

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

# VANGUARD

VOLUME 74, ISSUE 4



Annual memberships valid thru June 30, 2025  
Early renewal period: January 1 - March 31, 2025

**MARSP**



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

# VANGUARD

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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.

## IS YOUR CONTACT INFORMATION UP TO DATE?



Staying informed and connected is one of the biggest benefits of MARSP membership. We work hard to keep you up-to-date through our VANGUARD magazine, the VISION e-newsletter, special email updates, or even social media.

The easiest way to stay connected is to keep your contact information and communication preferences current. You can update them anytime through your online member profile or by contacting the MARSP office: [staff@marsp.org](mailto:staff@marsp.org), 1-888-960-4022.

If you find a MARSP email in your spam folder, mark it as "Not Spam" and consider adding MARSP email ([staff@marsp.org](mailto:staff@marsp.org)) to your contacts.



## How to Scan a QR code Using Your Smart Device

You may have seen these maze-like little squares—called Quick Response (QR) codes—in restaurants, commercials, and in MARSP's printed materials. QR codes are a quick and convenient way to access online information without typing a web address.

MARSP includes QR codes in VANGUARD to help you access information and resources, update your membership, register for events, or support our initiatives and advocacy.

Follow the instructions below to use the QR codes in this issue!



**1**  
Open your camera and point your device at the QR code



**2**  
Wait for the camera to detect and scan the code



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

**3**  
A link or banner will appear once the code is recognized



**4**  
Click the link or banner to open the information associated with the code





Michigan Association of  
Retired School Personnel  
Protecting your future

## 2024 YEAR-END REVIEW

### A Message from MARSP's Executive Director

*Dear Member,*

As we reflect on 2024, I want to express my gratitude for your role in strengthening MARSP's mission to support public school retirees. Thanks to your involvement, we continue to make significant progress in advocacy, education, and member engagement.

I also want to give a special thanks to our state officers and chapter leaders -- members who volunteer their time and talents in retirement to keep us connected, informed, and protected. Their commitment ensures our collective voice remains strong.

**Through MARSP, current and future public school retirees have the collective power to face collective challenges.** As we kick off this season of membership renewal, I encourage you to share MARSP's mission, resources, and programs with those around you. Let others know why membership is so important. After all, as Dr. Ethel Percy Andrus said, "Aging is everybody's business and everybody's future."

And remember -- when you refer someone to MARSP, you're entered into a monthly drawing for a \$25 VISA gift card, plus a grand prize drawing for a trip for two to the Grand Hotel on Mackinac Island!

Together, we will continue to make a meaningful impact for Michigan's public school retirees. Here's to another year of progress and connection!

Sincerely,

*Royce C. Humm*

Royce C. Humm  
MARSP Executive Director



## 2024 YEAR-END REVIEW

### MARSP Program Highlights

#### Legislative Advocacy

MARSP remained a steadfast advocate for the Michigan Public School Employees' Retirement System (MPERS) in 2024. As retiree healthcare reached full funding, the legislature saw an opportunity to redirect its 2024 contribution. MARSP fought to ensure this shift did not compromise long-term security of the healthcare fund. While the funds were ultimately redirected to school operations, safeguards are in place to maintain full funding and address future obligations. MARSP will continue holding the state accountable and advocating for a fully funded pension system.

#### Connecting Members

MARSP provides retirees with opportunities to stay informed, engaged, and connected. Our local chapters remained vibrant hubs for advocacy and camaraderie, while MARSP publications, including *VANGUARD* magazine and digital updates, kept members up to date on policy changes, financial planning, and member stories.



The MARSP Travel Program also thrived, bringing retirees together for enriching experiences nationwide and abroad. Whether exploring new destinations or rekindling old friendships, our travelers remind us that retirement is an opportunity to embrace adventure, learning, and connection.

#### Supporting Future Retirees

Retirement security isn't just about today's retirees—it's also about those preparing for their future. In 2024, MARSP Retirement Planning Services hosted 133 pension seminars, helping 5,788 public school employees understand their benefits. Our DonorsChoose Fund supported 90 classroom projects, benefiting 9,460 students, while our Scholarship Program continued to fund professional development for educators. Investing in future retirees strengthens Michigan's education system and ensures the long-term stability of public school retirement benefits.



# LEGISLATIVE UPDATE

## Fiscal Year 2026 State Budget Process Underway

The annual state budget process officially kicked off on February 5, 2025, with the release of Governor Whitmer's Fiscal Year 2026 recommendations. State Budget Director Jen Flood presented the Executive Budget Recommendations to a joint meeting of the House and Senate Appropriations Committees.



Scan the QR code to access the recommendation, presentation, and supporting documents.

### MARSP's items to note from the Governor's FY 2026 budget presentation:

- Hundreds of millions of dollars in ongoing tax relief for seniors via continued relief from taxation of pensions
- \$1.5 billion in ongoing state contributions "off the top" of the School Aid fund to MPSERS debt, equating to an aggregate/statewide per pupil savings for districts of \$1,100 per pupil, according to the State Budget Office
- \$700 million in other state investments in school district retirement costs

### WHAT'S NEXT?

Governor Whitmer is set to deliver her 7th annual State of the State Address on February 26. The State of the State, typically held in late January, outlines the Governor's legislative priorities and sets the stage for upcoming activity in Lansing. With Michigan's recent return to split-partisan control after Republicans gained a majority in the House, we anticipate legislative activity will look different from the past two years.

### THE STATE BUDGET IMPACTS ALL OF US – MARSP KEEPS WATCH

The state budget impacts all of us, and MARSP encourages you to learn more about the economic trends in our state and follow along with negotiations.

You can find expert commentary and presentations from January 2025 CREC through the House Fiscal Agency and Senate Fiscal Agencies:



House Fiscal Agency



Senate Fiscal Agency

As always, MARSP monitors the state budget process and will keep members informed of activities that intersect with our legislative priorities.



*Georgia Sharp & Chuck Abshagen  
Legislative Committee Co-chairs*

**MARSP is showing policymakers the strength and unity of Michigan's public school retirees. Thank you for joining us in keeping your needs and concerns front and center in Lansing.**

# REMINDER

## Phasing Out the Tax on Retirement Income Between Now and 2026

The four-year phase-out of the 2011 retirement income tax began with the 2024 tax season. Each year during the phase-out, retirees will be able to deduct a larger portion of their pension income. By 2026, all public school retirees will qualify for the full deduction, no matter their age. Please consult a tax professional if you have further questions related to your situation.

After a 12 years of persistent advocacy, MARSP celebrated a major victory in 2023 with the passage of Public Act 4. This achievement

reflects the dedication of our community in keeping this issue at the forefront despite an ever-changing political landscape.

While Public Act 4 was a significant win, protecting pensions and retiree health-care is ongoing. Legislative priorities shift, and new challenges can arise at any time. That's why MARSP remains vigilant, ensuring that the voices of public school retirees are always heard.

Legislators pay attention when they see strong, engaged membership advocating for retirement security.

Every member adds weight to our message, demonstrating that Michigan's public school retirees are united in protecting the benefits they earned. By maintaining and growing our membership, we ensure MARSP remains a powerful advocate for you—now and in the future!



*Michigan Office of Retirement Services:  
FAQs for Public Act 4 of 2023 - Retirement State Tax Changes*

## Retirement state tax changes

For members of the Michigan Public School Employees' Retirement System

Birth year	Income Tax Act of 1967 maximum deduction		Public Act 4 of 2023 maximum deduction					
	2023 tax year and prior		2023 tax year		2024 tax year		2025 tax year	2026 tax year
	Single filers	Joint filers	Single filers	Joint filers	Single filers	Joint filers	Single and joint filers	Single and joint filers
1945 and before	Tax exempt.	Tax exempt.	No change.	No change.	No change.	No change.	No change.	No change.
1946-1952	\$20,000	\$40,000	Up to 25% of the 2023 amount of \$61,518 (\$15,379.50).	Up to 25% of the 2023 amount of \$123,036 (\$30,759).	Up to 50% of the 2024 amount of \$64,040 (\$32,020).*	Up to 50% of the 2024 amount of \$128,080 (\$64,040).*	Up to 75% of the 2025 amount.*	Up to 100% of the maximum amount.*
1953-1958	Not qualified; except filers 67 years or older could deduct \$20,000.	Not qualified; except filers 67 years or older could deduct \$40,000.						
1959-1962								
1963-1966	Not qualified.	Not qualified.	No change.	No change.	No change.	No change.	No change.	
1967 and after								

Note: For joint returns, birth year of the older spouse can be used.

\*Maximum amounts are adjusted annually by the percentage increase in the United States Consumer Price Index. Maximum amounts are provided prior to the start of each tax year.



# MICHIGAN'S CHALLENGING LEGISLATURE, MARSP'S MISSION & HOW YOU CAN HELP



*The Bottom Line*  
Hess Bates, MARSP Treasurer  
hessbates@att.net



Some years ago while attending a MARSP Legislative Outreach, I was sitting with several MARSP friends in the Michigan House Office Building's first-floor lounge. For those unfamiliar, MARSP's Legislative Outreach is a biennial event where MARSP's Legislative Ambassadors come to Lansing to meet with their elected officials. It's an opportunity to educate lawmakers about MARSP, its mission, and its legislative priorities.

As we chatted, a small group of bikers with their beards, black leather, and motorcycle boots gathered around a nearby table. To a casual observer, these folks looked completely out of place. But they quickly settled in, and as they pulled out worn and dog-eared copies of the *Citizens' Guide to State Government* and began mapping out their plans for the day, it became clear that this was just one among their many visits to Lansing. These folks were members of ABATE of Michigan (American Bikers Aimed Toward Education), our state's chapter of a nationwide motorcyclists' rights organization to which Speedy (my Far-Better-Half) and I have belonged for decades.

I immediately recognized one of them as a man I've known for years—Vince Consiglio. Leaving my MARSP colleagues with jaws dropped, I went to greet Vince with a biker handshake and a hug. Vince is a retired graphic arts teacher from Detroit Public Schools, a fellow MARSP member and ABATE of Michigan's long-serving president. He's also a force of nature who has always set the highest

standards for himself and has then worked tirelessly to achieve his goals. Over decades, Vince has trained hundreds of Motorcycle Safety Foundation Rider-Coaches and is a steadfast advocate for motorcyclists' rights. Vince is just one of ABATE's many movers and shakers, people who for over 50 years, have utilized staunch nonpartisan tactics to protect the freedoms that motorcyclists treasure.

When my two worlds met that day in the House Office Building, I realized that MARSP and ABATE have much more in common than one might think. Both groups represent significant constituencies—MARSP advocates for the retirement benefits of 400,000 MPSERS retirees and beneficiaries, while ABATE speaks for Michigan's 300,000 licensed motorcyclists. Both are non-partisan, volunteer-driven, member-sustained organizations with decades of experience working in Lansing's challenging legislative environment to protect their members' interests. Neither group is shy about speaking on behalf of its constituency.

Like ABATE, MARSP knows that success in the often-contentious world of politics requires focus, determination, communication, collaboration, and a willingness to engage with lawmakers of all affiliations. One of MARSP's greatest strengths lies in its invested and informed member base – the foundation of its efforts for 74 years. In tandem with MARSP's uniformly non-partisan approach, this enables MARSP to build relationships across party lines and ensures that Michigan's public school retirees are consistently and effectively represented in Lansing.

My experiences with both ABATE and MARSP have allowed me to pick up some useful advocacy tools and tips that I will share with you in Part II. But for now I'll leave you with some little homework assignments:

1. *First and foremost, renew your MARSP membership now, today. Early renewals work to stabilize both membership numbers and financial resources.*
2. *While you are at it, set up Auto-Renewal to ensure you never miss your renewal date.*
3. *Know your representatives. You cannot play an active role in the protection of your retiree benefits if you do not know your representatives in Lansing.*

Take care of these things and you will be ready to hit the ground running as we all work to help make MARSP an even more effective advocate for retiree benefits.

Visit [house.mi.gov](https://house.mi.gov) and [senate.michigan.gov](https://senate.michigan.gov) to find:

My State Rep.: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

My State Senator: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_



# HOW TO INTRODUCE YOURSELF TO YOUR ELECTED OFFICIALS (AND MARSP!)

## WHY MAKE AN INTRODUCTION?

- It's important to **BUILD RELATIONSHIPS** with policymakers outside of legislative crises. Introducing yourself is just the first step.
- Personal connections influence policymakers' awareness and investment in matters impacting public school retirees.
- Local member engagement reinforces MARSP's efforts in Lansing.



## STEP 1: DECIDE HOW YOU WANT TO MAKE CONTACT

- How do you prefer to communicate?
- Phone calls, emails, handwritten letters, and In-person meetings are all great options. The BEST option is the one that works for YOU.



## STEP 2: FIND LEGISLATOR CONTACT INFORMATION

- State Representative: [www.house.mi.gov](http://www.house.mi.gov)
- State Senator: [www.senate.michigan.gov](http://www.senate.michigan.gov)
  - Step 2.5: If you'd like to make your introduction in person, call or email to schedule a meeting.



## STEP 3: PREPARE

- Research legislator's background, policy positions, and past support for MARSP-related issues.
- Review MARSP's mission and impact.

### EXAMPLE INTRO:



## STEP 4: THE INTRODUCTION

- Share your name, where you're from, your role in the public education system, and MARSP membership.
- Share MARSP's priorities, emphasizing the importance of protecting public school employees' retirement income and healthcare benefits.
- Share a personal example of MARSP's relevance to your life.

Hello, I'm [Your Name] from [Your City]. I served as [Role in Public Education System], and I'm a proud member of MARSP—the Michigan Association of Retired School Personnel.

Founded in 1951, MARSP is the largest organization dedicated to protecting and enhancing retirement income and healthcare benefits for all of Michigan's public school employees. As a non-partisan group, we focus on policies that impact retired school personnel and uphold the integrity of the Michigan Public School Employees Retirement System.

[Insert a brief personal story or reason why MARSP's mission matters to you.]

I urge your support and action to secure the long-term financial health of our retirement system.

Thank you for your commitment to serving our community and addressing the issues affecting retirees like me.



## STEP 5: FOLLOW-UP

- If you met in person, send a thank-you email/card with a summary of your introduction.
- Offer to be a resource.
- Share your experience with fellow MARSP members. Invite them to join you in the future.
- Follow MARSP's updates for specific bills you can address in future conversations with your elected officials.

**MAINTAIN A COLLABORATIVE TONE REGARDLESS OF POLITICAL DIFFERENCES. KEEP YOUR INTRODUCTION FOCUSED AND BRIEF.**



# Retirement health benefits that **prioritize you**

## **WE LISTEN.**

Priority Health is ranked #1 in customer service in Newsweek's America's Best Customer Service list 2025 in the health insurance category.<sup>1</sup>

## **OFFERING AN EXTENSIVE NETWORK.**

The Priority Health Medicare network includes 9 out of 10 primary care providers in Michigan.<sup>3</sup>

## **MISSING YOUR GYM MEMBERSHIP?**

Get active your way with a large network of gyms, fitness studios and classes. Find your gym, join online or on-demand.<sup>2</sup>

Non-Medicare members: Learn more at **[priorityhealth.com/activeandfit](https://priorityhealth.com/activeandfit)**.  
Medicare members: Learn more at **[YourOnePass.com](https://YourOnePass.com)**.



For more on our Medicare and non-Medicare plan offerings, go to **[priorityhealth.com/mpsers25](https://priorityhealth.com/mpsers25)**.

<sup>1</sup>Based on an independent survey of U.S. customers who have either made purchases, used services, or gathered information about products or services in the past three years. <sup>2</sup>One Pass is a voluntary program. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program. <sup>3</sup>Excludes providers in Michigan's Upper Peninsula; based on CMS National Downloadable File of Physicians, Sept. 2023 and Priority Health provider database. Priority Health has HMO-POS and PPO plans with a Medicare contract. Enrollment in Priority Health Medicare depends on contract renewal. H2320\_NCMS400040022503D\_M 1282025 ©2025 Priority Health PH\_30680-15.0 01/25



# CHAPTER SPOTLIGHT:

## Crawford-Oscoda Keeps Section of M-72 Litter-Free Through MDOT's Adopt-A-Highway



Crawford-Oscoda Chapter of MARSP is with Michigan Association of Retired School Personnel (MARSP) and 6 others in Grayling.

October 1 at 8:02 AM · 🌐

Members keeping our little section of M-72 trash free. We'll be back next summer and we can always use more helpers. Not only are we picking up trash, but getting in a two mile walk and visiting with fellow retirees, too!



👍👍 Crawford-Oscoda Chapter of MARSP and 114 others

23 comments 2 shares



Jean

What a crew—thank you so much! YOU make a difference!

Like Reply

3 👍



Michael

What a joy to see many familiar faces! ❤️

Like Reply

3 👍



Sandra

Good work, and a great time to catch up with fellow retirees!

Like Reply

👍

"It was cool to have Patti pull a younger member into helping lead," said Gaffke.

Quinlan said the Adopt-A-Highway application and coordination was straightforward. All equipment and safety gear were supplied by the Crawford County Road Commission.

The chapter had its first clean-up on a chilly Tuesday morning in April 2023. Eight members attended, and to Quinlan's surprise, managed to fill 18 bags with litter. Despite the cool weather, unexpected volume of litter, and the resulting sore muscles, members enjoyed caring for their community together. They've gathered five more times since then to continue cleaning their section of highway.

"It has been just wonderful," said Quinlan. "And it has a much larger impact than I thought it would. It's a wonderful thing for retired school personnel to do."

At the chapter's October 2024 meeting, members voted to continue this project for another two years.

For the past two years, members of the Crawford-Oscoda Chapter have volunteered with Michigan Department of Transportation's Adopt-A-Highway, a program designed to help keep our state's highway roadsides clean.

Under the leadership of chapter members Patti Quinlan and Dawn Smith, the volunteers walk and talk together while they clean their one-mile section of M-72 east of Grayling.

In April 2023, the first time they picked up litter, they collected 18 bags. By comparison, in September 2024, they filled only five bags, so they know their efforts have made a huge improvement.

Crawford-Oscoda is one of many groups across the state that participate in the MDOT Adopt-A-Highway. They commit to cleaning a stretch of roadway three times a year for at least two years.

In return, MDOT installs "adoption" signage noting the group's impact.

Janet Gaffke, chapter president, introduced the program to her members in October 2022 as a way for them to improve their community, socialize, and promote MARSP.

"I presented it, and people jumped on board right away," said Gaffke. "Many members are interested in the environment and in keeping our community clean."

Member Patti Quinlan stepped up to coordinate the event and recruited her daughter, Dawn Smith, to help with the details. Quinlan and Smith are both retired school social workers.



# FROM ONE GENERATION TO THE NEXT



Les Nixon,  
Membership  
Committee Chair

The MARSP Foundation is now accepting applications for its 2025 Scholarship Program. This initiative supports Michigan's public school employees in advancing their careers in the public school arena.

"As public school retirees, MARSP members understand the importance of continuing education for career growth," said Royce Humm, MARSP Foundation CEO. "We also recognize the financial barriers that prevent many employees from pursuing professional development. Through these scholarships, public school retirees support the next generation and promote employee satisfaction and retention in Michigan's public schools."

Scholarships are available to all public school employees, no matter their current positions, to support professional development courses, certification programs, or higher education degrees. Awards are determined based on professional aspirations, individual needs, and the potential impact on schools and students. Applications are accepted January 1 - March 31 of each year. Visit [www.marsp.org/future-retirees](http://www.marsp.org/future-retirees) for more information.

## About the MARSP Foundation

The MARSP Foundation is funded by contributions from individuals who support MARSP's work to secure a stable and fulfilling retirement for Michigan's public school employees. To make a tax-deductible donation to the Foundation and expand the impact of MARSP's programs, visit [www.marsp.org/donate](http://www.marsp.org/donate).

## YOU Make a Difference!

I became a member shortly after retiring in 2011. I wanted to stay informed about my retirement benefits and stay connected with others who understand the joys and challenges of life after public service.

Like many of you—and every member of our leadership team—I also wanted to make a difference. Over the years, we've learned how much more we can accomplish when we unite around a shared goal. Whether you're actively involved or simply renew your dues each year, your support makes a difference.

### As a member, you...

1. Keep retiree experiences and concerns in front of lawmakers.
2. Give MARSP credibility in Lansing—because the more voters we represent, the greater our influence.
3. Make it possible for us to provide advocacy and news that focus on the issues impacting you.

## Renewing Early (or Before June 30!) Helps Everyone

The 2025-2026 membership year starts July 1, 2025, but renewing before June 30 makes a big difference. Why? Because early renewals help our small but dedicated staff manage the busiest time of the year, allowing them to focus on the programs and services that protect our benefits and add value to our retirement.

If you have internet access, renewing online is a hassle-free way to save time and resources. I even switched to automatic renewal a couple of years ago, and it's been great. No more mailing checks or stressing about deadlines. I just keep my payment info up to date and my membership stays active year after year.

Of course, your continued membership is what matters most. Whether you choose to renew online, over the phone, or by mail, we're so grateful for your support!



Sue Jakubiak  
MARSP President



## SUPPORTING PROFESSIONAL DEVELOPMENT FOR TODAY'S 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.

### WHO CAN APPLY?

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

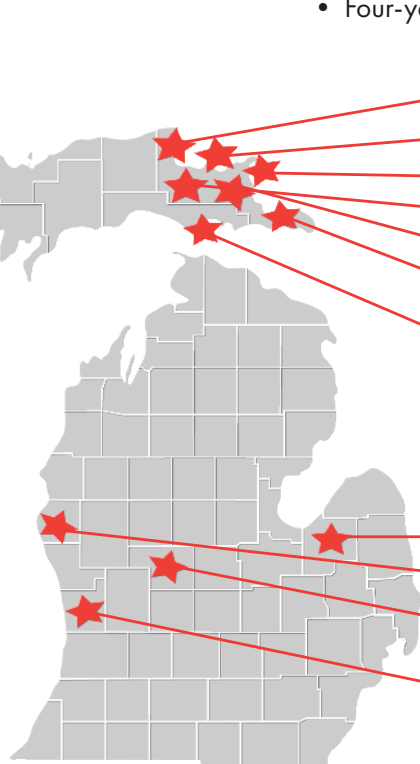
### SCHOLARSHIPS SUPPORT:

- Professional development workshops and seminars
- Community college courses
- Technical/vocational programs
- Four-year degree programs



## 2024 SCHOLARSHIP RECIPIENTS

Scholarship recipients come from all over the state and public school system!



**Madelynn St. Peter**  
Payroll Specialist



**Kristan LaJoie**  
Resource Room Teacher



**Angela Love**  
Director of Compliance



**Caitlyn Schmitgal**  
Kindergarten Teacher



**Elly Plowman**  
Special Education Teacher



**Cynthia 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



## APPLICATIONS ACCEPTED JANUARY 1- MARCH 31

Scan the QR code or visit [www.marsp.org/future-retirees](http://www.marsp.org/future-retirees) to learn more and apply.

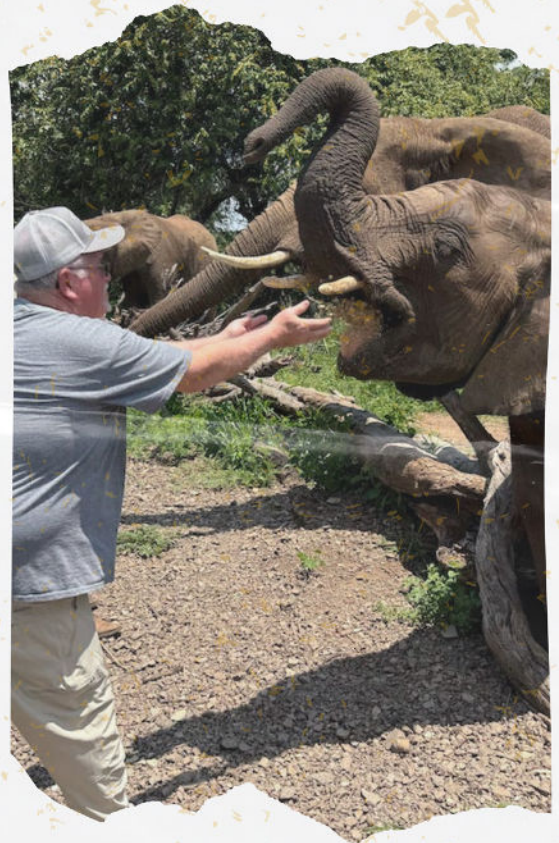


Who doesn't love a snack? MARSP Travelers encountered elephants on the recent trip to South Africa, Victoria Falls, and Botswana!

# WISH YOU WERE HERE!

To: You

From: MARSP Travelers



## YOUR PASSPORT TO SAVINGS



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PASSPORT<sup>®</sup>  
CORPORATE

myAMBAdiscounts

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HOTEL GROUP

SKECHERS



Whirlpool



Disney Parks

Hertz

KOHL'S

### SAVE ON THE GO WITH THE PASSPORT MOBILE APP

- 1 Download the Passport Mobile app from your app store or Google Play
- 2 Select "Other Sign In Options" and "Sign in with an Activation Code"
- 3 Use Activation Code "ambasavers" to access the program
- 4 Complete your profile and start saving!



Download  
Passport Mobile!

If you have any questions about the program or would like assistance locating a specific discount or vendor, contact Passport at 800.410.4211 or [support@passportunlimited.com](mailto:support@passportunlimited.com).



# ALL ABOUT THE MARSP TRAVEL PROGRAM

## Booking Your Trip

- Call MARSP's travel partner, Collette Travel, at 1-800-581-8942 and refer to the booking number.
- Visit [www.marsp.org/travel](http://www.marsp.org/travel) or scan the QR code to check out all of our upcoming tours.



## Membership is the ticket!

While the Travel Program is exclusively for members, a MARSP membership is for ANYONE. **Membership is your ticket to...**

- **THE PLACES:** MARSP tours are designed with member input.
- **THE PROFESSIONALS:** MARSP's partner, Collette Travel, takes care of the details so you can fully enjoy the travel experience!
- **THE PEOPLE:** Some say MARSP members make the best travel companions. We tend to agree!
- **THE PEACE OF MIND:** From the moment you register to your arrival back home, MARSP is here to ensure you have a secure, stress-free, and enriching experience. Collette Travel's cancellation waiver also offers a full cash refund for the price of the tour right up to the day before departure (minus the small cost of the waiver).
- **THE PURPOSE:** Best of all, membership helps protect the retirement system for current and future public school retirees.

**Call 1-888-960-4022 or return the form on p. 19 to join MARSP!**

WINTER 2025

### America's Cowboy Country

Booking #: 1230468



**Travel dates:** May 15-22, 2025

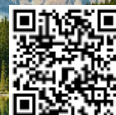
**Activity level 2:** You like a balanced approach to travel

**Travel style:** History and nature lovers, this one's for you! Experience the beauty, wildlife, and rich heritage of the American West.

**Tour highlights:** Badlands, Custer State Park, Crazy Horse Memorial, Mount Rushmore, Deadwood, Yellowstone, Grand Teton National Park

### Canadian Rockies by Train

Booking #: 1284044



**Travel dates:** July 20 - 28, 2025

**Activity level 2:** You like a balanced approach to travel

**Travel style:** Perfect for those who enjoy the charm of train travel and want to experience majestic landscapes in comfort.

**Tour highlights:** Vancouver, Alberta, Jasper, Banff, Calgary

### Exploring Britain & Ireland

Booking #: 1230532



**Travel dates:** September 6-20, 2025

**Activity level 3:** You're an on-the-go traveler

**Travel style:** If you have a soft spot for old-world charm, this tour is for you. Enjoy a mix of lively cities and quiet countryside.

**Tour highlights:** Edinburgh, York, London, Bath, Wales, Waterford, Blarney Castle, Killarney, Ring of Kerry, Dublin

### Greece Island Hopper

Booking #: 1230465



**Travel dates:** September 24-October 4, 2025

**Activity level 3:** You're an on-the-go traveler

**Travel style:** From iconic island views to legendary ruins, this trip is ideal for those interested in archaeological and cultural experiences.

**Tour highlights:** Athens, the Temple of Zeus, the Olympic Stadium, the Parthenon, Mykonos, Akrotiri, Oia, Santorini

**NEW!**

### Patagonia: Edge of the World

Booking #: 1307843



**Travel dates:** January 31-February 14 2026

**Activity level 3:** You're an on-the-go traveler

**Travel style:** This cruise along the dramatic landscapes of Patagonia is made for MARSP's adventure seekers.

**Tour highlights:** Buenos Aires, Patagonian Estancia, Torres del Paine National Park, Ainsworth Bay, Pia Glacier, Glacier Alley, Cape Horn

[www.marsp.org](http://www.marsp.org) | VANGUARD

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## FRIENDSHIP

“...the ultimate touchstone of friendship is not improvement, neither of the other nor of the self, the ultimate touchstone is witness, the privilege of having been seen by someone and the equal privilege of being granted the sight of the essence of another, to have walked with them and to have believed in them, and sometimes just to have accompanied them for however brief a span, on a journey impossible to accomplish alone.”

David Whyte  
*Consolations (2014)*

## IN REMEMBRANCE

October 1 - December 31, 2024

### Michigan

Munson, Ellen (Ada)  
Sparrow, Thomas (Allen Park)  
Creekmur, Harold (Battle Creek)  
Mitchell, Barbara (Bay City)  
Hagist, Elizabeth (Bellevue)  
Metiva, Theodore (Bridgeport)  
Price, Sharon (Caledonia)  
Stone, Edward (Clarkston)  
Nummer, Bernard (Clinton Township)  
Thomas, Joyce (Coloma)  
Beasley, Nancy (Dearborn Hts)  
Sweigert, Rose (Dundee)  
Goldner, Norma (Eau Claire)  
Engel, Janet (Elwell)  
Bremer, Kathryn (Essexville)  
Streby, Cathy (Flint)  
Gibbs, Jean (Flushing)  
Taylor, Ronald (Flushing)  
Smith, Colleen (Fort Gratiot)  
Sybert, Joseph (Galesburg)  
Marty, Wendy (Grand Rapids)  
Nicholas, Helen (Grayling)  
Johnson, Christina (Hale)  
Madison, Bertha (Highland Park)  
Skuse, Peggy (Holt)  
Pelky, Terry (Honor)  
Simpkins, Mildred (Imlay City)  
Ruth, Markiewicz (Jackson)  
Brightwell, Nancy (Kalamazoo)  
Carey, Joan (Kalamazoo)

Jones, Patrick (Kalamazoo)  
Lancaster, Helen (Kalamazoo)  
Steeby, Dale (Kalamazoo)  
Welbourne, Susan (Kalamazoo)  
Dunn, Marjorie (Lansing)  
Hagberg, Betty (Lawrence)  
Hinkson, Irene (Manistique)  
Chaltry, Lois (Menominee)  
Eddy, C (Metamora)  
Scogg, Herbert (Midland)  
Harper, Doris (Millersburg)  
Hollar, Carol (Millersburg)  
Hughes, Florence (Millersburg)  
Cournyer, Pauline (Mio)  
Prince, Wallace (Novi)  
Hagberg, Elizabeth (Okemos)  
Badgero, Joan (Onaway)  
Macgregor, Jennie (Onaway)  
Perkins, Verne (Onaway)  
Mccomb, Dennis (Oxford)  
Dunston, Carole (Petoskey)  
Behrens, Mark (Portage)  
Northrop, Julie (Portage)  
Kern, Dolores (Reese)  
Krage, John (Rogers City)  
Nagy, Charlotte (Roscommon)  
Beyer, Jean (Saginaw)

Borowski, Teresa (Saginaw)  
Vasher, Pearl (Saginaw)  
Williams, Anna (Saginaw)  
Kniola, Sharon (Saint Joseph)  
Smart, Ingrid (Saline)  
Voss, James (Stephenson)  
Oman, Margaret (Three Oaks)  
Paul, Karen (Three Rivers)  
Reed, Gertrude (Three Rivers)  
Fesko, Edward (Tower)  
Fesko, Everal (Tower)  
Barker, Shirley (Traverse City)  
Voigt, Wesleyan (Troy)  
Gorsline, Kenneth (Vicksburg)  
Seniw, Olga (Warren)  
Holland-Wyss, Marjorie (Washington)

### Florida


Herrera, Rosa (Miami Beach)

### Tennessee

Weiss, Richard (Lafayette)

### Wisconsin

Anderson, James (Baraboo)





## CONTRIBUTIONS TO MARSP

September 1 - December 31, 2024

Contributions to MARSP include donations to the General Fund.

### From Members

Delphine A. Beier (Allegan,  
Kalamazoo)  
Dorothy Massoll (Bay Area)  
Carl E. Lorentz (Bay-Northern Bay  
Arenac)  
Roberta A. Jackson (Emmet)  
Donald K. Baldwin (Genesee SE)  
Constance J. Harmon (Genesee SE)  
Lorene M. Wilson (Genesee SE)  
Sue A. Geldon (Gogebic)  
Steve Stasinos (Grand Traverse)  
Eileen G. Spiewak (Macomb East)  
Marilyn J. Lampinen (Marquette)  
Patricia A. Wittler (Marquette)  
Patricia Bellaire (MARSP)  
Teresa M. Borowski (MARSP)  
Jeffrey P. Cable (MARSP)  
Martha A. Davis (MARSP)

Sharon Kniola (MARSP)  
Robert J. Leski (MARSP)  
Deborah Macdonald (MARSP)  
Theodore E. Metiva (MARSP)  
Kathryn A. Nerychel (MARSP)  
Julie Northrop (MARSP)  
Julie Northrop (MARSP)  
J. A. Sandy (MARSP)  
Rex Slingsby (MARSP)  
Dale E. Steeby (MARSP)  
Ronald L. Taylor (MARSP)  
Janice R. Thomas (MARSP)  
Vordyn D. Nelson (Mecosta-  
Canadian Lakes)  
Janice J. Beach (Oakland North)  
Barbara M. Radabaugh (Oakland  
Suburban)  
Lenore E. Barker (Ottawa)  
Nathile Dixon (Saginaw)

Nancy Wright (St Clair)  
Susanne N. Suchy (Wayne  
Downriver)  
Jon Call (Wayne Northwest)

### From Members - In Memory of

Mary H. Traskal  
in memory of Edward Traskal

### From Members - In Honor of

Wanda Reuvers  
In honor of Katherine Daggy

### From Chapters in Memory of

Saginaw in memory of  
Jacqueline Boettcher, Donald  
Finger, Donna Hildner, Theano  
Pelky, Jane Ryan and  
Pearl Vasher  
Grand Traverse in memory of  
Shirley Barker

## VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

September 1 - December 31, 2024

The MARSP Board of Directors expresses sincere thanks to the members and chapters listed here for their contributions to the MARSP VBDF. The fund will be used to initiate and 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.

### From Members

Joellyn V. Keranen (Berrien)  
Robert Tober (Berrien)  
Robert J. Burek (Genesee SE)  
Lorene M. Wilson (Genesee SE)  
James Mikus (Huron, Lapeer,  
Tuscola)  
Mary E. Burpee (Ingham -  
Greater Lansing)  
Jack W. Midgley (Ingham -  
Greater Lansing)  
Jeffrey P. Cable (MARSP)  
Karen A. Carman (MARSP)  
Janis J. Morrison (MARSP)  
Thomas J. Rourk (MARSP)

Maxine G. Burnstein (Oakland-  
Farmington)  
Nancy Wright (St Clair)  
Barbara M. Berry (Washtenaw)  
Dena L. Norris (Wayne Detroit)  
Susanne N. Suchy (Wayne  
Downriver)  
Judith Muller (Wayne Metro)  
Pamela S. Woods (Wayne Metro)  
Jon Call (Wayne Northwest)

### From Chapters

Baraga  
Bay Area  
Crawford-Oscoda

Dickinson  
Macomb North  
Mecosta-Canadian Lakes  
Tuscola

### From Members in Memory of

Jane Butcher in memory of  
Gilbert Butcher  
Robert Wiles in memory of  
Charlotte Nagy  
Laura Zaccheo in memory of  
Linda Carter

### From Members in Honor of

Susanne Jakubiak in honor of  
MARSP Executive Team  
Esther Kulhavi in honor of  
Andover High School  
Stanley Mish in honor of  
Pamela Topalian-Mish

### From Chapters in Memory of

Washtenaw in memory of  
Linda Carter

## DonorsChoose

September 1 - December 31, 2024

### From Members

Jon Call (Wayne Northwest)  
Mark Drake (MARSP)  
Leonora Gebben (MARSP)  
Bette Johnson (Oakland North)  
Judith Merrick (MARSP)  
Cynthia Mosley (Oakland Suburban)  
Velma Oliver (Oakland North)  
Sarah Puterbaugh (Chippewa-Mackinac)  
Jim Szalay (MARSP)  
Beverly Yelsik (Washtenaw)

### From Members in Memory of

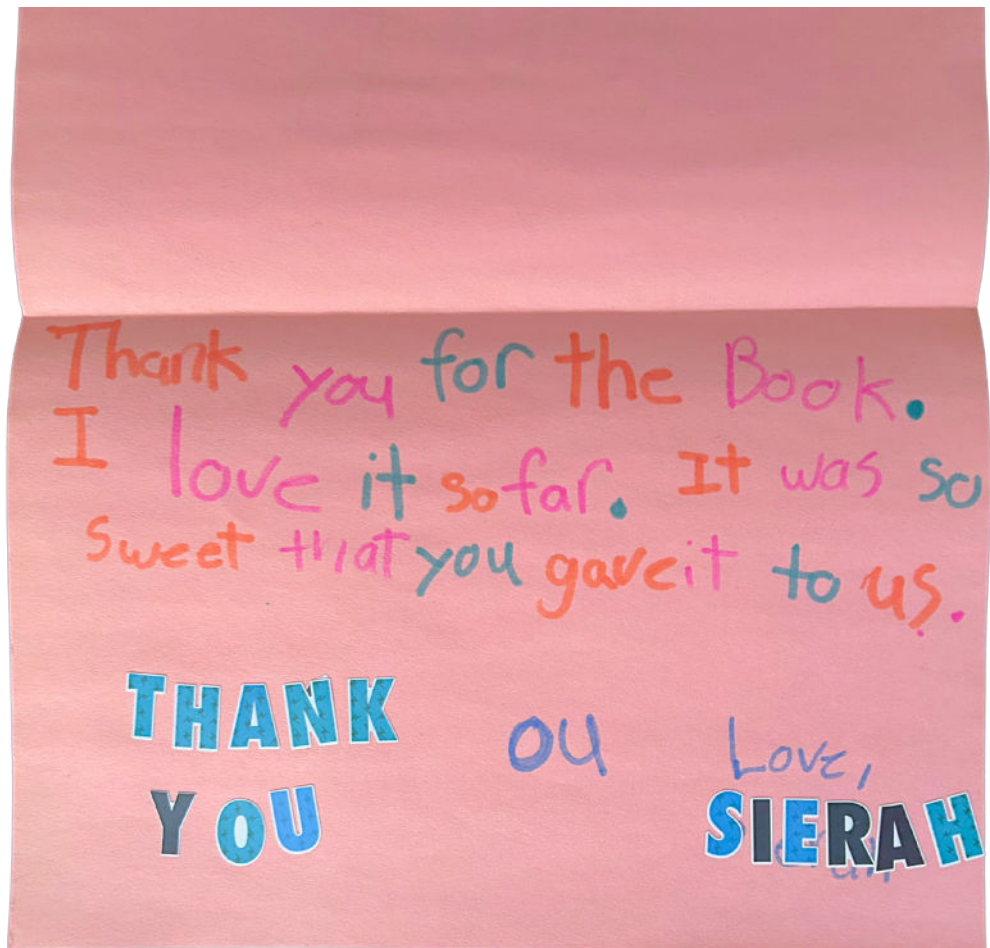
Gerald Hawes in memory of  
Rosalie Hawes-Connors  
Kathy Hoard in memory of  
Kenneth Hoard

### From Members in Honor of

Ferdinand Moon in honor of  
Jill Moon

### From Chapters

Kalamazoo  
Wexford-Missaukee



## MARSP FOUNDATION CONTRIBUTIONS

September 1 - December 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.

### From Members

Jon Call (Wayne Northwest)  
Leonora Gebben (MARSP)  
Marcia Griffin (Isabella)  
Barbara Knight (Presque Isle)  
Judith Merrick (MARSP)  
James Mikus (Huron, Lapeer, Tuscola)  
Nancy Nelson (Ingham - Greater Lansing)  
Douglas Parker (Kent)  
Judith Quirk (Marquette)  
Barbara Randolph (Crawford-Oscoda)  
Gary Roussin (Alpena)  
Betty Sands (MARSP)  
James Sandy (MARSP)  
Joanne Serra (Macomb North)

Janet Shultz-Thurston (Livingston)

Deborah Sleik (Dickinson)

Grace Swink (MARSP)

Joan Tirak (Ingham - Greater Lansing)

Laura Wiercioch (Kalamazoo)

Michelle Williams (Kent)

### From Chapters

Berrien  
Kalamazoo  
Kent  
Macomb North

### From Members in Memory of

Mary Barker in memory of  
Shirley Barker  
Carol Pratt in memory of  
Donna Boulee

### From Members in Honor of

Ferdinand Moon in honor of  
Jill Moon  
Irene Baker in honor of Jean Teets

### From Chapters in Memory of

Crawford Oscoda in memory of  
Sally Yost, Carole Batway and  
Linda Stephan  
Genesee West in memory of  
Cathy Streby  
Kent in memory of Kathleen  
Anderson and Dean Haney

### From Chapters in Honor Of

Leelanau in honor of Leelanau  
Chapter Officers and  
Committee Chairs



# GROW OUR IMPACT IN 2025!

Help grow our impact in the lives of public school retirees and employees with a gift to MARSP or the Foundation. Even small contributions make a big difference. Thank you for supporting our work!

## DID YOU KNOW?

Donations to the MARSP Foundation may be tax deductible.

### Foundation Endowment Fund From Members

Bruce Baker (Wexford-Missaukee)  
Jon Call (Wayne Northwest)  
Mark Drake (MARSP)  
Judith Merrick (MARSP)  
Dena Norris (Wayne Detroit)  
Velma Oliver (Oakland North - Noc)  
Tad Randolph (Crawford-Oscoda)  
J. Sandy (MARSP)

**From Members in Honor of**  
Susanne Jakubiak in honor of  
MARSP Past Presidents  
Ferdinand Moon in honor of  
Jill Moon

**From Chapters in Memory Of**  
Lapeer in memory of Mildred  
Simpkins and Bonnie Eckersley

# MAKE A CONTRIBUTION

Return to: MARSP, PO Box 23214, Lansing, MI 48909  
Questions? Call us at 1-888-960-4022



## 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.

☐ In Honor of: ☐ In Memory of:

Chapter (if applicable):

Contribution amount: \$ \_\_\_\_\_

Make check payable to:  
MARSP Foundation Inc.

## MARSP FUNDS

\_\_\_\_ Voluntary Benefit Defense Fund (VDBF) for the legal defense of retiree pensions and healthcare.

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

\_\_\_\_ **NEW** DonorsChoose Fund to support classroom projects in public schools.

☐ In Honor of: ☐ In Memory of:

Chapter (if applicable):

Contribution amount: \$ \_\_\_\_\_

Make check payable to:  
MARSP

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Payment method: Please do not combine with dues payment.**

☐ Check (# \_\_\_\_\_)

☐ Card    ☐ Visa    ☐ Mastercard    ☐ Discover    ☐ American Express

Card Number \_\_\_\_\_

Exp. Date \_\_\_\_\_ CVV# \_\_\_\_\_

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

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

**The 2025-2026 MARSP membership year begins on July 1, 2025.**

## Are you our next Early Bird Winner?

Renew or reinstate your membership before March 31st for the chance to win a \$100 VISA gift card!



## 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

Visit [www.marsp.org/login-renew](http://www.marsp.org/login-renew) or scan the QR code below to renew through your online member profile. For assistance, please refer to the step-by-step instructions to the right or call the MARSP office.



## MEMBERSHIP RENEWAL GUIDE

### 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](http://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](http://www.marsp.org/login-renew).



## CHAPTER DUES 2025-2026

### Michigan

Alger - \$10  
Allegan - \$5  
Alpena - \$10  
Baraga - \$5  
Barry - \$7  
Bay, Northern  
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  
Muskegon - \$15  
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 - \$10  
Schoolcraft - \$7  
St Clair-Sanilac - \$8  
St Joseph - \$10  
Tuscola - \$5  
Van Buren - \$15  
Washtenaw - \$10  
Wayne Detroit - \$12

Wayne Downriver - \$10  
Wayne Metro - \$5  
Wayne Northwest - \$8  
Wexford-Missaukee - \$7

### Colorado

Colorado Chapter - \$1

### Florida

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



## MEMBERSHIP FORM

NEW, RENEWING, & RETURNING MEMBERS

Name \_\_\_\_\_

Education system/school district \_\_\_\_\_

Position at retirement \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

### Communication Preferences

Adjust your communication preferences anytime through your online member profile ([www.marsp.org/member-login](http://www.marsp.org/member-login)) or by calling the office.

☐ **Subscribe to Travel Program News:** Be the first to receive updates and registration information for MARSP's Travel Program.

☐ **Receive VANGUARD magazine by email only:** Your membership comes with a mailed subscription to MARSP's quarterly member magazine. Check this box if you would like to stop your mailed subscription and receive VANGUARD by email only. (Limit of one physical issue per household.)

### Referral Program

**I was referred by:** \_\_\_\_\_  
Members who refer a new or returning member are entered into a monthly drawing for a \$25 Visa® gift card and the annual grand prize drawing of a trip for two to the Grand Hotel on Mackinac Island.

☐ **Spouse/Beneficiary Membership**  
Enrolling your spouse/beneficiary as a member strengthen MARSP's influence in Lansing and enters you into the Referral Program!

Spouse/Beneficiary Name \_\_\_\_\_

Email (members may not share an email address) \_\_\_\_\_

Birthdate: \_\_\_\_\_

WINTER 2025

**Return form and payment to:** MARSP, PO Box 23214, Lansing, MI 48909  
**Contact MARSP:** 1-888-960-4022 or [staff@marsp.org](mailto:staff@marsp.org)

### Membership Selection(s)

Qty Price Total

MARSP annual membership (2025-26)		\$40	
MARSP lifetime membership		\$800	
MARSP <a href="#">chapter membership</a> (2025-26) Chapter name:			
Spouse/beneficiary annual membership (2025-26)		\$40	
Spouse/beneficiary <a href="#">chapter membership</a> (2025-26) Chapter name:			

### Support MARSP Funds

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

☐ In Honor of: ☐ In Memory of:

☐ General Fund to help meet current budget expenses.

Chapter (if applicable):

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

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](http://www.marsp.org)

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Permit No. 1114

# Congratulations to Our Referral Drawing Winners!

Members who refer someone to MARSP 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 27 new or former members from October 2024 - January 2025!**

**These referrals are associated with the following chapters:** Bay-Northern Bay Arenac, Branch, Calhoun, Clinton-Shiawassee, Genesee South East, Gladwin, Houghton-Keweenaw, Ingham - Greater Lansing, Kalamazoo, Kent, Muskegon, Oakland North, Saginaw, Schoolcraft, Washtenaw, and Wayne Downriver.

**The \$25 Visa® gift card referral winners:**

Aurelia Reed for referring Sherri Mamagona, Suzy Bankald for referring Dawn Kotsko (Genesee Southeast), and Vicki Loukus for referring Deborah North (Houghton-Keweenaw).

**Thank you for strengthening MARSP's voice for public school retirees.**