

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

VOLUME 75, ISSUE 4

Are you satisfied with your MPSERS health insurance?

MARSP has your back,
but we need your voice!
Complete the **2026 MPSERS
Health Insurance Survey**
on pages 17-18.



*It's that
time again!*

Current members who renew by March 31st
have the chance to win a \$100 VISA gift card.





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.



MICHIGAN OFFICE OF RETIREMENT SERVICES

2026 Pension Pay Dates

If your pension payment is not credited within three days after the scheduled date, check with your financial institution first, and then contact ORS: (517) 284-4400

Jan. 23	Feb. 25	March 25
April 24	May 22	June 25
July 24	Aug. 25	Sept. 25
Oct. 23	Nov. 25	Dec. 18

How to Scan a QR code Using Your Smart Device



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

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

www.marsp.org



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

Pathways to Membership

Mindy Jeffries, a 2024 retiree from Beaverton Schools, joined MARSP after receiving a congratulatory letter from our Gladwin County Chapter. The letter, which was in her retirement check-out packet from Beaverton Schools, also contained an invitation to become a member and enjoy a free lunch at the next Gladwin County Chapter meeting. Lucky for us, she took us up on the offer!



Mindy Jeffries

Jeffries has been actively helping with MARSP recruitment by mailing retirees the same invitation that sparked her interest. She's also personally handed out congratulatory retirement letters with MARSP enrollment forms to her soon-to-retire colleagues at Beaverton Schools, and has helped distribute candy bars of appreciation with attached MARSP and Gladwin County Chapter information to all Beaverton staff.



We're grateful for Mindy's commitment in her first year as a member!

- Pam Sochacki, Gladwin County Chapter President

Key Takeaways

- **CREC budget forecasts:** Revenue estimates for 2025-26 were revised down by \$779.4 million. General Fund revenue is now expected to be \$980.5 million lower, while School Aid Fund revenue is projected to rise by \$201.1 million.
- **Active Employees See Increased Take-Home Pay:** We're watching to see if lawmakers try to use school funds to cover shortfalls in the state's main budget.
- **Next steps in the budget process:** The Governor's proposed FY 2027 budget will be released in mid-February, followed by additional revenue estimates in May before final budget negotiations.
- **2026 elections:** All Michigan House and Senate seats, along with statewide offices and a U.S. Senate race, will be decided in November.
- **MARSP in action:** We're monitoring budget proposals and advocating for the protection of your earned benefits. We'll keep you informed and provide tools to engage with lawmakers each step of the way!



January State Revenue Predictions

The first of two annual Consensus Revenue Estimating Conferences (CREC) took place on January 16, 2026. Representatives from the Treasury Department and the nonpartisan House and Senate Fiscal Agencies shared economic and revenue predictions for Michigan. These forecasts will shape the upcoming budget proposals from the legislative and executive branches for Fiscal Year 2027.

Revenue estimates were revised downward for the 2025-26 fiscal year by \$779.4 million in combined General Fund and School Aid Fund collections compared to the May 2025 forecast. General Fund revenue is now projected to be \$980.5 million lower, while School Aid Fund revenue is expected to increase by \$201.1 million.

Looking ahead, projections for FY 2026–27 follow a similar pattern: continued growth in School Aid Fund revenue, alongside an additional General Fund shortfall. Under current projections, the General Fund does not return to a positive balance until FY 2027–28.

This means that lawmakers will have less available revenues to work with in developing next year’s state budget. That said, some context is important here. The decline in General Fund revenue was largely anticipated due to tax changes and the road funding package enacted last year. From the perspective of public education stakeholders, the larger policy question is whether increased School Aid Fund revenue will be used to ease pressure in the General Fund.

You can find expert commentary and presentations from January 2026 CREC through the House and Senate Fiscal Agencies.

Areas to Watch: Budget & Elections

State Budget

- **Budget Milestones:** With the economic forecast in hand, the State Budget Office will release the Governor’s FY 2027 state budget recommendation in mid-February. The Governor is also scheduled to deliver her final State of the State on February 25, 2026. The second CREC will take place in May before final budget negotiations.
- **Budget Timing:** The state’s School Aid Budget determines the financial resources available to school districts for the upcoming academic year. MARSP urges policymakers to pass the budget by June 30th so that school districts can plan accordingly.

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

2026 Elections

The 2026 general election on November 3, 2026 will be a pivotal moment for Michigan’s political landscape.

- **Statewide Offices:** All constitutional offices—Governor, Attorney General, and Secretary of State—will be on the ballot. A crowded gubernatorial field is already taking shape. Additionally, we will have a competitive U.S. Senate race on the ballot due to the pending retirement of U.S. Senator Gary Peters.
- **State Legislature:** Every seat in the Michigan Senate (38 seats) and Michigan House (110 seats) is up for election.

MARSP’s Role

The Michigan House in particular expressed an interest this year in “rolling up” categorical spending throughout the School Aid budget. We will continue to educate lawmakers on the complexities of the School Aid budget and the importance of paying down remaining MPERS pension debt by 2038. We will update members every step of the way!

Your Engagement Makes a Difference

- Stay informed through MARSP’s nonpartisan reporting.

Get the latest news at www.marasp.org/news.

- Engage with legislators/candidates: Show up to forums, coffee hours, and town halls. Introduce yourself and MARSP, and ask candidates how they plan to support current and future public school retirees.

Find your state senator and representative at www.marasp.org/advocacy.

- Help organize a candidate forum with your local chapter! Whether you help plan, attend, or support chapter activities through dues, your involvement drives dynamic programming and greater community impact.

Find your local chapter at www.marasp.org/community.

- Share the value of MARSP membership with colleagues and friends. The more members we have, the stronger our voice in decisions that shape your retirement security.

Learn more at www.marasp.org/join-marasp.



Due to VANGUARD’s publishing schedule, some information may no longer be current at the time you read it. For the latest updates, visit www.marasp.org/news.

Please note that some content is exclusive to members and may require you to log in for access.

Tax on Retirement Income Fully Phased Out in 2026 Tax Year (2027)

REMINDER

The Work Continues...

MARSP dedicated 12 years to challenging the 2011 tax and keeping the issue in front of lawmakers, culminating in a major victory with Public Act 4. While we celebrate this success, we know the work of protecting retirement benefits is ongoing. Legislative priorities can change quickly, and new challenges may arise at any time.

MARSP's efforts keep members informed, organized, and ready to take action—building the foundation for future successes. Through your membership and participation, public school retirees continue to shape what comes next for their benefits.

Each member adds weight to our message, showing that Michigan's public school retirees are united in protecting the benefits they earned. Renew your membership by June 30 and share MARSP with a friend to keep our organization strong!

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. As of the 2026 tax season (2027), 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.



FAQs for Public Act 4 of 2023 - Retirement State Tax Changes (Michigan ORS)

Retirement state tax changes

For members of the Michigan Public School Employees' Retirement System

We are here.

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.		
1967 and after							No change.	

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.

2026-27 TRAVEL PROGRAM



Traveling with MARSP means smoother sailing, more personalized experiences and deeper connections to the places you visit and the people you travel with.

Visit www.marsp.org for tour itineraries, informational webinars, and traveler testimonies.

Questions about a specific tour? Contact our program partner, Collette Travel, at +1 (800) 581-8942 with the tour's booking number.



Get into the holiday spirit with this festive tour of Europe's must-see Christmas markets!

Travel dates: Dec 1 – 9, 2026
Activity level 3: You're an on-the-go traveler
Tour highlights: Christmas markets in Germany, France and Switzerland, Black Forest, Colmar, Lake Lucerne Scenic Cruise



Embrace the spirit of "Aloha" on a 3-island tour of Hawaii. (O'ahu, the Big Island, and Maui)

Travel dates: Jan 24 – Feb 2, 2027
Activity level 1: You're a leisurely traveler
Tour highlights: Pearl Harbor, Polynesian Luau, Iolani Palace, Hawai'i Volcanoes National Park, Iao Valley, Kailua Kona



Lush forests, stunning waterfalls, and endless coastlines. You'll savor the beauty of Costa Rica.

Travel dates: Feb 1 – 9, 2027
Activity level 3: You're an on-the-go traveler
Tour highlights: Monteverde Cloud Forest, Hanging Bridges or Canopy Adventure, coffee plantation tour, Arenal Volcano, Lake Arenal Cruise



Discover majestic wildlife, vibrant culture, and landscapes unlike anywhere else on Earth.

Travel dates: Feb 20 – Mar 6, 2027
Activity level 3: You're an on-the-go traveler
Tour highlights: Chobe National Park, Pilanesberg National Park, wildlife safaris, Cape wine-lands, Cape Town, Table Mountain



Beathtaking scenery, historic cities, and iconic cuisine await!

Travel dates: Mar 30 – Apr 12, 2027
Activity level 3: You're an on-the-go traveler
Tour highlights: Palermo, Monreale, Agrigento's Valley of the Temples, Piazza Armerina, Taormina, Strait of Messina, Sorrento, Positano, Pompeii



Explore New England's majestic seaboards, from Rhode Island to Cape Cod.

Travel dates: Sep 3 – 10, 2027
Activity level 2: You're a balanced traveler
Tour highlights: Newport, lobster trap pull demonstration and cruise, Plymouth Rock, Cape Cod, Nantucket, Martha's Vineyard



Chase the aurora borealis across the land of ice and fire.

Travel dates: Nov 26 – Dec 2, 2027
Activity level 3: You're an on-the-go traveler
Tour highlights: Reykjavik, northern lights cruise, Golden Circle, Thingvellir National Park, Lava Exhibition Center, Vik, Jökulsárlón Glacier Lagoon, Blue Lagoon

Back by popular demand!

SHADES of IRELAND



www.marsp.org/travel/ireland-2026



.....
From lively Dublin to rolling green hills and dramatic coastlines, Ireland is everything you've imagined and more. (You'll even spend the night on the grounds of a stately castle for a touch of old-world charm.)

Drive the Ring of Kerry, one of the world's great coastal routes, and watch skilled sheepdogs in action during a traditional demonstration. Meet the McGill family to learn about their roadside brewery, and take in highlights like Blarney Castle, the Cliffs of Moher, and a jaunting car ride through Killarney National Park. Evenings include Irish dinners, music, and entertainment that give you a true taste of local culture. Blending history, scenery, and tradition, this journey shows you the many shades of Ireland.

TRAVEL DATES

October 10 – 19, 2026

ACTIVITY LEVEL 2

You like a balanced approach to travel.

HIGHLIGHTS

- Dublin
- Blarney Castle
- Brewery experience
- Jaunting car ride
- Ring of Kerry
- Cliffs of Moher
- Sheepdog demonstration
- Castle stay



"Shades of Ireland" 2022 Traveler Reviews:

What were the highlights of your trip?

"Pretty much the whole trip....the sights, the history, the people and their culture."

"Friendliness of hosts at hotels, quality of hotels, travel guide was excellent."

"Cliffs of Mohr, the choices of restaurants, the organization of each day, the night in the castle, the choice of towns we visited."

What advice would you give someone considering a MARSP trip?

"You will not be disappointed choosing MARSP Travel. Their organization of the trips is outstanding, you meet interesting people and learn a lot about the place you are visiting. Accommodations are excellent. Travel is well planned so you can sit back and enjoy."

"If you ever have a chance and a trip is offered that you are interested in ~ TAKE IT!!"

We're excited to share the magic of Ireland with a new group of travelers!

RESERVATIONS

Visit www.marsp.org/travel/ireland-2026 or scan the QR code above. For phone reservations, call Collette Travel at 1-8000-581-8942 and refer to the tour's booking number: #1356143.

This tour opens to the public on April 11, 2026! Pricing is subject to current market rates and availability after this date.

Retire with confidence. We've got you covered.



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.¹



OFFERING AN EXTENSIVE NETWORK.

The Priority Health Medicare network includes 9 out of 10 primary care providers in Michigan.²



TRAVEL WITH PEACE OF MIND.

Priority Health protects you with emergency and urgent care coverage hundreds of miles away from home.

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

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. ²Excludes providers in Michigan's Upper Peninsula; based on the CMS National Downloadable File of Physicians, August 2025, and the 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_NCMS400040022600A_M 1282025 ©2025 Priority Health PH34359-1.2 10/25

IN REMEMBRANCE

September 1 - December 31, 2025

Michigan

Anderson, Ethel
(Dearborn Hgts)
Arnold, James (Niles)
Arnold, Ronald (White Lake)
Ballard, Lillian (Gaylord)
Barhydt, Rose Marie
(Montague)
Bass, Ronald (Caseville)
Bassett, Bonnie (Muskegon)
Bennett-Jaskulski, Linda
(Holland)
Bergum, Josephine (Macomb)
Bestervelt, Beverly
(Frankenmuth)
Bianchini, Dora (Oxford)
Bidinger, Marilyn (Royal Oak)
Bissett, Mary Lou (Imlay City)
Borrocchi, Mario
(Clinton Township)
Bouchard, Lelah (Coopersville)
Brenner, Florence (Kalamazoo)
Burkhart, Judith (Bellevue)
Carlson, Nancy (Ironwood)
Carufel, Charlotte (Marysville)
Chapman, Patricia (Southgate)
Closser, Sally (Marquette)
Contat, Barbara (Quincy)
Cook, Carole (Detroit)
Craig, Josephine (Saginaw)
Cramton, Anne (Dearborn)
Cranford, Joanne (Trenton)
Danielson, Patricia (Rockford)
Degen, K'Ana (Milan)
Dethloff, Patricia (Brighton)
Diener, Margaret (Flint)
Dipirro, Gloria
(Farmington Hills)
Dodd, Elizabeth (Ypsilanti)
Domke, G Yvonne (Niles)
Doubleday, Marc (Dearborn)
Eldridge, Hazel (Dewitt)
Elliott, Robert (Clarkston)
Elston, Sally (Sebawang)
Emmendorfer, Mary
(Chesaning)
Engbrecht, Dolores (Bay City)
Esch, Elizabeth (Mio)
Fisher, Mary (Coldwater)
Flynn, Cherrill (Clarkston)
Flynn, Nancy (Saginaw)
Forini, Jean (Ironwood)
Fox, Shirley (Akron)
Freethy, Joann (Ann Arbor)
Gapa, Kathleen (Dearborn)
Garnett, Betty (Holt)
Garnett, Norman (Holt)
Geiger, Helen (Gladwin)
Gerard, Lee (Okemos)
Goble, Harold (Okemos)
Gregory, Theresa (Bangor)
Hackney, David (Kalamazoo)
Hagopian, Jean (Brighton)
Hammond, Joyce (Hastings)
Hampson, Frances (Flat Rock)
Hart, Carol (Ossineke)
Heida, William (Mayville)

Heitkamp, Mary Jane
(Saginaw)
Hildner, Ronald
(Frankenmuth)
Hile, Thomas (Caro)
Hirschmann, John
(Shelby Township)
Hofmann, Frederick (Clay)
Horn, Vern (Royal Oak)
Hoyt, Helen (Flint)
Huber, Roger (Augres)
Jacobson, Merle (Bessemer)
James, Olivia (Benton Harbor)
Jenks, Margaret (Farmington)
Jenner, Fred (Coldwater)
Jensen, James (Brighton)
Johnson, Esther (Marquette)
Johnson, William
(Stephenson)
Johnson, Wyvonne (Niles)
Joynt, Herbert (Portage)
Kaminski, Diane (Southgate)
Keiber, Eric (Hillsdale)
Kellogg, Wayne (Coldwater)
Kiessel, Richard (Roscommon)
King, J Paul (Norton Shores)
Kline, Irene (Birch Run)
Kofta, Harriet (South Lyon)
Kriewall, Margaret (Saginaw)
Krol, Frank (Hastings)
Lawler, Jerome
(South Branch)
Leonard, Vivian (Leslie)
Linebaugh, Paul (Ann Arbor)
Lorey, Richard (Lenox)
Mabery, Leroy (Lapeer)
Malcolm, Patricia (Chesaning)
Martin, Evert (Coloma)
Martin, Robert (Trenton)
Marty, Wendy (Grand Rapids)
Mason, James (Hart)
Matson, Nancy (Royal Oak)
Mattinson, Elaine (Reese)
Mcilhargie, Robert
(Stevensville Farms)
Mefford, Jacquelyn (Niles)
Memering, Virginia
(Belleville)
Messner, Kathleen
(Ann Arbor)
Mincks, Bryan (Tecumseh)
Miron, Joseph (Menominee)
Moore, Ella (Traverse City)
Morgridge, Darlene (Clio)
Mottillo, Alice (Riverview)
Mottillo, Joseph (Riverview)
Muehlenbeck, Patsy
(Birch Run)
Mustric, Rose (Saginaw)
Muxlow, Paul (Brown City)
Ness, Margot (Grosse Pointe)
Niswander, Patricia
(Traverse City)
Nye, William (Hillsdale)
O'Neil, Judith (Clare)
Pearson, Karen (Topinabee)
Peoples, Stella (Essexville)

Persinger, Nancy (Bay City)
Peters, Marilyn (Cass City)
Ploeger, Gretchen (Port Huron)
Puhl, Jerry (Charlevoix)
Puroll, Margaret (Gladwin)
Rasmussen, Patricia (Garden)
Rawson, Harley (Grand Rapids)
Raymond, Kathleen
(Rochester Hills)
Rehfus, Lavonne (Howard City)
Rice, Donald (Grand Rapids)
Richetta, Dorothy (Laurium)
Roberts, Florence (Rogers City)
Rogers, Christine (Detroit)
Roundhouse, Jay (Manton)
Rumenapp, Agnes (Richmond)
Rummler, Patricia (Saginaw)
Russell, Phyllis (Fairgrove)
Sajdak, Betty (Houghton)
Sanders, Carolyn
(Bloomfield Hills)
Sanders, Charlie
(Bloomfield Hills)
Sawyer, Robert
(Wolverine Lake)
Scheid, Joanne (Watervliet)
Schelke, Ema (Grosse Ile)
Schlimgen, Richard
(Three Rivers)
Schmidtendorff, Nancy
(Constantine)
Schoneboom, Donald
(Bronson)
Seamon, Geraldine (Saginaw)
Sharkey, Arlene (Lansing)
Shaw, Dorothy (Sterling Hgts)
Shirley, James
(West Bloomfield)
Showalter, Paul (Wyandotte)
Shriver, Jack (Scottville)
Smith, Patricia (Midland)
Socha, Carol (Saginaw)
Solgot, Betty (St. Clair)
Springfield, Ralph
(Grand River)
Stclair, Joan (Spring Lake)
Stempek, Marjorie
(Pinconning)
Strader, John (Davison)
Stricklen, George (Detroit)
Swayze, Donald (Oxford)
Taylor, Henry (Rochester Hills)
Thompson, Peter
(Trout Creek)
Thompson, Sandra (Milan)
Tolly, James (Beaverton)
Trent, Marilyn (Rochester)
Tuttle, M (Pinckney)
Vandyke, Kenneth (Muskegon)
Vandyke, Robert (Leslie)
Wainwright, George (Oscoda)
Ward, John (Hale)
Warnshuis, Paul (Greenville)
Watts, Delores (Caspian)
Webb, Susanne (Mecosta)
Weiss, Delores (Elkton)
Welch, Sheren (Gladwin)

Wenzel, Anna Mae (Dundee)
Widman, Harry (Grand Ledge)
Wienke, Leroy (Potterville)
Willer, Charles (Nottawa)
Willett, Nancy (Westland)
Wilson, Grace (Alanson)
Work, Roberta
(West Bloomfield)

Arizona

Mulka, Stanley (Tucson)
Sumrall, Jerry (Green Valley)

Colorado

Jones, Jean Ann (Loveland)

Florida

Beyer, Mike (Cape Coral)
Giertz-Alarie, Marjorie
(Bradenton)
Masiarczyk, Ilene (Vero Beach)
Mayer, Raymond (Lady Lake)
Schmidt, Jeanette
(Saint Cloud)
Shough, Patricia (Avon Park)
Toms, Barbara (Naples)

Illinois

Roderick, Laurabelle
(Lake Forest)
Weiman, Robert (Witt)

Indiana

Barham, Gaylon (Angola)
Ricci, Donna (Anderson)

Kentucky

Gibson, Mareeda (Louisville)

Missouri

Merzian, Lucy (St. Louis)

Ohio

Whitmore, Bertha
(Pickerington)

Mississippi

Collins, Sherry (Flowood)

Montana

Gilmore, Norma (Hamilton)

Ohio

Harris, Nancy (Toledo)

South Dakota

Yirka, Robert (Rapid City)

Tennessee

Summerhays, Gerald
(Crossville)

Texas

Stone, Jane (Corpus Christi)

Congratulations to Our Winners!



Referral Tip

Connect what you know about someone to what MARSP offers. If a friend is managing healthcare expenses, let them know MARSP membership helps protect their benefits, provides updates on changes, and offers support.

Monthly Referral Drawing Prize: \$25 VISA Gift Card

MARSP members referred 30 new members between October 2025 and January 2026.

New referrals are associated with the following chapters: Branch, Clare, Clinton-Shiawasee, Dickinson, Gladwin, Houghton-Keweenaw, Ingham-Greater, Kent, Lansing, Lapeer, Livingston, Muskegon, Saginaw, Schoolcraft, Washtenaw

Monthly Referral Drawing Winners: Vicki Loukus for referring Debora North (Houghton-Keweenaw), Steve Trask for referring Paula Maraccini (Dickinson), Carole Bannister or referring Linda Koch, and Lynn Secord for referring Patricia Kearney (Livingston)

Congratulations, Loretta, Al, and Lynne! And thanks to everyone helping spread the word about MARSP!

Grand Prize Referral Drawing Win a Trip to the Grand Hotel

Every new member adds strength, momentum, and credibility to our work!

Through MARSP, public school retirees have the power to tackle shared challenges. As we move into another year together, we encourage you to share MARSP's mission, resources, and programs with your network. Let others know why you value your membership!

When you refer someone:

- You'll be entered into our monthly referral drawing for a \$25 VISA gift card.
- You'll also be entered into the annual grand prize drawing — a trip for two to the iconic Grand Hotel on Mackinac Island, valued at over \$2,000!



With more than 465,000 people in MPSERS, there's plenty of room - and reason - for MARSP to grow. Help strengthen our voice in 2026, one referral at a time!

CONTRIBUTIONS TO MARSP

September 1 - December 31, 2025

Contributions to MARSP include donations to the General Fund.

From Members

Beverly Simpkins (Wayne Detroit)
Cherrill A. Flynn
Debra L. Dixon (Dickinson)
Delores A. Weiss
Diane E. Szalka
Jeffrey E. Gallup (Branch)
Jilane Shance (Eaton)
Joseph E. Miron
Joyce M. Hammond
Julia M. Ford (Oakland North)
Karen B. Eddy (Oakland North)
Lillian Fortuna (Macomb East)
Linda S. Servis
Marcia Brichan (Muskegon)
Mary Lu King (Livingston, Oakland Suburban)
Mary Paulson (Ontonagon)
Nancy Foubert
Phyllis D. Chan
William W. Johnson

From Members - In Memory of

Coral Fry in memory of Charles Willer
Joseph Savoie in memory of John Huizenga
Mary H. Traskal in memory of Edward Traskal
Nancy J. Lemmen in memory of Richard Kiessel

From Chapters in Memory of

Branch in memory of Barb Contat, Mary Jo Kranz, Roger Sanders, Fred Hobart, Don Shoneboom, and Fred Jenner
Genesee West in memory of Darlene Morgridge
Saginaw in memory of Betty Snyder, Paul Rudige, Sue McIntyre, Carol Socha, Nancy Flynn, Ilene Kline, Patsy Muelenbeck, Josephine Craig, Rose Mustric, and Patricia Smith

VOLUNTARY BENEFIT DEFENSE FUND (VDBF)

September 1 - December 31, 2025

The VDBF fund is used to initiate and participate in legal battles that may be necessary to protect Michigan school retirees' benefits.

The fund has been used to educate legislators; to research and investigate retirement plans in other states; to invest in resources for maintaining an effective grassroots network; and other activities necessary to the protection of school retiree benefits.

From Members

Carol Garvelink (Allegan)
Maryann Andrzejewski (Alpena)
Jeffrey Gallup (Branch)
Kristen Mcintyre (Clinton-Shiawassee)
Tad Randolph (Crawford-Oscoda)
Judith Schunot (Genesee)
Rita Anderson (Gogebic)
Edith Sipola (Houghton-Keweenaw)
Eileen Mckee (Ingham - Greater Lansing)
Eugenia Pocalujka (Ingham - Greater Lansing)
Joyce Benvenuto (Ingham - Greater Lansing)
Lorraine Lattin (Ingham - Greater Lansing)
Candace Porath (Kalamazoo)
Gary Start (Kalamazoo)
Micheal Kupiecki (Kalamazoo)
Violet Foco (Kent)
William Valley (Lapeer)
Ivan Ford (Leelanau)
Janet Shultz-Thurston (Livingston)
Christine Kincaid Dewey
Diane Szalka
Jody Noble
Johanna Frohm
Joyce Gyllstrom
Robert Thompson
Darcy Barnes-Slocum (Mecosta-Canadian Lakes)
Cynthia Haley (Oakland North)
Barbara Montgomery (Oakland Suburban)
Donald Piotrowski (Oakland Suburban)
Shirley Chalmers (Oakland Suburban)
Carolyn Aukee (Ottawa)
Holly Arens (Ottawa)
Michelle Williams (Ottawa)
Barbara Knight (Presque Isle)
Thomas Knack (Saginaw)
Suzanne Gartz (St Joseph)

Donna Minock (Washtenaw)
Susan Stalker (Washtenaw)
Aisha Hager (Wayne Downriver)
Frederick Roehl (Wayne Downriver)
Judith Muller (Wayne Metro)

From Chapters

Baraga
Crawford-Oscoda
Dickinson
Genesee
Houghton-Keweenaw
Isabella
Macomb North
Marquette
Saginaw
Tuscola

From Members in Memory of

Lawrence Jackson in memory of Ralph Springfield
Mary Munn in memory of Debbie Munn
William Barone in memory of Marilyn Barone

From Members in Honor of

Susanne Jakubiak in honor of MARSP Executive Team

From Chapters in Memory of

Clare in memory of Emmett Lippe and Judy O'Neil
Gladwin in memory of Patricia Dethloff
St Joseph in memory of Richard Schlimgen

MARSP FOUNDATION CONTRIBUTIONS

September 1 - December 31, 2025

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. *Donations to the Foundation may be tax deductible.*

From Members

Candace Porath (Kalamazoo)
 Carol Bookout (Genesee South East)
 Diane Szalka
 Donald Hicks (Branch)
 Edith Sipola (Houghton-Keweenaw)
 Grace Beebe (Wayne Downriver)
 Grace Swink
 Jeannette Sharpe
 Jeffrey Gallup (Branch)
 Laura Mozik (Huron)
 Lorretta Bonsall
 Marilyn Latterman (Eaton)
 Michael Murphy (St Clair-Sanilac)
 Robert Lovell (Ingham - Greater Lansing)
 Roger Harris (Kalamazoo)
 Sherry Hutchins (Chippewa-Mackinac)
 Shirley Chalmers (Oakland Suburban)
 Suzanne Gartz (St Joseph)
 Valerie Ferrante (Wayne Downriver, Wayne Metro)

From Chapters

Macomb North

From Members in Memory of

Cindy Kaiser in memory of Sallie Pope
 Coral Fry in memory of Charles Willer
 Diane E. Shiery in memory of Sallie Pope
 E Joyce Otis in memory of Sallie Pope
 Lawrence G. Jackson in memory of Ralph Springfield
 Lorraine P. Lattin in memory of Patricia Niswander
 Nancy Ballard in memory of Phyllis Snider
 Robert Kucera in memory of Judy Kucera

From Members in Honor of

Lawrence J. Horvath in honor of E.V. Debs

From Chapters in Memory of
 Berrien in memory of Sherry Collins, James Mulder, Evret Martin, Jacqueline Lohraff, Patricia Smith, Jacquelyn Mefford, Donald Meyers and Olivia James Crawford-Oscoda in memory of Paul Courner, Helen Nicholas, Betty Millikin, Marylynne Crawford, Robert Weiman, Elizabeth Esch and Richard Kiessel

Menominee in memory of Ruth Thiex, Mary Louise Kahl, Dr. Harry Groulx and Donald Butman

Foundation Endowment Fund

From Members

Candace Porath (Kalamazoo)
 Jeffrey Gallup (Branch)
 Kathleen Nemeth (Ottawa)
 Linda Burm
 Tad Randolph (Crawford-Oscoda)

From Members in Memory of

Susanne Jakubiak in honor of MARSP Past Presidents

From Chapters in Memory of

Lapeer in memory of Donald Swayze, Dora Bianchini, LeRoy Mabery, Mary Lou Bissett

Save the Date



FOUNDATION SCHOLARSHIP GOLF OUTING
 AUGUST 11, 2026 | BROOKSHIRE INN & GOLF CLUB

The **15th Annual Bruce H. Moeggenborg Memorial Golf Outing** will take place on August 11th at the Brookshire Inn & Golf Club. Proceeds support career development scholarships for Michigan's public school employees.



Ways to get involved:

- Gather a team of four and join us.
- Promote the golf outing. *This event is open to the public!*
- Share the Scholarship Program with active employees. Page 13.
- Contribute to the Scholarship Fund. *Every gift makes a difference!*



READY TO TAKE THE NEXT STEP IN YOUR CAREER?

THE MARSP FOUNDATION SCHOLARSHIP PROGRAM EXISTS TO HELP PUBLIC SCHOOL EMPLOYEES ADVANCE THEIR CAREERS IN THE PUBLIC SCHOOL ARENA.

Scholarships of up to **\$1,000** are available to assist public school employees in pursuing professional development opportunities!

SCHOLARSHIPS SUPPORT:

- Workshops and seminars
- Community college courses
- Technical/vocational programs
- Four-year degree programs

WHO CAN APPLY?

ANY active public school employee, no matter their current position.

2025 FOUNDATION SCHOLARSHIP RECIPIENTS

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



Laurel Carpenter
Charlotte, MI
Special Education Teacher



Alyssia Peak
Battle Creek, MI
Classroom Assistant



Evan Knigge
Hudsonville, MI
Teacher Assistant



Ryan Garrison
Brighton, MI
High School History Teacher



Veronika Johnson
Munising, MI
K-1-2 Teacher



Kate Dixon
Roscommon, MI
Middle School Art Teacher



Derrick Larr
Cadillac, MI
Digital Media Parapro



Kaleigh Passarelli
Waterford, MI
7th Grade Science Teacher



Madison Blonde
Osseo, MI
Educational Assistant

APPLICATIONS ACCEPTED JANUARY 1 - MARCH 31

Visit www.marsp.org/future-retirees to learn more and apply!



SCHOLARSHIP PROGRAM



Spring Into Success

Supporting Michigan Classrooms Through DonorsChoose



Over the years, DonorsChoose has earned the trust of educators, district administrators, and donors, including MARSP and the MARSP Foundation. Since 2018, MARSP and the Foundation have jointly contributed \$10,000 per year to DonorsChoose projects in Michigan. In 2024, we took that annual contribution a step even further and established an official **DonorsChoose Fund**.

This year, we're inviting public school staff to share their classroom projects by April 17, ahead of our annual \$10,000 funding distribution. While we won't be able to fund every project, setting this timeline ensures we have a strong pool of projects to consider and gives members and chapters a chance to plan how they might support additional classrooms.

Teachers

Share Your Classroom Projects by April 17

- Create your DonorsChoose Classroom project by April 17, 2026.
- MARSP will review and fund projects during the week of April 20. *Creating a project does not guarantee funding.*

MARSP Members: Here's How You Can Help

Your outreach and support help move teacher projects from wish lists to fully funded classroom resources:

- Spread the word! Encourage active school employees to submit a project.
- Give! Your gifts to the DonorsChoose Fund expand our support.



Get all the info and share this initiative: www.marsp.org/donorschoose

YOUR PASSPORT TO SAVINGS



myAMBAdiscounts

Your MARSP membership includes exclusive AMBA discounts on thousands of products and services, including 45% off LifeLock identity theft protection.

Visit www.myambadiscounts.com OR download the **Passport Mobile** app:

- Download Passport Mobile through the Apple 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



Explore more AMBA benefits for MARSP members: myAMBAbenefits.info/MARSP



ID theft protection



LifeLock

OFFER DETAILS
Save up to 45% first year.

MORE INFO

LifeLock is a leading identity theft protection service that helps monitor personal information, alerting users to potential threats and providing recovery assistance to safeguard against fraud and identity theft.



DonorsChoose

September 1 - December 31, 2025

MAKE A CONTRIBUTION

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

Questions? Call us at 1-888-960-4022



The DonorsChoose Fund was set up in 2024 for members to participate in MARSP and the Foundation's annual commitment to funding classroom projects through DonorsChoose. As the most trusted crowdfunding platform for teachers, donors, and district administrators alike, DonorsChoose vets each request, ships the funded resources directly to the classroom, and provides thank you's and reporting to donors and school leaders.

From Members

- Anne Trudeau (Wayne Detroit)
- Barbara Handley-Miller
- Bethany Shemanski (Lapeer)
- Candace Porath (Kalamazoo)
- Cynthia Haley (Oakland North)
- Donna Drake (Mecosta-Canadian Lakes)
- Donna Roemer (Oakland Suburban)
- Dr. Sharon A. Simeon (Genesee)
- Janice Reardon (Delta)
- Jean Chargo (Chippewa-Mackinac)
- Jeffrey Gallup (Branch)
- Judith Merrick
- Judy Wood
- Kathleen Nemeth (Ottawa)
- Kim Missman
- Leslie Nixon (Presque Isle)
- Linda Burm
- Lynn Barr (Washtenaw)
- Marlene Horton (Marquette)
- Mary Lu King (Livingston, Oakland Suburban)
- Michele Lewis
- Michelle Yates (Kent)
- Richard Moreau (Isabella)
- Robert Lovell (Ingham - Greater Lansing)
- Sandra Schwartz (Allegan)
- Theresa Weiss (Osceola)

From Chapters

Kalamazoo

From Members in Memory of

Tom and LaDonna Orr, Tony and Anne Pope, and Connie Jo Pope in memory of Sallie Pope

FOUNDATION FUNDS

In Honor of: In Memory of:

____ 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.

Chapter (if applicable):

Contribution amount: \$ _____

Make check payable to: MARSP Foundation Inc.

MARSP FUNDS

In Honor of: In Memory of:

____ 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.

____ DonorsChoose Fund to support classroom projects in public schools.

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

Strong roots & NEW GROWTH



DUES UPDATE

For 75 years, MARSP has helped public school retirees navigate and impact the laws, policies, and politics that regulate their retirement system.

Every accomplishment — from protecting health care benefits for all retirees to helping individuals understand their coverage — happens because of dedicated members like you. Thank you for your continued support and commitment.

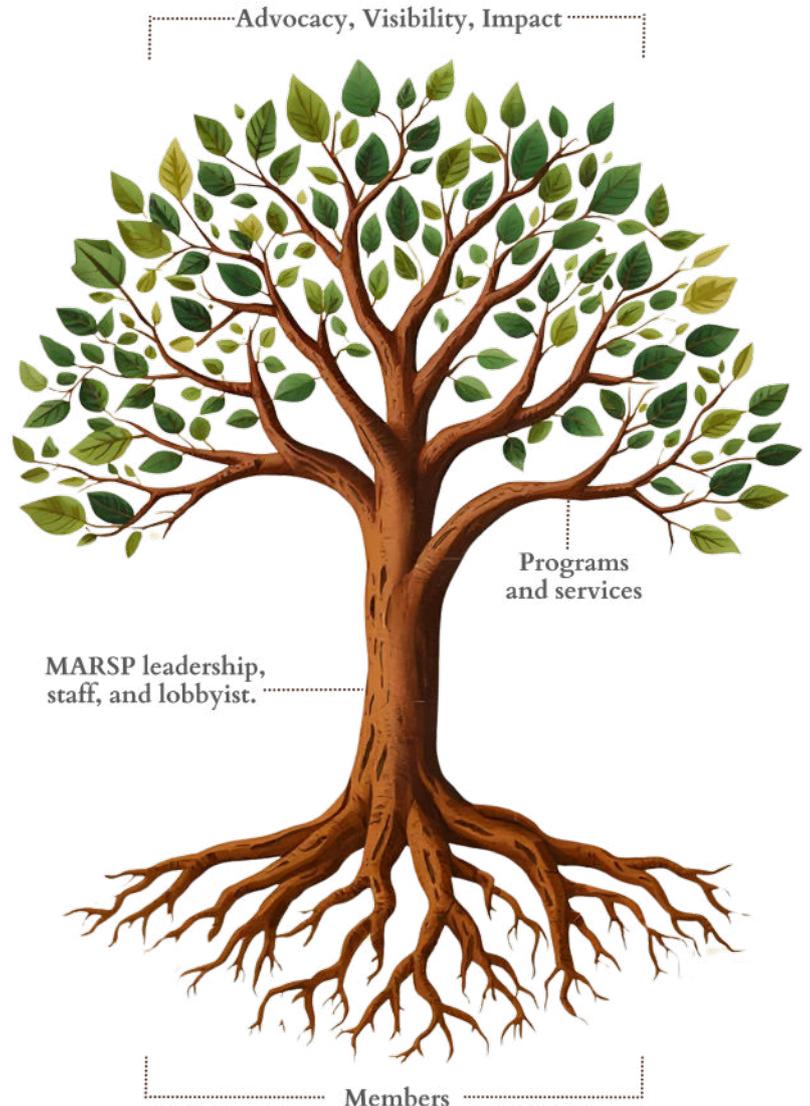
As stewards of your dues, the MARSP Board of Directors strives to deliver the highest value membership at the lowest possible cost.

Like so many organizations, MARSP has been affected by recent inflation. To keep up with today's operating costs, the board has approved setting state dues at \$50 per year starting with the 2026–2027 membership year.

This adjustment, less than \$1 a month, ensures MARSP can continue providing strong representation, useful programs and services, and real results on your behalf.

2026-2027 Membership Dues:

- Annual dues: \$50
- Over 85 years: \$35
- Lifetime dues: \$1000



2026 MPSERS HEALTH INSURANCE SURVEY

Are You Satisfied With Your MPSERS Vision, Hearing, Dental, and Medical Coverage?



TRY THE DIGITAL SURVEY



Use the camera on your smartphone or tablet to scan the QR code above and complete the survey online.

Survey link:

www.marsp.org/news/mpsers-survey-2026/

MARSP doesn't just protect your benefits—we work to improve them!

As your representative on the MPSERS Board, your feedback helps MARSP advocate for changes that matter to you. Please take a few minutes to share your experience and satisfaction with your MPSERS vision, hearing, dental, and medical coverage.

VISION

How satisfied are you with your vision coverage through EyeMed?

- Very satisfied Neutral Very dissatisfied
 Satisfied Dissatisfied Not applicable at this time

Which of the following features would improve your vision coverage?

- None Better coverage for frames and lenses
 Increased eye exams per year Other (please specify):

How much would you be willing to pay for additional vision coverage? *ORS currently pays \$2.41/month and members pay \$.60/month.*

- \$0 per month \$0-5 per month \$5-10 per month \$10+ per month

What other suggestions do you have for improving your vision coverage?

HEARING

How satisfied are you with your hearing coverage through TruHearing?

- Very satisfied Neutral Very dissatisfied
 Satisfied Dissatisfied Not applicable at this time

If applicable, which of the following features would improve your hearing coverage?

- None Additional follow-up care
 Choice of provider Coverage for accidental damage
 Choice of devices I would rather receive a stipend for hearing aids

If applicable, how much would you be willing to pay for additional hearing coverage?

- \$0 per month \$0-25 per month \$25-50 per month \$50+ per month

Continued on p. 18

What other suggestions do you have for improving your hearing coverage?

DENTAL

How satisfied are you with your dental coverage through Delta Dental?

- Very satisfied Neutral Very dissatisfied
 Satisfied Dissatisfied Not applicable at this time

Which of the following features would improve your dental coverage?

- None Increase yearly cap on coverage (currently capped at \$1,100)
 Number of cleanings per year Increased coverage for bridges, implants, partial/complete dentures

How much would you be willing to pay for additional coverage? *ORS currently pays \$24.30/month and members pay \$6.08/month.*

- \$0/month \$0-\$25/month \$50-\$100/month \$100+/month

What other suggestions do you have for improving your dental coverage?

MEDICAL

What is your current medical plan?

- Blue Cross Blue Shield of Michigan PPO Priority Health HMO Health Alliance Plan (HAP) HMO

How satisfied are you with your medical coverage?

- Very satisfied Neutral Very dissatisfied
 Satisfied Dissatisfied Not applicable at this time

Do your preferred healthcare providers accept Medicare Advantage plans?

- Yes No I don't know

What is your current priority for your medical plan?

- Better coverage, even if it costs more No preference / no opinion
 Saving money, even if it means less coverage Other (please specify):

What other suggestions do you have for improving your medical coverage?

CHAPTER DUES 2026-2027

Michigan

Alger - \$10
 Allegan - \$5
 Alpena - \$10
 Baraga - \$5
 Barry - \$7
 Bay-Northern
 Bay Arenac - \$10
 Berrien - \$9
 Branch - \$5
 Calhoun - \$6
 Cheboygan - \$5
 Chippewa-
 Mackinac - \$5

Clare - \$5
 Clinton-Shiawassee - \$5
 Crawford-Oscoda - \$7
 Delta - \$5
 Dickinson - \$5
 Eaton - \$7
 Emmet - \$10
 Genesee - \$9
 Genesee South East - \$10
 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
 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



**MARS.P.ORG/
 RENEWAL-GUIDE**

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

MARS.P 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/my-profile) or by calling the office.

Subscribe to Travel Program News: Be the first to receive updates and registration information for MARS.P's Travel Program.

Receive VANGUARD magazine by email only: Your membership includes a mailed subscription to VANGUARD 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 MARS.P's influence in Lansing and enters you into the Referral Program!

Spouse/Beneficiary Name _____

Email (members may not share an email address) _____

Birthdate: _____
 WINTER 2026

Return form and payment to: MARS.P, PO Box 23214, Lansing, MI 48909
Contact MARS.P: 1-888-960-4022 or staff@marsp.org

Membership Selection(s)	Qty	Price	Total
MARS.P annual membership (2026-27)		\$50	
MARS.P lifetime membership		\$1,000	
MARS.P chapter membership (2026-27) Chapter name: _____			
Spouse/beneficiary annual membership (2026-27)		\$50	
Spouse/beneficiary chapter membership (2026-27) Chapter name: _____			

Support MARS.P Funds

Voluntary Benefit Defense Fund (VDBF) for the legal defense of retiree benefits. **In Honor of:** _____ **In Memory of:** _____

MARS.P General Fund to help meet current budget expenses. **Chapter (if applicable):** _____

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 MARS.P 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

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*It's that
time again!*

EARLY BIRD RENEWAL SEASON!

Current members who renew by March 31st have the chance to win a \$100 VISA gift card!

