

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 74, ISSUE 3

MAIL
POSTAGE
HERE



OFFICIAL BALLOT ENCLOSED



Know Your Options: Voting in the 2024 Election

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**“‘PROTECTING YOUR FUTURE’ IS AN
ACTION WE ALL NEED TO TAKE.”**

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MARSP Travel Program

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MARSP.ORG/TRAVEL

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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/member-login

Dear MARSP Member,

I would like to thank you for showing your trust in MARSP by renewing your membership dues year-after-year.

Your membership dues are MARSP's primary source of income. Those dollars are needed for MARSP to continue to protect your pension and healthcare benefits. The more members we have, the louder our voice and influence in Lansing becomes.

If you have not renewed for 2024-25, there is still time. Please add your voice by renewing today.

Last year, I enrolled in auto-renewal for my dues payment. I love it! I no longer need to remember to write and mail my check or look up my log-in and password to pay online!

Why not consider auto-renewal as an option for yourself?

p.s. Go MARSP!



Sincerely,
Sue Jakubick
MARSP President

Membership Referral Strengthens MARSP's Advocacy (and Might Make You a Winner!)

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!

88 NEW &
RETURNING
MEMBERS!

MARSP members referred 88 new and returning members from April - June 2024. The 88 referrals are associated with the following chapters: Alpena, Baraga, Berrien, Branch, Clare, Crawford-Oscoda, Delta, Dickinson, Genesee Southeast, Genesee West, Gladwin, Grand Traverse, Houghton-Keweenaw, Huron, Ionia, Isabella, Kalamazoo, Kent, Macomb North, Mecosta Canadian Lakes, Menominee, Oakland-Farmington, Oakland North, Oakland Suburban, Saginaw, Schoolcraft, St Clair, Washtenaw, Wayne Downriver, Wayne Northwest.

The \$25 Visa® gift card referral winners: Sue Courington for referring Sandra Armstrong (Isabella), Constance Schwass for referring Ronald Schwass, and Gwyneth Evans for referring Donna Cubbage (Kalamazoo).



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

MEMBERSHIP IN ACTION:

- **Membership powers daily steps toward lasting change:** Each legislative victory is the culmination of daily efforts by MARSP's dedicated team. Your membership sustains our day-to-day work!
- **Membership gives MARSP credibility in Lansing:** Legislators listen to numbers -- your membership legitimizes MARSP's voice in Lansing.
- **Membership promotes informed policymaking:** It's too easy for legislators to make policy decisions without knowledge of how the public school or benefits systems work. MARSP educates policymakers as a way to protect your benefits.
- **Membership builds our collective strength:** There will always be a new challenge, but those who share challenges share the power to meet them. With a large and engaged member base, MARSP can impact change.
- **Membership supports objective news:** MARSP is dedicated to nonpartisan advocacy and information. Our news cuts through divisive or misleading headlines to present the facts and their impact.

“We are all helping make aging better, for aging is everybody’s business and everybody’s future.”



Dr. Ethel Percy Andrus
Educator, education policy leader,
and catalyst for the first-ever group
health insurance plan for public
school retirees (1956)

2023 MARSP State Distinguished Service Award Recipient: Bill Hartl, Saginaw County Chapter



Sue Jakubiak, MARSP President, presents the DSA to Bill Hartl.

retirement. He joined the state-level Legislative Committee in 2015. After two terms as Vice President, he assumed the role of Saginaw County Chapter President in 2023.

Outside of MARSP, Bill advocates for fair redistricting through Voters Not Politicians. He also works with organizations supporting low-income and unhoused individuals and families in Saginaw County.

Awards and recognition are far from Bill's mind as he structures his days to mirror his values. Yet as days culminate into years, the significance of his efforts stands out. Through the DSA, we honor and celebrate his unwavering service to MARSP and his community.

Thank you, Bill!

MARSP
Benefits
Partner

Exclusive discounts for MARSP members through AMBA

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. **MARSP members 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

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

A Biology Teacher-Turned-Treasurer Comments on the MARSP Travel Program



The Bottom Line

By Hess Bates, MARSP Treasurer
hessbates@att.net

On the 24th of December 1968, astronaut William Anders in Apollo 8 gave citizens of the world a special gift. While in lunar orbit, Anders captured a wondrous view of Earth as it rose above the moon. Earth Rising became a symbol of our planet, alone in the vast sea of space and it prompted a new awareness of Earth's significance. But beneath the quiet serenity of that scene lies a hidden reality that all life must face; Mother Nature is a cold and harsh old bat whose rules include the certainty of struggle for all living systems as they encounter the challenges of a changing world.

Living creatures can meet the demands created by changing environments only when species possess enough variation among their members that at least some of those individuals are able to survive and reproduce given the new environmental conditions. That variation arises randomly from both the mutation of genes and from the recombination of those mutant genes that takes place during the reproductive process. Once those random variations are in place, selection pressures decide which variants (differing individuals) will survive and which will not. For the millions of species now living on Earth, natural selection operates a merciless revolving door of birth and death that rewards those who function well in their particular environments and penalizes those who do not; each birth and each death contributing its own tiny bit of rotation to the evolutionary clockwork.

This process has been going on for most of the 4.5 billion years that Earth has existed and has produced many billions of species. But most of those species (more than 99%) having passed into extinction because it is exceedingly difficult to meet the rigors posed by a changing world. The dinosaurs are probably the most conspicuous example; they successfully ruled

the planet for hundreds of millions of years before they encountered environmental changes for which no variants capable of survival existed (except for the ancestors of today's birds).

This concept translates directly to human endeavors. Our artificial constructs must survive pressures of analysis and assessment that are analogues to the survival pressures that apply in the biologic world. Systems of government, politics, business, ways of thinking, culture and language (just a few examples) must all contend with constant change. But people are smart and inventive. We do not need to rely on random approaches to creating variation as is the case in the biologic world; we can purposefully invent new ways to solve problems. As challenges arise, successful human institutions utilize multiple strategies to navigate changing conditions and thus have greater likelihood of developing effective solutions. And that brings us to MARSP.

Our organization has existed for more than seven decades because it has remained strongly dedicated to its primary mission while it has also embraced change when challenges and opportunities have presented themselves. MARSP leadership (particularly in the person of Executive Director Royce Humm) has adopted a flexible and far-seeing approach to MARSP's present and future. The sale of the Jolly Road Headquarters and the development of the MARSP Travel Program (MTP) are just two examples. The sale of the building has provided substantial annual cost savings while it also provided investment capital that is paying annual dividends. The MTP has opened a whole new universe to our organization and is providing a completely new source of non-dues revenue, reawakening our desire to do things together following the COVID pandemic, stimulating cultural enrichment to our members, encouraging life-long learning, opening new social and partnership opportunities to our members and giving folks yet another good reason join MARSP. Wow...that's quite a list!

The Bottom Line? The ghosts of countless species and once-successful enterprises make one thing crystal clear; when the opportunity to make effective change presents itself, refusing to do so is not an option. The MARSP Travel Program represents such an opportunity and is an important evolutionary step for our organization. It both broadens the scope of our operations and provides new benefits to MARSP and its members. Next time you encounter information about the MTP and its offerings, please think about it as an important tool, adopted and nurtured because of its effectiveness. You might even want to shake up that piggy bank and consider your own vacation plans. Maybe there is a little travel in your future, to go along with MARSP's travel into its future.

TRAVEL PROGRAM: UPCOMING DESTINATIONS

Learn more or book:

- Visit www.marsp.org/travel
- Check out upcoming travel webinars and recordings at www.marsp.org/webinars
- Scan a QR code using your mobile device to view individual trip information
- Call Collette Travel at 1-800-581-8942 and refer to the tour booking number

Activity Levels

- LEVEL 1: You're a leisurely traveler
- LEVEL 2: You like a balanced approach to travel
- LEVEL 3: You're an on-the-go traveler
- LEVEL 4: You're ready to seize the day, whatever it may bring



Exploring Britain & Ireland

Informational webinar:
Sept. 17, 2024 at 2:00 PM



Greece Island Hopper

Informational webinar:
Sept. 18, 2024 at 2:00 PM

Exploring Britain & Ireland
September 6 - 20, 2025
Activity Level: 3
Booking #: 1230532

Iceland
November 1 - 7, 2024
Activity Level: 3
Booking #: 1151819

America's Cowboy Country
May 15-22, 2025
Activity Level: 3
Booking #: 1230468

Spotlight on Washington D.C.
April 24-29, 2025
Activity Level: 2
Booking #: 1230460

Spotlight on Tuscany
April 8-16, 2025
Activity Level: 3
Booking #: 1230455

Exploring Christmas on the Danube
December 11 - 19, 2024
Activity Level: 2
Booking #: 1151232

Greece Island Hopper
September 24 - October 4, 2025
Activity Level: 3
Booking #: 1230465

SOLD OUT
South Africa & Botswana
February 4 - 18, 2025
Activity Level: 3
Booking #: 1230451

CONTRIBUTIONS TO MARSP

March 1 - May 31, 2024

Contributions to MARSP include donations to the General Fund.

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Sue Duman

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Nancy Baxter,
Joan Douglas, Arthur Lauer and Betty
Donaghy
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Doris Sirk
Newaygo - In memory of
Barbara Thatcher

MARSP FOUNDATION CONTRIBUTIONS

March 1 - May 31, 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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Michael O'Toole
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George Welder

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Bernard Abendschein, Donald Alsbro
and Jane Seng
Kent - In memory of Loretta Nowakoski,
Ann Albright-Shannon and Lois Wier
St Joseph - In memory of Graden Kundert
& Stephen Mock
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Kerry, Lois Ankney

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Susan McEwan

Endowment in Memory of from Chapters

Lapeer - In memory of Barbara Conrad

VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

March 1- May 31, 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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Cynthia Rourke (St Clair)
Cynthia Watson (Branch)
Daniel Lavalle (Calhoun)
David Jaroch (Huron)
Debra Devitt (Charlevoix)
Donald Goven (Washtenaw)
Donald Piotrowski (Oakland Suburban)
Donald Tyrrell (Schoolcraft)
Donna Heckathorn (Berrien)
Donna Minock (Washtenaw)
Doreen Hill (Leelanau)
Elaine Erlenbeck (Clinton-Shiawassee)
Elaine Maylen (Manistee)
Evelina Bryant (Wayne Northwest)
Frederick Roehl (Wayne Downriver)
Gary Sanborn (Oakland North)
Gerald Greenlee (Wexford-Missaukee)
Ginger Ketelsen (Oakland North)
Harriett Coe (Ogemaw)
Helen Beam (MARSP)
Ingrid Perring (Oakland North)
James Ashmore (Grand Traverse)
Jean Schwalm (Crawford-Oscoda)

Jenell Barker (Saginaw)
Joellen Rudolph (Charlevoix)
John Dietz (Oakland North)
John Littlejohn (MARSP)
Judy Tuttle (Ottawa)
Julie Osgood (Barry)
Karen Ambs (Kent)
Karen Haskin (MARSP)
Karen Nickels (Berrien)
Karen Swetz (Isabella)
Kathleen Hilton (Macomb North)
Kathleen Mcleod (Chippewa-Mackinac)
Kathryn Spitler (Oceana)
Kathy Stout (Grand Traverse)
Kelly Mcmillen (Oakland North)
Linda Stansbury (MARSP)
Lisa Harris (Oakland Suburban)
Lisa Healey (Kent)
Lizbeth Breslin (MARSP)
Lucy Bosio (Colorado Chapter)
M Kathy Barnum (Ionia)
Margaret Herr (MARSP)
Marie Kudej (Genesee)
Marilyn Latterman (Eaton)
Marvin Fischer (MARSP)
Mary Converse (Ingham - Greater Lansing)
Mary Sinclair (MARSP)
Mary Wegner (Saginaw)
Michael Aghemy (Wayne Metro)
Michael Maskill (Osceola)
Norma Janis (Wayne Northwest)
Norma Lopez (Kent)
Norman Taylor (Allegan)
Patricia Gebhardt (Genesee)
Paul Nickels (Van Buren)
Paul Stenglein (MARSP)
Phillip Sawyer (Ionia)
Richard Kaiser (Genesee South East)
Rita Anderson (Gogebic)
Robert Freye (Kalamazoo)

Robert Van Dis (MARSP)
Ronald Kar (MARSP)
Rosemary Westrick (MARSP)
Sandra Needles (MARSP)
Sandra Richards (Oakland Suburban)
Sara Asiala (Saginaw)
Sharon Hare (Macomb North)
Sue Walter (Hillsdale)
Timmie Riley (Menominee)
Vera Nelson (Marquette)

Chapters

Berrien
Dickinson
Ingham - Greater Lansing
Menominee
Oakland North
Tuscola
Washtenaw

From members in honor of

Linda Bozgan - In honor of Hess Bates
Clifford Denay - In honor of Nathaniel Denay

From members in memory of

Larry Braidwood - In memory of
Lee Hornberger Sr. and
Mary Braidwood
Catherine Mcwatt - In memory of
James McWatt
Joan Swanson - In memory of
Signe Lindquest
Robert Wiles - In memory of Dr. Harry Groulx
& Waltraut Ingold

DonorsChoose

March 1- May 31, 2024

Members

Randy Cadeau (MARSP)
Cheryl Carr (Berrien)
Pamela Deneen (Wayne Metro)
Carol Egloff (Genesee West)
Leslie Nixon (Presque Isle)

From Chapters

Osceola
Chippewa-Mackinac
Clare
Presque Isle

DID YOU KNOW?

Your MARSP Foundation
donation may be tax
deductible.





Believe it or not...

Retirement health benefits can be as empowering as retirement itself.

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

That's why our plans let you:



Travel the country with quality coverage from an HMO plan.



Choose the care you need from the doctors you want.



See a specialist without a referral from us.



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In disbelief? Get the facts.

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

Scan the code or go to [**priorityhealth.com/believeitornot**](http://priorityhealth.com/believeitornot) to sign up.



IN REMEMBRANCE

April 1 - May 31, 2024

Michigan

Weichert, Donald (Algonac)
Sterenberg, Russell (Alpha)
Carter, Linda (Ann Arbor)
Dancsok, Richard (Ann Arbor)
Helfer, William (Ann Arbor)
Howe, Vieyan (Ann Arbor)
Ryan, Rosemary (Ann Arbor)
Mleko, Joann (Baraga)
Smith, Guy (Beaverton)
Cozart-Betz, Mary (Benton Harbor)
Knuth, Earl (Benton Harbor)
Claywell, Mary Anne (Berrien Springs)
Richter, Milton (Berrien Springs)
Johnson, John (Bessemer)
Hanson, Lucia (Big Rapids)
Proefrock, Linda (Big Rapids)
Bellefleur, John (Bloomfield Hills)
Walsh, Alice (Bloomfield Hills)
Mendus, Margaret (Bridgman)
Gilmore, Renate (Brighton)
Weaver, Beverly (Bronson)
Oatley, Michael (Cadillac)
Meade, Mary (Canton)
Babich, Gene (Caro)
Boylan, Mercedes (Caro)
Chapin, John (Caro)
Kaniszewski, Leon (Caro)
Mason, Alex (Caro)
Moore, Lois (Caro)
Shay, Terrence (Caro)
Tomlinson, Joann (Caro)
Gagne, David (Caspian)
Erla, Marlene (Cass City)
Sadowitz, John (Cassopolis)
Miller, Larry (Cedar)
Longhini, Anthony (Chesaning)
Tarrant, Kenneth (Chesaning)
Offenbacher, Ruth (Chesterfield)
Guinther, Margery (China)
Snyder, Richard (Clare)
Smith, Donald (Clarkston)
Olson, Daniel (Clinton Township)
Wiley, James (Clio)
Hartnagel, Bonnie (Coldwater)
Carlson, Elaine (Coloma)
Leister, Madelyn (Constantine)
Myler, Caroline (Cottrellville)
Manning, Barbara (Dearborn)
Sales, Joseph (Dearborn)
Speier, Carole (Dearborn)
Mininni, Mary (Dearborn Heights)
Bazmore, Raymond (Detroit)
Gray, Donald (Detroit)
Angwin, Andrew (Dewitt)
Mcghee, Robert (East Lansing)
Bockes, Jerome (Eaton Rapids)
Frederick, Colette (Eaton Rapids)
Olney, D Nadine (Eaton Rapids)
Benson, Donna (Evart)
Curtin, Carolyn (Evart)
Hoffmeyer, Margaret (Evart)
Neuman, Bonnie (Evart)
Johnson, Alice (Ewen)
Weingarden, Shirley (Farmington Hills)
Brooks, Terry (Fennville)
Knikelbine, John (Fennville)
Schoch, Betty (Fenton)
Vohwinkle, Norma (Flint)
Morgan, Mary (Fort Gratiot)

Hufnagel, Frank (Fowler)
Frahm, Kay (Frankenmuth)
Prueter, Hazel (Frankenmuth)
Kania, Christine (Fraser)
Maxwell, Bernard (Freeland)
Hesterley, Bryon (Freeport)
Sullivan, Mary (Galesburg)
Sullivan, John (Garden City)
Wahls, Ila (Goodells)
Noll, Edward (Grand Blanc)
Vanderwall, Douglas (Grand Haven)
Albright-Shannon, Ann (Grand Rapids)
Balcer, Evelyn (Grand Rapids)
Chrysler, Claude (Grand Rapids)
Hudson, Barbara (Grand Rapids)
O'Toole, Michael (Grand Rapids)
Puhalski, Nanette (Grand Rapids)
Randall, Betsy (Grand Rapids)
Stribley, Thomas (Grandville)
Lewis, Grace (Grant)
Warner, Marjorie (Grayling)
Haase, Mary (Grosse Ile)
Besler, Karen (Grosse Pte Farms)
Pace, Myrna (Hale)
Beaudette, Nancy (Harper Woods)
Dale-Rumohr, Leslie (Harrison Twp)
Freeman, Sharron (Harsens Island)
Foster, Barbara (Hart)
Denardis, Domenica (Hazel Park)
Harper, Berniece (Holland)
Clark, Janet (Holly)
Gallmeier, Michael (Houghton Lake)
Mactavish, Betty (Howard City)
Ordway, Harold (Indian River)
Christopher-Fell, Margaret (Ionia)
Macfarland, Andrew (Ionia)
Tachick, Robert (Iron Mountain)
Johnson, Rose (Iron River)
Patterson, Barbara (Kalamazoo)
Sly, Donald (Kalamazoo)
Veen, Carolyn (Kalamazoo)
Austin, Shirley (Laingsburg)
Koerner, Nancy (Laingsburg)
Gerard, Glen (Lake Leelanau)
Bach, Karlene (Lansing)
Maki, Jean (Lansing)
Conrad, Barbara (Lapeer)
Loeding, John (Lapeer)
Charlesworth, William (Leland)
Parmenter, George (Leroy)
Risch, Leonard (Lewiston)
Nickels, Diane (Linden)
Richard, Barbara (Linwood)
Savickas, Anna (Livonia)
Vansickle, Allen (Manitou Beach)
Tidey, Kenneth (Manton)
Roberts, Walter (Marine City)
Pfannenstiel, Phillip (Marquette)
Waidey, Madelon (Marshall)
Bodary, Ann (Mason)
Fanson, Carol (Mason)
Coveart, Sandra (Midland)
Schultz, Jerome (Midland)
Viges, Enza (Midland)
Carveth, Richard (Monroe)
Olson, Gunhild (Monroe)
Olson, Ward (Monroe)
Querio, August (Mount Clemens)
Luckey Iii, Thomas (Munising)
Carter, Zelma (Muskegon)
Fuller, Lois (Muskegon)
Hamill, Margaret (Muskegon)
Hanichen, Ellen (Muskegon)

Arizona

Krieger, William (Flagstaff)

California

Daly, Patrick (San Diego)
Webster, Adele (Nipomo))

Colorado

Nelson, Timothy (Peyton)
Robbins, Suzanne (Centennial)

Florida

Carmean, Donald (Panama City Beach)
Larsen, Doris (Spring Hill)
Maust, Brian (Venice)
Trancik, Edward (Venice)

Georgia

Alexander, John (St Simons Island)
Fitzpatrick, Emma (Ellisay)

Illinois

Knowles, Gordon (Elk Grove Village)

Indiana

Blue, Charlene (Huntington)
Watson, Ruth (North Manchester)

Kentucky

Boursaw, George (Danville)

Maryland

Barrymore, Patricia (Silver Spring)

Minnesota

Weslock, Larry (Golden Valley)

Nevada

Johnson, Anita (Las Vegas)
Paciorek, Geraldine (Las Vegas)

Ohio

Wittibslager, James (Norwalk)

Oregon

Crafts, William (Eugene)

Tennessee

Ibbetson, Marie (Maryville)
Williams, John (Crossville)

Texas

Lindsey, Sarah (Livingston)

Virginia

Renkes, Barbara (Alexandria)

Washington

Hruska, Donald (Marinette)

CHAPTER SPOTLIGHT

Wexford-Missaukee Chapter Has Fun and Makes an Impact at Fourth of July Parade

The Wexford-Missaukee Chapter made an impression at the Lake City's Greatest Fourth in the North Parade this year!

Chapter members, their grandchildren, and neighbors came together to decorate an "educators" themed float, which prominently featured the chapter's banner. They also added a "teacher's desk" where a neighbor boy sat and rang a bell as the float made its way down the parade route.

To further engage the community, the chapter asked the local library to donate children's books, which they handed out along with candy. The library enthusiastically agreed, and by the end of the parade, each book (and piece of candy) had found a new home.

Chapter member Larry Collins added a vintage flair to the event by driving his Model A car through the parade with a sign that read, "Retired Educators are Classic - MARSP!"

The creative, collaborative, and celebratory display ultimately earned Wexford-Missaukee first place in the "Most Patriotic" category.

Well done, Wexford-Missaukee Chapter and friends!

Are you a member of your local chapter?

Chapters advance MARSP's mission while also offering a tangible space for members to connect, learn, have fun, and positively impact their community. Join your local chapter to participate in or support the activities and initiatives in your community!

Examples of chapter activities:

- Presentations and workshops to connect members to community resources and information
- Candidate forums
- Scholarships for current and future public school employees
- Meetings and luncheons
- Group travel
- MARSP visibility projects and outreach
- Advocacy for issues related to public school employees and retirees
- Community service projects
- Book drives and literacy programs
- Mentorship programs for new teachers or students



Share your chapter activities!
Email staff@marsp.org

KNOW YOUR OPTIONS: VOTING IN THE 2024 ELECTION

★ Upcoming dates

Sept. 26: First day that you can vote in person with an absentee ballot at your clerk's office.

Oct. 21: Last day to register to vote online or by mail. Starting October 22, you'll need to register in person at your city or township clerk's office with proof of residency.

Oct. 26 - Nov. 3: Early voting period

Nov. 4 at 4 p.m.: Deadline to request an absent voter ballot in person at your clerk's office. After 4 p.m., you must vote at your polling place on Election Day.

Nov. 5: General election. Polls open from 7:00 a.m. to 8:00 p.m.

Dec. 17: The Electoral College casts votes to select the President and Vice President.

Jan. 3, 2025: U.S. Congress convenes for the 119th term.

Jan. 6, 2025: U.S. House, Senate convene to count electoral votes and certify the 2024 presidential election.

Jan. 8, 2025: Michigan Legislature begins its 103rd term on the second Wednesday of the year.

Jan. 20, 2025: 47th President of the United States is inaugurated.

★ Before you vote

Know your ballot

Learning about candidates and issues will help you make decisions that align with your values and interests on November 5. Early research also gives you time to fact-check and avoid misinformation.

Resources for ballot info and fact-checking

- **Michigan Voter Information Center:** Official state resource for checking voter registration status, locating polling place, and viewing a sample ballot.



- **Ballotpedia:** Provides comprehensive information on ballots, candidates, and measures across the U.S.



- **Vote411:** Resource from the League of Women Voters offering personalized voting information and candidate comparisons.



- **FactCheck.org:** Non-partisan resource for checking the accuracy of political statements and claims.



- **PolitiFact:** Rates the accuracy of claims made by political figures and organizations.



★ Voting in person

Confirm your registration status and find your polling location: <https://mvic.sos.state.mi.us/Voter/Index>



What to expect at the polls on November 5, 2024

Polls are open from **7:00 am to 8:00 pm**. So long as you are in line by 8:00 pm, you may vote. You must provide a valid ID. **Accepted ID:**

- Michigan driver's license or state ID
- Driver's license or personal ID issued by another state
- Federal or state government-issued photo ID
- U.S. passport
- Military ID with photo
- Student ID with photo
- Tribal ID with photo

★ Vote absentee

Confirm your voter registration status
<https://mvic.sos.state.mi.us/Voter/Index>



**ELECTION DAY:
NOVEMBER 5, 2024**

Request an absentee ballot

If you are requesting your ballot within two weeks of election day, make your request in person at your local clerk's office to avoid postal delays.

- Call your local clerk's office and ask that an application be mailed to you
- Request an absentee ballot in person at your local clerk's office
- Request an absentee ballot online before 5 p.m. the Friday before the election:
- Download an application to return by mail or in person to your local clerk:



Submit your absentee ballot

- **Option A:** Deliver your ballot to your clerk's office before **8:00 pm on Election Day**. Hand delivering your absentee ballot is the safest way to ensure your ballot arrives successfully.
- **Option B:** If you can't hand deliver your absentee ballot, mail it in as soon as possible to ensure on-time delivery. Absentee ballots must be received by your clerk's office by **8:00 pm on Election Day**.

Did my ballot arrive?

Check the status of your ballot: <https://mvic.sos.state.mi.us/Voter/Index>



★ Accessible elections

Transportation on Election Day: Search the Michigan Department of State's list of more than 80 transportation and transit services by county: <https://www.michigan.gov/agingdriver/drivers/alternative-transportation>



Electronic ballot: Voters with print disabilities may apply for an accessible absentee ballot that can be completed electronically, printed, and returned to the local clerk: <https://mi.omnibalot.us/sites/26/absentee/app/home>



Voting assistance: The Bureau of Elections Ombudsperson for Accessible Elections responds to and assists individuals with disabilities attempting to vote. **Call 517-335-2730.**

★ Questions about voting

Contact your local clerk's office with questions

Find your local clerk's office: <https://mvic.sos.state.mi.us/Voter/Index/#yourclerk>



★ Become a poll worker

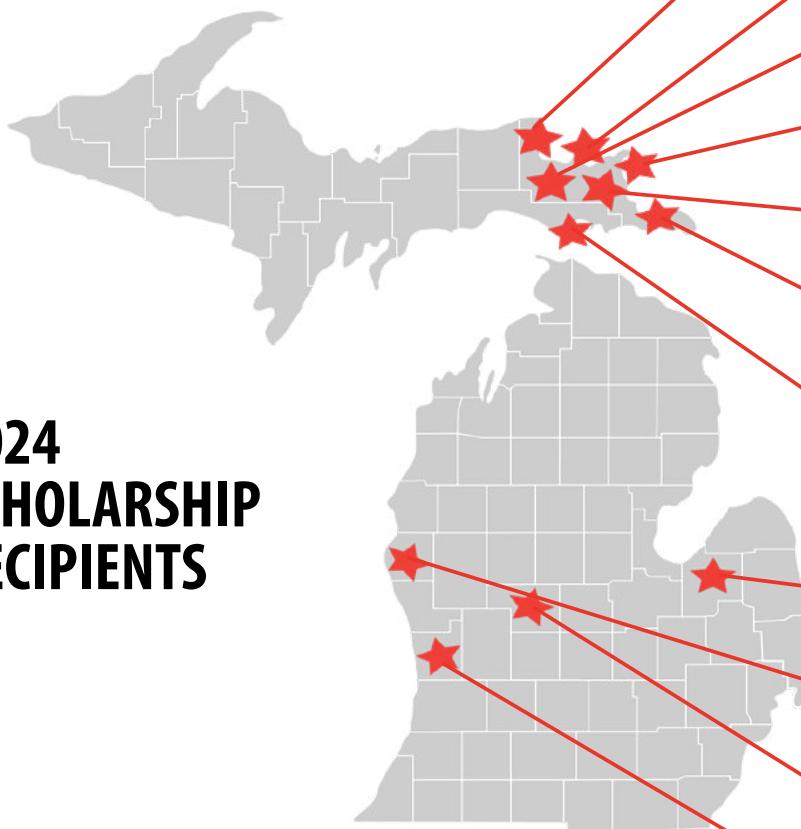
Michigan needs more poll workers!

Sign up today: <https://www.michigan.gov/sos/elections/pollworker#BecomeAPollWorker>



SCHOLARSHIP AWARD

2024 SCHOLARSHIP RECIPIENTS



All thanks to your generosity

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

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

Thanks to the generosity of MARSP members and supporters, the MARSP Foundation awarded 11 scholarships to public school staff from across Michigan to further their education and professional development.

"We appreciate the hundreds of MARSP members who make these scholarships possible through their

-  **Madelyn St. Peter**
Payroll Specialist
-  **Kristan LaJoie**
Resource Room Teacher
-  **Angela Love**
Director of Compliance
-  **Caitlyn Schmitigal**
Kindergarten Teacher
-  **Elly Plowman**
Special Education Teacher
-  **Cinthia Mendoza-Medina**
Behavioral Therapist
-  **Lynn Marie Evans**
Language Arts Teacher
-  **Kerri Hubbard**
Science Teacher
-  **Kris Slotegraaf**
Visual Arts Teacher
-  **Mici Bos**
Behavior Interventionist
-  **Jeffrey Velderman**
Language Arts Teacher

donations," says Marie Wilkerson, Foundation Board Chair. "As retirees, we understand the needs that working school personnel have to develop their skills and how financially challenging it can be to obtain additional education."

Scholarship applications are accepted from January through April. Be sure to share this opportunity with your friends and former colleagues by directing them to www.marsp.org/scholarships.

*Check out MARSP's
resources for future retirees!*



MARSP's Commitment to Future Retirees and the Vital Role of Our Members

Can you think of other organizations that represent retirees while devoting so much attention to those still employed? That is what MARSP does!

One significant initiative is the new fund for classroom teachers: DonorsChoose. Through this program, a classroom teacher can "shop" for classroom needs, then post the request on the DonorsChoose website. MARSP fulfills the monetary amount, DonorsChoose personnel order the items, and the supplies are shipped directly to the classroom teacher. It's that easy! In addition, the MARSP Foundation offers scholarship money for staff seeking additional training or degrees to enhance their prospects. Each year, 10-15 applicants benefit from this support. MARSP truly cares about "future retirees" even before they retire!

Who is there when the legislature eyes our retirement fund for other uses? MARSP educates and lobbies to protect present retirees, thereby also safeguarding the future benefits of those still employed.

MARSP's tagline, "Protecting Your Future," extends to those still in public schools. Introducing MARSP to a potential new member, whether through a conversation or a MARSP publication (like *VANGUARD*), helps fulfill MARSP's mission to protect and enhance Michigan's public school retirement income and healthcare.

MARSP staff and statewide volunteers are always ready to welcome newly retired public school staff. Make a point to reach out to a potential member in 2024!



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 Report
Les Nixon
Membership chair

Governor signs state Budget, Amendment to MPSERS Act Required to Use OPEB Overpayment



Executive Director's Message

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

The Governor signed the School Aid budget on July 24, 2024, redirecting a \$670 million overpayment from MPSERS other post-employment benefits (OPEB or retiree healthcare) towards school operations.

The Administration and policymakers must now amend the MPSERS Act to use the \$670 million this budget year.

House Bill 5803 and Senate Bill 911

House Bill 5803 and Senate Bill 911 would allow the money to be spent in the state fiscal year ending on September 30, 2025. Differing versions have passed the House and Senate, but are delayed due to the Legislature's summer adjournment. The next step will be for the Senate to take up one of the bills when they return. With a limited summer schedule and the general election ahead, it may take some time, but is expected to happen by the end of the calendar year.

In their current forms, HB 5803 and SB 911 would:

- Amend the MPSERS Act to free up excess MPSERS healthcare funds (OPEB) for use in FY 2025.
- Eliminate a 3% contribution to MPSERS healthcare by employees hired before September 2012.
- Include language from MARSP that addresses what happens if the funded ratio for MPSERS healthcare falls below 100% in the future.

The bills differ in how they address district payroll costs. House Bill 5803 drops the rate by 5.75% right

away and SB 911 phases in the reduction over a few years, starting at 3.5% and getting to 5.75% in FY 2029.

MARSP advocates for MPSERS protection in House Bill 5803 and Senate Bill 911

MARSP has been working throughout the budget process to secure language in either HB 5803 or SB 911 to ensure MPSERS healthcare remains 100% funded and any future debt is immediately paid off by the state.

We will continue conversations with policymakers and key stakeholders to understand the financial implications of the language currently proposed in HB 5803 and SB 911.

KEY CONTEXT:

How the State prioritized MPSERS funding stability

In 2008, the state put MPSERS on a 30-year repayment schedule to bridge the gap between what the pension and healthcare funds hold and what they owe retirees (called unfunded liability or UAAL).

Reforms to the MPSERS Act in 2017 established a funding floor to ensure the state's annual contributions to MPSERS pension and healthcare funds are at least as much as the previous fiscal year when funding is below 100%.

MPSERS healthcare is currently 126.3% funded and is expected to reach 140% next year. The pension fund has a funded ratio of 68% and is on track to have existing debt fully paid off by 2038.



For more information on MPSERS funding and "debt," check out MARSP's article *Understanding MPSERS Finance: Debt Is Only Part of the Story*.

Not a public school retiree? Membership is for ANYONE who supports MARSP's work to protect and enhance Michigan's public school retirement system. This support extends far beyond current retirees. Research shows that when employees are confident about their retirement income and benefits, they're more likely to stay in their jobs for the long haul.

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
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
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

MARSP BECOME A MEMBER

MEMBERSHIP FORM FOR NEW & RETURNING MEMBERS



REFERRAL PROGRAM

I was referred by: _____

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!



Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Your education system/school district (if applicable) _____

Position at retirement (if applicable) _____

I'm interested in receiving information about MARSP's Travel Program

Return form and payment to:

MARSP
PO Box 23214
Lansing, MI 48909

*Overpayment will be considered donation

Membership Type	Qty	Price	Total
MARSP annual membership		\$40	
MARSP lifetime membership		\$800	
MARSP chapter membership Chapter name: _____			

Make a contribution:

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: _____

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

Contribution amount: \$ _____

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 _____



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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**“We are all helping make
aging better, for aging is
everybody’s business and
everybody’s future.”**

Dr. Ethel Percy Andrus
Educator, education policy leader,
and catalyst for the first-ever group
health insurance plan for public
school retirees (1956)



**88 NEW &
RETURNING
MEMBERS!**

MARSP members referred 88 new and returning members between April and June! Referrals enhance MARSP's advocacy and could earn you a trip for two to the Grand Hotel on Mackinac Island. See more on page 4.

