

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 75, ISSUE 1

Registration is open!

Join us on August 12, 2025, for a day
of golf and fellowship in support of
the Foundation Scholarship Program!



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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, and 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, 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] 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



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

Remembering the Life and Legacy of *Bonnie Carpenter*



It is with deep sadness that we share the passing of Bonnie Carpenter on April 23, 2025.

As MARSP's first and longest-serving Executive Director (1983-2011), Bonnie's leadership shaped the very foundation of who we are. Many MARSP members and leaders had the privilege of working alongside her, as witnesses and partners in her commitment to bettering the lives of Michigan's public school retirees.

Bonnie was a tenacious advocate. She led the successful push to include vision, dental, and hearing coverage in the MPSERS benefits program—work that continues to impact hundreds of thousands of current and future retirees. She consistently reminded us of the strength we hold when we speak with one voice, organizing MARSP membership to unite in defense of our pensions and healthcare.

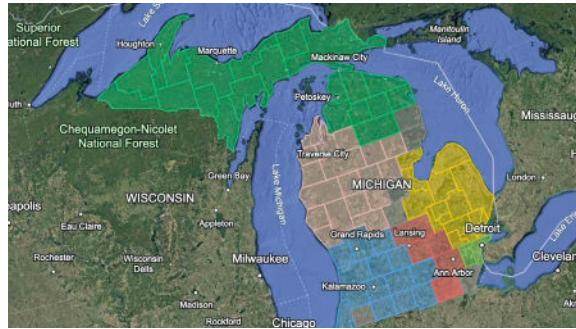
At MARSP headquarters, the Bonnie J. Carpenter Education Center stands as a tribute to her legacy. With her passing, this space carries even more meaning—a lasting reminder of her leadership, passion, and profound impact on the retiree community.

Please join us in reflecting on Bonnie's contributions and example.

Thank you, Bonnie!

Obituary for Bonnie Carpenter:
<https://www.cityofoakscremation.com/obituaries/article-645/>





What We Accomplished, We Accomplished Together

A Reflection on My Tenure as MARSP President



*Sue Jakubiak
MARSP President*

As my term as MARSP President comes to a close on June 30th, I've been reflecting on the past two years. I first thought about using this space to evaluate my time in office, but quickly realized that every accomplishment was the result of teamwork. Nothing happened in isolation. It took all of us: officers at the state and chapter levels, regional and area directors, our professional staff, volunteers, and most importantly, you—my fellow members.

So, rather than list milestones, I'd like to share what I've learned during my time as President.

Because of you, MARSP continues the mission launched by 11 retired educators in 1951. Inspired by a national movement to secure affordable healthcare for older Americans, they founded MARSP with the same understanding that drives us today: retirement benefits are not guaranteed—they must be preserved through persistent vigilance, coordination, and action. Thanks to generations of committed members, MARSP has grown into Michigan's largest non-partisan voice for public school retirees. As we approach our 75th anniversary, we honor a legacy of retirees standing together, across political lines, to protect what they've earned.

That legacy also lives on in MARSP's steady, capable leadership. We are fortunate to have a dedicated team at every level. Under the direction of Executive Director Royce Humm, the state office operates with a personal touch—you're always

greeted by a knowledgeable, friendly staff member, ready to help. Our Executive Team and Board of Directors, with their decades of experience in public education, thoughtfully research issues, explore solutions, and collaborate to keep MARSP strong and forward-thinking.

During my presidency, we've worked hard to bring more value to members by growing our resources, building partnerships, and listening to your needs. Whether creating new ways to connect through the Travel Program, providing professional development support through the Scholarship Program, or offering retirement planning seminars, every effort is guided by members. MARSP continues to evolve—not just to protect what we've earned, but to grow a vibrant, supportive community for public school retirees.

Advocacy remains central, powered by strong relationships and member engagement. Working closely with our lobbyist, Matt Kurta of Karoub Associates, MARSP monitors policy developments, meets regularly with lawmakers, and keeps members informed when action is needed. Whether advocating for healthcare funding or leading the long fight to repeal the 2011 pension tax, it's clear: when MARSP members speak together, policymakers listen.

MARSP isn't just a legislative advocate. Through a seat on the MPSERS Board, MARSP brings member feedback directly to the Office of Retirement Services (ORS), the agency that oversees our pensions and healthcare. By working in both the legislative and administrative arenas, MARSP ensures public school retiree benefits are not only protected but continuously improved.

As I conclude my tenure, I am confident in MARSP's future. I rest easier at night knowing we have strong leadership, an active membership, and a clear mission. MARSP will continue holding state legislators accountable, ensuring they honor the promises made to Michigan's public school employees. I look forward to contributing to this effort as MARSP Past-President, member of the MARSP Foundation Board of Directors, and as Membership Chair for my local Blue Water Chapter, serving Saint Clair and Sanilac counties.

It has been an honor to serve as your President and a delight to meet many of you. Thank you for your dedication to MARSP. Together, we have built a community that endures.

Sincerely,

Sue Jakubiak





Now is the Perfect Time to Say *Hello*

It's budget season, and Michigan's legislature is busy with committee work. While there may not be specific bills to take action on right now, this is an ideal time to (re)introduce yourself and MARSP to your elected officials.

Even when things seem quiet, we know from experience that challenges to our pensions and healthcare benefits can appear quickly. The most effective advocacy doesn't begin when a bill hits the floor—it starts much earlier. It starts with "hello."

On April 29, 2025, MARSP Legislative Ambassadors and members of the Legislative Committee gathered in Lansing to do just that. Throughout the day, they met with their legislators to say, "Hello, I'm your constituent, a MARSP member, and I care about retirement security." Many came away surprised by how receptive lawmakers were to hearing their experiences and concerns. Some discovered unexpected personal ties—one participant learned during lunch at Karoub Associates that a legislator's relative was her dentist. Another recalled meeting her current legislator back when he was a staffer.

These interactions are a reminder that advocacy isn't just about policy—it's about relationships. And while we can't always control what happens in the Capitol, we can choose to reach out and connect with intention. Our relationships are the foundation for lasting influence.

Don't wait until the stakes are high to say, "hello." A call, email, or short visit is enough to introduce yourself and remind legislators that MARSP members are informed, active, and paying attention. That way, when we have a specific request for action (and we will!), they already know who you are.

SAMPLE MESSAGE

Feel free to make it your own!

Hello, my name is [YOUR NAME] from [YOUR HOMETOWN]. I am a retired [YOUR ROLE] and a proud member of MARSP—the Michigan Association of Retired School Personnel.

MARSP is a nonpartisan organization focused on protecting the retirement income and healthcare benefits earned by Michigan's public school employees. Through MARSP, retirees like me work with lawmakers to support and strengthen the Michigan Public School Employees' Retirement System (MPSERS).

With more than 465,000 members, MPSERS is the largest of Michigan's state retirement systems. Many of us live and vote in your district. I hope you'll connect with MARSP when legislation affecting MPSERS funding or structure comes before you.

Thank you for your service to our community.

Share the p. 7 handout with your legislators! Available for download at www.marsp.org/advocacy

WHO IS MARSP?



Michigan Association of
Retired School Personnel
Protecting your future

Founded in 1951, the **Michigan Association of Retired School Personnel (MARSP)** is a nonpartisan organization dedicated to protecting and enhancing the retirement income and healthcare benefits of Michigan's public school employees.

Through MARSP, public school retirees bring wisdom and experience to today's policy discussions. We are committed to working with experts and lawmakers to keep the **Michigan Public School Employees' Retirement System (MPSERS)** strong. We urge you to connect with MARSP when considering legislation that affects MPSERS funding or structure.

OUR LEGISLATIVE PRIORITIES

► Solvency of MPSERS pension and healthcare funds

We support legislation that maintains or increases prefunding for public school retiree pensions and healthcare.

► Workforce stability

When employees are confident about their retirement income and benefits, they're more likely to stay in their careers for the long haul. MARSP supports policies that protect and enhance retirement for Michigan's current school employees.

► Finalize the state budget by June 30

Completing the state budget by June 30 allows school administrators to plan effectively for the upcoming academic year. It helps districts hire staff, support students, and run programs without delays. Families can make informed decisions about school and child care, and school employees can feel more secure in their jobs—all of which strengthens our communities.

► Return to work without penalty

Recently retired public school employees are prime candidates for substitute and critical shortage positions. MARSP advocates for policies that enable recent retirees to return to work without negatively affecting their pensions or healthcare benefits.

MARSP 101

- We are the largest organization representing Michigan's public school retirees.
- We are dedicated to preserving and enhancing MPSERS retirement benefits. **Did you know?** The average pension paycheck is *\$2,072 per month (\$24,864 per year)*.
- We are a resource for policymakers and those navigating the MPSERS pension and healthcare systems.
- We hold a seat on the MPSERS Board.
- We support quality public education and continued relationships between retirees and their school district.
- MPSERS is the largest of the state retirement programs with over 465,000 total members. Many MARSP/MPSERS members live and vote in your district. We are your neighbors, constituents, and an economic force in your community.

RESOURCES



MARSP Advocacy



Michigan Retirement Plans
in Action (ORS, 2025)



Pensionomics 2025,
Michigan (NIRS, 2025)

CONTACT MARSP

staff@marsp.org

1-888-960-4022

www.marsp.org



PATAGONIA: EDGE OF THE WORLD

Booking #: 1307843



MARSP's exclusive member booking window for Patagonia: Edge of the World closes on July 1, 2025. Secure your seat before this trip opens to the public!

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 stops: Buenos Aires, Perito Moreno Glacier, Torres del Paine National Park, Ainsworth Bay, Tucker Islets, Pia Glacier, Glacier Alley, Cape Horn, Wulaia Bay, Ushuaia

Tour highlights:

- Buenos Aires tango dinner show
- Walk scenic glacier trails
- Hike to Torres del Paine
- Patagonian lamb roast at a local estancia.
- Sail four nights through remote fjords on the Ventus Australis.
- Spot Magellanic penguins at Tucker Islets



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 stops: Edinburgh, York, London, Bath, Wales, Waterford, Blarney Castle, Killarney, Ring of Kerry, Dublin



Greece Island Hopper
Booking #: 1230465

Travel dates: September 23-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

Seats are still available for these two trips, but cost may vary now that MARSP's exclusive booking windows has closed. Call Collette Travel to learn more: 1-800-581-8942

What members are saying about the Travel Program...

"I had never traveled internationally before, but decided it was time to check that square off on my bucket list, as I'm not getting any younger! It was great traveling with other school retirees. We all had a lot in common and I felt comfortable joining any of them for a meal. The entire trip was so well planned, with down time if we needed it. This trip met all of my expectations and then some. Wonderful memories!"

- Lynn B.
Tuscany, 2025

"I liked the ability to reach out to MARSP with questions about our upcoming trip. The office was quick to answer questions and return my emails and calls. The program is top notch."

- Rebecca W.
South Africa, 2025

MARSP Travel Benefits

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, traveling with MARSP helps protect the retirement system for current and future public school retirees.

Upcoming trips

Visit www.marsp.org/travel to check out all of our upcoming tours.

YOUR PASSPORT TO SAVINGS

POWERED BY
PASSPORT
CORPORATE

myAMBA discounts



Traveling with MARSP this year?

Don't forget—your MARSP membership includes exclusive AMBA discounts on thousands of products and services, including 55% off a Babbel subscription!

Download the Passport Mobile app to start saving!

- Download Passport Mobile through the App Store or Google Play
- Select Other Sign In Options and Sign in with an Activation Code
- Use Activation Code "ambasavers" to access the program
- Complete your profile and start saving!



Babbel

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Up to 55% off your subscription!

MORE INFO

Babbel is a premium, subscription-based language learning platform, available in 14 languages. Developed by over 150 linguists, Babbel is helping millions of people speak and understand a new language quickly, and with confidence.



Explore more benefits at myAMBAbenefits.info/MARSP



Part II: Legislative Outreach and Effective Advocacy; MARSP's Real Bottom Line

Check out [Part I: Michigan's Challenging Legislature, MARSP's Mission and How You Can Help in VANGUARD, Winter 2025.](#)



The Bottom Line

By Hess Bates, MARSP Treasurer
hessbates@att.net

*ABATE: American Bikers Aiming Toward Education or American Bikers Against Totalitarian Enactments

My morning had suddenly come to a complete and unexpected halt. Speedy's iPad had dropped a pin on this spot when she and I prepped my trip to Lansing and there I stood, Oakland County's newly-minted Legislative Officer for ABATE of Michigan*, on the north side of Ottawa Street. The ride to Lansing had gone well—though a little chilly—on that crisp autumn day. As on many previous trips to Lansing for MARSP activities, I made my usual breakfast stop at the Elms Road McD's just west of Flint. That steaming coffee, hot Egg McMuffin, crispy hash browns, and chocolate-chip cookie had really hit the spot while also providing some cozy comfort. But the day's mission was different because I was to meet up with ABATE's legislative movers and shakers at Lansing's House Office Building (HOB), and I couldn't even open the dang door!

I couldn't believe it! The door was securely locked and laughed off my feeble efforts to yank it open. I stepped back to think. A guy dressed for business walked up to the door with an RFID key in hand, buzzed the door open and walked right in. He was followed by some others doing the same thing. *Hmmmm...* Cleverly disguised in my biker duds so that I would fit right in, I let the next worker

arrive, waited for the door to almost close, grabbed it and waltzed on in. But mine was a short dance; in moments a hulking security guy in a red blazer (they are wearing black now) met me, gently put a hand on my elbow and escorted me back toward the door. "The public entrance is across the street." The HOB has separate structures on both the north and south sides of Ottawa St, with a multistoried bridge of offices crossing Ottawa. Of course! I'd seen this during that MARSP Legislative Outreach when I'd first run into ABATE folks there but had forgotten this detail. As he led me out, I apologized and thanked him for being kind about my faux pax. "Hey man, no prob. We know you guys; how was the ride in?" I found his reaction interesting and realized that I had just witnessed ABATE's long Lansing history at work; ABATE knows Lansing and Lansing knows ABATE! Enlightened, I walked into the lobby (on the south side of the street) as if I knew what I was doing and greeted my biker buds. Getting into the building was an important first step. I would later learn the techniques that ABATE members have developed through decades of experience and which MARSP can also put to good use.

While ABATE's legislative agenda certainly differs from MARSP's, the methods that ABATE has honed to protect bikers' rights are a perfect fit for MARSP. Some examples follow:

1. We start now. Today is the day for us to establish and strengthen relationships with our elected representatives. It is critically important for our legislators to know about MARSP and its mission to protect retiree benefits, with no time better than now to move the process forward.

2. Personal contact: New legislators must be made aware of MARSP and its mission while veteran lawmakers must be reminded. The best way to build that awareness is through the individual efforts of MARSP'S Legislative Ambassadors. There are different methods to do this and while some are more effective than others, each is useful in its own way.

- Visits to legislators' offices in the House and Senate Office Buildings reign supreme. When appointments are made in advance, MARSP's Legislative Ambassadors can meet face-to-face with House members or Senators, the best and clearest way to present our message.
- Without such appointments, our office visits will likely be with staffers, folks whose importance must never be underestimated in the halls of Michigan's Legislature. The staffers run their offices and largely control access to the Reps and Senators. Making friends with these folks is the foundation on which future successes are built.
- Phone calls, emails, and snail-mail letters also work. Not as well as face-to-face perhaps but any contact made is a good one.
- Having done this once, we do it again. There must be no question in the minds of legislators as to who and what MARSP is. Repeated contacts build the familiarity and recognition that are required for us to be effective. Introducing MARSP to new legislators and renewing friendships with the old guard keeps MARSP's agenda in their minds

3. WE CAN DO THIS! For lots of folks, the thought of talking to an elected official can be a little scary. But take a breath, stand up straight and have no fear.

- Our elected officials are being paid (darn good money!) to represent us; they work for us and pull their pants on over their heads one leg at a time, just as we do. They are no better, no worse than we.
- But they do have the power to affect many aspects of our lives and they need to recognize the state's obligations to MPSERS retirees. We worked all our lives for our retirement benefits and those benefits must be protected.

4. Respect and courtesy are absolutely essential. The climate surrounding proposed legislation can become heated because of the importance of the issues at hand. Aggressive or angry behavior will guarantee the failure of our arguments and can quickly turn potential allies into hardened enemies.

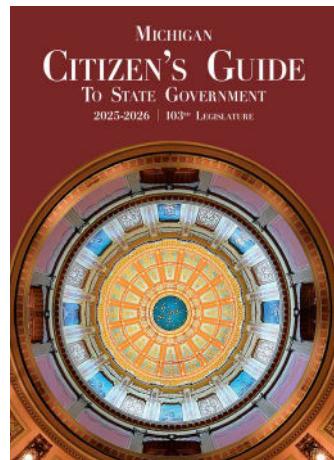
5. Our responsibility as MARSP members is to make our organization and our concerns known to the people who pull the legislative strings in Lansing.

- The efforts we make today will build on MARSP's already well-respected voice in our State Capital, a strong, non-partisan voice with an established track record in support of retiree benefits.
- Every time a MARSP member shows up in a Rep's or Senator's office, that voice is amplified and clarified.

ABATE's efforts to protect the rights of motorcyclists have grown from principles of courtesy and respect, spiced with the time and effort to make bikers' concerns understood by state legislators. MARSP's work in Lansing is based on the same fundamentals. But Lansing's recent years of calm and the absence of crisis legislation could lead to complacency among MARSP members. This is something that we must not allow to happen. It is certain that the political pendulum will one day bring retiree benefits once again into the crosshairs of those who are not our friends. Before that happens we must have already created the relationships on which we can rely when push comes to shove. Effective friendships built on trust and respect between our organization and our state's legislators are critical for our mission. And for MARSP, this is perhaps its most significant *Bottom Line*.

Important Reading

*Citizen's Guide to State Government
2025-2026, Michigan*



<https://www.legislature.mi.gov/publications/CitizensGuide.pdf>



Retirement health benefits that **prioritize you**

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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.²

Non-Medicare members: Learn more at **priorityhealth.com/activeandfit**.
Medicare members: Learn more at **YourOnePass.com**.



For more on our Medicare and non-Medicare plan offerings, go to **priorityhealth.com/mpsers25**.

¹Based 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. ²One 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. ³Excludes 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_NCMSC400040022503D_M 1282025 ©2025 Priority Health PH_30680-15.0 01/25

IN REMEMBRANCE

January 1 - March 31, 2025

Michigan

Fitts, Phillip (Albion)
Riordan, Michael (Allen Park)
Stuckey, Richard (Alma)
Messer, Joan (Ann Arbor)
Nason, Stephan (Ann Arbor)
Wood, Harold (Atlanta)
Jarrett, Roosevelt (Battle Creek)
Smyth, Truman (Battle Creek)
Rousseau, Donald (Bay City)
Chevrette, Evelyn (Benton Harbor)
Doan, Rebecca (Benton Harbor)
Faulk, Maggie (Birch Run)
Knoll, Margot (Birch Run)
Berndt, William (Bloomfield Hills)
Minock, Daniel (Brighton)
Scott, Carole (Brighton)
Kain, Maxine (Bronson)
Leister, Suzanne (Bronson)
Zergoski, Patricia (Cadillac)
Watts, Robert (Caspian)
Gunnell, Carollee (Cedar Springs)
Ward, James (Cedar Springs)
Davenport, Joyce (Charlevoix)
Reid, Thomas (Charlevoix)
Walikainen, Anita (Chassell)
Langell, Barbara (Chippewa Lake)
Kidston, Ann (Climax)
Bartz, Elaine (Clinton Twp)
Ciszewski, Marjorie (Clinton Twp)
Stone, Beverly (Clinton Twp)
Zabonick, James (Coldwater)
Brownlee, Norma (Coleman)
Coon, June (Corunna)
Pintarelli, Ernest (Crystal Falls)
Jestice, Clarice (Dearborn)
Gray, Nancy (Delton)
Maupin, Herman (Dewitt)
Anderson, Jacqueline (East Jordan)
Frantz, James (East Lansing)
Bennett, John (Evart)
Young, Doris (Farmington)
Swift, Ronald (Farmington Hills)
Somers, Jane (Fenton)
Edwards, Robert (Flint)
Secord, John (Fostoria)
Inman, Carlene (Galesburg)
Sauve, Carol (Garden City)
Blahnik, Cynthia (Gladstone)
Waldenmyer, Gordon (Glen Arbor)
Beardslee, David (Grand Blanc)
Price, Howard (Grand Blanc)
Fox, George (Grand Ledge)
Lyon, Jacquelyn (Grand Rapids)
Penny, Phyllis (Grand Rapids)
Millikin, Betty (Grayling)
Loomis, Dorothy (Greenville)
Roe, H Louise (Harrison)
Duday, Joan (Hartford)
Klug, Daniel (Hartford)
Dittmar, Charles (Hartland)
Suarez, Doris (Hartland)
Service, Jeannine (Hastings)
Dionne, Nancy (Houghton)
Fowler, Dolores (Hudson)
Molter, Kevin (Hudson)
McCormack, Nancy (Jackson)
Ruth, Markiewicz (Jackson)
Bauer, William (Jonesville)

Brightwell, Nancy (Kalamazoo)
Jones, Patrick (Kalamazoo)
Sikkenga, John (Kalamazoo)
Jerrett, Helen (Kalkaska)
Rosenburg, Karen (Kingsford)
Takayama, Phyllis (Lake Leelanau)
Logan, William (Lake Orion)
Grimm, Ann (Lansing)
Halsey, Pauline (Lansing)
Hefke, Beverly (Lansing)
Hefke, Harold (Lansing)
Smith, Charla-Fay (Lansing)
Richardson, Barbara (Lapeer)
Amberger, John (Livonia)
Carey, Elizabeth (Livonia)
Erickson, Barbara (Livonia)
Karageozian, George (Livonia)
Crawford, Marlynne (Luzerne)
Saltsman, Robert (Macomb)
O'Brien, John (Marysville)
Johnson, Forest (Mason)
Morris, Shirley (Mason)
Eddy, Lincoln (Metamora)
Eddy, Lincoln (Metamora)
Linne, Shirley (Michiganne)
Stokes, William (Midland)
Karsten, Jeanette (Millersburg)
Welch, Daniel (Millersburg)
Henry, Gladennie (Mt. Morris)
Cwiakala, Doris (Muskegon)
Olsen, Janet (Muskegon)
Wahlberg, Phyllis (Muskegon)
Carpenter, Grant (Newaygo)
Hunt, Bonita (North Branch)
Mcmenamin, Barbara (Novi)
Schlafmann, Norman (Novi)
Stout, Mary (Novi)
Webber, John (Novi)
Cappiello, Bob (Ovid)
Lubkin, Marianne (Owosso)
Johnson, Thomas (Oxford)
King, Ruth Mary (Pigeon)
Cylkowski, Constance (Pinckney)
Hanold, Vicki (Portage)
Kienbaum, Richard (Portage)
Kott, Karen (Portage)
Metzelaars, Daisy (Portage)
Visser, Henry (Portage)
Degrendel, Henry (Rochester Hills)
Fernelius, Roxie (Roscommon)
Crowe, Carol (Royal Oak)
Savaglio, Philip (Royal Oak)
Beck, Gail (Saginaw)
Farrington, Jean (Saginaw)
Goudreau, Quentin (Saint Ignace)
Suman, Carolyn (Sault Sainte Marie)
Vonseggern, Lois (Scotts)
Klaus, Donna (Sebewaing)
Serra, Gasper (Shelby Township)
Tucker, John (Shelby Township)
Meloche, Ilene (Shelby Twp)
King, Kay (Sidney)
McCloskey, G Richard (South Haven)
Croll, George (South Lyon)
Grinsteiner, Marcia (Stephenson)
Juk, Michael (Sterling Heights)
Dimitriadis, Nicholas (Sterling Hgts)
Chang, Chuen-Huei (Sterling Hts)
Andersohn, Betty (Sturgis)
Deisler, Mary (Three Rivers)
Burke, Josphine (Trenton)
Adelsbach, Gloria (Washington)
Mikosz, James (Washington Twp)
Stuk, Mary (Waterford)
Kovac, Elaine (Wayland)
Shurlow, Burton (Wayne)

Mullet, Betty (Weidman)
Musselman, Yvonne (West Branch)
Revers, Karin (Westland)
Short, Denzel (Westland)
Peterman, Elmer (Williamsburg)
Dickson, David (Wixom)
Johnson, Margo (Wyoming)
Britton, Marlene (Ypsilanti)
Makielski, Diane (Ypsilanti)

Arizona

Daniels, Bruce (Eufaula)
Bohl, Maureen (Avondale)
Nagel, Jeannette (Sun City West)
Prill, Ernest (Sun City West)

California

Rice, Patty (Escondido)
Diamond, Phyllis (Laguna Woods)

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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.

In Honor of: **In Memory of:**

Chapter (if applicable):

Contribution amount: \$ _____

Make check payable to:
MARSP

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.

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 _____

VOLUNTARY BENEFIT DEFENSE FUND (VBDF)

January 1 - February 28, 2025

From Members

Barbara Anderson (MARSP)
Carl Anderson (Presque Isle)
Janet Anderson (Presque Isle)
Virginia Barker (Wayne Northwest)
John Baublit (Washtenaw)
Virginia Bollwahn (Ingham-Greater Lansing)
Carolyn Bolthouse (Kent)
Margaret Borowski (Charlevoix)
Candace Boyd (Wayne Metro)
Judith Brown (Leelanau)
Erik Carlson (Oakland Suburban)
Susan Claflin-Rister (MARSP)
Cynthia Cockrel (Wayne Detroit)
Gary Davis (Chippewa-Mackinac)
Clifford Denay (Emmett)
Ann Fitzgerald (Bay Area)
Ivan Ford (Leelanau)
Douglas Fox (Oakland North)
Coral Fry (St Joseph)
Larry Galbraith (Wayne Metro)
Jeffrey Gallup (Branch)
Aisha Hager (Wayne Downriver)
John Hansen (Washtenaw)
Edward Haynor (MARSP)
Christine Henzi (Wayne Metro)
Cheri Holman (Wayne Northwest)
Deborah Huggins (Ottawa)
Talivaldis Kalvans (Wayne Downriver)
Joellyn Keranen (Berrien)
Barbara Knight (Presque Isle)
Kenneth Larson (Kalamazoo)
Susan Livingston (Calhoun)
Amy Lowichik (Macomb East)
Catherine Mcwatt (Macomb East, Macomb North)
Joan Melvin (Kalamazoo)
James Mikus (Huron, Lapeer, Tuscola)
Mary Moore (Macomb North)
Janet Nash (Saginaw)
Nancy Nelson (Ingham-Greater Lansing)
Earl Newman (Wayne Northwest)
Karen Nickels (Berrien)
Paul Nickels (Van Buren)
Holly Norman (MARSP)
Anne Oxenrider (Branch)
Linda Pawlicki (Wayne Detroit)
Darryl Peterson (Alpena)
Marilyn Phillips (Berrien)
Judith Pizzuti (MARSP)
Patrick Purgiel (Barry)
Karen Richardson (Ingham-Greater Lansing)
Nancy Robertson (Wayne Downriver)
Dan Rose (Oakland Suburban)
Cynthia Rourke (St Clair-Sanilac)
Jean Schwalm (Crawford-Oscoda)
Belinda Seal-Sweet (Oakland North)
Melvin Seidman (Oakland-Farmington, Wayne Detroit)
Christa Siegel (Genesee South East)
Beverly Simpkins (Wayne Detroit)
Lara Slee (Ingham-Greater Lansing)
Holly Smith (Washtenaw)
James Sneathen (Kent)
Kathy Stewart (Saginaw)
William Valley (Lapeer)
Pat Vanooten (Ogemaw)
Robert Wiles (Chippewa-Mackinac)
Darlene Wilkinson (MARSP)
Pamela Woods (Wayne Metro)
Michelle Yates (Kent)
Michael Zaher (Washtenaw)
Pam Zientowski (Lapeer)

From Chapters

Dickinson

From Members in Memory of
Laurence LeBlanc in memory of Greg Briggs and Marie Zelasko
Margaret Peterson in memory of Martin Erickson
Robert Wiles in memory of Quentin Goodreau

From Chapters in Memory of
Clare in memory of Louise Roe



JOIN US AUGUST 12!

Come out for a day of fun, friendly competition, and good company — all while supporting the Foundation Scholarship Program, which helps public school employees continue their education and grow their careers!

To make the day interesting, our friends at AMBA are sponsoring a \$10,000 Hole-in-One Challenge.

We hope to see you there!

SUPPORTING SCHOLARSHIPS

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



2024 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!



August 12, 2025

Brookshire Inn & Golf Club

205 W Church St,
Williamston, MI 48895

Questions? Contact Erin:

erin@marsp.org, 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 2025

Golfer name _____

Phone _____ Email _____

Street address _____

City _____ State _____ Zip _____

Number of golfers _____ x \$75

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

Total Amount Due \$ _____

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

Check

Enclosed check number _____

Card

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: _____

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 42 new or former members from February - April 2025!

These referrals are associated with the following chapters:

Bay Area, Berrien, Calhoun, Gladwin, Grand Traverse, Hillsdale, Ingham - Greater Lansing, Kalamazoo, Lapeer, Oakland North, Oakland Suburban, Oakland-Farmington, Saginaw, St. Clair-Sanilac, Tuscola, Wayne Downriver, Wayne Northwest.

The \$25 Visa® gift card referral winners:

Linda Hautala for referring Cheryl Thivierge (Wayne Downriver), Matt Creighton for referring Brandy Righter (Wayne Downriver), and Mary Buehler for referring Katherine Johnston (Grand Traverse).

2024 GRAND PRIZE WINNER: Lucinda Brier, Genesee West

2026 marks 75 years of public school retirees coming together through MARSP to protect what we've earned. We understand the value of a strong retirement system and the persistent effort it takes to protect it. Thank you for being a part of our legacy. Your continued membership keeps our voice in Lansing strong!

Renew by June 30, 2025



Renew online

Visit www.marsp.org/ **my-profile** or scan the QR code to renew through your online member profile. For assistance, please refer to the step-by-step instructions at www.marsp.org/renewal-guide or call the MARSP office.



QUICK PROCESSING!



Renew by mail

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

**MARSP, PO Box 23214,
Lansing, MI 48909**

Please allow 2-3 weeks for delivery and processing. If you'd prefer faster processing, we encourage you to renew online!



Renew by phone

Call us at 1-888-960-4022.

Due to the high volume of calls, our team may take a little longer to respond during renewal season. We appreciate your patience as we work to assist every member!



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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Remembering the Life and Legacy of Bonnie Carpenter, p. 3.