

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 74, ISSUE 2

MR. PEABODY & HIS BOY SHERMAN FIND THE KEY TO MARSP MEMBERSHIP

IN AN IMPROBABLE EPISODE, MR. PEABODY
AND HIS PET BOY SHERMAN TRAVELED VIA
THEIR WAYBACK MACHINE TO 2017...

THE BOTTOM LINE, PAGE 6



Reminder

Renew for the 2024-25 membership
year by June 30, 2024.

[Learn more on page 18.](#)



Concerned MARSP Members Push for MPSERS Funding Stability

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

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VANGUARD

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MARSP sends members special legislative updates, VISION e-newsletter, digital VANGUARD, event info, and helpful resources via email. It is important to us that members who choose email as a communication preference receive MARSP's messages.

If you have not received an email from MARSP in the last 30 days, please check your spam folder. If you find a MARSP email there, mark it as "Not Spam" and consider adding MARSP's email address (staff@marsp.org) to your contacts.

If you've recently changed your email address, please contact the MARSP office to update your information.

Email: staff@marsp.org

Call: 1-888-960-4022

You can also update your contact information and communication preferences in your online member profile: www.marsp.org/login

VANGUARD is the official publication of the Michigan Association of Retired School Personnel. Please note that some information may not be current due to VANGUARD production schedule.



SUPPORT THE SCHOLARSHIP FUND

Proceeds for the annual golf outing support the MARSP Foundation Scholarship Fund, providing professional development scholarships to public school employees across Michigan.

2023 SCHOLARSHIP RECIPIENTS



ABOUT THE FUND

In 1995, the MARSP Foundation Board noticed a void in financial assistance for public school employee professional development. They established the Scholarship Fund in 1995 and awarded the first scholarships the following year. As of 2022, the Foundation had awarded \$116,728.50 to public school professionals.

Scholarships are available to all public school employees, no matter their current positions, so long as they are pursuing career advancement in the public school arena. Eight public school employees from across Michigan received scholarships in 2023 thanks to the generosity of MARSP members like you!



HONORING BRUCE

Bruce Moeggenborg retired in 1999 after 41 years as Director of Maintenance Operational Services for Alma Public Schools.

In retirement, Bruce was a dedicated member of the Gratiot County MARSP Chapter and served as Chapter President from 2003-2005 and again in 2007. He also served on MARSP's State Finance Committee from 2003 until his passing in 2010.

Bruce helped establish the annual golf outing in 2006 and served as chairman from 2006-2010. The Foundation renamed the event in 2010 to honor Bruce's legacy of community service (and his love of golf).

SPRING 2024



August 8, 2024
Brookshire Inn & Golf Club
205 W Church St,
Williamston, MI 48895

For more information, contact
Erin Parker at 1-888-960-4022

\$75 registration includes:

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

Please detach and mail the form below before July 31, 2024:

MARSP, PO Box 23214, Lansing, MI 48909-3214

GOLFER REGISTRATION FORM 2024

Golfer name _____

Phone _____ Email _____

Street address _____

City _____ State _____ Zip _____

Number of golfers _____ x \$50

Number of non-golfers (dinner only) _____ x \$20 \$ _____

Total \$ _____

Payment: *Make checks payable to MARSP Foundation or pay by credit card.*

☐ Check ☐ Card

Enclosed check number _____ Amount \$ _____

Card number _____

Expiration Date _____ CVV (on back of card) _____

Name on card _____

Billing Address _____

Signature _____

Golfers compete in teams of four. If you have chosen your team of four, please list. MARSP will assign teams to those who leave this blank.

Name 1: _____

Email: _____

Name 2: _____

Email: _____

Name 3: _____

Email: _____

Name 4: _____

Email: _____



ADAPTING TO THRIVE:

MARSP's Continuing Legacy of Innovation and Resilience



President's Message
Sue Jakubiak
MARSP President

As I consider my vision for MARSP during my tenure as President, I am drawn to the association's rich history. For over 70 years, MARSP has supported public school retirees through dynamic economic and socio-political climates. At the heart of the association's resilience is its adaptability.

From my first encounter with MARSP to my recent participation in programs and advocacy efforts, I have witnessed MARSP's adaptability and innovation. As MARSP forges ahead, navigating challenges and seizing opportunities, member welfare remains the top priority. Through MARSP, public school retirees like myself find the support to navigate life's daily complexities in an ever-changing world.

A personal journey of support and security

I first learned about MARSP in 2001 in the payroll department at St. Clair County Community College. Dr. R. Ernest Dear, interim President of St. Clair County Community College and then-current President of MARSP, introduced the association during a campus-wide orientation. He emphasized MARSP's mission to safeguard our pensions and healthcare, and his words left a lasting impact. As a perpetual worrier, MARSP offered security about my future retirement. Years later, when unexpected circumstances left me a widow with three young children, I had the reassurance that MARSP was looking out for me.

As retirement approached, I began to feel overwhelmed by the decisions ahead. I attended a retirement seminar offered by the Office of Retirement

Services at Macomb County Community College. I left that meeting with a three-ring binder full of reading material. I knew I had to make several irreversible decisions but there was little to help me determine my best fit. Years later, as a MARSP pension seminar presenter, I could only wish I had found MARSP to assist me in sorting out my choices. MARSP's Retirement Planning Services understands the nuances of the MPERS system and provides tailored guidance to attendees. Through the pension seminars, Michigan's new public school employees and incoming retirees can make informed decisions about their futures.



“

...I knew MARSP would keep me informed through their publications and updates, and that my membership would contribute to their influence in Lansing.

”

Membership offers varied opportunities and flexible involvement

I joined MARSP and my local chapter shortly after retiring. While I enjoyed socializing and contributing to local efforts, I appreciated the flexibility to engage as much or as little as I wanted. No matter what, I knew MARSP would keep me informed through their publications and updates, and that my membership would contribute to their influence in Lansing. Volunteers and leaders are always needed, and chapter activities are informative and fulfilling, but MARSP's membership numbers are significant for engaging legislators. Don't believe me? Just look at the recent repeal of the pension tax!

Challenge sparks innovation

Of course, like many associations, the COVID-19 pandemic took a toll on MARSP's membership numbers. During this time, MARSP's forward-thinking leadership, spearheaded by Executive Director Royce Humm, sought alternative revenue streams to increase the value of a MARSP membership. MARSP established the Travel Program in partnership with Collette Travel in 2022.

The Travel Program, now in its third season, has increased MARSP's financial stability and rekindled a sense of community post-pandemic. And I speak from experience! In September 2022, I fulfilled a long-standing dream by joining MARSP's National Parks of America tour. As a single traveler, I can't begin to describe the security I felt traveling with a "school family." I not only met wonderful people and saw incredible natural and man-made wonders, but I also enjoyed the company of other single travelers.



A special "hello" to the friends I made on the tour: Helen, Jane, Mary Kay, Carolyn, Maxine, and Christine! I had such an exciting time; I am saving for another trip in the next couple of years!

MARSP's adaptability continues in the fight for healthcare funding

Shortly into 2024, MARSP faced a new challenge when the Governor proposed a change in funding for MPERS healthcare funding (for more on this subject,

see page 12). Since then, I've witnessed firsthand as Royce Humm and MARSP lobbyist Matt Kurta fight for MPERS funding security. Unfortunately, I sustained a traumatic injury that required surgery just after the Governor introduced the proposal. While in the ER waiting for lab results, I received a MARSP email update and a call for members to voice their concerns to legislators. Even as life thwarts the best-laid plans of MARSP's President, the network of savvy staff, partners, and volunteers continues to get the job done!

Members lead the way to MARSP's vibrant future

Whether advocating for retiree tax benefits, navigating a crisis like COVID-19, or addressing current challenges in healthcare funding, MARSP listens to members and adapts accordingly. Ultimately, my vision for MARSP's continued innovation and adaptability relies on the support and engagement of members. Your membership ensures that MARSP remains responsive to your needs and effectively advocates on your behalf!



Exclusive discounts for MARSP members through AMBA

MARSP
Benefits
Partner

Originally founded to address the insurance needs of retired teachers, AMBA assists associations in obtaining high-quality benefits for members.

Along with added *health insurance benefits, AMBA offers life insurance and investment products, and discounts on thousands of products and services. **As a MARSP member, you can save today on electronics, household items, entertainment, dining, hotels, travel, rental cars, and more.**

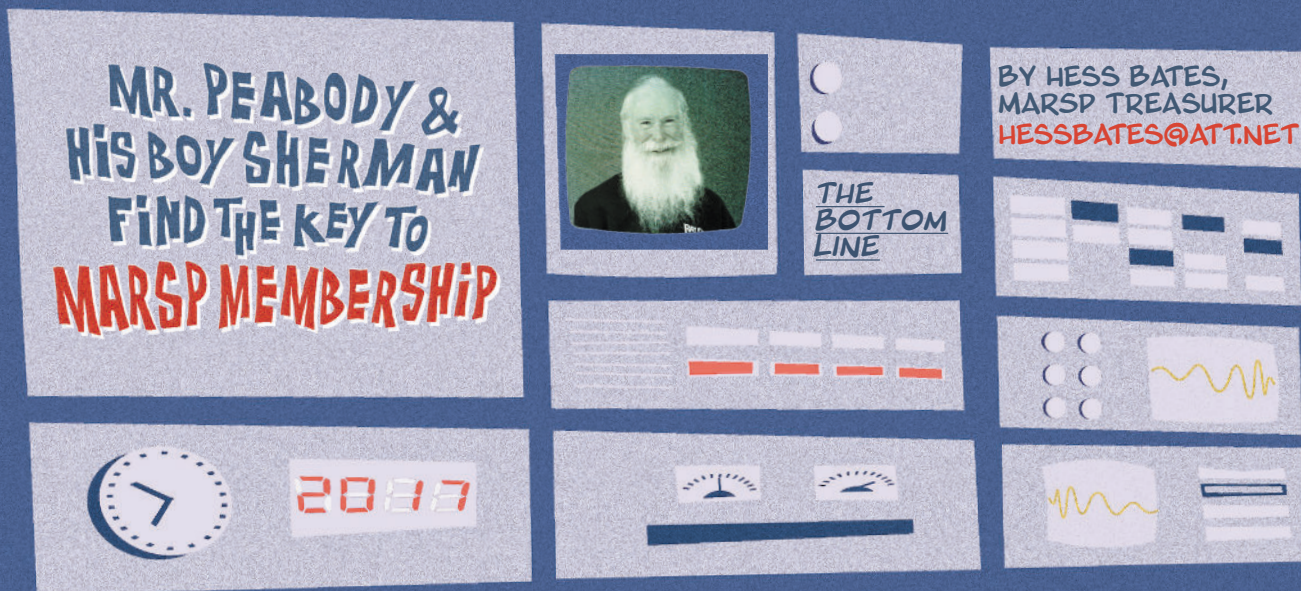


Follow these steps to activate:

- Visit myAMBAdiscounts.com or scan the QR code to the left.
- Enter your email address or click "Register Here" if you are a first-time user.
- Enter code "ambasavers" as your activation code.
- Complete your profile and start saving!

**AMBA benefits are designed to enhance your existing health insurance and will not interfere with your existing health plans.*





THINKING ABOUT THE LOOMING DEADLINE FOR MY SPRING VANGUARD ARTICLE, I FELL ASLEEP IN FRONT OF THE TV... AND I HAD THE STRANGEST DREAM...

In an improbable episode, Mr. Peabody and his pet boy Sherman traveled via their WayBack Machine to 2017. In pursuit of wisdom and adventure, the time travelers came upon a then-current issue of MARSP's newsletter. In its pages the pair read *The Bottom Line* column whose strangely coifed and bearded author suggested that members should sign up their spouses—or other beneficiaries—for Associate memberships in their organization.

WE WILL GET RIGHT BACK TO OUR STORY AFTER THESE WORDS FROM OUR SPONSOR:

For more than seven decades, MARSP has been the only organization in Michigan working to protect and enhance the retirement benefits of our state's public educators. During those years MARSP has developed unique skills as its leaders worked Lansing's legislative halls, establishing non-partisan relationships with those who would

be its friends while resisting efforts made by those who do not share its values. MARSP's hard work has made the organization successful in its mission and every MPSERS retiree (whether a member or not), enjoys the results of MARSP's efforts.

So stop by your local grocer's today and pick up the big Family-Sized box of MARSP. Use it to make your clothes come out cleaner and to sweeten your coffee; it makes great shoe polish too!

AND NOW, BACK TO OUR REGULARLY SCHEDULED PROGRAM...

"Golly Mr. Peabody," said Sherman, "I'm really surprised to learn how difficult it is here in the early 21st century for organizations to add new members to their rolls, even when those organizations provide important services to those who join."

Mr. Peabody responded, "Well said Sherman, and right you are! It appears that folks (including many MPSERS retirees) are gripped by a paralytic aversion to joining organizations, even when it is clearly in their best interests to do so. It really makes no sense at all!"

Pondering, Sherman asked, "Isn't there anything MARSP can do about this?"

FIVE GREAT REASONS TO ENROLL YOUR SPOUSE OR BENEFICIARY AS AN ASSOCIATE MARSP MEMBER:

Mr. Peabody pointed to what he was reading, "Well, right here in this newsletter MARSP'S Treasurer writes that all MPSERS beneficiaries should be signed up as Associate members. That move would almost double MARSP's membership, provide much greater power to the organization's lobbying voice and strengthen its financial foundation at the same time! It seems a solid, no-brainer, win-win to me."

"But Mr. Peabody, wouldn't that be too expensive for the folks who already belong to MARSP?"

"Sherman, sometimes you really disappoint me. Regular and Associate memberships require the same very reasonable \$40 per year in state dues." Mr. Peabody did the math on his fingers. "And those two memberships together cost only 22 cents per day—even less in a leap year! That is a really tiny amount to support the only state-wide organization that is dedicated to the defense of retiree benefits."

Mr. Peabody continued, "I think that we have found the best and most efficient solution to MARSP's nagging membership problem. A solution that is especially important considering the unfortunate reality that -- although no one in the organization looks like it -- MARSP's members are old people. And old people have a disquieting tendency to suddenly just drop dead, something that doesn't help the membership rolls either."

Sherman remained quiet for a few moments, contemplating old people suddenly dropping dead. Finally, "Wow Mr. Peabody, just think; with lots more Associate members, MARSP would have the resources to enhance its recruitment efforts while still making strong progress with its primary mission of defending retiree benefits. That guy with the beard might really be on to something!"

"Right again, Sherman," said Mr. Peabody. "MARSP members hold the best solution to their membership challenges right there in the warm embrace of their beneficiaries."

Sherman thought for a moment. "Mr. Peabody, you really know how to turn a phrase. But I think I get it; it's now up to MARSP members to enroll their loved ones. If

1. Membership strengthens MARSP's ability to shape policies that affect your shared interests!
2. Affordable member dues at just \$40 per year. It's a small investment to support the only organization dedicated to defending MPSERS pensions and healthcare!
3. Access to expert staff and a wealth of resources on retirement planning, healthcare options, and more!
4. Create memories that'll make your grandkids jealous with MARSP's member-exclusive Travel Program!
5. Who wouldn't want to be part of a group that uses phrases like "warm embrace of their beneficiaries" in publications?

they will just do that, they'll provide the person-power and financial resources needed by their organization. But without them taking that step, MARSP will surely face continuing membership challenges. That's really the bottom line here, isn't it?"

Mr. Peabody arched an eyebrow, gave a quick wink to the camera and said to Sherman, "It's strange that you would choose those words, but that is *The Bottom Line*." Mr. Peabody reset the WayBack Machine's time flux conversion constants, double-checked the astronomic navigation coordinates, energized the time-warp field relays and then summoned his boy.

"C'mon Sherman, our work here is finished. The only thing that remains now is for MARSP's members to follow through!"

YOU CAN CHANGE THE COURSE OF HISTORY! ENROLL YOUR MPSERS BENEFICIARY AS AN ASSOCIATE MEMBER IN ON PAGE 19...



SPOTLIGHT ON TUSCANY

APRIL 8-16, 2025



TOUR TYPE: CLASSIC
ACTIVITY LEVEL: 3 (ON-THE-GO)

**USE THE CAMERA ON YOUR
SMART PHONE TO SCAN THE
QR CODE AND LEARN MORE.**



Your tour includes:

- 1 handpicked accommodation
- 11 meals
- 2 optional excursions

Accommodations:

Day 1: Overnight Flight

Day 2-8: Hotel Ercolini and Savi, Montecatini Terme

Per person rates:

- Single: \$4,299 pp
- Double: \$3,899 pp
- Triple: \$3,869 pp

For bookings made after 8/9/2024 call for rates. Included in Price: Round Trip Air from Detroit Metro Airport, Air Taxes and Fees/Surcharges, Hotel Transfers. Not Included in Price: 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

Tour highlights:

- 7-night stay in spa resort town of Montecatini Terme
- "Cradle of the Renaissance" tour in Florence
- Lucca, city encircled by 16th-century walls
- Michelangelo's David.
- Gothic Line, a last line of German defense (WWII)
- Retrace the steps of ancient pilgrims crossing the Devil's Bridge in the Serchio Valley
- Wine tasting at a local farm
- Local cheese farm
- Tuscan cooking class

Learn more at marsp.org/travel or call Collette Travel at 1-800-581-8942 and refer to booking #1230455.

2024-2025 DESTINATIONS



July 28 - August 5, 2024



Activity Level: 2
(Balanced traveler)

Booking #: 1151231



September 13 - 21, 2024



Activity Level: 2
(Balanced traveler)

Booking #: 1154208

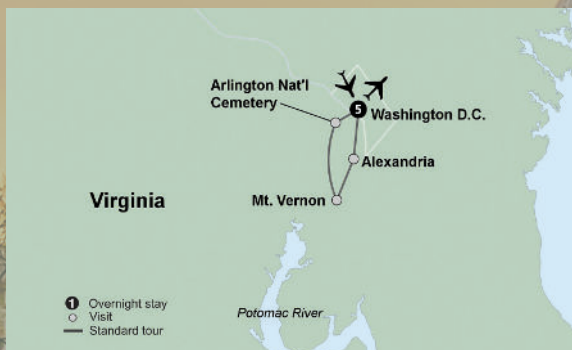


November 1 - 7, 2024



Activity Level: 3
(On-the-go traveler)

Booking #: 1151819



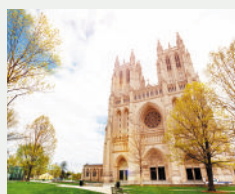
SPOTLIGHT ON WASHINGTON D.C.

APRIL 24-29, 2025



TOUR TYPE: CLASSIC
ACTIVITY LEVEL: 2 (BALANCED)

USE THE CAMERA ON YOUR SMART PHONE TO SCAN THE QR CODE AND LEARN MORE.



Your tour includes:

- 1 handpicked accommodation
- 8 meals

Accommodations:

Day 1-5: Royal Sonesta Dupont Circle, Washington D.C.

Per person rates:

- Single: \$3,699 pp
- Double: \$2,999 pp
- Triple: \$2,969 pp

For bookings made after 8/24/2024 call for rates. Included in Price: Round Trip Air from Detroit Metro Airport, Air Taxes and Fees/ Surcharges, Hotel Transfers. Not Included in Price: Cancellation Waiver and Insurance of \$349 per person. All Rates are Per Person and are subject to change based on air inclusive package from DTW

Tour highlights:

- Five nights in the heart of Washington, D.C.
- Tour the U.S. Capitol building
- Washington National Cathedral
- Mount Vernon
- International Spy Museum or Lincoln Assassination Tour
- International cuisine
- World War II Memorial
- Arlington National Cemetery
- Old Town Alexandria
- Vietnam Veterans Memorial
- White House Visitor Center
- Smithsonian Institution

Learn more at marsp.org/travel or call Collette Travel at 1-800-581-8942 and refer to booking #1230460.

SCAN THE QR CODE TO LEARN MORE



December 7 - 15, 2024



Activity Level: 2
(Balanced traveler)

Booking #: 1151232



February 4 - 18, 2025



Activity Level: 3
(On-the-go traveler)

Booking #: 1230451



May 15 - 22, 2025



Activity Level: 2
(Balanced traveler)

Booking #: 1230468

Concerned MARSP Members Push for



Executive Director's Message

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

Over the last decade, the state has prioritized paying down MPSERS pension and healthcare debt. Through these efforts, MPSERS healthcare is now 126.9% funded according to the Fiscal Year 2023 valuation. As MARSP celebrates this milestone and the role members played in reaching it, concerns arise over the state's continued commitment to MPSERS financial stability.

The Governor's office, the House, and the Senate recently unveiled their budget proposals for Fiscal Year 2024. While all proposals include the usual MPSERS contributions, each redirects an expected \$670 million payment toward MPSERS healthcare debt to other parts of the budget.

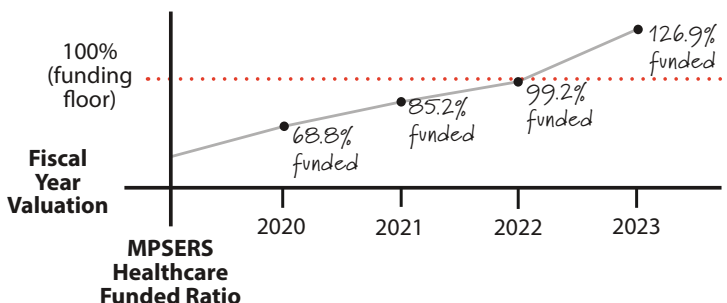
The state budget process is long and complex, and MARSP is fighting for the long-term stability of the retirement system every step of the way! We continue working behind the scenes to engage key stakeholders, share our expertise, and ensure the final budget supports today's classrooms without jeopardizing the welfare of tomorrow's public school retirees. We urge you to contact your elected officials during budget negotiations to reinforce our message: **MPSERS healthcare must remain 100% funded!**

Recent reforms prioritize MPSERS financial stability

MPSERS unfunded liability, often called debt, is the difference between what the system holds and what it owes its members. To address this, the state makes annual payments to MPSERS pension and healthcare debt, similar to making mortgage payments on a house. This practice of prefunding became law in 2012 after years of failing to make such payments caused snowballing MPSERS debt.

Additional reforms to the MPSERS Act in 2017 established a minimum funding level for the state's yearly

MPERS FUNDING STABILITY



payment towards MPSERS debt. This ensures that the state's annual contribution remains at least as much as the previous fiscal year when pension or healthcare funding is below 100%.

The state is also statutorily mandated to base its yearly pension and healthcare payments on the valuation from three years earlier. The state budget for 2025 uses data from the 2022 valuation, which put MPSERS healthcare funding at 99.2%. Because it's below the 100% funding floor, the MPSERS Act would need to be changed to use the \$670 million elsewhere in the budget. As mentioned, the 2023 valuation shows healthcare 126.9% funded. So even without a change to the MPSERS Act, additional healthcare funds will become available for the FY 2026 state budget.

MARSP joined others in advocating for the \$670 million to go towards pension debt, which was 68.8% funded as of the 2023 valuation. Ideally, MPSERS pension and healthcare plans would both reach 100% funding before redirecting financial resources. While this outcome is unlikely, MARSP continues fighting to ensure MPSERS healthcare remains permanently 100% funded.

Stand up for MPERS financial stability

Join MARSP's efforts by contacting your elected officials during budget negotiations! Together, we can protect the welfare of current and future public school retirees.

Scan the QR code to find contact information for your legislators:



Example message:

My name is [Your Name] and I am from [Your City]. I am a member of the Michigan Association of Retired School Personnel (MARSP), a nonpartisan organization working on behalf of public school retirees to protect our pensions and health care benefits.

My fellow MARSP members and I are concerned about the proposed changes to the MPERS Act and the redirection of the annual payment towards MPERS healthcare debt. We urge you to learn about this subject and do everything in your power to ensure MPERS healthcare benefits remain permanently 100% funded. We also ask that you uphold the state's commitment to pay off MPERS unfunded pension costs by 2038, if not sooner.

Thank you for taking the time to consider how this issue impacts your retired constituents.

KEY TAKEAWAYS:

1. MPERS healthcare is currently over 100% funded.
2. Budget proposals for FY 2025 from the Governor, the House, and the Senate all direct the remainder of the healthcare debt payment towards other parts of the school aid budget.
3. MARSP is on it! We're working in Lansing to ensure MPERS healthcare stays permanently 100% funded going forward.
4. You can help by contacting your legislators and letting them know this is important to you.



**MICHIGAN OFFICE OF
RETIREMENT SERVICES**
Big Plans. Small Steps.

MESSAGE FROM THE OFFICE OF RETIREMENT SERVICES: Insurance eligibility for children extended to age 26

Recent legislation changed the retirement system's insurance eligibility rules for children. Under Public Act 158 of 2023, a child may remain on their parent's insurance until the end of the month they turn 26, regardless of school enrollment. If you want to enroll your child on your insurance, download and complete the Insurance Enrollment/Change Request (R0452C) form.

Using your web browser, navigate to:

1. www.michigan.gov/orsschools
2. In the top navigation, choose "Forms and Publications"
3. Scroll to the "For Retirees" section and open Insurance Enrollment/Change Request (R0452C)
4. Complete the form and mail or fax your completed form to:
Michigan Office of Retirement Services
PO Box 30171
Lansing, MI 48909-7671
Fax: 517-284-4416

If the Michigan Office of Retirement Services (ORS) receives your enrollment request and required proofs on, or before, August 31, 2024, coverage will be effective the first of the following month. If ORS receives your enrollment request and required proofs September 1, 2024 or later, coverage will start on the first of the sixth month after receipt. For example, if ORS receives your request and proofs October 26, 2024, coverage will start March 1, 2025.

Your child may remain on your insurance until the end of the month they turn 26. In addition, ORS will no longer require annual student certification (proof that your child is attending school). If you have any questions, visit www.michigan.gov/orsmiaccount. For increased security, you'll use MiLogin to access miAccount. After logging in, you will have secure access to ORS customer service representatives.

IN REMEMBRANCE

January 1 - March 30, 2024

Michigan
Ann Arbor
Elsie Dyke

Bad Axe
Claude Mestack

Bark River
Joann Good

Bay City
Felix Bosco
Charlene Kanicki

Brampton
Susan Eagle

Brimley
Barbara Kenn

Byron Center
Martha Baker

Cadillac
Leo Paveglio
Benjamin Donaghy
Betty Donaghy

Canton
Hans Neuroth

Caseville
Erna Farrington

Clare
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Clarkston
Malcolm Mcneil
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Cooks
Karen Klaus

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Steven Andrews
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Hale
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Rapid River
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Republic
Janet O'Dell

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Rochester
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Rockford
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Saginaw
Richard Labelle

Saint Clair
Virgil Weaver

Saint Joseph
Donald Alsbro
Thomas Miller

Sault Ste Marie
Noel Alexander

Sawyer
Bernard
Abendshein

Sterling Heights
Anthony Begola
Dorothy Collins

Three Rivers
Graden Kundert

Traverse City
Louis Czubak

Trout Creek
Jill Lannet

Wells
Frances Flodin

White Cloud
Barbara Thatcher

Williamsburg
Daniel Harfst

Wyandotte
Arleen
Rockershousen

Colorado
Longmont
Leslie Goings

Florida
Belleair Beach
Marcia Troff

Lake Alfred
Jane Hull

Indiana
Rensselaer
William Brinker

South Carolina
Seneca
Reinhardt
Brueggeman

Wyoming
Cheyenne
Carolyn Taurus

CONTRIBUTIONS TO MARSP

December 1, 2023 - February 29, 2024

Contributions to MARSP include donations to the General Fund.

Members

Maryann Andrzejewski (Alpena)
Barbara Auseon (Hillsdale)
Helen Bareis (Washtenaw)
Philip Bareis (Washtenaw)
Virginia Barker (Wayne Northwest)
Mary Boucher (Ingham)
- Greater Lansing)
Terrence Byrne (Leelanau)
Gerhard Carlson (Marsp)
Valerie Constance (Washtenaw)
Sharina Dajnowicz (MARSP)
Julie Demello (Ionia)
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In Memory of from Members

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- from John Baublitt
Ralph Johnson
- from Christina Johnson

MARSP FOUNDATION CONTRIBUTIONS

December 1, 2023 - February 29, 2024

Contributions to the MARSP Foundation include donations to the following funds: Scholarship Fund, General Fund, Richard and Margaret Smith Fund and the MARSP Foundation Endowment Fund.

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Montcalm

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- from Leilah Bouchard
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- from Marilyn Brinker
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In Honor of from Chapters

Leelanau: Chapter Leaders

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Endowment Fund from Chapters

Montcalm

Endowment Fund in Memory of from Members

Susan K. Johnson
 - from Donald Johnson

Endowment Fund in Memory of from Chapters

Lapeer: Judith Pittman and
 William Stacy

DID YOU KNOW?

Your MARSP Foundation
 donation may be tax
 deductible.



VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

December 1, 2023 - February 29, 2024

The MARSP Board of Directors expresses SINCERE thanks to every member and chapter listed here for their contributions between December 1, 2023 to February 29, 2024, 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.

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Chapters

Dickinson
 Genesee
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 - from Micheal Kupiecki
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 - from Mary McIntyre
 Barb Kenn - from Robert Wiles

In Memory of from Chapters

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 & Milan Shepard

In Honor of from Members

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 - from Susanne Jakubiak



Believe it or not...

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New DonorsChoose Fund Supports Classrooms and Builds Relationships



Membership Report

Les Nixon

Membership chair

It began with a simple yet powerful idea...

Back in 2000, Charles Best, a high school history teacher in the Bronx, faced a challenge: raising funds for classroom books. As he embarked on this mission, he wondered whether people would be more inclined to donate if they could see the immediate impact of their generosity. To put his theory to the test, Best created a crowdfunding website and called it "DonorsChoose."

Fast forward to the present day, and DonorsChoose has become the premier crowdfunding platform for teachers seeking support for classroom projects. With the support of over 6 million generous individuals, corporations, and foundations, it has facilitated funding for nearly 3 million classroom projects. DonorsChoose vets each project request, ships the funded resources directly to the classroom, and provides thank yous and reporting to donors and school leaders. DonorsChoose also prioritizes projects in low-income and historically underfunded districts, where teachers often bear higher out-of-pocket expenses.

DonorsChoose has earned the trust of educators, district administrators, and donors, including MARSP and the MARSP Foundation. Since 2018, MARSP and the Foundation have jointly contributed \$10,000 per year to DonorsChoose projects in Michigan. Today they're taking the annual contribution a step further. In February 2024, MARSP's Finance Committee began the process of establishing an official DonorsChoose Fund. As of this spring, members can contribute directly to the DonorsChoose Fund, much like the VBDF, Scholarship, or General Fund.

The new DonorsChoose Fund reflects MARSP and the Foundation's dedication to supporting today's public school employees. It complements existing programs such as the Foundation Scholarship Fund, which provides professional development assistance, by investing in day-to-day employee success and career satisfaction.

In 2023, MARSP and the Foundation funded 43 projects via DonorsChoose, with each project underscoring the impact of teacher support on student success.

Here are just 10 of the 43 projects funded:

1. Musical instrument accessories for middle school students
2. "Wiggle" stools for preschool-2nd graders who learn better with the option to move
3. Supplies for a pet chinchilla helping high school students open up and manage stress
4. Cleaning supplies for elementary school cooking class
5. Set-building tools and materials for middle school theater production
6. Picture books to help elementary school students express feelings and solve problems
7. Camera equipment for weekly video announcements by high school students
8. Egg incubator for elementary school students learning about life cycles and native species of Michigan
9. Butterfly habitat, shrimp hatchery, and a grow-your-own-mushroom kit for elementary students learning scientific principles
10. Graphing calculators to help algebra students with ACT/SAT prep

In the years to come, many public school employees will learn about MARSP for the first time through the DonorsChoose Fund. This connection to younger generations ensures the association's continued relevance and longevity. And, after all, MARSP works on their behalf, too, whether they know it yet or not!

Join me in supporting future retirees and amplifying MARSP's mission by contributing to the DonorsChoose Fund. You can mail your contribution using the forms provided or donate online at www.marsp.org/donate.



DONORS CHOOSE



MAKE A CONTRIBUTION

MARSP Foundation Funds

- ☐ Scholarship Fund to support the professional development of current public school employees.
- ☐ Foundation General Fund to support the Foundation's mission.
- ☐ Richard & Margaret Smith Fund to assist members with financial needs
- ☐ Endowment Fund interest is only used to support Foundation programs.
- ☐ **NEW** DonorsChoose Fund to support classroom projects in Michigan's public schools.

Name

Address

City

State

Zip

Phone

Email

Contribution amount: \$ _____

In Honor or In Memory of: _____

Chapter: _____

Return to: MARSP, PO Box 23214, Lansing, MI 48909

☐ Check (# _____) ***Make check payable to:
MARSP Foundation Inc.***

☐ Card ☐ Visa
 ☐ Mastercard
 ☐ Discover
 ☐ American Express

***Please do not combine
with dues payment.***

Card Number

Exp. Date

CVV#

Name as it appears on card

Amount

Date

Cardholder signature



MEMBERSHIP RENEWAL GUIDE

The 2024-2025 MARSP membership year begins on July 1, 2024. Members have the option to renew by mail, over the phone, or through their online member profile.

Three ways to renew:



Renew by mail

Send the membership form on page 19 with dues payment to:

MARSP
PO Box 23214
Lansing, MI 48909



Renew by phone

Call MARSP at 1-888-960-4022.



Renew online

Members can renew online through their member profile.

Visit www.marsp.org/login-renew or scan the QR code below to begin. For assistance, please refer to the step-by-step instructions to the right or call the MARSP office.

Use the camera of a smart phone or tablet to scan the QR code and renew online.



How to renew online:

If you have any issues during the online renewal process, contact the MARSP office at 1-888-960-4022. We're happy to assist!

1. Log in

Go to www.marsp.org/login-renew or scan the QR code in the left corner. Sign into your member profile.

2. Select membership type

Once logged in, you can begin renewing your membership. Choose your MARSP state membership. Click "Next" to continue.

3. Choose chapter membership

Select a MARSP chapter membership OR choose "I do not wish to choose a chapter." Click "Next" to continue.

4. Automatic renewal option

You have the option to automatically renew your membership each year. Leave the box checked if you would like MARSP to automatically renew your membership going forward. Uncheck the box if you do not wish to automatically renew your membership. Click "Next" to continue.

5. Donation option

You now have the option to donate to MARSP and MARSP Foundation funds. The default donation amount is \$5, but you can type in an alternate amount. Click "Add" to include the donation amount in your final total. Click "Next" to continue.

6. Review selections and cart

Review your membership and donation selections. If everything is correct, click "Add to Cart." Check the subtotal. Click "Checkout" if everything looks correct.

7. Payment method and billing address

Select the circle next to "New Payment Method" so that it turns green. Enter your payment information. Then select the circle next to your billing address OR add a new billing address. Once your payment method and billing address are complete, the "Checkout" button on the bottom right will change from gray to blue. Click "Checkout" to continue.

8. Processing payment

A pop-up will confirm that your order is processing. Once complete, close the window. You'll receive order confirmation via email.

LOG IN TIP: Your username is your email address. If you aren't sure about your password, select "Forgot Password" below the sign in section. You will receive a link to reset your password via email. Once your password is reset, return to www.marsp.org/login-renew.

Chapter Dues 2024-2025

Michigan

Alger - \$10
Allegan - \$5
Alpena - \$10
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 South East - \$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 - \$5
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

Colorado

Colorado Chapter - \$10

Florida

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



MEMBERSHIP FORM

FOR NEW & RENEWING MEMBERS

Return form and payment to: MARSP, PO Box 23214, Lansing, MI 48909

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Your education system/school district _____

Position at retirement _____

I was referred by: _____

☐ I'm interested in receiving information about the 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 _____

Membership Type

Qty Price Total

MARSP annual membership		\$40	
MARSP lifetime membership		\$800	
MARSP chapter membership Chapter name:			
Spouse/beneficiary annual membership		\$40	
Spouse/beneficiary chapter membership Chapter name:			

Make a contribution to MARSP:

____ Voluntary Benefit
Defense Fund for the legal
defense of retiree benefits.

In Honor or In Memory of: _____

____ MARSP General Fund to
help meet expenses for the
current budget year.

Chapter: _____

Contribution amount: \$ _____

____ **NEW** DonorsChoose Fund
to support classroom projects
in Michigan's public schools.

Payment options:

Grand Total: \$

☐ Check (# _____)

☐ Card ____ Visa ____ Mastercard ____ Discover ____ AMEX

☐ **Automatic Renewal:** I authorize MARSP to automatically renew my state and chapter membership the first week of March each year using the credit card information below. Email address required.

Card Number _____ Exp. Date _____ CVV# _____

Name as it appears on card _____

Amount _____ Date _____

Cardholder signature _____

**Overpayment will be considered donation*



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

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CONGRATULATIONS REFERRAL DRAWING WINNERS!



MARSP members who refer a new or returning member are entered into a monthly drawing for a \$25 Visa® gift card AND the grand prize drawing for a trip for two to the Grand Hotel on Mackinac Island!

MARSP members referred 17 new and returning members from January - March 2024. The 17 referrals are associated with the following chapters: Branch, Crawford-Oscoda, Dickinson, Emmet, Genesee West, Gladwin, Ionia, Kent, Leelanau, and Muskegon

The \$25 Visa® gift card referral winners: Cindy Peck for referring Susan Brummel (Kent) and Penny Emeott for referring Shirley Kulpa (Leelanau).

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

