

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

SUMMER 2023

**State Budget Again Pays
Down MPERS Debt**

Page 3

**Future Retirees Are Worried:
Here's How You Can Help**

Page 8

**Meet Hank & Mary: Members Catch
Up on Travel Dreams in Retirement**

Page 7



MARSP

COVER PHOTO COURTESY OF BILL RICHARDSON, ALASKA 2023 TRAVELER

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

TABLE OF CONTENTS

- 3 | State Budget Again Pays Down MPSERS Debt
- 4 | “Thank You” From the Legislative Committee
- 5 | Ouch! I Just Hit My Head on the Debt Ceiling!
- 6 | MARSP Travel Program: Reflections of Italy
- 7 | Meet Hank & Mary: Members Catch Up on Travel Dreams in Retirement
- 8 | Future Retirees are Worried. Here’s How You Can Help...
- 10 | MARSP Foundation Awards Scholarships to Public School Staff
- 16 | Georgia Sharp Recognized for Service to MARSP

MARSP 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

Sue Jakubiak, President

Don O. Johnson,
Vice President

Steve Gordon,
Past-president

Speedy Bates, Secretary

Hess Bates, Treasurer

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.

f FOLLOW MARSP!

Keep up with MARSP and fellow MARSP members on Facebook! By following along, you’ll see the latest retirement tips and resources, as well as updates on legislative activities.

The screenshot shows the Facebook profile for the Michigan Association of Retired School Personnel (MARSP). The profile picture features two people on a boat with the text "Join the ADVENTURE!". The page name is "Michigan Association of Retired School Personnel (MARSP)". A recent post is visible, titled "Intro" and "Michigan Association of Retired School Personnel (MARSP)", dated 19h. The post content includes: "MARSP is an independent, non-partisan association of 30,000+ retired school employees in Michigan" and "Registration is open for MARSP's 12th annual golf outing! This is an opportunity to support the MARSP Foundation Scholarship Fund, which provides financial assistance to public school employees looking to further their education in the public school arena. The event will take place Tuesday, August 15, 2023, at Brookshire Inn & Golf Club in Williamston. Register online www.marsp.org/golf2023. Learn more about the MARSP Foundation Scholarship: www.marsp.org/foundation/#schola... See more".

STATE BUDGET AGAIN PAYS DOWN MPSERS DEBT

After the busiest six-month start to a legislative session than anyone in town can remember, the Legislature completed budget work on Wednesday, June 28, 2023. Budget bills are now on the way to the Governor, who is expected to sign them.

The School Aid budget once again includes significant funding to pay down MPSERS debt. It also includes a 5% increase to the per-pupil foundation allowance, significant increases to "at-risk" and special education funding, expansion of GSRP, and funding to assist new teachers with student loan repayment.

As in years past, the Fiscal Year 2023 School Aid budget utilized record revenues to continue paying down debt while also making a \$1 billion one-time payment against accrued debt in the system. This was a welcome development and accelerated our timeline for achieving a debt-free system by 2038. The conference report for the Fiscal Year 2024 School Aid budget increases state support for MPSERS costs by \$650 million.

The report also includes:

- One-time payments to offset costs for local districts, ISDs, and libraries
- \$215.8 million deposit to fund accelerated reduction of payroll growth assumptions
- \$374 million to hold districts harmless for ongoing cost increases and reducing the system's assumed rate of return to 6% as part of the state's ongoing dedicated gains policy

MARSP thanks Governor Whitmer and state legislators on both sides of the aisle for continuing to make MPSERS debt repayment a priority and for completing the School Aid budget promptly.

The Legislature is largely in recess for the summer, so please take advantage of opportunities to interact with your elected officials when they hold office or coffee hours in your district. Thank them for continuing to support public schools and making MPSERS debt repayment a priority!



Executive Director's Message
By Royce C. Humm,
MARSP Executive Director
staff@marsp.org

CHAPTER NEWS: REINSTATING THE CHAR-SOTA CHAPTER

A group of MARSP members in Sarasota/Port Charles, FL would like to reinstate the Char-Sota Chapter.

If you live in the area and are interested, please contact Elizabeth Dezenski at bdezenski@yahoo.com



Michigan Association of
Retired School Personnel
Protecting your future

CHAR-SOTA CHAPTER



BENEFITS STILL FIT?

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider the benefits & discounts from **MARSP & AMBA**. Call now to find out more.

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MARSP - Michigan Association Retired School Personnel



Michigan Association of
Retired School Personnel
Protecting your future



“Thank You” From the Legislative Committee

By Georgia Sharp, Legislative Committee Co-chair

Governor Whitmer signed Public Act 4, formerly HB 4001, on March 7, 2023. This act amended the 2011 tax placed on retirement income, which ate away at the finances of older Michiganders for over ten years.

“When they file their 2023 state income taxes in 2024, they will see the rate adjustment in the form of less tax owed or a larger refund,” said State Treasurer Rachael Eubanks.

Public Act 4 will amend Michigan’s current Income Tax Act to provide a substantial tax deduction on retirement benefits. However, the legislation will not take effect immediately. There were insufficient votes in the state legislature for immediate effect, so the law will take effect 90 days after the adjournment of the current legislative session, typically towards the end of the calendar year, and will be phased in over the 2023-2026 tax years.

The Office of Retirement Services (ORS), MARSP, the Department of Treasury, and your tax preparer will provide further information and instruction to help with choices when the phase-in begins in 2024 for the 2023 tax year. MARSP will also continue to monitor Public Act 4’s impact on members throughout the phase-in.

During these past twelve years, MARSP has been a warrior against the taxing of pensions and retirement. We have seen many people involved in keeping this issue in front of legislators each

year. We want to express our appreciation and gratitude to those people. This was a long-fought battle. Though it was not a perfect ending, it is a positive step for public school retirees.

We want to thank MARSP leadership, who were supportive and encouraging to the Legislative Committee throughout this decade-long fight. Our last two executive directors deserve a special “thank you” for their work alongside MARSP’s lobbyist. They logged in many hours of strategizing and debating with those who would be casting their votes.

Also, we have a group of MARSP members, our Legislative Ambassadors, who met with representatives and senators to discuss MARSP’s position face-to-face. They are passionate about MARSP’s mission and give their time and energy to speak on behalf of members. Thank you to all the Legislative Ambassadors who helped make this issue a priority.

We know there were also many members who made phone calls, sent messages, wrote letters, and met with legislators face-to-face. We want to thank you also for carrying MARSP’s message in your own way.



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



IMPORTANT ANNOUNCEMENTS FROM THE OFFICE OF RETIREMENT SERVICES

The Michigan Office of Retirement Services (ORS) has continued the suspension of the annual Verification of Coverage (VOC) survey for 2023. This means you DO NOT have to submit a VOC survey in 2023. This applies to the Blue Cross Blue Shield PPO Medicare and non-Medicare insurance plans.

If you have any questions regarding this matter, please contact ORS at 517-284-4400 or 800-381-5111.

OUCH!!!

I JUST HIT MY HEAD ON THE DEBT CEILING!

In January of this year, economists around the world watched closely as the U.S. approached, and then exceeded, the limit on borrowing that had previously been set by Congress. Our elected officials were then required to negotiate a plan to raise or suspend the \$31.4 trillion limit that had been established in 2021, when this problem had last occurred. While those negotiations were taking place, the debt ceiling forced the US Treasury to undertake “extraordinary measures” to insure that the cash kept flowing so that the government could keep paying its bills. Fortunately an agreement to suspend the limit was reached early in June, thus preventing what would have been an unprecedented and destabilizing default on the national debt. Interested parties (including you, me and probably everyone else on the planet) breathed a collective sigh of relief and global financial stability survived, at least for the time being.

The debt ceiling was initially conceived in 1917 as a means of mitigating any blank-check approach to spending that might have developed as the U.S. was dragged into World War I. The idea was to insure that Congress would be involved in spending decisions when expenditures exceeded revenue; certainly a reasonable premise. For most of a century, this mechanism of gaining legislative approval before increasing the nation’s debt worked pretty smoothly and the debt ceiling has been raised literally scores of times. But as the scope of government spending has increased, political positions have hardened and legislators have faced more difficult negotiations. The specter of default on the nation’s debt has thus taken its own seat at the table. The agreement reached in June will last through December 2024 and will allow the Treasury to borrow money as needed to meet budgetary requirements. Certainly that borrowing will be necessary. In Fiscal 2022, the U.S. budget called for \$6.3 trillion in spending with only \$4.9 trillion in total tax revenue expected. The \$1.4 trillion balance was added to the national debt.

U.S. Government spending is incredibly complicated and much of it is non-discretionary, the result of obligations such as Social Security and Medicare, to name just two such programs; this spending is not optional. During fiscal 2022, nearly two-thirds of government spending (\$4.1 trillion) fell into this large category. Other functions of government, despite being very important, are considered discretionary and must be paid for by what is left over. Given that there isn’t much left over, borrowing results. Expenditures for health, education, infrastructure, space, transportation and international affairs are only a few examples. The U.S. has one of the most complex and productive societies on the planet. Keeping it all running will always be expensive.

And that brings us to the bottom line. Some have said that June’s agreement to suspend the debt ceiling has done little more than to kick the can down the road, but this fails to recognize the complexity of the problem. Our government is expected to provide countless services both domestically and around the world. Meeting all of these obligations while keeping taxes low is resulting in significant annual deficits; for now, that’s just the way it is. Given climate change, the war in Ukraine, tensions with China and the myriad other challenges on the world stage, we can expect to hear more about debt and the debt ceiling. It’s a fair bet that our nation’s finances will continue to be a fascinating study for decades to come.



The Bottom Line

By Hess Bates, MARSP Treasurer

hessbates@att.net

REFLECTIONS *of* ITALY

APRIL 17-26, 2024

10 Days, 12 Meals: 8 Breakfasts, 1 Lunch, 3 Dinners

HIGHLIGHTS: Rome, Vatican Museums, Sistine Chapel, St. Peter's Basilica, Assisi, Perugia, Cortona, Florence, Michelangelo's David, Chianti Winery & Cooking Class, Venice, Murano Island, Milan

ITINERARY AT A GLANCE

On the "Reflections of Italy" tour, you'll discover a land rich in history, culture, art, and romance alongside friends who served in public education and share your interests! You'll explore medieval palaces and Gothic cathedrals, marvel at the work of Michelangelo, indulge in regional delicacies and fine Italian wines, drift through canals by gondola, and view the studios of renowned designers and craftspeople.

TOUR ACTIVITY LEVEL: 3

The overall activity level of this tour is a level 3. This means you're an on-the-go traveler. You don't want to miss a thing, so walking and standing for longer periods of time (1-2 hours) isn't a big deal. You can navigate hills and uneven ground, climb into various modes of transportation, and could possibly anticipate changes in elevation. You can expect some longer days balanced with free-time to recharge or set out on your own adventure. On this tour, some of the most unique sightseeing can mean accessing locations that restrict motor coaches, especially in historic areas such as Rome, Venice and Florence which requires minimum 2.5 miles of walking over flat but cobblestoned streets with narrow sidewalks.

LEARN MORE & BOOK

Visit marsp.org/travel or call Collette Travel at 1-800-581-8942 and refer to booking number 1151420.



Double: \$3,999

Single: \$4,899

Triple: \$3,969



Meet Hank & Mary: Members Catch Up on Travel Dreams in Retirement

When Hank and Mary Woods married in 1973, they knew they wanted to travel together. As time went on, however, and the pair had to balance careers, parenthood, and finances, travel never topped their list of priorities.

“Money was the basic issue,” said Mary. “Saving for retirement and all of life’s other expenses took up any excess funds we had.”

They found their travel dreams rekindled in 2010 after both were officially retired, but then health issues got in the way. Still, the travel bug persisted, and when Mary saw the MARSP Travel Program’s trip to Coastal Maine in 2022, she had just one thought:

“Lobster,” said Mary, grinning.

The timing was finally right, as was the activity level for Mary, who has mobility issues.

“Health issues limit us, but they don’t stop us,” said Hank.

Roaming Coastal Maine, MARSP’s first-ever trip in partnership with Collette Travel, was designated a “Level 2” out of four in terms of activity. According to Collette, Level 2 travelers “like a balanced approach to travel.” Hank and Mary were optimistic about the mix of planned activities and leisure time in Maine.

“We thought, ‘Let’s try it out,’” said Hank.

“Let’s catch up on the dreams we had 40 years ago,” added Mary.

On their trip, Hank and Mary enjoyed scenic views of forests, mountains, and sweeping shorelines. They visited vineyards, an oyster farm, and joined a local lobsterman to retrieve lobster cages from beneath the ocean’s surface. As they traveled the coast by

“
I want other people to think, ‘Oh, well she did it. Maybe I can do it.’
- Mary Woods
”

train, Hank, a model railroad enthusiast, spent an hour talking to the train’s engineer.

“Everyone was oohing and aahing at the scenery, and I was in the back talking to the engineer about the railroad business and how things had changed over the years – just a 70-year-old guy acting like a 12-year-old kid.”

While Mary enjoyed each bit of the journey, her favorite part was the company of fellow MARSP members.

“One of the best things were the people. Everyone was right there to help me,” said Mary, who still keeps up with one of the MARSP members she befriended on the trip over email.

Any nervousness the pair felt about physical limitations holding the group back were quickly eased. Fellow MARSP travelers were more than happy to assist and accommodate, as were the travel facilitators. Particularly, Mary noted, the bus driver for their tour.

Hank and Mary hope their story inspires confidence in MARSP members who are interested in traveling, but have fears or hesitations.



“I want other people to think, ‘Oh, well she did it. Maybe I can do it,’” said Mary.

Her parting advice, “Just keep an eye on the activity level.”

.....

Hank and Mary will celebrate their 50th wedding anniversary on August 11, 2023. MARSP congratulates them on this milestone and wishes them many more adventures in the years to come!

FUTURE RETIREES ARE WORRIED. HERE'S HOW YOU CAN HELP...

Membership Committee Report by Les Nixon

As Membership Committee Co-chair and a MARSP School Ambassador, I often have conversations with active school employees about retirement. Through these conversations, I've learned that many active staff are concerned about their future retirement. They wonder what their insurance will look like, if they'll have reduced premiums, or if there will even be a retirement system from which to draw.

At MARSP, we understand their worry. We know from experience that our retirement system is susceptible to budgetary negotiation and corrosive legislation. We also know that, together, we can impact legislators and safeguard our earnings and benefits.

- We did it in 2011 in the face of legislation that sought to defund MPSERS. MARSP's testimony led to maintaining MPSERS and the creation of other retirement options for those hired after July 1, 2012.
- We did it in 2017 when the Legislature considered halting the subsidy for MPSERS health coverage, hiking up your monthly insurance premium. When negotiations began, MARSP was the ONLY retirement organization involved and the insurance subsidy remained in tact.
- We did it again this year with the passing of Public Act 4 after a decade-long fight to repeal the 2011 pension tax.

History shows our effectiveness in fortifying the public school retirement system for ALL recipients, current and future. So how do we, as members, invite our working colleagues to join the effort, simultaneously easing their minds about retirement? The key to is to increase MARSP's name recognition and visibility as an advocate for their retirement.

Next time you're subbing or attending a school event, check in on fellow and future MPSERS recipients. Ask questions and use prior knowledge to connect them with MARSP resources. Here's are some possibilities...

If they're still working:

"Do you hope to retire someday? If so, MARSP is a member-based group working at the legislative

level to protect your contributions and the stability of the overall retirement system."

"Do you hope to retire someday? If so, MARSP is a member-based group that works to make sure you have a smooth transition into a strong retirement system. MARSP's pension seminars provide all the essential information needed to start thinking about retirement. Their seminars are available to all public school and community college employees who are members of the MPSERS retirement system. Pension seminar requests can be made at marsp.org/retirement-planning.

"Have you heard about the professional development scholarships through the MARSP Foundation? Each year, they distribute scholarships to school staff who are looking to advance their careers in public education. You can learn more online at marsp.org/scholarships.

*Share the flyer on p. 9 with
working colleagues!*

If they're retired:

"Have you joined the Michigan Association of Retired School Personnel yet? MARSP is a member-based group working to protect public school retiree pensions and health benefits."

"Are you interested in traveling in retirement? If so, the MARSP Travel Program is a great way for retired public school employees to enjoy the benefits of retirement while staying connected with friends who also served in public education and share similar interests. They have customizable travel packages with a variety of activity levels.

"Have you checked out your local MARSP chapter? Joining a local chapter is a great way to stay connected, active, and informed in retirement!"



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



ARE YOU A FUTURE PUBLIC SCHOOL RETIREE?



Michigan Association of
Retired School Personnel
Protecting your future

As a public school employee, you're making contributions to your retirement savings with each paycheck.

Join the effort to protect your financial future with a MARSP membership.

Why should I join MARSP while I'm still working?



MARSP advocates to keep your benefits safe.



As a member, you'll receive information, resources, and professional advice to help you plan for your retirement.



MARSP is an intergenerational community of current and retired school staff. We connect friends and colleagues through state and local activities, legislative advocacy events, volunteer and leadership opportunities, the MARSP Travel Program, seminars, webinars, and workshops.



WWW.MARSP.ORG/JOIN



MARSP FOUNDATION AWARDS SCHOLARSHIPS TO PUBLIC SCHOOL STAFF

Each year, the MARSP Foundation awards scholarships to public school staff looking to advance their career in the public school arena. Scholarships can go towards:

- Four-year degree program
- Community college
- Technical/vocational institution in Michigan
- Seminars/workshops from Michigan professional organizations

This year, the MARSP Foundation awarded eight scholarships to public school staff from across Michigan to further their education and professional development. The Foundation awarded a total of \$5,250 to the 2023 recipients, selected from among a pool of 22 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 from January through April. Be sure to share this opportunity with your friends and former colleagues by directing them to www.marsp.org/scholarships.



If you'd like to support the Foundation Scholarship Fund, consider signing up for MARSP's upcoming golf outing! The 12th Annual Bruce H. Moeggenborg Memorial Golf Outing will be held Tuesday, August 15, 2023, at the Brookshire Inn and Golf Club in Williamston, MI. Register at marsp.org/golf2023.

Jason Horricks
Hometown: Moran
Michigan Teachers of Tomorrow

Sarah Schroeder
Hometown: Grayling
Southeastern School Behavioral Health Community

Cierra Lowe
Hometown: Rockford
Ferris State University

Abigail Osborn
Hometown: Kalamazoo
Central Michigan University

Madelynn St. Peter
Hometown: Dafter
Bay Mills Community College

Heather Mitchell
Hometown: Sault Ste. Marie
Michigan Teachers of Tomorrow

Tracy McCord
Hometown: Sault Ste. Marie
University of Phoenix

Michelle Visser
Hometown: Sault Ste. Marie
University of Phoenix

STEVE GORDON'S DEDICATION TO INFORMATION



In 2002, Steven Gordon transitioned into a Human Resources and Finance position with Sault Area Public Schools. Early on in this role, he noticed a need for more information for school staff regarding retirement planning and benefits. He began searching for resources. While he didn't find any through the state at the time, he did find MARSP's Retirement Planning Services, which offers pension seminars for those in the Michigan State Employee's Retirement System.

"I didn't know much about MARSP," said Steve, "In the beginning, I was just the guy that coordinated the retirement seminars. But I found that my values matched up with MARSP – like making sure that people are informed."

Steve officially joined MARSP as a retiree in 2012, bringing his passion for accessible information to state and local leadership positions. This summer, we celebrate and thank him as he closes a two-year chapter as MARSP President.



Royce Humm, MARSP Executive Director, and Steve Gordon, Past-president

Looking back, it seems Steve came into his tenure at just the right time. His leadership helped guide MARSP through the choppy, uncharted waters of a global pandemic, as well as major advocacy efforts to repeal the pension tax.

"To merely thank Steve for his service as MARSP President would be a true injustice," said incoming MARSP President, Sue Jakubiak, "Steve led our association through an unprecedented time. His term was met with major decisions, such as when to return to in-person meetings post-COVID and the closing of our Jolly Road headquarters and relocation. Among MARSP's successes during Steve's term is the passing of Public Act 4, after over a decade of MARSP lobbying support, which will phase in state income tax relief on retiree pensions."

Steve led with a collaborative mindset, emphasizing the role and responsibility of each member in achieving MARSP's goals.

"Our retirement system is good, but MARSP can't protect the system on its own," Steve explained, "We need to keep everyone informed and working together to protect our pensions and benefits. That's the nice thing about MARSP, too – it's not just one group. It's everyone. It considers the whole school family."

For Steve's friends and peers at MARSP, his presidency was also marked by his kindness and humor.

"Steve Gordon is a very down-to-earth kind of guy," said Steve's predecessor, Past-president, Bob Kucera, "Always a smile, and always has a hand to help out where and whenever he can."

"Steve's term as president may be ending, but I look forward to his input and dry wit as he continues to serve as Past-president on the Executive Leadership Team!" said Sue Jakubiak.

So what's next for Steve? As Sue mentioned, you'll find him serving on the Executive Leadership Team as Past-president. He also serves as treasurer for his local chapter. On the personal side, he hopes to expand his garden.

IN REMEMBRANCE

January 2023 - March 2023

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

Michigan

Akron

Irene Aymer

Ann Arbor

Barbara Loomis

Battle Creek

Hilda Gailey

Bay City

Betty Clifford
Jean Clukie
Judy Fletcher
Donald Freel

Bergland

Ronald Morrison

Bloomfield Hills

Nancy Wiginton

Cadillac

Mildred Thompson

Canton

Mary Lambert

Caro

Susan Green
Loretta Sheridan

Caseville

Rosemarie
Mcelreath

Caspian

Kenneth Andree
Felix Margoni

Cedar

Joyce Stackable

Chelsea

Anita Parks

Chesterfield

Ann Campbell

Clare

Katherine Gordon
Darlene Schunk

Clinton Twp

Joyce Eveningred
Irene Papais

Clio

Dorothy Ozanich

Commerce

Linda Smith

Dearborn

Lawrence Crane
Ronald Webb

Decatur

Arlene Warkentien

Delton

Georgia Miknis

Detroit

Charlie Butler
John Calhoun Jr

Escanaba

Mary Green
Ernest Kaven

Fairgrove

Theodore Barris

Farmington Hills

Earl Meyers

Flat Rock

Deborah Powell

Flint

Ruby Viverette

Frankenmuth

Ruth Abraham-
Baker

Freeland

Sherry Barron

Freeport

Deloris Dipp

Gaylord

Josephine
Neubecker

Glen Arbor

Virginia Schmid

Grand Blanc

Russell Husted

Grand Haven

James Candela

Grand Rapids

Mary Brown
Eugene Curtiss
Nancy Magnuson
Rita Voss
Katherine Janzen

Grandville

Michael Snyderi

Grosse Ile

Deborah Williams

Hartland

Robert Morefield

Hastings

Evelynne Chambers
Donna Gutches
Betty Johnson
Patricia Markle
Elizabeth Nevins
Audrey Renner
Cynthia Robbe

Hillman

Joyce Green

Holland

Jean Urquhart

Holt

Pauline Bender

Howell

Roy Klay

Ironwood

Richard Soetebier

Kalamazoo

Linda Brigham
Earl Hyde
Rodger Pruis
Missouri Shuler
Nola Thole
Sharon Westafer

Lake Linden

Anna Vollmer

Lakeport

Jacquelyn
Armstrong

Lansing

Carole Campbell
Alice Troop

Le Roy

Harriet Mathews

Lenon

Marcelyn White

Livonia

James Colliton
Donald Harris

Manton

Jose Zavala

Marshall

Kenneth Machata

Monroe

David Mckay

Munising

Donna Bianchetti

Muskegon

Rosemary Kelley

New Boston

Darell Pounds

Niles

Nancy Jo Nimt

Northville

Tim Daniel
Calvin Mckinney

Novi

Kathleen Diggs

Ossineke

Joel Marciniak

Otter Lake

Arlene Jones

Pelkie

June Schaefer

Pellston

Sharon Sims

Pigeon

Kathy Kingsrud

Pleasant Lake

Marilyn Mcpherson

Pleasant Ridge

Norma Macklin

Port Austin

Ada Leach

Port Huron

Virginia Anderson
Barbara Bates
Doris Lloyd

Portage

Carol Bailey

Presque Isle

Betty Vollmar

Rapid River

Hawaina Johnson

Reed City

Nelda Youngs

Reese

Vera Schian

Riverview

Anne Bloomfield

Rochester

Helen Gates

Saginaw

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Banning

Richard Sinner

Florida

East Palatka

Ardys Lindsley

Safety Harbor

Joan Webster

Sarasota

Patricia Jackson

Zephyrillis

Nicholas Klak

Indiana

Noblesville

Ronald Morse

Valparaiso

Dorie Hires
Donald Klein

Massachusetts

South Hadley

G Robert Klump

Minnesota

Mahtomedi

William Fairman

New York

Troy

Maralyn Wight

Ohio

Cleveland

Shirley Parolao

Toledo

Etta Mae
Chapman

Tennessee

Crossville

Gary Ross

Loudon

Annie Lawing

Virginia

Midlothian

Shirley Wietnik

CONTRIBUTIONS TO MARSP

January 1, 2023 - February 28, 2023

Contributions to MARSP include donations to the General Fund.

Members

Joan Alexander - Macomb East
Arlene Amelotte - Alpena
Faye Anderson - Wayne Northwest
Karl Anderson - Wayne Northwest
Jill Applebaum - MARSP
Ann Archambault - MARSP
Dolores Baker - Alpena
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Sadie Chamelly - Kent
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Patsy Hammond - Wayne Northwest
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Williemae Hawkins - Wayne Detroit
Charles Haynes - Ingham - Greater Lansing
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David Hendershot - Oakland-Farmington
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Verna Holley - Ingham - Greater Lansing
Darwin Hooker - Barry
Helen Hopings - Macomb East
Davetta Horner - Oakland Suburban
Roberta Hubbard - Washtenaw
Marie Ibbetson - Tennessee East
Gilbert Jackson - Oakland Suburban
Constance Janssen - Houghton-Keweenaw
Bonita Johnson - Cheboygan
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Elizabeth Michael - Washtenaw
Arlene Michaud - MARSP
Danny Millie - Clinton-Shiawassee
Dolora Mills - Gogebic
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Olivia Wylie - Washtenaw
Helen Young - MARSP
Jesse Young - MARSP
Gerald Zitny - Oakland Suburban
Carole Zwahlen - 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.

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Barbara Balbo - Hillsdale
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Walter Kwik - Washtenaw
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Martin Obed - Kalamazoo
Sharyn Osborn - Oakland North
Eileen Parent - Wayne Metro
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Shirley Truhn - Berrien
Olivia Wylie - Washtenaw
Peggy Altenburg - Livingston
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Helen Beam - MARSP
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Thomas Borchers - Roscommon
Lelah Bouchard - Ottawa
Dennis Bray - Iron
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Deborah Egerer - Saginaw
Roger Farnsworth - Grand Traverse
Sandy Farnsworth - Grand Traverse
Marie Garretton - St Clair
Thomas Gilmer - Allegan
Patricia Gosik - Oakland Suburban
Kay Greene - Wayne Metro
Marcia Griffin - Isabella
Patricia Harrison - Livingston
Gerald Hawes - Charlevoix
Christy Henne - Chippewa-Mackinac

Judith Hurley - Wayne Metro
Susan Kanitz - Washtenaw
Mary Keller - Wayne Northwest
Laurie Kuna - Kent
Kimberly Lewis - Ottawa
Sally Martin - MARSP
Carla Mccarty - St Joseph
Mary Mckinley - Macomb North
Kathleen Muench - Grand Traverse
Carol Natkowski - Wayne Metro
Edward Navoy - Wayne Northwest
Judith Quirk - Marquette
Robert Roth - Washtenaw
Carol Slavic - St Joseph
Beverly So - Berrien
Mary Stowe - Washtenaw
Nancy Sullivan - Marquette
Elizabeth Volstromer - Wayne Detroit
Robert Wainwright - Saginaw
Stephanie Walker - Wayne Northwest
Norma Wasser - Genesee SE
Lila Westenberg - MARSP
Sylvia Whitmer - Oakland Suburban
Jim Woodhams - Washtenaw
Olivia Wylie - Washtenaw
Carmen Zeigler - Macomb North

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

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Mangalam Gopal - Houghton-Keweenaw
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Kathleen Shary - Wayne Metro
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Robert Wainwright - Saginaw
Christine Walczyk - Wayne Northwest
Jim Woodhams - Washtenaw
Olivia Wylie - Washtenaw
Nancy Yettah - Ottawa

In Memory Of, From Members
Bernadine Zitka, from Martha Jovanovic

In Memory Of, From Chapters
Rita Voss, from Kent
Pauline Nielson and Dawn Humphreys, from Leelanau
William Hansen, Nancy Howe, Charles Salvano, Dr. Gladys Peeples-Burgs and Dennis Bowen, Nancy Schroeder, Anne Frey, Diane Althouse, Nancy Nimtz, Eleanor Desmond, Bruce Schadler, and William Fairma, from Berrien
Dorothy Ozanich and Marjorie Haven, from Genesee West
Robert Stewart, Anne Bloomfield, Debbie Powell, Jim Candela and Deborah Williams, from Wayne Downriver

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

Heather Allen - Livingston
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Doris Beck - Ingham - Greater Lansing
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Christine Wilson - Delta, Marquette
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Olivia Wylie - Washtenaw
Gail Ziegel - Hillsdale

Chapters

Dickinson
Berrien
Oakland North - Noc
Dickinson
Ingham - Greater Lansing
Ogemaw
Tuscola

In Honor Of, From Members
Leonel Cramton, from Anne Cramton

In Memory Of, From Members
Candace Swetkis, from Anne Okonek

In Memory of, From Chapters
Tom Dorcey, from Clare

GEORGIA SHARP RECOGNIZED FOR SERVICE TO MARSP

Georgia Sharp (Ionia County Chapter) received the State Distinguished Service Award on March 15, 2023, for her many years of service to MARSP.

Sharp has served on the MARSP Legislative Committee since 2015, and has co-chaired the committee since 2019. She is also the Legislative, Reservations, and History Chair for the Ionia County Chapter.

Her nomination came with the following statement from fellow member Karen Merchant on behalf of the Ionia County Chapter:

“We are very proud of her and her efforts to keep us in Ionia County, as well as all MARSP members, informed of what is happening in Lansing. But, perhaps, more importantly is her ability to treat everyone with dignity and respect. She is a kind and loving person and we are so excited to nominate her for this honor.”

Sharp stated that her interest in politics began with her parents, who were active at the state and local level all her life. When Sharp retired after 39 years as an English teacher, she found herself with more time to invest in political endeavors. She became chair of her county party, and then served on her county board of commissioners from 2016-2022. During that same period, she also became more involved with MARSP and found roles within state and chapter leadership that suited her love for political action and discourse.

“I enjoy meeting and having discussions with legislators and the people that are making the decisions for our government and society,” said Sharp.

When she looks back at her service to MARSP, she’s particularly proud of the Legislative Committee’s efforts surrounding pension repeal. Despite differing



Past-president Steve Gordon presents Georgia Sharp with State Distinguished Service Award

political ideologies of members, the committee kept its focus on MARSP’s mission and found ways to discuss (and disagree) respectfully.

“There were a lot of passionate feelings and opinions as to how we should address the pension tax,” said Sharp, “When that legislation did finally pass, everyone was so respectful and appreciative of our work over the last 12 years. It was just so cool.”

MARSP Past-president, Steve Gordon, applauded Sharp’s leadership on the Legislative Committee and ability to rally members around shared goals.

“Georgia Sharp is the type of person that makes any organization she’s a part of better. She is intelligent, empathetic, and gracious. She can keep a team focused and moving in the right direction. And she’s always civil, which is no easy feat in the world of politics. We are most fortunate to have her on our team at MARSP, and she is very deserving of the State Distinguished Service Award.”

Sharp thanked MARSP’s Board of Directors for the award, and her longtime friend and colleague, Karen Merchant, for the nomination.

“There are a lot of people out there that are a part of MARSP that are just as deserving and I just feel so honored.”

Thank you, Georgia, for your dedication to MARSP’s mission at the state and local level!

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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
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

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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

MARSP MEMBERSHIP 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

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Cardholder signature _____

Overpayment will be considered a donation.



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Bonnie Lawrence, 2020 Grand Hotel Winner, and her guest

CONGRATULATIONS TO OUR REFERRAL DRAWING 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 the Grand Hotel on Mackinac Island!

MARSP members referred 39 new or former members from April 1, 2023 - June 31, 2023!

The 39 referrals are associated with the following chapters: Baraga, Berrien, Chippewa-Mackinac, Clinton-Shiawassee, Huron, Ingham-Greater Lansing, Macomb East, Mecosta-Canadian Lakes, Menominee, Newaygo, Oakland Suburban, Otsego, Saginaw, Tuscola, Washtenaw, Wayne Downriver, Wayne Northwest, Wexford-Missaukee

The \$25 Visa® gift card referral winners: Mary Jane Salli for referring Steven Salli (Baraga), Beverly Sheppard for referring Joseph Sheppard, and Susan Kott for referring Georgia Magierka

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