseph Michael Luttenberger - MARSP
Sam Maisano - Saginaw
Edward Martella - Crawford-Oscoda
Margaret Martella - Crawford-Oscoda
Doris Martin - Clinton-Shiawassee
Bernard Maslanik - Oakland Suburban
Joan Matthews - Wayne Downriver
Susan Mattson - Gogebic
Jane Mayes - Huron
Geraldine McCormick - Oakland-Farmington
Joann McIntosh - Genesee
Rita McMahon - Washtenaw
Theodore Metiva - Saginaw
Susan Mikosz - Macomb North
Loraine Miller - Livingston
Charles Moy - MARSP
Michael Murphy - St Clair
Doris Nagorsen - Macomb East
Salem Nahhat - Wayne Detroit
Marilyn Niehaus - Macomb North
Kristine Norris - Ionia
June O'Connell - Macomb East
Elizabeth Oliver - Oakland Suburban
Betty Lee Ongley - Kalamazoo
Anne Oxenrider - Branch
Lawrence Page - Wayne Detroit
Karen Paling - Ottawa
Patricia Parkin - MARSP
Charles Parrish - Ingham - Greater Lansing
Mary Pawlak - Kalamazoo
Richard Perrin - MARSP
Katherine Peters - Clinton-Shiawassee
John Phibbs - Washtenaw
Herbert Pont - Oakland Suburban
Marilyn Popyk - Wayne Metro
Barbara Potocnik - MARSP
Julaine Pritchett - Genesee West
Mary Pylman - Osceola
John Quine li - Clinton-Shiawassee
Tim Raymer - Kent
Ardith Reszke - Bay Area
Bruce Rule - Oakland North
Cheryl Rumery - Van Buren
Leticia Salas - Ingham - Greater Lansing
Duanne Salswedel - Lapeer
Richard Santer - MARSP
Ruth Santer - MARSP
Lois Sayles - MARSP
Jeanne Scavone - St Clair
Betty Schirmer - Macomb North
Susan Schmidt - Grand Traverse
Nancy Schroeder - MARSP
Herbert Scogg - Bay Area
Gasper Serra - Macomb North
Nancy Seymour - Ingham - Greater Lansing



BIG BIG BIG
thanks

Evelyn Siems - Saginaw
Beverly Simpkins - Wayne Detroit
James Smith - Oceana
June Solomon - Wayne Downriver
Donald Spencer - Monroe South
Rene Stanowski - Washtenaw
Elaine Stermer - Genesee SE
Mary Stolze - Dickinson
Paulette Strelcheck - Gogebic
Grant Strickland - Monroe South
Robert Sutter - Wayne NW
William Switzer - Allegan
Sondra Sylvester - Tuscola
June Terryn - Kalamazoo
Barbara Thompson - Saginaw
Barbara Thompson - Menominee
Joyce Tosch - Presque Isle
Sara Trice - Wayne NW
Janice Van Gasse - Dickinson
Paulette Vanderwill - Wayne Detroit
Alice Ward - Oakland North
June Ward - St Clair
Donna Watkins - Cheboygan
Marvin Webber - Bay Area
Sally Wells - Kalamazoo
David Werner - Alpena
Duane Whitman - Gladwin
Helen Williams - Branch
Patricia Williamson - St Clair
Lorene Wilson - Genesee SE
Bernice Wood - Newaygo
Mary Lou Woodring - MARSP
Joanna Wright - St Joseph
Martha Wright - Livingston
Carol Yakey - Wayne Metro
Patricia Yakubison - Oakland Suburban
Joanne Yoder - Clare
Adelieu Young - Bay Area
Harry Zientek - Oakland Suburban

MARSP FOUNDATION CONTRIBUTIONS

January 1, 2023 - February 28, 2023

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.

Members

Beth Alberti - Macomb North
Dorothy Andrews - Wayne Metro
Jacqueline Andrews - Washtenaw
Richard Ayling - Grand Traverse
Virginia Barker - Wayne NW
Adrian Bass - Ingham - Greater Lansing
Elizabeth Berman - MARSP
John Blythe - Ottawa
Julianna Bock - Oakland Suburban
Karen Brandenburg - MARSP
Marilyn Brinker - Lapeer
Carol Brown - Huron
Estella Brown - Kent
Susanne Brzakowski - MARSP
Barbara Burdick - MARSP
Annette Card - Saginaw
Elaine Carriere - Genesee
Kalista Castine - Kent
Beverly Ceno - Genesee SE
Enid Check - Wayne Metro
Cynthia Cockrel - Wayne Detroit
Annmarie Deering - Wayne NW
Cynthia Denardis - Wayne Metro
Doyle Disbrow - Grand Traverse
Nikki Elrod - Kalamazoo
Sonja Franchett - Macomb East
Kathleen Golder - MARSP
Donald Goven - Washtenaw
Marilee Greene - Bay Area
John Hardy - Livingston
Laurelynn Harris - Emmet
Christy Hilgers - Houghton-Keweenaw
Patricia Himes-Fraley - Branch
Walkyria Hockey - Oakland North
Cheri Holman - Wayne NW
Janet Hotchkiss - Livingston
Michael Hurley - Wayne Metro
Mary Irons - Ottawa
Carol Jacobs - Bay Area
Carole Jacobs - Livingston
Nancy Justin - Kalamazoo
Susan Kettle - Kent
Susan Kielb - Washtenaw
Christine King - Branch
Mary Kish - St Clair
Karin Klein - Wayne NW
Henry Knoch - Delta
Luke Koenigsknecht - Clinton-Shiawassee
Karen Koski-Roe - Washtenaw
John Krienke - Washtenaw
Robert Kucera - Kalamazoo
Timothy Lentz - Oakland North
Paul Lerg - Crawford-Oscoda
Mary Letts - Marquette
Sam Maisano - Saginaw
Judith Masserang - Macomb North
William McNulty - Van Buren
Cheryl Millikin - Crawford-Oscoda
Gunder Myran - Mecosta-Canadian Lakes
Salem Nahhat - Wayne Detroit

Holly Norman - Leelanau
Lester Norton - Ingham - Greater Lansing
Geraldine O'Grady - Oakland-Farmington
Charline Oden - Osceola
Velma Oliver - Oakland North
Richard Overholt - Ogemaw
Anne Oxenrider - Branch
Richard Perrin - MARSP
Clarice Peters - Crawford-Oscoda
Suzanne Raven - MARSP
Tim Raymer - Kent
Marilyn Reid - Genesee SE
Tamara Rollins - Livingston
Sandra Rosenfeld - Wayne NW
Betsy Ruiter - Kent
Bruce Rule - Oakland North
Melissa Santini - Ontonagon
Kim Schmidt - Crawford-Oscoda
Susan Schmidt - Grand Traverse
Deborah Sherrod - Clare
Ronald Shier - Oakland Suburban
Douglas Shonk - Oakland Suburban
Deborah Sleik - Dickinson
John Sloane - Macomb North
Holly Smith - Washtenaw
Randolph Smith - Kent
Catherine Sonnevill - Calhoun
Donald Spencer - Monroe South
Timothy Staal - Ottawa
Mary Stapleton - Wayne NW
Regina Stein - MARSP
Greg Surma - Isabella
Valeria Janet Sutherland - Muskegon
Robert Sutter - Wayne NW
Barbara Thompson - Menominee
Thomas Tithof - Saginaw
Coni Towersey - Newaygo
Paulette Vanderwill - Wayne Detroit
Robert Vanderzwaag - Ottawa
Arlene Waggoner - Presque Isle
Sue Walter - Hillsdale
Janice Weiss Dembs - Oakland Suburban
David Werner - Alpena
Melissa White - Schoolcraft
Martha Wright - Livingston
Mary Wyett - Wayne Detroit
Jolene Yourist - Monroe South
Pam Zientowski - Lapeer
Teresa Zigman - MARSP
Claudia Zimmerman - Kent

In Memory Of, From Members

Carol Bookout from Robert Mitchell
Joan Chura from Robert Chura
Joseph Michael Luttenberger from Elizabeth Luttenberger
Katherine Radford from Dawn Davis

Foundation Endowment Fund

Virginia Barker - Wayne NW
Adrian Bass - Ingham
Peter Brock - Delta
Rita Brust - Genesee West
Annette Card - Saginaw
Robyn Carlson - MARSP

Donna Clinard - Kalamazoo
Doyle Disbrow - Grand Traverse
Greg Estelle - Lapeer
Sonja Franchett - Macomb East
John Hardy - Livingston
Laurelynn Harris - Emmet
Christy Hilgers - Houghton-Keweenaw
Patricia Himes-Fraley - Branch
Cheri Holman - Wayne NW
Janet Hotchkiss - Livingston
Charles Huhta - Wayne NW
Michael Hurley - Wayne Metro
Nancy Justin - Kalamazoo
Susan Kettle - Kent
Arlene Kindel - Monroe South
Robert Koplan - Washtenaw
John Krienke - Washtenaw
Mary Letts - Marquette
Sam Maisano - Saginaw
Janet Mcbeath - Ingham - Greater Lansing
Joan Melvin - Kalamazoo
Anne Oxenrider - Branch
Richard Perrin - MARSP
Judy Priest - Kent
Marilyn Reid - Genesee SE
Susan Roelofs-Haughn - Grand Traverse
Mary Ann Rossman - Livingston
Bruce Rule - Oakland North
Barbara Ruth - Wayne Metro
Susan Rutherford - Saginaw
Susan Schmidt - Grand Traverse
Douglas Shonk - Oakland Suburban
April Smith - Wayne Detroit
Donald Spencer - Monroe South
Donna Stowe - Leelanau
Greg Surma - Isabella
Barbara Thompson - Menominee
Coni Towersey - Newaygo
Sue Walter - Hillsdale
David Werner - Alpena
Brenda Wheatley - St Clair
Pamela Woods - Wayne Metro
Martha Wright - Livingston

In Memory Of, From Members

Bette Walker from Diane Zygmuntowicz

In Memory Of, From Chapters

Lapeer for David Blauet and John Braidwood

DID YOU KNOW?

*Your donation to the
MARSP Foundation
may be tax
deductible.*



VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

January 1, 2023 - February 28, 2023

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed here for the contributions between January 1, 2023 to February 28, 2023, 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

Janet Anderson - Presque Isle
Michele Anderson - Wayne Metro
Sharon Ashworth - MARSP
Carol Asman - Wayne NW
Don Ball - Wayne Metro
Kay Barcroft - Ionia
Virginia Barker - Wayne NW
William Barone - MARSP
Nancy Barrett - Berrien
Kristine Bauman - MARSP
Elizabeth Berman - MARSP
Lucy Bosio - Colorado Chapter
Barbara Bott - Ogemaw
Karen Brandenburg - MARSP
Carol Brown - Huron
Estella Brown - Kent
Susanne Brzakowski - MARSP
Phyllis Buchanan - Wayne Downriver
Barbara Burdick - MARSP
Enid Check - Wayne Metro
Kim Clark - Washtenaw
Donna Clinard - Kalamazoo
Cynthia Cockrel - Wayne Detroit
Helen Coverdale - Kalamazoo
William Curtis - Grand Traverse
Jeanine Dean - Leelanau
Verland Drake - Muskegon
Dan Eagles - Montcalm
Marion Early - Washtenaw
Nikki Elrod - Kalamazoo
Barbara Febey - Crawford-Oscoda
Lois Feider - MARSP
Joan Ferrell - Genesee SE
Douglas Fox - Oakland North
Sonja Franchett - Macomb East
Janice Frederick - St Clair
Rhonda Gaines - Oakland Suburban
Virginia Garner - Wayne NW
Patricia Gebhardt - MARSP
Ladonna Golden - Van Buren
Nancy Gould - Presque Isle
Donald Goven - Washtenaw
Anne Green - MARSP
John Hardy - Livingston
Ruth Helwig - Isabella
Martha Hendrickson - Macomb North
Christy Hilgers - Houghton-Keweenaw
Judy Hill - Macomb North
Cheri Holman - Wayne NW
Marilyn Hopping - MARSP
Janet Hotchkiss - Livingston
Joyce Houck - St Clair
Margaret Hunt - Presque Isle
Carole Jacobs - Livingston
Cara Jones - Ingham - Greater Lansing

Nancy Justin - Kalamazoo
Dianne Karsh - Chippewa-Mackinac
Susan Kettle - Kent
Nancy Kevelin - MARSP
Luke Koenigsnecht - Clinton-Shiawassee
Bruce Koldys - Washtenaw
Maureen Krause - Wayne NW
John Krienke - Washtenaw
Gary Kurek - Berrien
Irma Landin-Obregon - MARSP
Paul Lerg - Crawford-Oscoda
Mary Letts - Marquette
Lois Lofton-Doniver - Wayne Detroit
Sue Logan - Genesee SE
Lenore Lorion - Van Buren
Sam Maisano - Saginaw
Janet McBeath - Ingham - Greater Lansing
Rosemarie McConnell - Wexford-Missaukee
Charlene McGunn - Macomb North
Norman McKindles - Gogebic
Kathleen McLeod - Chippewa-Mackinac
Vera McQuillan - MARSP
Joan Melvin - Kalamazoo
James Mikus - Huron
Loraine Miller - Livingston
Vera Nelson - Marquette
Vordyn Nelson - Wexford-Missaukee
Holly Norman - Leelanau
Kristine Norris - Ionia
Charline Oden - Osceola
Velma Oliver - Oakland North
Richard Overholt - Ogemaw
Anne Oxenrider - Branch
Crystal Parker - Isabella
Daryl Peterson - Alpena
Martha Phillips - Grand Traverse
Barbara Potocnik - MARSP
Rhonda Powers - Huron
Dana Prentice - Allegan
Patrick Purgiel - Barry
Tim Raymer - Kent
Deborah Reaume - Wayne Downriver
Marilyn Reid - Genesee SE
Dennis Richardson - Grand Traverse
Tamara Rollins - Livingston
Jane Ronca-Washburn - MARSP
Regina Fronczak Roth - Oakland-Farmington
Bruce Rule - Oakland North
Scott Russell - Mason-Lake
Victoria Russell - MARSP
Barbara Ruth - Wayne Metro
Susan Rutherford - Saginaw
Duanne Salswedel - Lapeer
Melissa Santini - Ontonagon

Kim Schmidt - Crawford-Oscoda
Marie Schmidt - Presque Isle
Susan Schmidt - Grand Traverse
Meri Schoof - MARSP
Belinda Seal-Sweet - Oakland North
Mary Shaw - Genesee West
Joyce Shehee - Kalamazoo
Deborah Sherrod - Clare
Ida Sledge - Van Buren
April Smith - Wayne Detroit
Holly Smith - Washtenaw
Susan Smith - Colorado Chapter
Doris Snodgrass - Macomb North
James Snodgrass - Macomb North
Pamela Sook - Isabella
Donald Spencer - Monroe South
Regina Stein - MARSP
Penny Stoner - MARSP
Joanne Thomas - Wayne Metro
Barbara Thompson - Menominee
Thomas Tithof - Saginaw
Coni Towersey - Newaygo
Karen VanKoeveering - Kent
Kathleen Volk - Tuscola
Arlene Waggoner - Presque Isle
Sue Walter - Hillsdale
David Werner - Alpena
Melissa White - Schoolcraft
Martha Wright - Livingston
Jolene Yourist - Monroe South
Roger Zick - Clinton-Shiawassee
Teresa Zigman - MARSP
Claudia Zimmerman - Kent

Chapters

Leelanau

In Memory of, from Members

James Crawford for Lois Griffin
John E. Markiewicz for Melody Provencher
Rebecca J. Stroube for Bob Hommer

Believe it or not...

Retirement health benefits can be as empowering as retirement itself.

At Priority Health, we believe retirement and health benefits should offer the same thing—**freedom**.

That's why our plans let you:



Travel the country
with quality coverage
from an HMO plan.



**Choose the care
you need** from the
doctors you want.



See a specialist
without a referral
from us.



For more on our Medicare and Pre-Medicare plan offerings, go to **priorityhealth.com/mpsers**.

In disbelief? Get the facts.

Retirement health plans come with many myths. We're busting them in our free online webinar.

Scan the code or go to **priorityhealth.com/believeitornot** to sign up.



A SALUTE TO THE

WOMEN OF MARSP

DURING RENEWAL SEASON

Membership Committee Report by Lillian Jones-Thomas

It's a new day, a new season, a new beginning. I'm writing to you from March 2023, where spring is just beginning to make its way across Michigan. For MARSP, spring is a time for membership renewal, recruitment, and retention. The season also happens to kick-off with Women's History Month – a time in which we honor the contributions of women to our history and culture. What a beautiful beginning!

As members, we're all involved and committed to MARSP's vision "to protect and enhance the pension and healthcare benefits for Michigan public school retirees." This legacy and foundation has been upheld by members and leaders like you for over 70 years. Today, it's up to all of us to keep that legacy going for future generations.

While it may not be March by the time you read this, we hope you'll take time to celebrate the women who have taken up the mantle and kept MARSP financially secure and at the forefront of legislative conversations throughout the organization's history. There are many impactful women at the local chapter levels, across Michigan, and outside the state who sacrifice their time and energy to ensure that public school retirees live out their retirement with joy, stability, and dignity. Let us honor these women for their commitment by:

1. Renewing your membership with MARSP

2. Sharing the benefits of a MARSP membership and encouraging other retirees to join

Once you've renewed your membership, consider reaching out to a friend and potential member to share something you've enjoyed from MARSP over the years: your local chapter meetings, state webinars, the Travel Program, Retirement Planning Services, DonorsChoose, the Scholarship Program, legislative updates, or the VANGUARD itself!

Follow MARSP on social media and share MARSP's posts. Remember, too, that when you refer a new member, you are entered into a monthly referral drawing for a VISA® gift card AND an annual drawing to win a stay at the Grand Hotel.

Let's take example from the women who led us to where we are today. **Here are a few of the women in my life, past and present, that I'm celebrating:**

Bonnie Carpenter
Marie Wilkerson
Catherine "Kit" Spring
Cheryl Harvey
Vickie Barnes
Pamela Trask
Speedy Bates
Lillian V. Jones-Thomas
Susanne Jakubiak
Jill M. Simpson
Linda K. Kittredge

Cynthia G. Paroda
Julie Wagner
Diane Fleming
Lynne A. Kochmanski
Jeanene S. Brandt
Delicia Lockhart
Kelli Cherrette
Erin Parker
Mandy Hitsman
...and so many more!

There is strength in numbers, and we need our VOICES heard in the legislative chambers in Lansing. Spring, summer, autumn, and winter is a continuum, just as the mission and purpose of MARSP is a continuum. Let us begin again, like springtime, by renewing and getting involved. Be impactful, like the great women of MARSP!



The Membership Committee is co-chaired by Lillian Jones-Thomas & Les Nixon

RENEWAL MADE EASY.



ONLINE

STEP 1:

Visit www.marsp.org/renew

STEP 2: Login to your MARSP Account

STEP 3: Click "My Profile" and then "Membership"

STEP 4: Click "Renew" and complete checkout process.



MAIL

STEP 1: Cut out and complete the MARSP Membership Form located on page 19.

STEP 2: Include a check or credit card number for state dues (\$40) + chapter dues. *Dues list below.*

STEP 3: Mail form and payment to:

MARSP
PO BOX 23214
Lansing, MI 48909

STEP 4: Please allow adequate time for your payment to reflect.



PHONE

STEP 1: Call MARSP

888-960-4022
Monday - Friday,
7:30 AM - 4:00 PM EST

2023-2024 STATE & CHAPTER DUES:

MARSP - \$40

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
Charlevoix - \$5
Cheboygan - \$5
Chippewa-Mackinac - \$5
Clare - \$5
Clinton/Shiawassee - \$5
Crawford-Oscoda - \$5
Delta - \$5
Dickinson - \$5

Eaton - \$7
Emmet - \$10
Genesee - \$9
Genesee Southeast - \$7
Genesee West - \$9
Gladwin - \$5
Gogebic - \$10
Grand Traverse - \$10
Hillsdale - \$5
Houghton-Keweenaw - \$5
Huron - \$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 - \$7
Oakland Suburban - \$6
Oakland-Farmington
- \$5
Oceana - \$10

Ogemaw - \$6
Ontonagon - \$5
Osceola - \$5
Otsego - \$10
Ottawa - \$10
Presque Isle - \$10
Roscommon - \$10
Saginaw - \$7
Schoolcraft - \$7
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

Tallahassee/
South Georgia - \$1
Tri-County - \$5

TENNESSEE

Tennessee East - \$5

MARSP MEMBER RENEWAL FORM



☐ **MARSP State Dues - \$40**

Referred by: _____

☐ **Chapter Dues**

Please renew local chapter dues for the following chapter: _____

☐ **Auto Renewal (email required)**

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 below.

☐ **Spousal Membership**

As the usual beneficiaries of benefits, spouses have a voice too! Help MARSP grow its membership by signing your spouse up as a member.

Please make my spouse a member of MARSP! I am including an additional \$40 for state MARSP membership for my spouse. Please include applicable chapter dues.

Name of Spouse: _____

Date of Birth: _____

Email Address: _____
(spouses may not share an email address)

MAKE A CONTRIBUTION

MARSP Funds:

☐ **VBDF (Voluntary Benefit Defense Fund) to be used for the legal defense of school retiree benefits.**

☐ **MARSP General Fund** to assist the finance committee in meeting expenses for the current budget year.

In Honor or In Memory of: _____

Chapter Name: _____

Contribution amount: _____

MARSP Foundation Funds:

☐ **Scholarship Fund** to help active school staff with tuition costs to further their education.

☐ **Foundation General Fund** to work toward the Foundation mission.

☐ **Richard and Margaret Smith Fund** to assist members with financial needs

☐ **Endowment Fund** interest only used for Foundation programs.

In Honor or In Memory of: _____

Chapter Name: _____

Contribution amount: _____

Make check payable to: MARSP Foundation Inc.
Please do not combine with dues payment.

PAYMENT INFO

Member Name _____

Phone Number _____

Email Address _____

Payment Options: ☐ Credit Card ☐ Check(s) 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

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



PAM SOCHAKI

MACKINAC ISLAND WINNER!

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 the Grand Hotel on Mackinac Island!

MARSP members referred 14 new or former members from January 1, 2023 - March 31, 2023!

The 14 referrals have the following chapter associations: Branch, Calhoun, Genessee Southeast, Kalamazoo, Saginaw, Tuscola, Wayne Detroit, Wayne Northwest

The \$25 Visa® gift card referral winners: Diane Pridgeon for referring Suzanne Fillmore (Branch), Calvin Mott for referring Mary Ann Stange (Saginaw), & Margaret Barda for referring Susan Scalabrino (Calhoun)

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!