

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

# VANGUARD

FALL 2023

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VOLUME 73, ISSUE 3



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

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*VANGUARD* is the official publication of the Michigan Association of Retired School Personnel. Due to production time, each issue of the *VANGUARD* is written about six weeks before publication. Therefore, some of the information may be updated by the time of delivery.



## 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.







## A “Grand Experience” for the 2023 Grand Hotel Award Winner

Pam Sochacki (Gladwin County Chapter) is the grand prize winner for MARSP’s 2023 membership recruitment drawing. Each year, MARSP selects a winner from those who referred new members for a two-night trip for two at The Grand Hotel on Mackinac Island.

Concerning membership, Pam says, “Rick and I value our dual enrollment in MARSP and the protection it provides for our mutually shared public school pension and health benefits.”

She continues by stating, “I believe in the importance of contributing to MARSP by helping to grow its members, and I am appreciative of the prize from MARSP for this grand experience for my husband and me at Mackinac Island’s Grand Hotel, especially when I know I am only one of many potential and deserving recipients.”

This July, Pam and Rick spent three days and two nights experiencing as much of the hotel and island as possible. They enjoyed the hotel’s first-class meals, swam in the Esther Williams Pool, biked in the view of “Mighty” Mackinac Bridge, danced to the music of the Grand Hotel Orchestra, and relaxed in the comfort of their charming room – complete with a view of the hotel’s grounds in full bloom. To top it off, the Sochackis celebrated their 49th wedding anniversary on day two of the trip.



“What a grand way to celebrate a special occasion!” Pam remarked.

MARSP is stronger thanks to Pam and members like her who invite fellow retirees to join the effort to protect their pensions and health care. If you know someone impacted by MARSP’s work, invite them to join by sharing the membership form on page 19. These small acts have significant effects and may even lead to a *grand experience* of your own in 2024!

### Congratulations, Monthly 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 34 new or former members from July 1, 2023 - September 30, 2023!**

**The 34 referrals are associated with the following chapters:** Branch, Clare, Delta, Gladwin, Kalamazoo, Muskegon, Oakland North, Presque Isle, Saginaw, Tuscola, Washtenaw

**The \$25 Visa® gift card referral winners:** Florence Roberts for referring Barbara Gotz (Presque Isle), Patricia Tyro for referring William Pessel (Oakland North), and LaRita Childress for referring Betty Allemang (Kalamazoo)



Sue Fister, co-op secretary, is always willing to run an errand or solve a problem

# From Supporting Role to Lead: Sue Jakubiak, MARSP's New President

*"What are you going to do next?"*

This was the number one question asked of Sue Jakubiak, MARSP's new president, as she circulated her St. Clair County Community College retirement party in 2011. While talking to one of the college's board members, she confessed that she had no idea what she was going to do next. She had not even officially left yet!

The board member offered comfort: *Don't worry – with your skill set, you don't have to look for something to do. It will find you.*

"MARSP found me not long after," Sue recalled. After her second husband passed away in 2016, college friend and MARSP member, Cindy Rourke, convinced Sue to attend a Blue Water Chapter meeting. Sue had been thinking about finding somewhere to volunteer, and MARSP's mission caught her attention.

*"As a single person, I needed the focus. And what better way to spend your free time than by protecting your livelihood and health care?"*

Growing up, public school service was a family affair. With her dad a head custodian and her

mom a bus driver, Sue respected and understood the importance of school support staff for daily operations. By her sophomore year, Sue was an office co-op student at Richmond High School. After graduating, she continued working at Richmond Community Schools as a K-12 secretary, board office payroll clerk, accounts payable, and general ledger accountant. Half her career later, she began working as a community college president's administrative assistant, event planner, and member of the president's executive leadership team.

“

What better way to fill your hours than by protecting your livelihood and health care?"

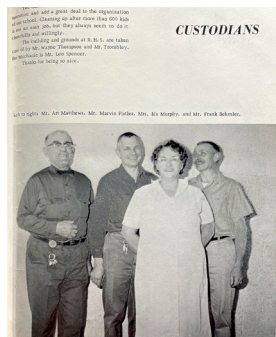
”

Sue knew how to bring people together, and as a new MARSP member, she was eager to apply her skills and experience. Over the next eight years, she would serve as a Pension Seminar presenter for MARSP Retirement Planning Services, Membership chair of her local Blue Water Chapter, a State Membership and Legislative Committees member, and a Legislative Ambassador.

Though she'd spent her career assisting leaders, Sue didn't quite consider *herself* a leader. So, it was quite a surprise when former MARSP president Bob Kucera called her in 2019 and offered her the position of MARSP Vice President. Not only Vice President but future President following the end of Steve Gordon's term in 2023.



Sue's mother is third from the left.



Sue's father is middle left.



"I was stunned. I said, 'Bob, I am flattered, but I can't believe you're asking me. MARSP presidents are retired administrators with several degrees after their name."

Sue couldn't relate to that version of leader. After graduating as her high school class valedictorian, she'd attended business classes at Macomb County Community College, followed by a full-time job, marriage, and children. In 1987 at age 36, Sue unexpectedly became a widow with an 8, 9, and 11-year-old to support on a clerical salary.

"After raising three children by myself for 10 years, I guess you could say I had the education of hard knocks," said Sue.

Bob, the head of MARSP's nominating committee, told her that the decision was unanimous. She was the "perfect person for the job."

"Bob nudged me out of my comfort zone, and I have no regrets," Sue reflected.



*Sue passes out chocolate bars wrapped in MARSP's mission and priorities to promote the association.*

### **Sue's focus as MARSP President**

On July 1, 2023, Sue assumed her role as MARSP President after serving as Vice President and President-elect. Six months in and she's still shocked by the turn of events.

"As a former support staff person, I never dreamed I would be named president of such an important organization," she said. "I'm honored that my skills and personality are such that I was considered for the role."

As president, she is focused on bringing the MARSP community back together post-pandemic and on reaching out to potential members. She is particularly interested in building awareness among retired support staff like her.

“What we lobby for today affects future retirees.”

"I want to reach out and embrace the whole school family, including clerical, custodial, food service, bus drivers, para pros, etc.," said Sue. "As MARSP's visibility among support staff grows, so does our ability to defend their retirement benefits."

### **A return on investment**

Suffice it to say, Sue no longer wonders what she'll do next. She's found camaraderie at MARSP, and countless opportunities to apply her skills and foster growth. The once rigid line that existed between "support" and "lead" has faded, just as it has for so many in the public school arena, and she now sees the qualities of a leader woven into her history. Today, those qualities guide her actions as MARSP President and shape her message to current and future retirees:

"I would encourage everyone to consider a MARSP membership. Consider what we offer in terms of socialization, advocacy, travel, and insurance. MARSP helps protect your livelihood today and in the future. Not just yours, but the active people still working the daily grind. What we lobby for today affects these future retirees. The simple act of paying your dues goes a long way in this effort, but volunteer opportunities are there, too, if you want them. If you get involved, you will get a return on every second you invest."



*Sue with her grandchildren.*

# No Place for Complacency



*The Bottom Line*

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

You may have noticed this; when things are calm, people tend to slide into a state of smug inactivity. The weather is nice, the lawn is mowed, the car is washed. The bills have been paid and all is well with the world. What a great time to grab a beer and a bag of chips, watch a little football and enjoy some self-congratulatory revelry. Maybe this is just a natural component of human behavior, normal after mountains have been climbed, deserts crossed and bridges built. Complacency then, is perhaps just the reward that we give ourselves for jobs well done. But the connotation associated with this thinking is generally bad; is it possible that complacency has just gotten a bad rap?

**Complacency:** *“A feeling of calm satisfaction with one’s abilities or situation that prevents trying harder or condones the status quo.”*

Well, that doesn’t sound too bad...and besides, what harm has a little complacency ever done? Let’s see what we can learn from the long history of bad news:

In April of 1912, complacent thinking among designers, engineers and the ship’s owners encouraged Titanic’s captain to steam at full speed through the dark, iceberg-infested waters of the North Atlantic in pursuit of a record-setting maiden voyage. Titanic and her sister ships were considered the safest in the world because the ships’ design featured water-tight spaces intended to prevent flooding in the event of damage to the hull. In reality, the ships were just huge ice cube trays because the compartment walls did not reach to their ceilings. As the ship

began to settle following the collision, water poured over the tops of the walls from one compartment into the next and the ship sank in about three hours. Other poor decisions included the failure to schedule evacuation drills for the ship’s 2,200 passengers and crew. More than 1,500 people died in the frigid water that night.

Countless other examples exist: Hitler’s rise to power during the 1930s, the successful attack by the Japanese at Pearl Harbor in 1941, the current climate crisis. In nearly all untoward events there are elements of complacency (in cahoots with inattention, mindless ignorance, denial and wishful thinking) playing significant roles. Complacency has compiled a terrible track record. This kind of thinking also has serious repercussions for MPSERS retirees because complacency has crept into the mindsets of Michigan’s public school employees.

With the Governor and Legislature busy with other issues, MPSERS folks may be tempted to think that no one is staring with hungry eyes at the financial resources (roughly \$70 billion at the close of FY 2022) invested and utilized by the retirement system. But history clearly teaches that the winds of political thought and motivation constantly change. Today’s solid foundation for retiree benefits might easily become tomorrow’s quicksand. Michigan is now home to over 200 thousand MPSERS retirees and nearly as many active employees. How many of these folks are members of MARSP, actively involved in the defense of their retirement system? Not 400 thousand, that’s certain...and those people (and their beneficiaries) should all be members, if for no other reason than to protect their own interests. Still, they sit on the sidelines.

One of the largest legislative attacks made on the Michigan Public School Employees’ Retirement System took place in the summer of 2017 when the defined-benefit pension program narrowly avoided closure.\* MARSP stepped in and showed decision-makers the pitfalls and costs of such a radical change. The Legislature listened, and the program was preserved. Since then, many MPSERS folks—both active and retired—have come to feel that a sudden attack like the one in 2017 is impossible. Those who think this way are as wrong as those who failed to schedule lifeboat



drills on the Titanic and those at Pearl Harbor who failed to demand sufficient vigilance leading up to that infamous Sunday morning.

While the future may be a mystery, the pendulum of history compels us to stress the importance of joining MARSP to both retired and active public school employees. Throughout MARSP's 70+ years, it has been the strong voice needed to defend our pensions and health care when the pendulum swings against us. The Bottom Line here is stark; if we public school employees and retirees choose to sit on our hands now, we guarantee a weaker MARSP when future threats emerge. And then, the strong voice needed to defend MPSERS will be but a whisper in the wind.

*\*If you have specific questions regarding what took place during the summer 2017, contact me at [hessbates@att.net](mailto:hessbates@att.net).*



## A History in Advocacy

MARSP has been at it since 1951. Each member since our establishment has played a part in making us the respected voice in Lansing that it we are today. Here are some of our latest, most notable accomplishments:

2023

After a 12-year push, we celebrated the passing of Public Act 4, which phases out the 2011 tax on public school pensions. If you were born after 1945, this victory boosts your retirement income.

We assessed member satisfaction with MPSERS dental, vision, and hearing coverage. We sent the findings to ORS, who used our recommendations to improve your health plan.

FALL 2023

2022

MARSP members and supporters flooded legislators inboxes with calls to repeal the tax on public school pensions using our new advocacy software.

2020-2021

We earned significant victories when the Legislature passed critical shortage bills to simplify the process and eliminate penalties for retirees returning to work in their district.

2018-2019

We counteracted a risky proposal to use funds from the retirement system for state projects.

2017

Influential forces in the Legislature were poised to close MPSERS defined benefit pension program. MARSP was the only retiree association invited to provide input. We showed decision-makers the costs and pitfalls of such a radical change, and the program was preserved.

Visit [marsp.org/advocacy](https://marsp.org/advocacy) to continue the journey back to 1951.



History is filled with attempts to undermine the retirement system. Your annual membership keeps MARSP close enough to decision-makers to defend your retirement income and health benefits. Through MARSP, public school retirees stand united against corrosive legislation.

# Updates to MPSERS Health Plan Coverage for 2024

All changes are effective on January 1, 2024.



## Blue Cross Blue Shield PPO & Optum Rx

### Non-Medicare

- ER copay increases to \$135 and is waived on admittance within 72 hours.
- The plan-approved virtual care vendor changed to Teledoc Health.
- The following preventive screening will be covered in full in-network:
  - Breast cancer screening (mammogram)
  - Pap test and pelvic exam
  - Prostate cancer screening
  - Colonoscopy screening
- Retail health clinics will be covered places of service.
- 10% penalty for 30-day maintenance drugs is removed.
- 90-day supplies of medication will be covered at a retail pharmacies.
- Specialty medication coverage will no longer be exclusive to Optum Specialty. 40% coinsurance with a \$50 minimum/no maximum will apply to specialty medications purchased at a non-preferred pharmacy
- A specialty copay card solution will be implemented for coupon cards used for specialty medications. To reflect true out-of-pocket costs more accurately, members receive credit towards their out-of-pocket maximum for a drug cost they pay out-of-pocket.
- Members will have an opportunity to utilize divvyDOSE pharmacy. divvyDOSE is a full-service pharmacy that pre-sorts your prescription medications, vitamins and/or supplements by day, date, and time.

### Medicare

- Emergency room copay will be increased to \$135 per visit. Copay will continue to be waived if admitted to the hospital within 72 hours.
- Blue Cross will be changing their plan-approved vendor for virtual care to Teledoc Health. Coverage and out-of-pocket costs will remain the same.
- The 10% additional coinsurance will no longer apply when purchasing a 30-day supply of maintenance medication at a retail pharmacy.
- Members will have an opportunity to utilize divvyDOSE pharmacy. divvyDOSE is a full-service pharmacy that pre-sorts your prescription medications, vitamins and/or supplements by day, date, and time.



## Blue Care Network HMO

### Non-Medicare

- Mobile mental health benefits will be added in select counties. Services will be covered in full.

### Non-Medicare

- The deductible will be increased to \$500 per person and \$1000 per family
  - The medical annual coinsurance maximum will be increased to \$1000 per person and \$2,000 per family
- 

## Priority Health HMO

### Non-Medicare

- The non-Medicare benefits are not changing at all for 2024.

### Medicare

- **In Network**
    - Deductible: \$550 (was \$525)
    - Out of Pocket Max: \$2,500 (was \$2,300)
    - There will no longer be a copay applied to primary care provider visits.
- 

## TruHearing

- No changes to member cost share or hearing aid coverage.

## Dental

- Occlusal guards will be covered once every five years.
- Posterior composite fillings (white fillings on the back teeth) will be covered as a standard benefit.

## Vision

- Eye Exams, new lenses (or Contact lenses) and frames will be covered every 12 months.



### IMPORTANT ANNOUNCEMENT 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 2024. This means you DO NOT have to submit a VOC survey in 2024. 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.**

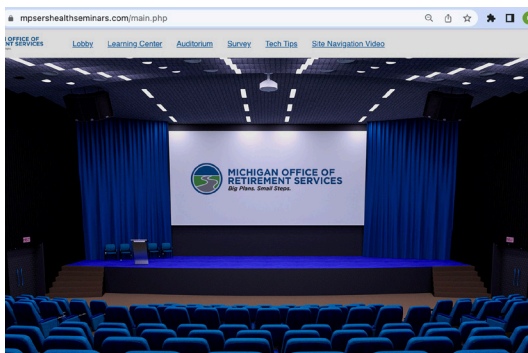
# MPSERS Fall Member Meetings

## Blue Cross Blue Shield

Join ORS online for the Fall 2023 Retiree Education Seminar. You can view the seminar content anytime from October 10 - December 15, 2023.

Every year, ORS works with insurance carriers to provide educational materials to help you understand how your plan works and all it has to offer. You are encouraged to learn more about the 2024 Michigan Public School Employees' Retirement System healthcare plan by following the steps below.

1. Using your computer or tablet, navigate to: [www.MPSERSHealthSeminars.com](http://www.MPSERSHealthSeminars.com)
2. While in the virtual lobby, view the Welcome Message and Site Navigation Tips videos.
3. Visit the Auditorium to view presentations from: Blue Cross® Blue Shield® of Michigan, Delta Dental®, EyeMed, OptumRx®
4. Visit the Learning Center: Use the Learning Center to download highlights of your coverage and helpful resources available from each insurance carrier.
5. If you have questions about coverage, ORS insurance carriers are available to assist you. You can find their phone numbers on the back of your member ID card.



## Priority Health

Priority Health will have two Fall webinars. Can't make the event? Register to watch it on-demand.

### 1. Prospect event: October 25 at 9:00 am

Register at [www.priorityhealth.com/landing/mpsers-benefits-webinar](http://www.priorityhealth.com/landing/mpsers-benefits-webinar)

Join your Priority Health plan expert and learn about:

- How the right HMO plan can give you freedom to travel
- Coverage details for 2024 plans
- How our extra benefits and tools can save you money and make managing your health easy

### 2. Member event: October 26 at 9:00 am

Register at [www.priorityhealth.com/landing/mpsers-member-webinar](http://www.priorityhealth.com/landing/mpsers-member-webinar)

There are a few changes to your plan in 2024, and our free 45-minute learning session covers all of them and more, including a Q&A to answer your questions.

Join your Priority Health plan expert and learn about:

- New benefits and plan changes coming in 2024
- How to use your travel coverage
- Ways to save money on prescriptions and services
- How to access virtual care
- The ABCs of your plan, including commonly used terms



# Legislative Update

(continued from back page)

## HB 5021: Making Pension Plus 2 the Default Retirement Plan for New Employees

In September, House Education Chair Matt Koleszar (D-Plymouth) introduced House Bill 5021, which would make the Pension Plus 2 Hybrid Plan the new auto-enrollment retirement option for new school employees. This plan offers both Defined Contribution (a 401k, for example) and Defined Benefit (pension) components.

Defined Contribution has been the default plan since 2018. Since then, 58% of employees did not decide on a retirement plan within 75 days of their first paycheck and were automatically enrolled into the default plan. 25% elected Pension Plus 2 and 17% chose Defined Contribution. MARSP supports this bill, which was passed by the House on a party-line vote. Over the last 15 years and throughout multiple

MPERS reforms, MARSP has consistently argued for preserving strong pension benefits for public school employees. Because HB 5021 gives the Pension Plus 2 system even stronger financial footing, MARSP leadership offered formal support for the bill at the committee hearing on Tuesday, September 26.

The Legislative Committee is hopeful this bill will ensure robust retirement benefits for public school personnel and help attract and retain public school professionals in Michigan. We will continue to monitor the progress of HB 5021 and keep you informed.



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

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ASSOCIATION MEMBER BENEFITS ADVISORS

# IN REMEMBRANCE

July 2023 - September 2023

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

## Michigan

### **Adrian**

Virginia Benio

### **Akron**

Erminia Monville

### **Albion**

Launa Snyder

### **Alpena**

Patricia Leask  
Joel Osborne

### **Ann Arbor**

John Bayerl

### **Bad Axe**

Theodore Brennan  
Kathleen Cregueur

### **Bath**

Janice Ruppert

### **Battle Creek**

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Patricia Peterson  
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Jean Willinger

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Bernice Plaehn  
Raymond Seelye  
Barbara Skowronski

### **Bay Harbor**

Esther Winchester

### **Bessemer**

Steven Boyd

### **Big Rapids**

Sally Gibson

### **Brighton**

Gerald Goode

### **Bronson**

Bernadine Losinski

### **Burlington**

Joanna Royer  
Jeanette Stevens

### **Cheboygan**

Rita Wheelock

## **Clinton Township**

Mary Lambert

### **Clio**

Carl Hardies

### **Coldwater**

Jack Faulkner  
Jack Feller  
Carol Kramer  
Patricia Male  
Elaine Moore  
Nancy Woods

### **Decatur**

Bert Goens

### **Dowagiac**

Ann Biek  
Robert Short

### **Eagle Harbor**

James Boggio

### **East Jordan**

Marguerite Mason

### **Fraser**

Linda Isaacson

### **Grand Rapids**

Miriam Schaafsma

### **Grosse Ile**

Thomas Kalis

### **Harrison**

James Yost

### **Houghton**

Michele Kerban

### **Ionia**

Virginia Carter

### **Kalamazoo**

Clara Gamble  
Douglas Lemmen  
Anna Mae Miller  
Patricia Rizzolo  
Robert Woodrow

### **Lake City**

Thomas Eilar

### **Lambertville**

Myrl Patton

### **Lawrence**

Betty Wassman

## **Manistique**

Orvill Erickson  
Phyllis Toyra

## **Marquette**

Mary Kahl  
Beatrice Marana  
Barbara Trevarton

## **Mendon**

Robert Blackman

## **Midland**

Margaret Gouine  
Florence Meister

## **Muskegon**

Gerald Eaton  
Norma Newsome  
Jean Naramore

## **Niles**

Margaret Poling

## **Northport**

Kendall Probst

## **Northville**

Marilyn Hopping

## **Norton Shores**

Mary Deyoung  
Charlotte Franczek

## **Okemos**

William Haak

## **Oscoda**

Raymond Koss

## **Paw Paw**

Jean Taylor

## **Pontiac**

Reatha Houck

## **Reed City**

Jerome Mascotti

## **Reese**

Corinne Trombley

## **Rochester**

Gladys Mckenney

## **Roscommon**

Vivian Buschbacher

## **Roseville**

Norma Adams

## **Roseville**

Pauline Bender

## **Saginaw**

Marcile Cunningham  
Gloria Novak  
Veronica Pelzer  
Helen Reynolds

## **Saint Johns**

William Richards

## **Saint Joseph**

Susan Stobbelaar

## **Sandusky**

Margaret  
Gerstenberger

## **Sault Sainte Marie**

John Kenn

## **Sawyer**

Barbara Hoenle

## **Sebewaing**

Susan Gremel

## **Southfield**

Mary Lyle

## **Sparta**

Archie Brown

## **Spring Lake**

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## **Stanwood**

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## **Sterling Heights**

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Richard Malec

## **Stevensville**

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Jeanette Zych

## **Suttons Bay**

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## **Three Rivers**

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## **Tustin**

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Donald Johnson

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## **Williamsburg**

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## **Arizona**

### **Sun City**

June Chartrand

### **Sun Lakes**

Robert Burnside

## **Florida**

### **Leesburg**

James Apsey

## **Naples**

Gloria Parsons

## **North Fort Myers**

Harold Leach

## **Palm Beach**

Donald Warren

## **Spring Hill**

Eugene Morelli

## **Venice**

Melodie Cross

## **Winter Springs**

Donald Couturier

## **Illinois**

### **Champaign**

Luella Chapman

## **Westmont**

Mildred Crum

## **Wood Dale**

William Burns

## **Louisiana**

### **New Orleans**

Victoria Ragnone

## **Minnesota**

### **Woodbury**

William Fournier

## **North Carolina**

### **Goldsboro**

Richard Dougherty

## **Shelby**

Rosa Williams

## **Nevada**

### **Las Vegas**

Connie Dierking

## **Tennessee**

### **Crossville**

Virginia Johnson

## **Wisconsin**

### **Verona**

Donald Bidwell



# CONTRIBUTIONS TO MARSP

June 1, 2023 - August 31, 2023

Contributions to MARSP include donations to the General Fund.

## Members

William Allor - Macomb East,  
Macomb North  
Gloria Anderson - Wayne Detroit  
Richard Ayling - Grand Traverse  
Kathleen Baker - Calhoun  
Douglas Beddow - MARSP  
John Blythe - Ottawa  
Anne Boggio - Houghton-Keweenaw  
Michael Borelli - Macomb East  
N Wesley Boughner - MARSP  
Nenner Buckhaultner - Oakland North  
Faire Carter - Wayne Detroit  
Dan Cole - MARSP  
Jean Cox - Kalamazoo  
Beverly J. Czerwienski -  
Grand Traverse  
Agnes Depue - MARSP  
Geraldine Diperno - Genesee West  
Gail Evans - Grand Traverse  
Keith Evans - Grand Traverse  
Richard Featherstone -  
Oakland North  
Larry Friedlander - Wayne Northwest  
Jessie Furst - MARSP  
Sally Gibson - MARSP

Denise Harris - Ingham -  
Greater Lansing  
Carole Hausserman - Ionia  
Jan Haynes - MARSP  
Beverly Heater - Oakland Suburban  
Joyce Vining Hill - Kalamazoo  
Sarah Hime - Oakland Suburban  
Nancy Holda Weeks - Berrien  
Mary Jo Kellogg-Bladecki - MARSP  
Joseph Kelly - Ingham -  
Greater Lansing  
Patti Kerr - Wayne Metro  
Robert Kollin - Grand Traverse  
Harold Leach - MARSP  
Leonard Loveless - Oakland North  
Mitch Lutzke - Ingham -  
Greater Lansing  
Deborah Maiale - Macomb North  
Sallie Jo Maitre - Eaton  
Clyde Maki - Houghton-Keweenaw  
Marguerite Mason - MARSP  
Muriel McIntyre - Wexford-Missaukee  
Judith Mesack - Crawford-Oscoda  
Laura Miller - Ionia  
Floyd Modreske - Allegan  
Elaine Moore - MARSP  
Mark Near - Colorado Chapter  
Marcella Niemi - Menominee  
Robert Pastrick - MARSP

Michael Penrod - Allegan  
Donna Peterson-Sergent - MARSP  
Kendall Probst - MARSP  
Randy Schafer - Livingston  
Barbara Skowronski - MARSP  
Nancy Spencer - Lapeer  
John Swanson - Ionia  
Brenda Vasher - Wayne Metro,  
Wayne Northwest  
Arnold Walling - MARSP  
Barbara Weimer - MARSP  
Rosemary Westrick - MARSP  
Marie Wetters - Bay-Northern  
Bay Arenac  
James Yost - MARSP

## In Memory of from Members

Robert Chura - from Joan Chura  
John Daniel - from Barbara Connelly  
Virginia Carter - from Phyllis Jenkins

## In Memory of from Chapters

Branch - Bernadine Losinski  
Van Buren - Bert Goens, Betty  
Wassman, and Jean Taylor  
Saginaw - Sherry Barron, Thomas  
Girrbach, Robert Krump and  
Helen Reynolds

# MARSP FOUNDATION CONTRIBUTIONS

June 1, 2023 - August 31, 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

Richard Aardsma - Kent  
Janice Band - MARSP  
Phyllis Bauer - MARSP  
Douglas Beddow - MARSP  
Furlo Bengtsson - MARSP  
Michael Borelli - Macomb East  
Mary Bown - Mecosta-Canadian  
Lakes  
Karen Bradfield - Washtenaw  
Anna Mae Burdi-Ferrier - MARSP  
Lorene Burnell - Saginaw  
Beverly Bydlowski - Wayne Northwest  
Martha Cantleberry - Alpena  
Stephen Carlson - Kent  
Mary Colgan - St Clair  
Lynn Doelle - Oakland Suburban  
Lyle Eavy - Genesee West  
Gloria Edwards - Wayne Metro  
Lisa Evey - Oakland Suburban

Mary Freil - Bay Area  
Irma Gorman - Berrien  
Denise Harris - Ingham -  
Greater Lansing  
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Joseph Heitkamp - Saginaw  
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Joseph Lang - Wayne Northwest  
Linda Leaders - Calhoun  
Doc Martin - Bay Area  
Patricia Moore - Houghton-  
Keweenaw  
Betty Lee Ongley - Kalamazoo  
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Arlene Pyke - Van Buren

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Carol Shannon - MARSP  
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Ruth Woody - Wayne Downriver,  
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Bonnie Biggs - Kent  
Michael Borelli - Macomb East  
David Boroniec - Oakland-  
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Karen Bradfield - Washtenaw  
Lynn Doelle - Oakland Suburban  
Marilyn Lalone - Livingston  
Leslie Lami-Reed - Kalamazoo  
Linda Leaders - Calhoun  
Priscilla Lorand - Isabella

Robert Pastrick - MARSP  
 Anna Rapley - Osceola  
 Wendy Reinhardt - Washtenaw  
 Bill Riccobono - Washtenaw  
 John Sloan - Oakland-Farmington  
 Brenda Vasher - Wayne Metro,  
 Wayne Northwest  
 Lee Villarreal - Ingham -  
 Greater Lansing  
 Michael Agemy - Wayne Metro  
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 Richard Black - Grand Traverse  
 Audrey Bornstein - Oakland-  
 Farmington  
 Carl Childress - Oakland Suburban  
 Patricia Clanton - MARSP  
 James Dewland - MARSP  
 John Ducat - Clinton-Shiawassee  
 Chapter, Ingham - Greater  
 Lansing  
 Lisa Evey - Oakland Suburban  
 Linda Fazzari - Chippewa-Mackinac  
 Jacqueline Fuller - Ingham - Greater  
 Lansing  
 Charlene Haapapuro - Cheboygan  
 Sharon Hall - Oakland North - Noc  
 Denise Harris - Ingham - Greater  
 Lansing  
 Judy Hayes - Wayne Northwest  
 Willie Herbert - Wayne Detroit  
 Cornelia Huisman - MARSP  
 Kathleen Jarvis - Muskegon  
 Mark Jenness - MARSP  
 Erika Joerke - Saginaw  
 Robert Kemnitz - MARSP  
 Linda Leaders - Calhoun  
 Robert Leski - MARSP  
 Michael Lewandowski - MARSP  
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 Rita Mogg - Clare, Isabella  
 Rita Moriarty - Oakland-Farmington  
 Janice Morrow - MARSP  
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Karen Radzik - MARSP  
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 Carol Shannon - MARSP  
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 Donna Weinle - Macomb East  
 Daniel Welch - Oakland Suburban  
 Danny White - Macomb East  
 Bonnie Wilcox - Oakland Suburban  
 Diane Wright - Livingston  
 Jerry Zwart - Kalamazoo

### **Chapters**

Colorado Chapter

### **In Honor of from Members**

Cheryl Harvey - from Robbie Williams  
 Joel Zienty - from Janice Zerfas

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

Keith Stout - from Carol Baker  
 George and Peggy Eskro - from Helen  
 Clemetsen  
 Daniel Glencer - from Ronald Glencer  
 Gilbert and Dorothy Kroth - from  
 Linda Gostinger  
 Dr. Jacqueline Lougheed - from  
 Patricia Proctor  
 Keith Stout - from Cheryl Stout  
 Annie Lawing - from Jack Lawing  
 Cale Bartshe - from George Calder  
 William Haak - from Mary Haak  
 Donna Nicholson and Doug  
 Reinhand - from Esther Kulhavi  
 Margaret Lippe - from Paul Leplae  
 Becky Ingersoll - from Mary Mc Intyre  
 Susan McEwan - from  
 James McEwan  
 Gladys McKenney - from  
 Linda Weaver

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

Menominee - Carole Furton, William  
 Johnson, Francis Kellner, Janis  
 Linderoth, Leonard Massoni and  
 Barbara May Smith  
 Clinton-Shiawassee - Harlan Caszatt,  
 Harley Kirby, Leo Constine,  
 Marcelyn White, Jerry Pulliam  
 and Roy Ellsworth  
 Oakland North - Reatha Houck  
 Osceola - Bonnie Neuman

## **Endowment Fund From Members**

Joy Anderton - Kalamazoo  
 Jean Behnke - Allegan, Ottawa  
 Michael Borelli - Macomb East  
 David Boroniec - Oakland-  
 Farmington  
 Darrell Bratt - Oakland-Farmington  
 Stephen Carlson - Kent  
 James Dewland - MARSP  
 Larry Dieleman - Kent  
 Thomas Doane - Livingston  
 Judy Hayes - Wayne Northwest  
 Claudia Heinrich - Wayne Northwest  
 Kathleen Herrick - Ingham -  
 Greater Lansing  
 Dolores Hibbard - Grand Traverse  
 Diane Hogue - Berrien  
 Diane Hrabec - Genesee South East  
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 Michael Mack - Muskegon  
 Doc Martin - Bay Area  
 Barbara Mccants-Hill - MARSP  
 George Meehan - Wayne Northwest  
 Jack Midgley - Ingham -  
 Greater Lansing  
 Rita Mogg - Clare, Isabella  
 Sharon Naughton - Genesee  
 Kathleen Nelson - Wexford-  
 Missaukee  
 Jennifer Obasi - Alger  
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 South East  
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 Cynthia Peck - Kent  
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 Michael Schichtel - MARSP  
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 Anne Smith - Van Buren  
 Sarah Smith - Wayne Northwest  
 Joan Soares - Kent  
 Kathy Stout - Grand Traverse  
 James Tanis - Muskegon  
 Mary Thompson - MARSP  
 Lori Tourengeau - Delta  
 Garyle Voss - Allegan  
 Steve Wesselhoft - Gogebic  
 Dettrea Weston - Saginaw  
 Diane Wright - Livingston  
 Jerry Zwart - Kalamazoo

### **From Chapters**

Allegan

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

Lapeer - Carl Hardies

# VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

June 1, 2023 - August 31, 2023

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed here for the contributions between June 1, 2023 to August 31, 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

Richard Aardsma - Kent  
R. Norman Andrew - Marquette  
Carolyn Aukee - Ottawa  
Roy Backhus - Kent  
Mildred Bailey - Wayne Detroit  
Andrea Barnes - Wayne Detroit  
Douglas Beddow - MARSP  
Jean Behnke - Allegan, Ottawa  
Susan Bentley - Clinton-Shiawassee Chapter  
Joyce Benvenuto - Ingham - Greater Lansing  
Bonnie Biggs - Kent  
Patricia Bill - Wayne Downriver  
Michael Borelli - Macomb East  
David Boroniec - Oakland-Farmington  
Sandra Brown - Tri-County  
Mary Burnside - Van Buren  
Stephen Carlson - Kent  
Jean Chargo - Chippewa-Mackinac  
Nancy Cunningham - Charlevoix  
Jane Danner - MARSP  
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Beth Donaldson - Livingston  
Richard Doneth - Isabella  
Linda Engelhardt - Bay Area  
Laura Fabbri-Tucker - Washtenaw  
Kenneth Faltyn - Oakland-Farmington  
Mabel Flowers - Oakland Suburban  
Mark Francis - Oakland Suburban, Wayne Metro  
Mary Freel - Bay Area  
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Joan Head - MARSP  
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Sally Kane - Newaygo

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Cynthia Peck - Kent  
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Michelle Potter - Kent  
Dorothy Price - Ingham - Greater Lansing  
Wendy Reinhardt - Washtenaw  
Bill Riccobono - Washtenaw  
Sandra Richards - Oakland Suburban  
Cindy Rowell - Chippewa-Mackinac  
Sandra Schuman - MARSP  
David Smith - Oakland Suburban  
Jean Snow - Kalamazoo  
Mary Stapleton - Wayne Northwest  
Becky Steiner - Ionia, Colorado Chapter  
Kathy Stout - Grand Traverse  
Denise Swalec - Macomb North  
Diane Thomas - Kent  
Jane Thoms - Genesee  
Kathlyn Tower - Muskegon  
Brenda Vasher - Wayne Metro, Wayne Northwest  
Patricia Welder - Van Buren  
Rosemary Westrick - MARSP  
Nancy Wierenga - Kent  
Jill Wysocki - Washtenaw

## Chapters

Crawford-Oscoda  
Barry  
St Joseph  
Delta  
Dickinson  
Wayne Downriver  
Kalamazoo  
Colorado Chapter  
Ionia  
Tuscola  
Clinton-Shiawassee Chapter  
Saginaw

## In Memory of fom Members

Marilyn Barone - from William Barone, MARSP  
Judy Avitts - from Joan Ferrell, Genesee Southeast  
Beverly Korpela - from Carole Korpela, Otsego  
John Vladu - from Laurence Leblanc, Washtenaw

## In Memory of from Chapters

James Yost - from Clare  
Patricia Rizzolo - from Kalamazoo



**Believe it or not...**

Retirement health benefits can be as empowering as retirement itself.

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# ONE MOUNTAIN RANGE TWO EXTRAORDINARY JOURNEYS

## MARSP Travel Program 2024

### Canadian Rockies

**JULY 28 - AUGUST 5, 2024**

9 Days • 13 Meals

**HIGHLIGHTS:** British Columbia, Vancouver, Alberta, Jasper, Maligne Lake, Athabasca Glacier, Ice Explorer Glacier Tour, Columbia Icefield Skywalk, Lake Louise, Banff, Calgary

#### ITINERARY AT A GLANCE

Travel by rail through the stunning landscapes of the Canadian Rockies. You'll want to have your camera ready for encounters with rushing rivers, glacial peaks, waterfalls, imposing cliffs, and snowcapped peaks.

#### TOUR ACTIVITY LEVEL 3

You're an on-the-go traveler. Walking and standing for 1-2 hours at a time isn't a big deal.

You can navigate hills and uneven ground, climb into various modes of transportation, and handle changes in elevation. You enjoy longer days balanced with free time.

**LEARN MORE & BOOK:** Visit [marsp.org/travel](https://marsp.org/travel) or call Collette Travel at 1-800-581-8942 and refer to booking number 1151231.

### Colorado Rockies

**SEPTEMBER 13 - 21, 2024**

9 Days • 12 Meals

**HIGHLIGHTS:** Denver, Rocky Mountain National Park, Colorado National Monument, Grand Junction, Black Canyon of the Gunnison National Park, Durango & Silverton Narrow Gauge Railroad, Mesa Verde National Park, Pikes Peak Cog Railway, Garden of the Gods

#### ITINERARY AT A GLANCE

Adventure awaits you in the towering peaks and rolling meadows of Colorado. Immerse yourself in the history and landscape of the American West by traveling in an 1881 coal-fired, steam-powered locomotive.

#### TOUR ACTIVITY LEVEL 2

You like a balanced approach to travel. You're confident walking at least 30-45 minutes at a time over a variety of terrains, but also need time to unwind and relax.

**LEARN MORE & BOOK:** Visit [marsp.org/travel](https://marsp.org/travel) or call Collette Travel at 1-800-581-8942 and refer to booking number 1154208.

VISIT [MARSP.ORG/TRAVEL](https://marsp.org/travel) TO VIEW ALL TRIPS OR CALL 1-888-960-4022  
TO SIGN UP TO RECEIVE THE 2024-2025 TRAVEL CATALOG.

# MEMBERSHIP MADE EASY.



## ONLINE

### STEP 1:

Visit [www.marsp.org/join](http://www.marsp.org/join)

**STEP 2:** Create your MARSP account and select communication preferences.

**STEP 3:** Click "Purchase Membership" to select a membership type and join a chapter.

**STEP 4:** Complete payment.



## 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 transit and processing.



## 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

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



# 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

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  
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Lansing, MI 48909-3214  
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www.marsp.org

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# ***LEGISLATIVE UPDATE***

The Michigan Legislature returned for the fall session in September, but word around Lansing is that they may adjourn for the year in early November. **Legislation is therefore moving quickly, and few policy items are of particular interest to MARSP:**

## **Public Act 147 of 2023: Allowing Recent Retirees to Return to Work**

Public Act 147, originally House Bill 4752, allows retirees to return to work one month after a bonafide retirement date, but with an earnings limit of \$15,100/per calendar year during the first six months. The earnings limit resets at the end of the year, ideally allowing retirees to work a full school year (fall and spring semesters). The Senate Education Committee added a caveat specifically prohibiting retired superintendents from returning to work as superintendents prior to 6 months after retirement.

MARSP supported this bill, which was signed into law as Public Act 147 of 2023 with immediate effect on October 10, 2023.

*(continued on page 11)*