

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

# VANGUARD

VOLUME 74, ISSUE 1

**Reconnecting in Retirement:  
Former College Roommates  
Reunite and Travel the World**

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Debt is Only Part of the Story**

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*Early Bird Renewal!*



**MARS P**

COVER PHOTO COURTESY OF JEAN SCHLUCKEBIER, FINLAND 2023 TRAVELER





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

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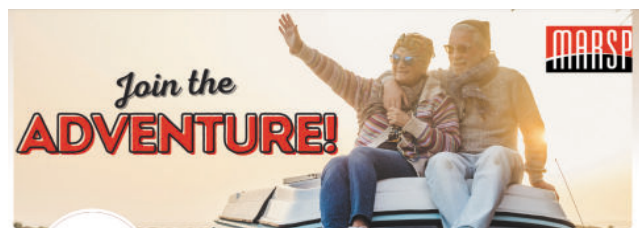
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Keep up with MARSP and fellow MARSP members on Facebook! By following along, you'll see the latest retirement tips and resources, as well as updates on legislative activities.

 [facebook.com/miMARSP](https://facebook.com/miMARSP)



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### Intro

MARSP is an independent, non-partisan association of 30,000+ retired school employees in Michigan

Page · Education

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**Michigan Association of Retired School Personnel (MARSP)**

19h · 4



# Reconnecting in Retirement

## Former college roommates reunite and travel the world

*Jean Schluckebier, MARSP member*

Jean (Meinecke) Schluckebier and Carolyn (Engle) Reyes were college suitemates at Michigan State University in the late sixties. Upon graduating in 1970 they each went their separate ways never expecting to see one another again. Carolyn and her husband moved to the southwest and eventually made their home in San Antonio, Texas. Jean spent 36 years teaching in Birch Run Area School district and eventually married and lived in Frankenmuth, Michigan where her husband farmed the centennial family homestead.

They reconnected via Facebook in 2012 and along with their other roommates, Marilyn (Burhans) Schramski and Peg (Zolman) Rasmussen they planned their first reunion at MSU and visited McDonel Hall where their friendship had begun. Three of the four became educators. Marilyn taught



*Left to right: Jean Schluckebier, Carolyn Engle, Peg Rasmussen, Marilyn Schramski*

French in Muskegon and Peg became a school counselor in the Holland school district. Their reunions have continued with gatherings in Michigan, Texas, and Florida. A friend even allowed them the use of condos in Myrtle Beach, South Carolina for one of their gatherings.

In 2021, Carolyn and Jean lost their husbands within a month of each other. Both couples had enjoyed traveling, which made a natural connection for Jean and Carolyn. They began their travel adventures together with a cruise to Iceland and Ireland in 2022. Because that was such a positive experience, they immediately began plans for their next adventure. In October of 2023, they set sail for a two-week trip around Japan.

Plans for a trip to Finland began taking shape when Jean signed up for a webinar with MARSP featuring an adventure vacation to Finland. Half-way through the discussion, she called Carolyn and asked if she'd like to ride on a sleigh pulled by reindeer and drive a dogsled on trails 150 miles north of the Arctic Circle. Arctic clothing would be hard to find in Texas, but Carolyn readily agreed.



*Jean Schluckebier feeds a reindeer on a trip to Finland through the MARSP Travel Program.*

Traveling with MARSP was a first for both women. Jean especially enjoyed meeting fellow public school retirees from around Michigan since they shared a common bond. Although not originally from Michigan and not a public school retiree, Carolyn never felt excluded and enjoyed the camaraderie of the nineteen travelers. Meeting new people is one of the best aspects of travel.

Both women feel fortunate to have good health and someone with whom they can continue to share adventures. They have no intention of slowing down any time soon and already have plans in motion for Morocco and Greece in 2024. Carolyn is also considering a trip to Antarctica so she has an excuse to wear her Arctic clothing. Jean's response, "Why not? Because their experience with MARSP was so positive, she is offering that as a suggestion and looks forward to future adventures with her fellow Michiganders.

.....  
**The Travel Program is for MARSP members, but a MARSP membership is for **ANYONE**.** A \$40 annual membership unlocks our exciting lineup of curated tours at discounted rates. As a bonus, your membership helps protect the pensions and health care of current and future public school retirees!

# THE **MARSP** ADVENTURE OF A LIFETIME

Whether you are a retiree, a travel enthusiast, or someone seeking like-minded companions for memorable journeys, the **MARSP Travel Program** caters to diverse personalities, interests, and travel styles.

## LEARN MORE: **TRAVEL WEBINARS**

Our travel webinars can help you decide which trip is right for you. These online presentations provide important trip details and answer questions from those attending live. Visit [marsp.org/webinars](https://marsp.org/webinars) to view recordings or register for upcoming webinars. Can't attend live? No problem! Those who register automatically receive a recording after the event.

### Upcoming webinars:



Wednesday, February 21, 2024  
2:00PM EDT



Wednesday, May 1, 2024  
2:00PM EDT



Thursday, May 2, 2024  
2:00PM EDT



TOUR TYPE: CLASSIC  
ACTIVITY LEVEL: 3

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QR CODE AND LEARN MORE.

## ICELAND'S MAGICAL NORTHERN LIGHTS NOVEMBER 1-7, 2024

**Y**ou're on your way to Iceland, where steaming lava fields and massive glaciers sculpt mountains and valleys, leaving thundering waterfalls and plunging fjords. Here you'll have the rare opportunity to search for the northern lights on an evening starlit cruise. You'll walk on a black volcanic sand beach, see the explosive geothermal fields at Geysir, and relax in the warm, mineral-rich water of the Blue Lagoon. Here in the land of ice and fire, you'll spend your days surrounded by natural wonders and your nights in search of the elusive dancing lights.

### Activity Level 3

#### Tour includes:

- 3 handpicked accommodations
- 11 meals

#### Tour highlights:

- Northern lights cruise in Reykjavík
- Three nights in the Icelandic countryside
- Jökulsárlón Glacial Lagoon
- Blue Lagoon
- Skógar Museum
- Geothermal fields of Geysir
- Lava Exhibition Center



### PER PERSON RATES:

Single \$4,599 pp  
Double \$3,999 pp  
Triple \$3,949 pp

*Included in price: Port charges, round trip air from Detroit Metro Airport, air taxes and fees/surcharges, hotel transfers. Not included: Cancellation waiver and insurance of \$449 per person. All Rates are Per Person and are subject to change based on air inclusive package from DTW. For bookings made after 5/2/2024 call for rates.*

Learn more at [marsp.org/travel](https://marsp.org/travel) or call Collette Travel at 1-800-581-8942 and refer to booking #1151819.



# FIND YOUR IDEAL **ACTIVITY LEVEL**

**Tour Activity Levels** can help you decide if a tour's pace is right for you. Each tour is given a 1-4 Activity Level ranking. Definitions for the four activity levels are listed below. If you have questions regarding a specific tour, please inquire at the time of reservation.

**Level 1:** 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.

**Level 2:** You like a balanced approach to travel. You feel confident walking at least 30-45 minutes at a time over a variety of terrains, but also need time to unwind and relax.

**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.

**Level 4:** You're ready to seize the day, whatever it may bring. You lead an active life at home and a few thousand steps a day isn't out of the norm. You can handle 90+ minute walking tours, dusty or uneven terrain, and varying altitudes and temperatures. You don't mind early mornings, late-night activities, or full days. Unfortunately, this level is not appropriate for individuals who use wheelchairs or walkers.



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## CHRISTMAS ON THE DANUBE DECEMBER 7-15, 2024

Welcome the winter season with a timeless trip down the Danube River! See Europe dressed in its holiday best as you cruise along riverside towns. Explore charming Christmas markets and join a local expert for a tour of historic Vienna. Float through the Wachau Valley, dotted with castles and hillside houses. Visit the 900-year-old Benedictine Melk Abbey. Enjoy a German holiday party with mulled wine. Discover Würzburg, an ancient Franconian wine town. Age-old culture and seasonal specialties are interwoven on this joy-filled tour!

### Activity Level 2

#### Tour includes:

- 2 handpicked accommodations
- 19 meals
- 2 optional excursions

#### Tour highlights:

- 6-Night River Cruise
- Christmas markets
- Tours of Würzburg, Nuremberg, Regensburg, and Vienna
- Vienna Opera House
- Benedictine Melk Abbey
- Captain's Gala Dinner



### PER PERSON RATES:

Lower Outside Double: \$3,298 pp  
Middle Outside Double: \$3,648 pp  
Upper Outside Double: \$4,048 pp  
Suite Double: \$4,548 pp

*Included in price: Round Trip Air from Detroit Metro Airport, Air Taxes and Fees/Surcharges, Hotel Transfers. Not included: Cancellation waiver and insurance of \$599 per person.*

Learn more at [marsp.org/travel](https://marsp.org/travel) or call Collette Travel at 1-800-581-8942 and refer to booking #1151232.

# As Income Tax Time Looms, Public Act 4 Provides Some Relief



## ***The Bottom Line***

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

A new year is upon us with welcome increases in daylight and the opportunity to come up with some resolutions that we might actually keep (eat more chocolate, take more naps), or abandon forever (read that unabridged copy of *War and Peace*). It's also the time when we begin to think about filing our federal and state income tax returns.

Income taxes have a long history in the good old US of A. Such taxes were first levied in 1861, repealed in 1872, and then permanently institutionalized during the early 20th century. An entire bureaucracy (the IRS) tasked with collecting the tax and a complex set of tax brackets have since become unwelcome parts of the national woodwork. And recognizing a lucrative gravy train when they saw one, the states were not far behind. Michigan first dipped sticky fingers into its citizens' pay envelopes starting in 1967, adding a 2.6% nibble to the big bite taken by the IRS. For decades Michigan promised to insulate retiree pensions from the state's income tax but in 2011 could restrain itself no longer, and retirees have been paying income taxes on their pensions ever since. Retirees screamed long and loud about the broken promises to no avail, until PA 4 of 2023 (formerly HB 4001) was passed and signed into law in March of that year. PA 4 did not pass with sufficient support to take effect immediately, and will instead take effect 90 days after the Legislature's November 14, 2023, adjournment.

VANGUARD first reported on PA 4 in its Spring, 2023 issue in an article penned by Chuck Abshagen, co-



chair (with Georgia Sharp) of MARSP's Legislative Committee. MARSP's members indicated then that they were pleased with PA 4 because the tax on pension income was finally facing its sunset. But they were also disappointed that the law's provisions phase-in over four lengthy years before all retirees will see its full effects. That four-year wait prompts a personal aside: My Dear Old Mom taught her children that cynicism tends to make people... cynical...and that being cynical is not generally perceived as an attractive characteristic. Consequently, I shun cynicism in all of its guises and do not have even one cynical molecule in my entire body. Thus I find it unworthy of comment that in 2011 it took mere moments (legislatively speaking) to enact a tax on pensions that broke decades-old governmental promises, and now twelve years later it takes four years(!) to phase out that very tax. Again, I make no comment.



The table below looks a little daunting but clarifies both year-of-birth qualifications and associated changes in pension income deduction limits under PA 4. The long and short of this is that as the next four years go by, more and younger taxpayers will become eligible to deduct increasing (by 25% per year) amounts of their pension incomes, with 100% tax relief (on a limit that will exceed most MPSERS pensions) for all retirees arriving in 2026. I suggest that you review this table with care to see how PA 4 affects your specific tax situation.

MARSP does not provide tax advice and neither do I. But we can depend on PA 4 to add its own twists to the complexities of preparing tax returns that make tax season so entertaining. It therefore becomes incumbent on individual taxpayers to work with qualified tax professionals or to execute the necessary due diligence themselves, so that accurate returns are prepared. Perhaps Turbo Tax

(and other such products) will make appropriate use of PA 4's provisions...and perhaps not; in any case, both MARSP and I stress the importance of attention to detail when preparing tax returns.

*The Bottom Line* is that finally, starting in 2024 for the 2023 earnings year, many current retirees will see decreases in their state income tax liabilities. In that first year only a modest 25% of pension income will be exempt, and that only for older retirees. But at least we are taking steps in the right direction. For that we can only say, "God bless us everyone!"

Visit [marsp.org/PA42023](https://marsp.org/PA42023) to find more information regarding this law.

## 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
<b>1945 and before</b>	Tax exempt.	Tax exempt.	No change.	No change.	No change.	No change.	No change.
<b>1946-1952</b>	\$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.*
<b>1953-1958</b>	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.*
<b>1959-1962</b>	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.*
<b>1963-1966</b>	Not qualified.	Not qualified.	No change.	No change.	No change.	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
<b>1967 and after</b>	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.

# Understanding MPERS Finance

## *Debt is Only Part of the Story*

Part of MARSP's mission is to inform members of legislative developments that could affect their livelihoods. This involves monitoring the Michigan Public School Employees' Retirement System (MPERS). MPERS is the branch of the Michigan government that manages public school retirement pensions, healthcare benefits, disability, and survivor benefits.

In *VANGUARD* and other MARSP sources, you'll occasionally see references to "MPERS's debt." While the meaning may seem obvious, MPERS's financial picture is complex. That said, a basic understanding can be helpful, especially when perusing retiree news. So as we begin another year of advocacy, let's take a closer at this complicated element of the retirement system.

## MPERS Costs & Funding

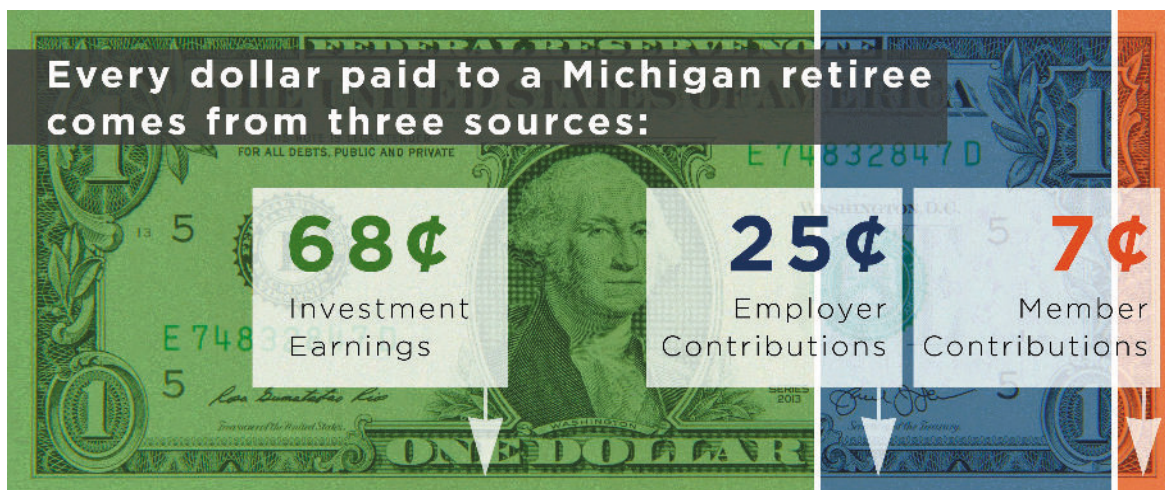
To better understand MPERS's financial picture, let's look at its funding and costs.

**MPERS revenue streams consist of the following:**

- **Investment earnings:** The State of Michigan's Bureau of Investments invests MPERS's considerable financial resources. This is by far the greatest source of MPERS funding, with roughly two-thirds of each dollar paid in retiree benefits coming from investment returns.
- **Employer contributions:** Each year, school districts (employers) remit a percentage of their total payrolls to the state for MPERS funding. Three components make up the percentage: one to cover pensions, one to cover healthcare costs, and one to help pay down MPERS debt. The percentage was capped at 20.96% in 2012 to prevent schools from paying an increasing percentage of payroll towards MPERS debt. The state government pays the annual cost above that amount "off the top" of the School Aid budget. This equals roughly \$2 billion per year.

MARSP supports this policy because it protects school budgets and ensures a steady stream of revenue to the pension system.

- **Member contributions:** Each employee pays a percentage of earnings into the system.



Sources:  
National Institute on Retirement Security,  
*Pensionomics 2021: Measuring Impact of DB Pension Expenditures, Michigan 2021*  
[www.nirsonline.org](http://www.nirsonline.org);  
Michigan Office of Retirement Services



## So What About MPSERS Debt? The History

Statisticians (actuaries) make educated guesses (actuarial assumptions) to calculate how much money MPSERS needs to cover its total costs for all retirees. These guesses include lifespan, health-care benefits, retirement dates, and payroll growth. The actuaries update their predictions to account for changes, such as increases in the average life expectancy in the United States.

But when reality doesn't match the actuary's guesses, debt results. Such debt is called unfunded actuarially accrued liabilities (UAAL). The UAAL is the difference between what the pension fund holds and what the system owes its retirees. The greater the UAAL, the more vulnerable the pension system is to fiscal instability.

For many reasons, we've at times seen more costs to the retirement system than funding. For example, when healthcare costs skyrocketed in the late 90s and early 2000s, so did MPSERS's healthcare debt. Decreased contributions to the School Aid Fund in 2007, reduced investment performance in the 2008 financial crisis, enactment of early-out retirement packages in 2010, and payroll growth underperformance also contributed to the system's accrual of debt.

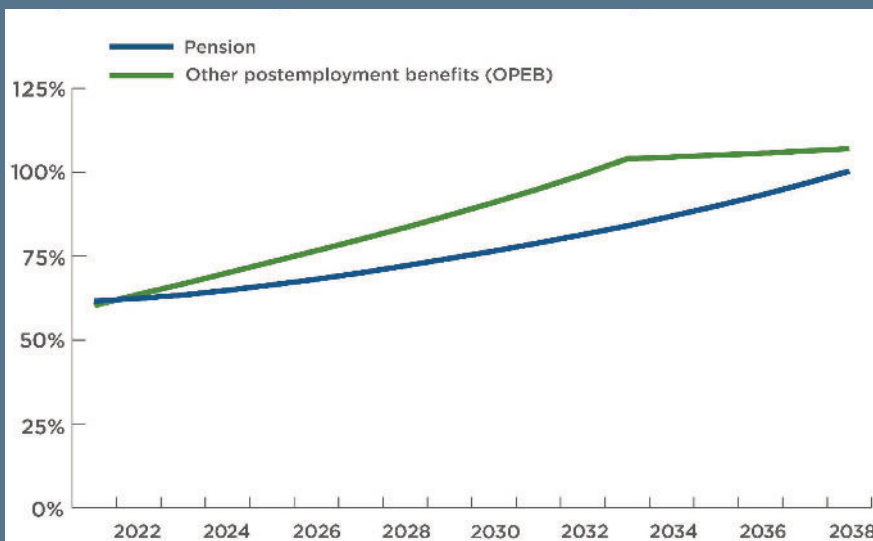
## MPSERS Debt: Its Present and Future

We can think about MPSERS debt as we would a mortgage. If we fail to make timely payments on both interest and principle, the debt keeps snowballing. In 2008, the state put MPSERS's debt on a fixed, 30-year repayment schedule. Since then reforms to MPSERS have reduced costs and prioritized the financial health of the system. The state has also made one-time and scheduled payments to reduce debt and system risk. This is akin to making extra mortgage payments when the cash is available.

In 2022, the Governor and Legislature negotiated a one-time \$1 billion payment towards MPSERS debt in the 2023-2024 fiscal year. Many have wondered where that money came from and why it was one-time-only.

At the height of the coronavirus pandemic, the federal government provided Michigan with a significant "one-time" stimulus. While we may debate the reasoning and propriety of the stimulus, it allowed Michigan to make several historic investments. Since these funds were one-time-only, any yearly increase to MPSERS funding would have been unsustainable. For this reason, policymakers decided to put a large chunk towards debt.

**Projected MPSERS pension and OPEB funding ratios 2021-2038**



Source: Michigan Office of Retirement Services

## Looking Ahead

Empowered by members, MARSP keeps MPSERS financial health as a top priority among legislators. We may not agree with every reform enacted over the years, but the system is in much better shape than it was 15 years ago. As long as the 2008 repayment approach remains intact, MPSERS is on track to completely pay down its debt by 2038.

The Governor will likely present her budget proposal for the next fiscal year after her State of the State address. MARSP will follow negotiations and keep you updated along the way. Stay tuned!



Michigan Association of  
Retired School Personnel  
Foundation

# THE MARSP FOUNDATION SCHOLARSHIP FUND

## PROFESSIONAL DEVELOPMENT SCHOLARSHIPS FOR PUBLIC SCHOOL EMPLOYEES

The MARSP Foundation Scholarship Fund was created in 1995 to help active public school employees advance their careers in the public school arena.



### SCHOLARSHIPS FOR:

- Professional development workshops and seminars
- Community college
- Technical and vocational programs
- 4-year degree programs



### WHO CAN APPLY?

Scholarships of up to \$1,000 are available to **ANY** active public school employee pursuing career advancement opportunities.

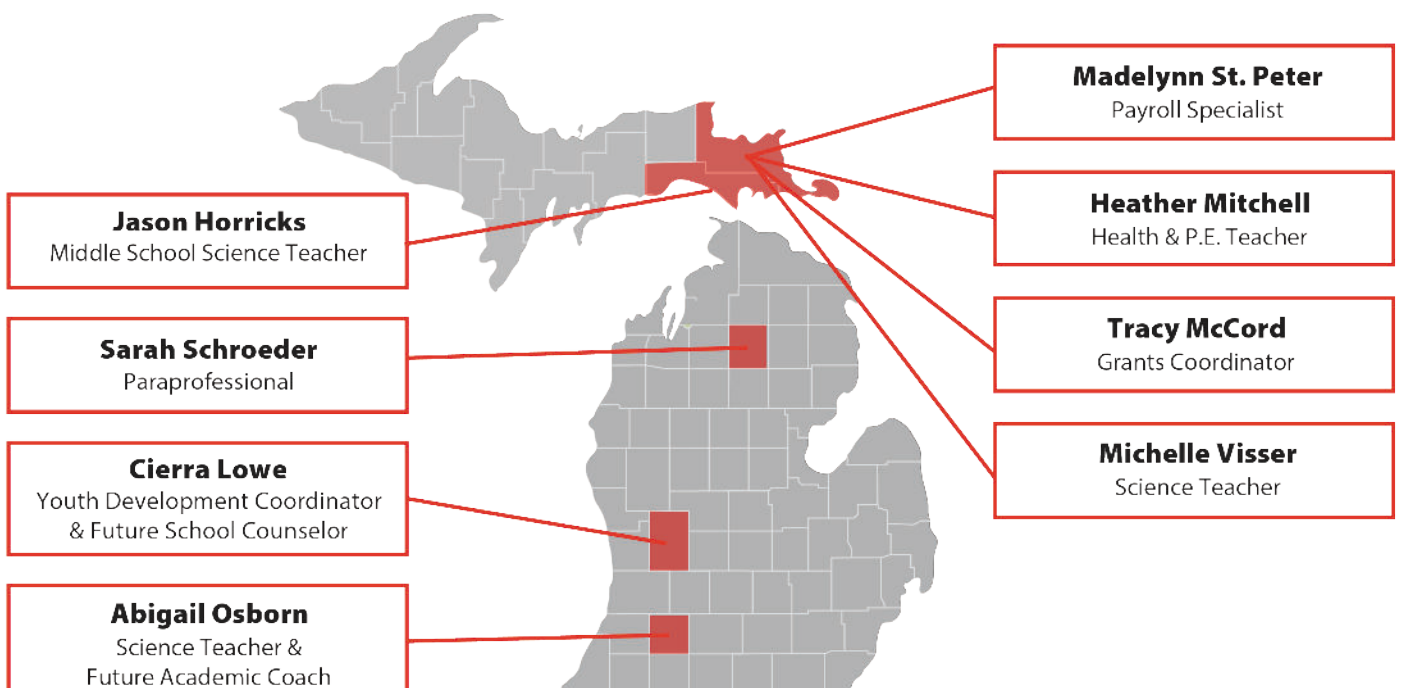


### HOW TO APPLY:

Applications are accepted from January 1 - March 29, with scholarships designated for the following academic year. To learn more and apply, scan the QR code or visit [www.marsp.org/future-retirees](http://www.marsp.org/future-retirees)

## 2023 SCHOLARSHIP RECIPIENTS

Recipients come from all over Michigan and all corners of the school ecosystem!







# LEGISLATIVE UPDATE

## Governor proposes change to pre-funding of MPSERS “Other Post-Employment Benefits”

You may have heard about Governor Whitmer’s state budget proposal for Fiscal Year 2025, released Wednesday, February 7, 2024. It included changes to the state’s pre-funding of MPSERS “Other Post-Employment Benefits,” or OPEB. OPEB covers certain healthcare benefits you get as a retired school employee, like medical, dental, vision, and hearing coverage.

With legislators, interest groups, and news outlets all providing commentary, MARSP wanted to give you the facts as we understand them. See ***Understanding MPSERS Finances: Debt is Only Part of the Story*** on p. 8-9 for further context.

Over the last 15 years or so, multiple bills have been signed into law reforming MPSERS. We’ve also seen changes to state funding of MPSERS in the annual School Aid budget. One significant change from 2012 made pre-funding of OPEB a requirement under the MPSERS Act.

Since the early 1990s and before 2012, the state of Michigan funded OPEB on a “pay-as-you-go” basis. This meant the state paid healthcare bills for retirees as they came up. Because expenses generally did not exceed available revenues, this worked just fine. In the 1990s and early 2000s, however, the Funded Ratio of OPEB began to decline rapidly due to unexpected increases in healthcare costs, lower-than-expected market performance, legislative changes to the School Aid budget, and early retirements, to name a few (more here).

In actuarial terms, the “Funded Ratio” is the value of assets in a pension plan divided by its obligations. It offers a financial snapshot of a plan’s status at a single moment. If the amount of the funded ratio is less than 100%, that amount is referred to as Unfunded Actuarial Accrued Liability (UAAL), essentially a complicated way to say “debt.” (Keep in mind, not all the bills are due today.)

As the funded ratio of MPSERS OPEB declined, policymakers made the wise decision to start putting money aside to fulfill future retiree obligations. During the 2011-2012 session of the Michigan Legislature, they passed legislation to keep the system

solvent and pre-fund OPEB benefits. The approach worked. As of FY 2022, OPEB was funded at 99.2%. This legislation also improved the funded ratio for MPSERS pensions, which rose from 59.6% in 2012 to 63.8% in 2022.

Under the current MPSERS Act, annual state UAAL contributions must not decrease from the previous fiscal year. With OPEB projected to be over 100% funded once the books are closed in the current fiscal year, the Governor proposed transferring the amount of the state’s extra annual payment towards OPEB “debt” into ongoing funding for school districts, around \$670 million. The proposed transfer, which requires an amendment to the MPSERS Act, would increase funding for priorities such as universal preschool and special education.

The Governor’s budget proposal continues to dedicate funding to paying down MPSERS pension UAAL. Please also keep in mind that this proposal addresses OPEB funding within MPSERS – not pension funding. The pension portion of UAAL (debt) is projected to be fully paid off around 2038.

MARSP is analyzing the Governor’s proposal and urges policymakers to proceed carefully. The decisions they make today must not harm the future stability of the system. We’ve seen the state take great strides to improve MPSERS financial health in recent years, but we’ve also seen how quickly that financial position can change.

Prioritizing the repayment of MPSERS debt as soon as possible is vital for retaining talent, ensuring that both current and future retirees receive their promised benefits. This, in turn, positively impacts Michigan’s present and future students.



*Georgia Sharp & Chuck Abshagen,  
Legislative Committee co-chairs*

# IN REMEMBRANCE

October 2023 - December 2023

**Michigan**  
**Allen Park**  
Phyllis Kery

**Alpena**  
Bonnie Howe

**Alto**  
Verna Loper

**Ann Arbor**  
Janet Peacock

**Battle Creek**  
Robert Mitchell

**Bay City**  
Patricia Ryan  
Jo Ann Vanover

**Belleville**  
Orman Reynolds Jr.

**Blanchard**  
Thomas Behm

**Bloomfield Twp.**  
Patricia Browning

**Bronson**  
Doris Martin

**Burr Oak**  
Netta June Fennell

**Byron Center**  
Bertha McNeal

**Cadillac**  
Carl Knapp  
Patricia Smith

**Canton**  
Alma Brown

**Carrollton**  
Joan Douglas

**Charlevoix**  
Donna Russel

**Coldwater**  
Harold Baker  
Zoe Livermore  
Mary Luke  
Donald Pope  
Maurice Wagoner

**Comstock Park**  
Mary Morren  
Loretta Nowakowski

**Corunna**  
S Kathleen Foster

**Eastpointe**  
Ralph Rinaldi

**Eau Claire**  
Paul Bergan

**Empire**  
Charles Acton

**Essexville**  
Sandra Hines

**Farmington Hills**  
Robert Sutton

**Farwell**  
Helen Dorcey

**Fennville**  
Donald Chapman

**Fountain**  
Mary Polcin

**Freeland**  
Betty Stalker

**Gladstone**  
Audrey Curry

**Gladwin**  
Evertt Gronda  
Vivian Lewis

**Grand Haven**  
Mildred Dora

**Grand Ledge**  
Judith Farnsworth

**Grand Rapids**  
George Woons

**Grandville**  
Kenneth Kelly

**Grayling**  
Carl Hatfield  
Lovona Kolb  
Marion Warner  
Sally Yost

**Greenville**  
Joyce Johnson

**Hancock**  
Raymond Niemi

**Haslett**  
Mary Michaels

**Howell**  
Catherine Converse

**Ionia**  
Karen Simmons

**Iron Mountain**  
Harry Groulx

**Kalamazoo**  
Allamay Anderson  
Patricia Benson  
Patricia Jane  
Hamilton  
Bonnie Love  
Kathie Raklovits

**Lanse**  
Joseph Robillard

**Lansing**  
Dorothy Stark

**Lapeer**  
William Stacy

**Lewiston**  
Mary Beauregard

**Manistee**  
Gregory Libby

**Manton**  
Daniel Mills

**Marquette**  
John Lindholm

**Mt Pleasant**  
Sally Oller  
Kathleen Howell  
Jerald Lounsbury

**North Street**  
Janice Frederick

**Northport**  
Carolyn Anderson

**Novi**  
M Jeanette Snyder  
Irene Zervos

**Oak Park**  
Geraldine Finegold

**Owosso**  
John Bouwman

**Pentwater**  
John Bouwman

**Pigeon**  
Linda Keefer

**Plymouth**  
Jeanette Palovich  
Emily Stankus

**Port Huron**  
Rosemary Taylor

**Portage**  
James Ridders

**Quincy**  
Marion Seigler

**Rapid River**  
Cynthia Brock

**Richmond**  
Carol Perkins

**Riverview**  
Lois Ankney

**Rochester Hills**  
Alfred Bochenek

**Rockford**  
George Rykse

**Rudyard**  
Arbutus Carr

**Saginaw**  
Sharon Barber  
Mary Baxter  
Charles Pelzer  
Michael Wieland

**Sherwood**  
Arlene Miller

**Sidnaw**  
Patricia Champine

**Sterling Heights**  
Michael Branchick

**Stevensville**  
Ida Galbreath

**Suttons Bay**  
David Hershey

Sally Ray

**Swartz Creek**  
Cynthia  
Wigglesworth

**Tecumseh**  
Twila Ives

**Tekonsha**  
Alice Clark

**Trout Lake**  
Larry Flanders

**W Bloomfield**  
James Neubacher

**Warren**  
Mary Satawa

**Wayne**  
H Ralph McIntyre

**Westland**  
Cynthia Kelly

**California**  
**Bakersfield**  
Rosellyn Witer

**Florida**  
**Bradenton**  
Barbara Frisbie

**Delray Bch**  
Carl Gugel

**Illinois**  
**Harrisburg**  
Jane Johnson

**Indiana**  
**Osceola**  
Catherine Hughes

**Ohio**  
**Hilliard**  
Arthur Lauer

**Georgia**  
**Marietta**  
Nancy Bielik

**Tennessee**  
**Maryville**  
Warren Harris

**Washington**  
**Seattle**  
Charlene Babcock



## CONTRIBUTIONS TO MARSP

September 1, 2023 - November 30, 2023

Contributions to MARSP include donations to the General Fund.

### Members

Marilyn Abernathy - St Clair  
Margaret Albert - Otsego  
Richard Alexander  
- Crawford-Oscoda  
Claire Bunker - Clare, Isabella  
Jeraldine Burnell - Saginaw  
Jon Call - Wayne Northwest  
Michael Carey  
- Mecosta-Canadian Lakes  
Minka Christoff-Corne  
- Wayne Metro  
Martha Dahlinger - Kalamazoo  
Janet Donahue - MARSP  
Kenneth Eastman - St Clair  
Marlene Findley - Wayne Metro  
Arliss George - Hillsdale  
Irma Gorman - Berrien

Michelle Hach - MARSP  
Marjorie Hendrick  
- Oakland Suburban  
Richard Holt - MARSP  
Alice Johnson - Marquette  
Alice Johnson - Marquette  
Nancy Kelley - Wayne Northwest  
Maxine Kilbourn - Lapeer  
Daniel Kohler  
- Ingham - Greater Lansing  
Marilyn Lake - MARSP  
Brooke Magnuson - Delta  
Robert Matuszak  
- Oakland Suburban  
Allen Newton - Marsp  
Sally Phillips - Crawford-Oscoda  
Linda Pride - Wayne Detroit  
Mary Roley - Wayne Downriver  
Celeste Spencer  
- Chippewa-Mackinac  
Robert Sutter - Wayne Northwest

Judith Unick - MARSP  
Melvin Wilson - Wayne Detroit  
Cynthia Wrigglesworth - MARSP

### In Memory of from Members

John Gibbens - from Gail Barker  
Angela Givens  
- from Queen Hall  
Virginia Carter  
- from Phyllis Jenkins  
Jack Rifenberg  
- from Joan Rifenberg

### In Memory of from Chapters

Branch - Dan Ludlow, Phyllis  
Coscarelly, Donald Pope,  
Shirley Eichler  
Van Buren - Allen Newton  
Saginaw - Leonard Callard,  
Dorothy Mull, Charles Pelzer

## MARSP FOUNDATION CONTRIBUTIONS

September 1, 2023 - November 30, 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

Margaret Albert - Otsego  
Beth Alberti - Macomb North  
Grace Beebe - Wayne Downriver  
Matthew Bishop  
- Crawford-Oscoda  
Lora Bruder  
- Ingham - Greater Lansing  
Jeraldine Burnell - Saginaw  
Jon Call - Wayne Northwest  
Judith Carpenter - Newaygo  
Patricia Casey - MARSP  
Martha Dahlinger - Kalamazoo  
Kenneth Eastman - St Clair  
Cathy Ferguson  
- Oakland-Farmington  
Valerie Ferrante - Wayne Metro  
Gretchen Gabler - Emmet  
Katherine Ginop - Emmet

Irma Gorman - Berrien  
Julie Hill - Livingston  
Juanita Kohfeldt - Calhoun  
Marlene Kukuzke - Wayne Metro  
Mark Lawrence - Livingston  
Inge Longpre - Berrien  
Jack Lucas - Macomb North  
Brooke Magnuson - Delta  
Robert Markey - Bay Area  
Donna Mccatty  
- Oakland Suburban  
Carole McGinty - MARSP  
Nancy Nelson - MARSP  
- Ingham - Greater Lansing  
Holly Norman - Leelanau  
Taylor Ottawa - MARSP  
Howard Parmentier - Schoolcraft  
Loretta Potoczak - Wayne Metro  
Jeannette Sharpe - MARSP

Robert Sutter - Wayne Northwest  
Craig Taylor - Ottawa

### Chapters

Ottawa  
Macomb North

### In Memory of from Members

Robert Chura - from Joan Chura  
Pat Davis - from Daniel Collins

### In Memory of from Chapters

Berrien - Vivian Cardelli, Susan  
Stobbelaar, Mildred Crum,  
Margaret Poling, Henrietta de  
la Foret, Ann Biek and  
Jeanette Zych  
Crawford-Oscoda - Harlan Caszatt,  
Harley Kirby, Leo Constine,

Marcelyn White, Jerry Pulliam  
and Roy Ellsworth  
Genessee West  
- Cynthia Wigglesworth  
Kalamazoo  
- Patricia Jane Hamilton  
Kent - Kenneth Kelly

#### **In Honor of from Chapters**

Chapter Leaders - from Leelanau

#### **Endowment Fund From Members**

Wayne Northwest -  
Matthew Bishop, Ann Brown,  
Lora Bruder, Jon Call,  
Gretchen Gabler, Julie Hill,  
Mark Lawrence, Brooke  
Magnuson, Renee Maniaci,  
Donna McCatty, Donna Mills,  
Ruth Neveu, Tad Randolph,  
Jane Sauchak, Judy Vivier

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

Ivy Mitchell - from Bonnie Murphy

## **VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS**

September 1, 2023 - November 30, 2023

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed here for their contributions between September 1, 2023 to November 30, 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 Alexander  
- Crawford-Oscoda  
David Bates - Washtenaw  
Joyce Benvenuto  
- Ingham - Greater Lansing  
Ann Brown - Oakland Suburban  
Lora Bruder  
- Ingham - Greater Lansing  
Claire Bunker - Clare, Isabella  
Jon Call - Wayne Northwest  
Lynne Cobb - MARSP  
Judith Cooper - Alpena  
Martha Dahlinger - Kalamazoo  
Jeannine Daly - Oakland North  
Kenneth Eastman - St Clair  
David Farquharson - Wayne  
Northwest  
Cathy Ferguson  
- Oakland - Farmington  
Kathleen Hilton - Macomb North  
Susan Hoheisel - Tuscola  
Wendy Hugenholtz - Ionia  
Phyllis Hunt - MARSP  
Daniel Kohler  
- Ingham - Greater Lansing  
Mark Lawrence - Livingston  
Cheryl Longtain - Saginaw  
Brooke Magnuson - Delta

Donna McCatty - Oakland Suburban  
Karen McFall - Wayne Metro  
Ruth Neveu - Chippewa-Mackinac  
Donald Ostrander - Roscommon  
Sandra Schuette  
- Ingham - Greater Lansing  
Rita Stanton  
- Ingham - Greater Lansing  
Kathryn Steadman - Kalamazoo  
Robert Sutter - Wayne Northwest  
Penny Swanson - MARSP  
Helen Walz-Gutowski  
- Macomb East  
J Craig Wiles - MARSP

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

David Brown  
- from Lawrence Jackson  
Anne Kroell  
- from Janice Weiss-Dembs  
John Kenn - from Robert Wiles

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

In honor of two nephews  
going into education  
- from Susan Livingston  
Larry Flanders and Henry Jarvie  
- from Sally Wiles

#### **From Chapters**

Baraga  
Crawford-Oscoda  
Dickinson  
Macomb North  
Ottawa  
Tuscola

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

Helen Dorsey - from Clare  
Patricia Rizzolo - from Kent





***Believe it or not...***

Retirement health benefits can be as empowering as retirement itself.

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# YOUR SUPPORT & BENEFIT SYSTEMS AS A MICHIGAN PUBLIC SCHOOL RETIREE



Michigan Association of  
Retired School Personnel  
Protecting your future

PO Box 23214  
Lansing, MI 48909

Email: [staff@marsp.org](mailto:staff@marsp.org)  
Website: [www.marsp.org](http://www.marsp.org)

The Michigan Association of Retired School Personnel (MARSP) **PROTECTS** your pension and health benefits. Your state and chapter membership supports MARSP's advocacy efforts in Lansing and ensures the public school retiree community is in active conversation with elected officials.

(7:30 - 11:30 a.m. - 12:00 - 4:00 p.m.)  
517-337-1757 or 888-960-4022 (toll-free)

## MARSP Staff

Royce Humm, Executive Director  
Kelli Cherrette, Member Services Coordinator  
Mandy Hitsman, Finance Coordinator  
Chelsea Tanis, Communications Coordinator  
Delicia Lockhart, Administrative Assistant  
Erin Parker, Events Coordinator



MICHIGAN OFFICE OF  
RETIREMENT SERVICES  
Big Plans. Small Steps.

The Office of Retirement Services (ORS) is the home of the Michigan Public School Retirement System (MPSERS). MPSERS **MANAGES** your pension and healthcare benefits as a public school retiree.

Website: [www.michigan.gov/orsschools](http://www.michigan.gov/orsschools)  
miAccount: [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount)

(8:30 a.m. - 5:00 p.m.)  
517-284-4400 or 800-381-5111  
Fax: 517-284-4416

PO Box 30171  
Lansing, MI 48909

*Who are your healthcare service providers within the Michigan Public School Retirement System? Check them out below:*

## Health Care Providers

**Blue Cross/Blue Shield (PPO in MI)**  
800-422-9146  
[www.bcbsm.com/MPERS](http://www.bcbsm.com/MPERS)

PPO Providers - Outside MI  
800-810-2583

Anti-Fraud Hotline  
800-482-3787

Nurse Hotline (24/7)  
800-775-2583

Grievance and Appeals Department  
866-309-1719

**Blue Care Network (HMO)**  
Medicare: 877-396-2025  
[www.bcbsm.com/MPERS](http://www.bcbsm.com/MPERS)

Non-Medicare: 800-662-6667  
[www.bcbsm.com/MPERS](http://www.bcbsm.com/MPERS)

**Priority Health (HMO)**  
888-389-6648  
[www.priorityhealth.com/MPERS](http://www.priorityhealth.com/MPERS)

**Prescription Plan**  
OptumRX (Medicare)  
855-577-6517  
[www.optumrx.com/enroll/MPERS](http://www.optumrx.com/enroll/MPERS)

OptumRX (Non-Medicare)  
866-288-5209  
[www.optumrx.com/enroll/MPERS](http://www.optumrx.com/enroll/MPERS)

**Dental**  
Delta Dental  
800-345-8756  
[www.deltadentalmi.com/MPERS](http://www.deltadentalmi.com/MPERS)

**Vision**  
EyeMed  
866-248-2028  
[www.eyemed.com/MPERS](http://www.eyemed.com/MPERS)

**Hearing Care**  
TruHearing  
855-205-6305  
[www.truhearing.com](http://www.truhearing.com)

## Additional Resources

**Medicare**  
800-663-4227

**Social Security Administration**  
800-772-1213  
[www.ssa.gov](http://www.ssa.gov)

**AMBA**  
877-290-3167

**AARP Michigan**  
517-482-2772  
[www.aarp.org/states/mi](http://www.aarp.org/states/mi)

**National Retired Teachers Association (NRTA)**  
888-687-2277



# Strength in Numbers Begins at Home

Members frequently ask me how they can support MARSP's mission to protect public school retirement benefits. My response: "Promote, promote, promote!"

**Where does this begin?** It begins at home! A spouse, partner, or other designated beneficiary who receives MPSERS benefits should also be a MARSP member.

**Why?** Collective advocacy is the key component in MARSP's effort to stand against corrosive legislation. In the recent past, legislators have attempted to defund the pension system and drop the healthcare subsidy for public school retirees. On

both occasions, MARSP stepped in and ultimately halted both legislative actions.

**How was this accomplished?** Successful advocacy requires a combination of member's voices and strong membership numbers. Whenever a MARSP member or leader contacts a legislator, their voice is enhanced by MARSP's total number of members.

By becoming members, beneficiaries increase the strength of our collective voice.

Don't wait for the next crisis -- make your beneficiary a member today!



**Membership Report**  
Les Nixon  
Membership chair

## CONGRATS, 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 October 1, 2023 - December 31, 2023!**

**The 43 referrals are associated with the following chapters:** Alpena, Bay-Northern Bay Arenac, Branch, Calhoun, Delta, Gogebic, Kalamazoo, Leelanau, Macomb North, Marquette, Otsego, Saginaw, St. Clair, Tuscola, Wayne Detroit, Wayne Metro, Wayne Northwest, Washtenaw

**The \$25 Visa® gift card referral winners:** Ruth LeBarre for referring Patricia Szatkowski (Alpena), Kay Greene for referring Jan Lemerand (Wayne Metro), MaryAnn Edwards for referring Lynne Smith (Tuscola)

**MARSP will soon select a grand prize winner! Refer a friend, former colleague, or MPSERS beneficiary for your chance to win.**

# JOIN OR RENEW **TODAY!**



## 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.

**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

## 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.***



# MEMBERSHIP FORM

Name

Address

CityStateZip

Phone

Email

Your education system/school district

Position at retirement

I was referred by:

☐ I am interested in receiving information about the MARSP Travel Program

**Spouse/Beneficiary Membership**  
As a member, your spouse or beneficiary increases MARSP's influence and effectiveness in shaping policies that protect your interests. Enroll your spouse today!

☐ I am including \$40 for state MARSP membership.  
☐ I am including \$\_\_\_\_\_ as chapter dues.

Name of spouse/beneficiary

Email (spouses may not share an email)

Birthdate

## Chapter Dues 2024-2025

<b>Michigan</b>	Delta - \$5	Kalamazoo - \$10	Newaygo - \$7	Washtenaw - \$10
Alger - \$10	Dickinson - \$5	Kent - \$10	Oakland North - \$5	Wayne Detroit - \$12
Allegan - \$5	Eaton - \$7	Lapeer - \$8	Oakland Suburban - \$6	Wayne Downriver - \$10
Alpena - \$10	Emmet - \$10	Leelanau - \$10	Oakland-Farmington - \$5	Wayne Metro - \$5
Baraga - \$5	Genesee - \$9	Lenawee - \$0	Oceana - \$10	Wayne Northwest - \$8
Barry - \$7	Genesee South East - \$7	Livingston - \$5	Ogemaw - \$6	Wexford-Missaukee - \$7
Bay, Northern	Genesee West - \$9	Luce County/	Ontonagon - \$5	
Bay Arenac - \$10	Gladwin - \$5	Tahquamenon - \$10	Osceola - \$5	<b>Colorado</b>
Bay Area - \$10	Gogebic - \$10	Macomb East - \$8	Osego - \$10	Colorado Chapter - \$10
Berrien - \$9	Grand Traverse - \$10	Macomb North - \$8	Ottawa - \$10	
Branch - \$5	Hillsdale - \$5	Manistee - \$8	Presque Isle - \$10	<b>Florida</b>
Calhoun - \$6	Houghton-Keweenaw - \$5	Marquette - \$5	Roscommon - \$10	Char-Sota - \$5
Charlevoix - \$5	Hutton - \$5	Mason-Lake - \$10	Saginaw - \$7	Tallahassee/
Cheboygan - \$5	Ingham, Greater Lansing - \$0	Mecosta-Canadian	Schoolcraft - \$7	South Georgia - \$1
Chippewa-Mackinac - \$5	Ironia - \$10	Lakes - \$10	St Clair - \$8	Tri-County - \$5
Clare - \$5	Iron - \$10	Menominee - \$5	St Joseph - \$8	
Clinton/Shiawassee - \$5	Isabella - \$10	Montcalm - \$5	Tuscola - \$5	
Crawford-Oscoda - \$5		Muskegon - \$15	Van Buren - \$10	

Membership Type	Qty	Price	Total
MARSP annual membership		\$40	
MARSP lifetime membership		\$800	
MARSP <a href="#">local chapter membership</a>			
Chapter name: _____			
Spouse/beneficiary annual membership		\$40	
Spouse/beneficiary <a href="#">local chapter membership</a>			
Chapter name: _____			

Grand Total: \_\_\_\_\_

**Payment options:**

☐ Check enclosed

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ CW# \_\_\_\_\_

☐ Visa

☐ Mastercard

☐ Discover

☐ American Express

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

Amount \_\_\_\_\_ Date \_\_\_\_\_

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

*\*Overpayment will be considered donation*

**RETURN FORM & PAYMENT TO:**  
Michigan Association of Retired School Personnel, PO Box 23214, Lansing, MI 48909





Michigan Association of Retired School Personnel  
P.O. Box 23214  
Lansing, MI 48909-3214  
1-888-960-4022  
[www.marsp.org](http://www.marsp.org)

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YOUR  
WORM,  
EARLY  
BIRD.



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between now and March 31,  
2024, for the chance to win  
a \$100 VISA gift card!

*Automatic entry  
upon renewal!*