

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

EXPLORING SOUTH AFRICA, VICTORIA FALLS, AND BOTSWANA

Back by popular demand.
Learn more on page 7.



VOLUME 76, ISSUE 1



P.O. Box 23214
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POSTAGE
NEEDED

Renew annual memberships
by June 30, 2026.

DUES PAYMENT ONLY

Renewal Guide: www.marspp.org/renewal-guide



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, 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

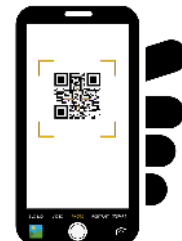
You may have seen these maze-like little squares—called Quick Response (QR) codes—in restaurants, commercials, and in MARSP's printed materials. QR codes are a quick and convenient way to access online information without typing a web address.

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

Congratulations, Cheryl Franks!



Grand Prize Referral Drawing Winner, 2025



With more than 400,000 people in MPSERS, there's plenty of room and reason for MARSP to grow. Refer a friend this season -- every new member adds strength, momentum, and credibility to our work. AND your referral just might make you a winner!

Monthly Referral Drawing Winners Prize: \$25 VISA Gift Card

MARSP members referred 23 new members between February and March 2026!

New referrals are associated with the following chapters: Delta, Grand Traverse, Oakland-Farmington, Oakland North, Osceola, Ottawa, Presque Isle, Wayne Downriver

Monthly Referral Drawing Winners: Lucy French for referring Nancy Kelly; Jean Groendal for referring Amy Shank (Osceola)

Congratulations, Lucy, Nancy, and thanks to everyone helping spread the word about MARSP!

Grand Prize Referral Drawing Win a Trip to the Grand Hotel

Through MARSP, school retirees have the power to tackle shared challenges. We encourage you to share MARSP's mission, resources, and programs with your network. Let others know why you value MARSP!

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!

Renew by June 30, 2026 for the 2026-27 membership year.



Renew online

Visit www.marsp.org/my-profile or scan the QR code to renew through your online member profile.

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. We appreciate your patience as we work to assist every member.

Renew by mail

Mail the membership form on p. 19 and dues to:
MARSP, PO Box 23214, Lansing, MI 48909

Please allow 2-3 weeks for delivery and processing. For immediate processing, renew online.

LEGISLATIVE UPDATE



State Budget Talks Move Forward: MPSERS Funding Remains Stable

Key Takeaways

MPSERS funding: All three budget proposals, from the Governor, the House, and the Senate, maintain current MPSERS funding levels.

Foundation allowance increase: All three proposals include a 2.5% per-pupil increase, raising the base to \$10,300, with additional targeted funding for at-risk students and early literacy.

Property tax reform proposals: House Republicans introduced a package (HB 5873–5880) that would cut property taxes by \$5 billion annually. Governor Whitmer and Senate leaders favor a more targeted approach through expanded tax credits. Both proposals are still early in the process.

Budget timeline: Updated revenue estimates from the May 15 CREC will shape final negotiations between the House, Senate, and Governor. Both chambers are moving faster than last year, with cautious optimism a final budget could be in place by the July 1.

The Michigan Legislature is in the middle of budget season, and there's some reassuring news for school retirees: all three budget proposals maintain current MPSERS funding levels.

The Michigan House passed budget proposals on April 23, 2026 for FY 2026-2027 – a general omnibus budget in HB 5619, and an education omnibus budget in HB 5630. The Senate passed its school aid budget on May 1. The two chambers will now negotiate a final agreement.

All three versions, from the Governor, the House, and the Senate, include a 2.5% per-pupil foundation allowance increase, bringing the base to \$10,300. The Senate budget also proposes drawing an additional \$500 million from School Aid reserve funds — money set aside as a financial cushion for education spending. Tapping those reserves isn't unusual, but it's a development MARSP will keep an eye on as negotiations continue.

What It Means for Retirees

The most direct takeaway for retirees and those approaching retirement is MPSERS funding remains consistent with previous years. The current framework for paying down pension debt remains intact. MARSP will continue tracking how the final numbers come together.

Future Retirees: A strong retirement system depends on employee retention. All three budgets continue the MI Future Educator Fellowship, which helps recruit new teachers into the profession — and into MPSERS.

Property Tax Reform Discussions

House Republicans have introduced a broad package (House Bills 5873–5880) that would reduce property taxes by \$5 billion annually statewide, with the lost revenue offset by expanding Michigan’s 6% sales tax to include certain luxury services.

Governor Whitmer and Senate leaders have also called for property tax relief, though they favor a more targeted approach through expanding existing tax credits rather than a sweeping overhaul. No final decisions have been made, and these proposals are still early in the process.

Property taxes are a significant source of school funding in Michigan. MARSP will monitor discussions as they develop.

What’s Next

Both chambers are moving at a faster pace than last year, and there’s cautious optimism that a final budget could be in place by the July 1 deadline. MARSP will continue monitoring MPSERS-related developments and any proposals that could affect retiree finances as negotiations move forward.



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.marsp.org/news.

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



TruHearing Benefit Enhancement: New Options Starting July 1, 2026

Good news! If you are enrolled in a Blue Cross PPO plan (Medicare or non-Medicare), your TruHearing hearing aid benefits are getting an upgrade as of July 1, 2026. **Here’s what you need to know.**



New coverage options as of July 1, 2026

Option 1: TruHearing Brand Hearing Aids	Option 2: TruHearing Flexible Benefit
You pay directly for hearing aids through TruHearing: <ul style="list-style-type: none"> Advanced aids: \$499 per aid Premium aids: \$799 per aid 	Use a \$700 allowance per ear toward hearing aids from these trusted brands*: Oticon, ReSound, Phonak, Signia, Starkey, Widex <p><i>*You must work with a TruHearing provider to access additional brands.</i></p>

Who gets this benefit?

This applies to those with Blue Cross PPO (Medicare or non-Medicare) and eligible dependents (spouses and other family members)

This does NOT apply to those with:

- Priority Health plans
- HAP plans

Please see your plan for details on your hearing benefits.

Benefits Comparison: Before and After

Benefit	Before July 1, 2026	After July 1, 2026
Device Replacement Frequency	Every 3 years	Every 2 years
Follow-up Visits	Limited	Unlimited
Visit Access	Limited by purchase date	Anytime
Initial Exam Copay	\$45 every 3 years	\$45 every 2 years

Why the change?

Because retirees asked. MARSP listens to your feedback and advocates for improvements on your behalf. Your concerns about hearing aid access and affordability—shared through MARSP’s annual health care survey and direct member feedback—played a role in this enhancement.

New to the hearing benefit? Here’s how to get started

- Contact TruHearing or visit their website to locate providers in your area.
 - › www.truhearing.com/mpsers
 - › 1-855-205-9499
- Contact the provider directly to schedule your appointment.



2026-2027 TOURS

Visit www.marsp.org/travel 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.

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 scan the QR code beside the tour name.

Invite friends and family! We welcome anyone interested in enjoying benefits like the Travel Program to JOIN MARSP. As a bonus, membership helps protect the pensions and healthcare of public school retirees.



Enchanting Christmas Markets
Booking #1409085 | Book by 6/2/26

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: Markets of Germany, France and Switzerland, Black Forest, Colmar, Lake Lucerne cruise



Hawaiian Adventure
Booking #1413482 | Book by 7/24/26

Embrace the spirit of "Aloha" on a tour of the Hawaiian islands: 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, Iolani Palace, Hawai'i Volcanoes National Park, Iao Valley, Kailua Kona



Tropical Costa Rica
Booking #1413719 | Book by 8/1/26

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, Arenal Volcano, Lake Arenal cruise



Southern Italy & Sicily
Booking #: 1413508 | Book by 9/30/26

Beautiful scenery, ancient 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



Discover the Islands of New England
Booking #1413696 | Book by 3/3/2027

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, Plymouth Rock, Cape Cod, Nantucket, Martha's Vineyard



Iceland's Magical Northern Lights
Booking #1413728 | Book by 5/30/27

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, Vik, Jökulsárlón Glacier Lagoon, Blue Lagoon



Sunny Portugal
Booking #1413717 | Book by 4/20/2027

Venture along Portugal's stunning shoreline.

Travel dates: Oct 19–28, 2027
Activity level 2: You're a balanced traveler
Tour highlights: Lisbon, Belem, Evora, Alentejo, Algarve, Portuguese Riviera with Cascais, Óbidos Walled Village, Sintra

"The trip's itinerary was very well planned out and MARSP staff did a very good job prepping us for the journey. Our Collette tour manager and hop-on guides at destinations were superb."

*- Mark C.
Britain & Ireland, 2025*

Back by popular demand!

EXPLORING SOUTH AFRICA, VICTORIA FALLS, AND BOTSWANA



Get ready for an unparalleled journey through the diverse culture and abundant wildlife of southern Africa. Seek out the "Big 5" - lion, leopard, rhinoceros, elephant, and African buffalo - on eight different safaris. Experience an authentic bush dinner under the stars in Pilanesberg

National Park. Get a taste of South African culture at local wineries. Witness the natural beauty of Victoria Falls and learn about its people during a township visit and home-hosted lunch. Greet African elephants and spend time learning about them. Search for animals along the winding Chobe River. Epic scenery and winding coastlines come together on this incredible adventure!

TRAVEL DATES

Feb 19 – Mar 6, 2027

ACTIVITY LEVEL 3

You're an on-the-go traveler.

HIGHLIGHTS

- Chobe National Park
- Pilanesberg National Park
- Victoria Falls
- 8 Wildlife Safaris
- Elephant sanctuary
- Cape Winelands
- Cape Town
- Table Mountain

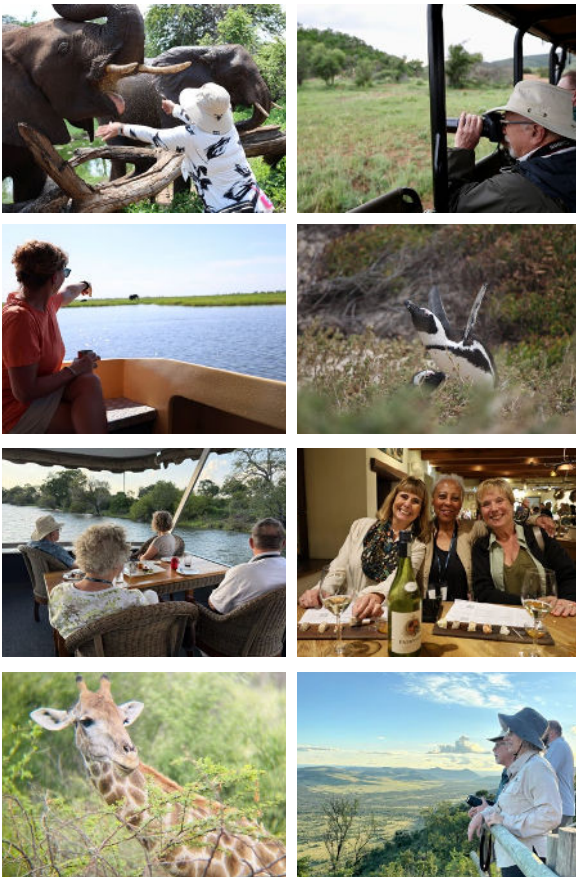
RESERVATIONS

Visit: www.marssp.org/news/south-africa-marssp-2027 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: # 1413500



This tour opens to the public on May 21, 2026. After that, availability will be limited and pricing may change based on current market rates.



MEMBER REVIEWS

What made this trip memorable for you?

"All of the tour participants being friendly and engaging. We ended the tour being like family."

"The animal encounters, and the small group size which enabled us to really get to know one another."

What sets the MARSP Travel Program apart?

"I liked the ability to reach out to MARSP with questions about our upcoming trip. The office was quick to answer questions and quick to return my emails and phone calls. The travel program was top notch. I was not disappointed with the travel itinerary, the transports, or the accommodations."

"I felt MARSP was my quality control, if they recommended this trip that was all I needed to know."

MARSP Travelers on *Exploring South Africa, 2024*

MISSION MARSP



MY UNDERCOVER MARSP CHAPTER EXPERIENCE

Royce Humm, MARSP Executive Director

Before I joined MARSP as the executive director back in 2019, I wanted to live a day in the life of a MARSP member.

My new role with MARSP had not been announced yet, which made it the perfect time to go undercover and get the authentic member experience without calling attention to myself.

I quickly learned that one of the greatest benefits of belonging to a chapter is the opportunity to attend local gatherings and activities. While chapters were heavily impacted by the pandemic, many still host a range of programs throughout the year, with the frequency varying by chapter. Along with meetings and luncheons, many leverage their group status to book engaging presenters, host workshops, hold fundraisers, volunteer, or go on field trips.

I remember the warm welcome when I first arrived at the meeting. Not an obligatory welcome, but one of genuine care and delight. Being new and unsure about where to go or what to do, they immediately offered guidance. *Thanks for coming! The meeting will begin in 15 minutes. Help yourself to some coffee and sit anywhere there's an open chair. Bathrooms are down the hall and to the right.*

As I found my seat, the people around me turned to introduce themselves, sharing their backgrounds and asking about mine. I felt immediately at ease, like I was among colleagues.

With refreshments and a well-organized agenda before me, the meeting began. A couple of the officers led discussion about how the chapter could help achieve

the association's mission and connect with those still actively working in the area school districts. As members shared their insights, I realized we shared similar values and priorities.

The meeting concluded with an overview of the topics and speakers for upcoming meetings. Those around me logged the dates and times, murmuring their interest in particular topics.

I'd completed my undercover mission! It was time to debrief. I'd gained information, made some new friends, and left with a stronger connection to what was happening in my community. My conclusion, which I stand by to this day: the value of chapter membership far exceeds the cost. Of course, my MARSP-bias has only grown since 2019, but so has my list of evidence.

Chapters offer members the chance to connect with peers, share their skills, and make a real impact in their communities. Whether you pay dues, welcome new faces to a meeting, or help with programming, your participation at the local level strengthens MARSP's ability to protect public school retirement benefits.

If you are not currently a member of a chapter, consider joining or rejoining in 2026! You can even belong to multiple chapters. For those who can't attend in-person activities, some chapters offer a virtual attendance option. Many also communicate with those on their rosters via newsletters, emails, and social media.



Select your local chapter when renewing for 2026-27!



Benefits that grow with you.



Working Years: Lay a strong foundation

- **Set yourself up for success:** Guidance to help you make informed decisions about your future retirement.
- **Grow your career:** Grants for professional development and classroom projects that support your work today.
- **Shape your future:** Connect with the people making decisions that affect your career and retirement.



Pre-Retirement: Transition with confidence

- **Know your options:** Guidance on eligibility, payout options, insurance coverage, and rules for working after retirement.
- **Make a plan:** Resources to help you prepare for the financial and lifestyle changes ahead.
- **Build local connections:** Join a chapter and step into retirement with a ready-made support system.



Retired: Protect what you've earned

- **Your voice in retirement decisions:** MARSP is the only retiree organization with a seat on the MPSERS Board.
- **On-the-ground advocacy:** We lobby in the Michigan Legislature to protect your income and health care.
- **Information you can trust:** Fact-based, nonpartisan updates and analysis on events impacting your retirement.



At every stage: Support, connection, and enrichment

- **Access to MARSP staff:** Direct support to help you navigate your retirement system and benefits.
- **Greater influence:** Your membership strengthens MARSP's voice in Lansing.
- **VANGUARD Magazine subscription:** News and stories to inform and enrich your everyday life.
- **Travel your way:** Customizable travel opportunities at member-only rates.
- **Peer network:** Connect, collaborate, and make a difference in your community.
- **Exclusive discounts:** Savings on travel, technology, supplemental insurance, retail, dining, and much more.

MEMBER MOMENTS: Still Showing Up at Age 102

At 102, longtime member Anne Parchert is a regular at Ottawa County chapter gatherings. We're grateful for members like Anne, whose continued involvement reflects just how much of life retirement can hold.

MARSP membership spans generations—new retirees finding their footing alongside members who have been part of this community for decades. That

mix brings perspective, experience, and a shared understanding that retirement isn't an endpoint, but a meaningful and active stage of life.

As MARSP marks its 75th anniversary this year, members like Anne remind us what that longevity really represents: not just years, but relationships, shared purpose, and a community that continues to grow with every generation who joins.



Photo: Anne (right) and Mary (left) at Anne's 100th birthday celebration with the Ottawa County chapter.

Retire with confidence. We've got you covered.



Coverage that prioritizes *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.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

January 1 - March 31, 2026



Michigan

Arbour, Dale (Mount Pleasant)
Arthur, Robert (Alpena)
Arvo, Shirley (Houghton)
Ashman, Anthony (Benton Harbor)
Bemis, Patricia (Flushing)
Berg, Lorain (Rose City)
Berger, Imogene (Kalamazoo)
Blik, Phyllis (Grand Rapids)
Blodgett, Barbara (Wakefield)
Boice, Darlene (Macomb)
Bolt, Joan (Grand Rapids)
Boynton, Irvin (Novi)
Brothers, Julietta (Chelsea)
Capizzo, Rosalie (Coloma)
Carlson, John (Ironwood)
Catlin, Diana (Livonia)
Chan, Phyllis (Saint Ignace)
Clanton, Patricia (Saint Joseph)
Clement, Elizabeth (Cassopolis)
Cloney, Sharon (Dearborn)
Coleman, Jean (Livonia)
Cormier, Alice (Wakefield)
Crachiolo, Joann (Sterling Hts)
Cummings, Jenethel (Detroit)
Cunningham Jr, Edmund (Saginaw)
Dean-Doran, Marlene (Garden City)
Deck, Sally (East Lansing)
Desautelle, Frances (Ironwood)
Digiorgio, Roxanne (Ironwood)
Dinkelmann, Henry (Holland)
Doane, Douglas (Saginaw)
Falcon, Mary (Clare)
Filipiak, Frances (Saginaw)
Filippini, Patricia (Bessemer)
Fischer, Horst (Lake Orion)
Fox, Jeanne (Ironwood)
Funkhouser, Sally (Muskegon)
Geisler, Douglas (Saint Joseph)
Gonzalez, Ignacio (Dearborn)
Grzywacz, Ethel (Redford)
Gushen, Marilyn (Traverse City)
Harris, Marianne (Shelby Township)
Hart, Ramond (Cheboygan)
Harvey, Jo Ann (Ramsay)
Hawley, Joseph (Eben Jct)
Heibeck, Bonita (St Johns)
Hill, H Leona (Wakefield)
Hill, Sharron (Ironwood)
Hudson, Nolan (Nashville)
Jeromsky, Anna (Dearborn)
Johnson, Norman (Novi)
Johnston, Evelyn (Jackson)
Jones, Carolyn (Flushing)
Jones, Eleanor (Plymouth)
Kamphuis, Doloris (Grandville)
Kaneko, Ken (Allen Park)
Kangas, Nancy (Ironwood)

Karjala-Johnson, Katherine (Ironwood)
Kelley, Marjorie (Clinton Township)
Kellogg, Patricia (Grand Rapids)
Kettula, Ruth (Ironwood)
Kirwin, Sally (Walkerville)
Koveleski, Kathryn (Wayne)
Land, Carol (Metamora)
Licata, Lillian (Grosse Pointe Wds)
Linn, Robert (Wakefield)
Long, Joan (Northville)
Luttinen, Russell (Grawn)
Machnee, Patricia (Canton)
Mackinder, Georgia (Hartford)
Maki, Eugene (Wakefield)
Maki, Jean (Wakefield)
Mccollum, Lon (Williamston)
Mckenzie, Robert (St Clair Shores)
Middlestead, Nancy (Canton)
Miljevich, Cecelia (Wakefield)
Mitschang, Betty (St Clair Shores)
Moffit, Thompson (Mt Pleasant)
Mohr, Barbara (Coldwater)
Moore, Carol (Detroit)
Neinas, Leslie (Belleville)
Nelson, Nicholas (Ironwood)
Nephew, Helen (Zeeland)
Neville, Theresa (Manistique)
Nitz, Ruth (Bridgman)
Nuffer, Mildred (Bay City)
Odett, Wayne (Berkley)
Orlando, Gaetana (Utica)
Orlich, Mike (Wakefield)
Ouellette, Constance (Howell)
Passint, Adolph (Ironwood)
Pawlak, Jane (Ironwood)
Perry, Chris (Lapeer)
Pitrone, Doninic (Bessemer)
Pope, Sallie (Coldwater)
Porter, Terri (Unionville)
Prierer, Robert (Muskegon)
Probert, Judith (Petoskey)
Qualmann, Margaret (Troy)
Radway, Richard (Haslett)
Ravelli, Bernadette (Wakefield)
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Ross, Denise (Waterford)
Rouech, Sylvia (Bay City)
Sage-man, Donna (Bad Axe)
Scheidler, Ruth (Coldwater)
Seeger, Gladys (Wayne)
Shadle, Larry (Bear Lake)
Sherburn, Laurel (Paw Paw)
Siirila, Gloria (Ironwood)
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Smith, Barbara (Eaton Rapids)
Smith, Marilyn (Westland)

Smith, Mary (Farmington Hills)
Stevens, Dolores (Ironwood)
Syrjala, Sylvia (Marenisco)
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Tezak, Fredrick (Ironwood)
Thibault, Paul (Saline)
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Krueger, Wayne (Ocala)
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Nelson, Barbara (Indianapolis)

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Measel, Frances (Hendersonville)

Minnesota

McGraw, Brian (Minneapolis)

North Carolina

Hodgson, Gary (Chapel Hill)

Tennessee

Moore, Robert (Tazewell)
Nagle, Georgia (Maryville)

Wisconsin

Gehrke, Nancy (Montreal)
Gibbons, Barbara (Hurley)
Marcell, Arthur (Suamico)
Martell, Marian (Park Falls)
Montonati, Linda (Hurley)
Piilola, Eino (Hurley)
Rigoni, Melba (Madison)

CONTRIBUTIONS TO MARSP

January 1 - March 15, 2026

Contributions to MARSP include donations to the General Fund.

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Wendy Adamski
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Jack C. Amelar (Kent)
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From Chapters in Memory of
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Mackinder and Laurel Sherburn

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January 1 - March 15, 2026

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.*

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VOLUNTARY BENEFIT DEFENSE FUND (VDBF)

January 1 - March 15, 2026

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.

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DonorsChoose

January 1 - March 15, 2026

The DonorsChoose Fund was set up in 2024 for members to participate in MARSF and the Foundation's annual commitment to funding classroom projects in Michigan. DonorsChoose vets each request, ships the funded resources directly to the classroom, and provides thank you's and reporting to donors and school leaders.

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 Bonnie Carpenter
 Valerie Radee in memory of
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 John And Annette Schilling in memory
 of Linda Jo Geyer

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 _____

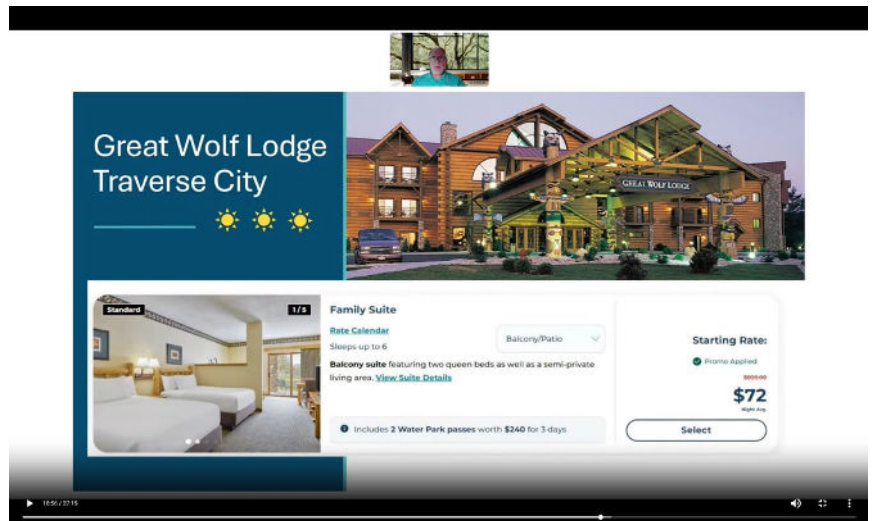
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In case you missed it...



Your MARSP membership includes exclusive access to the AMBA Passport Program, a free program that provides savings on thousands of products and services.

You'll find discounts on hotels, car rentals, restaurants, electronics, and much more—including options right here in Michigan. ➔



Missed our May 4 webinar? AMBA representative Jon Green walked through how to access these popular member benefits and get signed up. Catch the replay and learn the signup steps by scanning the QR code below or visiting www.marsp.org/webinars.

Stay in the loop: Check *Vision e-Newsletter* and www.marsp.org/news for announcements about upcoming webinars and events.



The 15th Annual Bruce H. Moeggenborg Memorial Golf Outing will take place **Tuesday, August 11, 2026 at Brookshire Inn & Golf Club** in Williamston, MI. This is an opportunity to support the Foundation Scholarship Fund, which provides professional development grants to public school employees.

Who's invited: This event is open to the public.

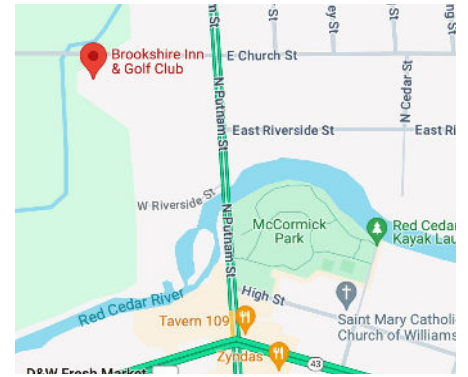
\$80 per golfer. Skipping the golf? Join us for **\$25** and enjoy appetizers, refreshments, and a relaxed, social atmosphere. You'll still be part of the fun and the impact.



Online registration: www.marsp.org/events/golf-outing or scan the QR code.

Call MARSP: 1-888-960-4022

Mail completed form and payment to:
MARSP Foundation, PO Box 23214, Lansing, MI 48909-3214



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

\$80 registration includes:

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

Schedule:

- 9 - 9:30 a.m. - Registration
- 9:30 a.m. - Shotgun start
- ~2:30 p.m. - Awards and appetizers

GOLFER REGISTRATION

Golfer name _____

Phone _____ Email _____

Street address _____

City _____ State _____ Zip _____

Number of golfers _____ x \$80

Number of non-golfers _____ x \$25 \$ _____

Total \$ _____

Payment: Check Card

Enclosed check number: _____ Amount \$ _____

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

Card number: _____

Expiration Date _____ CVV (on back of card) _____

Name on card _____

Billing Address _____

Signature _____



REGISTER BY JULY 30, 2026

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

Golfer #2: _____

Email: _____

Golfer #3: _____

Email _____

Golfer #4: _____

Email: _____

TAKING A PAGE from Tom Izzo's Playbook



Don Johnson
MARSP President

As the title suggests, I'm a Spartan fan. Michigan fans, you have been warned!

Coach Izzo has won with different rosters, in different eras, against different odds. He built his winning program around the mantra "**strength in numbers.**" It's the idea is that success comes from every player contributing, not just a few. When everyone contributes, the whole becomes stronger than the sum of its parts.

That's not just a basketball philosophy — it's MARSP at its best.

YOU, ME, AND 400,998 TEAMMATES

There are 401,000 participants in the Michigan Public School Employees' Retirement System (MPSERS). Teachers. Bus drivers. Custodians. Librarians. Food service workers. Administrators. Nearly 229,000 are already retired and receiving monthly benefits. MARSP advocates for every one of them — member or not.

Our membership is what turns MARSP advocacy into influence. When legislators see a large, organized constituency behind an organization, they take its calls. They attend its events. They weigh its input. They think twice before voting against our interests. Membership isn't a dues payment. It's a signal to Lansing that MARSP members are engaged, informed, and watching.

HARD-WON — AND NOT FINISHED

You may be thinking: "My pension is protected by the Michigan Constitution." You're right. Article 9, Section 24: ...*accrued pension benefits cannot be diminished or impaired, and benefits must be funded during the year they are earned.*

But a constitutional guarantee and a system's ability to fund it are not the same thing.

Not long ago, MPSERS was in crisis. Two market crashes, chronic underfunding, and declining contributions compounded into a \$24 billion debt. In 2012, Michigan committed to a structured plan to eliminate that debt by 2038. By that time, MARSP had spent decades building the relationships and credibility to advocate for such a commitment — and to hold the state to it.

Today, thanks in part to our consistent voice, retiree healthcare is fully funded and the pension payoff remains on track.

Progress always comes with a new set of challenges. The closer we get to 100% funded, the greater the pressure to change course. Legislators face the temptation to use that money for something else rather than finish the job. We've watched it happen in other states, including states with constitutional protections like ours. The pattern is the same: funding gets delayed, the gap widens, and recovery becomes harder with every passing year.

Michigan doesn't have to follow that path, but staying the course requires us to show up.

GET IN THE GAME

- Renew your membership before July 1.
- Think of one former colleague who isn't a member. Reach out this week. Share why you joined. Let them know what's at stake.
- And contact your legislators. Let them know retirees are engaged, informed, and paying attention.

MPSERS DEFINED BENEFIT PLAN MEMBERSHIP DATA

As of September 30, 2025

Retirees and beneficiaries currently receiving benefits:

- Regular 202,842
- Survivor 20,985
- Disability 5,046

Current active members:

- Vested 81,176
- Non-vested 75,060

Vested inactive members:

- Total 16,372

Active members:

- Teachers 49.7%
- Non-teachers 50.3%

Michigan Public School Employees' Retirement System Pension Actuarial Valuation Results, Gabriel, Roeder, Smith & Company

OUR PERSISTENCE ALSO CONTRIBUTED TO THE PASSAGE OF PUBLIC ACT 4 IN 2023, PHASING OUT THE 2011 RETIREMENT INCOME TAX.

THERE'S STRENGTH IN NUMBERS.
LET'S USE IT.
- Don J.

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
 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
 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
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RENEWAL-GUIDE**

Colorado
 Colorado Chapter: \$1

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

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



MEMBERSHIP FORM

NEW, RENEWING, & RETURNING MEMBERS

Name _____ Birthdate _____

Education system/school district _____

Position at retirement _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Referral Program - New & Returning Members

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.

Communication Preferences

Adjust your communication preferences anytime through your online member profile (www.marisp.org/my-profile) or by calling the office.

Subscribe - Travel Program News: Be the first to receive updates and registration information for the MARSP Travel Program.

Email only - VANGUARD magazine: Your membership comes with a mailed subscription to VANGUARD quarterly 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.)

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 _____ Birthdate _____

Email (members may not share an email address) _____

2026-2027 Membership Selection(s)

Qty Price Total

MARSP Annual Membership		\$50	
85+ Annual Renewal: <i>Renewing members age 85+, not available to new or returning members.</i> Date of birth required:		\$35	
MARSP Lifetime Membership		\$1000	
MARSP Chapter Membership Chapter name:			
Spouse/Beneficiary Annual Membership		\$50	
Spouse/Beneficiary Chapter Membership Chapter name:			

Make a Contribution: MARSP Funds

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

In Honor or In Memory of: _____

MARSP General Fund to help meet current budget expenses.

Chapter: _____

DonorsChoose Fund to support classroom projects in Michigan 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

PRSRT STD
 US Postage
 PAID
 Lansing, MI
 Permit No. 1114

Coming up at MARSP

21
MAY



EXCLUSIVE BOOKING ENDS: EXPLORING SOUTH AFRICA (Winter 2027)

Book by May 21, 2026 to secure member-only rates.
www.marsp.org/travel/south-africa-27

02
JUN



EXCLUSIVE BOOKING ENDS: ENCHANTING CHRISTMAS MARKETS (Winter 2026)

Book by June 2, 2026 to secure member-only rates.
www.marsp.org/travel/christmas-markets-26

30
JUN



ANNUAL RENEWAL DEADLINE: Annual memberships expire on June 30, 2026. Renew to protect your pension and healthcare and continue receiving MARSP benefits like VANGUARD.
www.marsp.org/renewal-guide

24
JUL



EXCLUSIVE BOOKING ENDS: HAWAIIAN ADVENTURE (Winter 2027)

Book by July 24, 2026 to secure member-only rates.
www.marsp.org/travel/hawaii-27

11
AUG



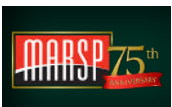
MARSP FOUNDATION ANNUAL GOLF OUTING: Join us on August 11, 2026 for the 15th annual golf outing. Proceeds support the Foundation Scholarship Fund, which provides professional development grants to current public school employees. www.marsp.org/events/golf-outing

TBD



FALL MEMBER HEALTH INSURANCE UPDATE: Understanding your coverage helps you make confident decisions about your care. Join us for this fall for our annual MPSERS insurance meeting. Sign up to find out first when registration opens. www.marsp.org/insurance-update-26

04
DEC



MARSP 75TH ANNIVERSARY: Well into the 20th century, retiring from public service offered little security. Our founders fought to change that. 75 years later, MARSP is still fighting for dignity in retirement for Michigan's public school community. Celebrate our legacy this December and all year long!

More to come! Stay tuned.