

THE OFFICIAL PUBLICATION OF THE MICHIGAN ASSOCIATION OF RETIRED SCHOOL PERSONNEL

VANGUARD

KEEP CALM
 & VOTE:

TIPS FOR NAVIGATING
ELECTION SEASON (p. 9)



TRAVEL WITH US IN 2027!
WWW.MARSP.ORG/TRAVEL



VOLUME 76, ISSUE 2





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 and 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

— Member Bingo —

MARSP

 Shared VANGUARD with a friend	 Early Bird! Paid my dues before March 31	 Volunteered on a state-level MARSP Committee	 Completed the Health Insurance Survey	 Volunteered with my local chapter
 Attended a MARSP webinar	 Contacted a legislator about retirement or healthcare	 Shared MARSP Travel Program info with a friend	 Attended a local chapter meeting	 Shared the Scholarship Program with my network
 Voted in Michigan's primary election	 Shared Vision e-News with a friend		 Paid my dues between March 31-June 30	 Booked a trip through the MARSP Travel Program
 Attended a local candidate forum	 Attended the MARSP Foundation Golf Outing	 Referred a new member	 Introduced myself and MARSP to my legislators	 Supported the DonorsChoose Fund
 Downloaded the Citizen's Guide to State Government	 Shared why membership matters to me	 Followed MARSP on Facebook	 Voted in Michigan's general election	 Learned something new about my health insurance

How many squares can you check off before June 30, 2027?

Every square represents a way MARSP members support retirement security and strengthen our community.

2026 STATE DISTINGUISHED SERVICE AWARD



This spring, MARSP recognized Speedy Bates of the Oakland North Chapter with the 2026 State Distinguished Service Award for her years of service to retired school personnel and her local community.

Speedy has been a dedicated member of MARSP since the early 2000s. Over the years, she has strengthened MARSP through her leadership, service, and commitment to fellow members. From planning creative and engaging chapter programs to serving as chapter secretary, Speedy has played a vital role in supporting the chapter's success. She also serves as secretary on MARSP's Board of Directors, extending her service to members across Michigan.

Outside of MARSP, Speedy is deeply involved in her community. She has served as treasurer of the Meadow Brook Theatre Guild at Oakland University for eight years, helping coordinate hundreds of volunteers and major fundraising events. She is also active with her local Harley-Davidson group.

“Speedy sees and values every person she meets, and everything she does is motivated by genuine care for others rather than personal gain. She approaches everyone from the heart, and in doing so, she reflects the best of what MARSP stands for -- common working people taking care of each other.”

**Don Johnson,
MARSP President**

Speedy's record of service makes her a deserving recipient of this award, but those who know her say her greatest impact comes from the way she cares for others. As MARSP President Don Johnson noted, Speedy has a unique ability to see and value every person she meets. Her involvement consistently makes organizations and communities stronger because her focus is never on recognition, but on helping others. Whether serving MARSP members, supporting local organizations, or engaging those around her, she approaches every role with kindness, respect, and a genuine desire to improve the lives of others. Even after facing health challenges in recent years, she remains, in the words of nominator Marilyn Pomeroy, “a spark plug” for the Oakland North Chapter.

MARSP is proud to recognize Speedy's years of service, leadership, and dedication to improving the lives of those around her through the Distinguished Service Award. Thank you, Speedy!

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



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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**](https://priorityhealth.com/joinmpers).

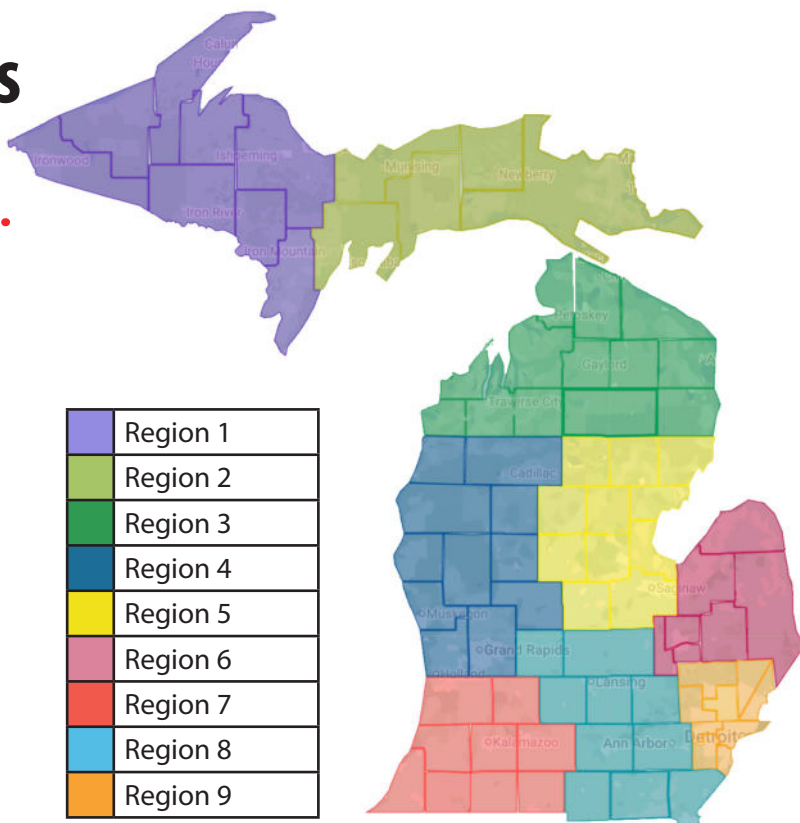
¹Based on an independent survey of U.S. customers who have either made purchases, used services, or gathered information about products or services in the past three years. ²Excludes providers in Michigan's Upper Peninsula; based on the CMS National Downloadable File of Physicians, August 2025, and the 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

MARSP Board Updates Regional Structure

Beginning July 1, 2026, MARSP transitioned to a new regional leadership structure designed to strengthen connections between chapters and the state organization. Under the new model, chapters are organized into 10 geographic regions, each supported by a Regional Director who serves as a consistent point of contact.

The change reflects MARSP's ongoing commitment to evolving alongside the needs of its members and chapters. By streamlining the leadership structure, we can strengthen communication, foster collaboration, and provide more consistent support throughout the state.

For more than 75 years, MARSP has grown alongside its members. Thank you for being part of our community as we continue building for the future!



	Region 1
	Region 2
	Region 3
	Region 4
	Region 5
	Region 6
	Region 7
	Region 8
	Region 9

Region 10: Out-of-state chapters



Legacy

Thanks to generations of dedicated members...

When new bills are introduced, **MARSP IS THERE**, keeping an eye on the details.

When retiree benefits are challenged, **MARSP IS THERE**, speaking up to protect what you've earned.

When you need answers, **MARSP IS THERE**, backed by decades of experience helping public school retirees navigate their retirement and healthcare benefits.

**THANK YOU FOR BEING
PART OF THE LEGACY!**



SOUTHERN ITALY & SICILY



.....

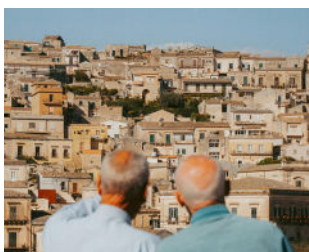
From the cave dwellings of Matera to the colorful cliffs of Positano, discover the timeless beauty of Southern Italy and Sicily. Explore the ancient ruins of Pompeii, marvel at the golden mosaics of Monreale Cathedral, and stand in the remarkable

Greek theatre of Taormina. Along the way, experience authentic Sicilian hospitality, tour local vineyards, and savor regional specialties, including fresh mozzarella and wines unique to the region.

This tour is ideal for curious travelers who want to experience Italy through its history, landscapes, traditions, and cuisine, with plenty of memorable local experiences along the way.

TOUR TYPE: CLASSIC

Collette's signature guided travel experience showcases the highlights of each destination while balancing guided sightseeing with free time. Your transportation, accommodations, and excursions are all included, and an expert Tour Manager takes care of the details from start to finish.



BOOKING YOUR TRIP

- Call MARSP's travel partner, Collette Travel, at 1-800-581-8942 and refer to the tour's booking number.
- Visit www.marsp.org/travel or scan the QR code to the right.

INVITE FRIENDS AND FAMILY! We welcome anyone interested in participating in the Travel Program to JOIN MARSP. As a bonus, membership helps protect the pensions and healthcare benefits of Michigan's public school retirees.

BOOKING #
1413508

TRAVEL DATES
March 30 - April 14, 2027

ACTIVITY LEVEL 3
You're an on-the-go traveler

TOUR STOPS

- Palermo
- Monreale
- Agrigento's Valley of the Temples
- Piazza Armerina
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- Sorrento
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SEPTEMBER
30, 2026
TO SECURE
EXCLUSIVE
MEMBER
RATES.**

LEGISLATIVE UPDATE

Michigan FY 2027 Budget Keeps MPSERS Funding on Track

Governor Whitmer signed the FY 2027 state budget on July 21, 2026, finalizing HB 5630 (education omnibus) and SB 878 (general government omnibus). For public school retirees, the main takeaway is positive: MPSERS funding is unchanged, and pension debt payoff stays on track.

New School Funding Formula

For years, schools have received a per-pupil “foundation allowance” for general operations, plus separate pots of money, called “categoricals,” to address specific needs, such as at-risk programs, declining enrollment, literacy, and MPSERS costs. Those categoricals have increased so much that the per-pupil foundation allowance now comprises roughly half of the School Aid budget.

The FY 2027 budget combines the foundation allowance with the at-risk and English Language Learner (ELL) categoricals into a single “weighted foundation allowance.” In plain terms, funding will follow student needs more closely, rather than following the traditional model, which is based mainly on headcounts.

No Changes to MPSERS

The budget leaves MPSERS funding alone, with no significant policy changes compared to last year’s budget. As MARSP has reported previously, retiree health care liabilities are now fully funded, and the state remains on track to pay off all pension debt by 2035. We appreciate the state continuing to make steady progress toward paying off pension debt.

With lawmakers now in recess, legislative activity is expected to stay quiet until after the General Election.

What to Watch: General Election on November 3, 2026

Every seat in the Michigan Legislature is on the ballot this year, along with statewide offices.

MARSP is an independent, nonpartisan organization. It does not endorse political parties or candidates. During election season, MARSP encourages members to learn about candidates, attend local forums, ask informed questions, and help ensure issues affecting Michigan public school retirees remain part of the conversation.

Key Facts

FY 2027 budget signed: Governor Whitmer signed the state budget on July 21, 2026.

MPSERS funding unchanged: No significant policy changes to pension or retiree health funding. Pension debt payoff remains on track for 2035.

School funding formula updated: Michigan will use a new weighted foundation allowance that directs more funding based on student needs.

Election season: All Michigan House and Senate seats, plus statewide offices, are on the ballot this year.

MARSP and elections: MARSP does not endorse candidates and continues to monitor legislation affecting public school retirees.



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

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

KEEP CALM & VOTE:



Tips for Navigating Election Season

Every election season brings a flood of headlines, advertisements, and opinions competing for your attention. **These tips are designed to help you cast a vote that reflects your values and priorities.**

1. Identify the issues that matter most to you

Before researching candidates, think about the issues that have the greatest impact on your life, such as retirement security, healthcare, taxes, housing, or transportation. Knowing your priorities makes it easier to evaluate candidates and ballot proposals based on what matters most to you, rather than the loudest campaign message.

2. Research candidates at every level

National races receive the most attention, but decisions made in Lansing and in your own community have a direct impact on your daily life. Take time to learn about candidates for state and local office, not just federal races. Consider their qualifications, experience, voting record (when applicable), and stated policy positions. Then ask yourself how well each candidate's priorities align with the issues that matter most to you.

3. Look beyond campaign slogans

Campaigns are designed to persuade. Good voters look for information that helps them understand.

Seek out reporting that cites sources, distinguishes between news and opinion, and presents multiple perspectives. Be cautious of sensational headlines, emotional appeals, or claims that seem too simple to explain complex issues. If something sounds surprising or alarming, verify it with another reliable source before accepting it as fact.

Stay Informed with MARSP: Visit marsp.org/news for updates on legislation and issues affecting public school retirees and MPSERS. Be sure to open *VISION e-news* when it hits your email inbox for timely news and calls to action.

4. Practice digital literacy

Artificial intelligence and social media have changed how information spreads during elections. While these tools can be useful, they also make it easier for misleading content to circulate quickly.



A few habits to help you separate fact from fiction:

- Pause before sharing content that makes you feel especially angry, excited, or vindicated.
- Check who originally posted the information and whether other reliable sources are reporting the same story.
- Look for the required disclosures on AI-generated political advertisements.
- Be aware that photos, audio, and videos can be manipulated. If something seems unusual, look for additional reporting before drawing conclusions.
- Verify voting information such as polling locations, registration deadlines, and voting hours through official election sources.

Learn More: For voting information, always use the Michigan Voter Information Center or your local clerk rather than information shared through social media or AI-generated summaries.

5. Manage your news consumption

Staying informed is important, but constantly consuming election coverage can create stress without improving your understanding.

Choose a few trusted news sources instead of scrolling endlessly through social media. Set boundaries around when and how often you check political news, and give yourself permission to step away when coverage becomes repetitive or overwhelming.

6. Have conversations, not debates

One of the best ways to become a more informed voter is to talk with people whose experiences and perspectives differ from your own. These conversations aren't about changing someone's mind or winning an argu-

ment. They're an opportunity to ask questions, understand why others see an issue differently, and refine your own thinking.

Listen with curiosity, ask respectful questions, and focus on understanding before responding. Even when you disagree, thoughtful conversations can reveal information and perspectives you may not have considered.

7. Know your rights and make a voting plan

Making a plan ahead of time helps reduce stress and ensures you're prepared when it's time to vote. Michigan offers several options that make voting more convenient, including same-day voter registration, early voting, and no-excuse absentee voting.

Before election day, make sure you're ready to vote by visiting the Michigan Voter Information Center.

- **Check your voter registration:** Confirm your registration status before Election Day.
- **Find your polling location and voting information:** Verify your polling place, view your sample ballot, and get election details.

- **Request an absentee ballot:** Learn about Michigan's no-reason absentee voting option and request a ballot if it works best for you.

- **Contact your local election clerk:** Reach out with questions about registration, ballots, polling locations, rides, or accommodations.

8. Stay engaged year round

Civic engagement does not begin and end on Election Day. Staying informed, building connections, and participating throughout the year helps you better understand the issues that affect your community and your future.

Research shows that people who participate in their communities often report greater life satisfaction, a stronger sense of purpose and better mental health. Staying engaged also helps you understand the issues affecting your community. Over time, you gain perspective, build relationships and become more confident evaluating proposals and advocating for the policies you support.

Whether you volunteer, attend local meetings, follow legislative developments, or participate in community organizations like MARSP, staying involved helps you make more informed decisions when election season returns.



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- You select the waiting period
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Michigan Association of Retired School Personnel



AMBA



Michigan Association of
Retired School Personnel
Protecting your future

IN REMEMBRANCE

April 1 - June 1, 2026

Michigan

Adams, Dorothy (Mt Pleasant)
Adams, Renee (Stanton)
Ahrens, Robert (Saginaw)
Alsbro, Sharon (Saint Joseph)
Alsobrooks, Carl (Gaylord)
Andersen, Wayne (Imlay City)
Anson, Jack (Mt Pleasant)
Arnold, Margaret (Mt Pleasant)
Asplin, Jane (Lake Ann)
Austin, D Jean (Laingsburg)
Ball, Margaret (Mt Pleasant)
Bendall, Marjorie (Owosso)
Bergman, Della (Gobles)
Blakely, Richard (Caro)
Brunett, Barbara (Novi)
Burla, Eleanor (Bessemer)
Butler, Sally (Onaway)
Butzbaugh, Tiffany (Berrien Sprgs)
Curtz, Maxine (Hartford)
Cashman, Margaret (Houghton Lk)
Chapin, Ida (Ann Arbor)
Chard, Penny (Union City)
Choate, Mary (Midland)
Clark, Richard (Midland)
Clark, Marjorie (Sand Lake)
Clevenger, Jane (Niles)
Colombel, Betty (South Haven)
Cook, Lois (Grand Rapids)
Coon, Kurt (Bannister)
Cumming, Audrey (Mt Pleasant)
Cwierniewicz, Olga (St Clair Shores)
Deka, Jan (Jonesville)
Demeuse, Elaine (Perkins)
Dennis, Marjorie (Walled Lake)
Doyle, Marguerite (Grand Rapids)
Dunckel, Marion (Ossineke)
Eddy, Karen (Sterling Hts)
Effa, Joyce (Stevensville)
Etienne, Margaret (Mt Pleasant)
Fanning, William (Saline)
Faulkner, Barbara (Kalamazoo)
Ferrario, Robert (Washington Twp)
Fisher, Mary (Mt Pleasant)
Foster, Marlys (Rapid River)
Fagnoli, Alex (Sterling Heights)
Frederiksen, Gloria (Dimondale)
Frock, Arthur (Midland)
Galia, Anne Marie (Rochester)
Garrett, Stephen (Middleville)
Gibson, Alan (Holland)
Gilbert, Janet (Baldwin)
Goodreau, Paul (Traverse City)
Greenhoe, Duane (Ionia)
Hart, Ramond (Cheboygan)
Hemenway, Margaret (Bancroft)
Hendershot, David (Waterford)
Hobbs, Sally (Madison Heights)

Holmes, Donna (Bessemer)
Howard, Mary (Ovid)
Humphrey, Mike (Saginaw)
Irons, Richard (Baroda)
Jackson, Margaret (Saginaw)
Johnson, David (Kawkawlin)
Johnson, Suzanne (Lake Odessa)
Johnson, Helen (Mt Pleasant)
Kadler, Joan (Mt Pleasant)
Kaley, Mary Lou (Traverse City)
Kamphuis, Doloris (Grandville)
Karner, Janice (Marysville)
Kieft, Dennis (Nunica)
Krajnovic, Paul (Detroit)
Krzyzaniak, Dennis (Hillsdale)
Kuhn, Sandra (Marshall)
Lee, Matthew (Northville)
Leich, Helen (Dowagiac)
Lewis, Joseph (Redford)
Lindsay, Mark (Livonia)
Lorenz, Robert (White Lake)
Manett, Lois (Grand Rapids)
Mangiapane, Cesare (Bloomfld Hls)
Massey, Maryanne (Onsted)
McMahon, Bert (Ypsilanti)
McNeal, Alfons (Mt Pleasant)
Mead, Mary (Elsie)
Merchant, Mary Ellen (Kalkaska)
Merritt, Joanne (Rochester Hills)
Meyer, Herbert (Beverly Hills)
Miller, Barbara (Brighton)
Minich, Mary (Midland)
Moon, Jill (Webberville)
Moreno, George (Mt Pleasant)
Murphy, Michael (Washington)
Nestor, Pete (Canton)
Palk, Kenneth (Southfield)
Parfitt, Richard (Mount Pleasant)
Peacock, Carol (Mt Pleasant)
Penzien, Edith (Lakeview)
Phillips, Sue (Alpena)
Pitts, Barbara (Mt Pleasant)
Pope, Mae (Davison)
Pranskatis, Marlene (Portage)
Preston, David (Caro)
Rhodes, Lyman (Highland)
Rodak, Eileen (Canton)
Ruddell, Joan (Mount Pleasant)
Russell, Ouita (Stevensville)
Rybicki, Evelyn (Wayland)
Sarno, Lois (South Haven)
Sharrar, Douglas (Mount Pleasant)
Sheppard, Lucille (Coldwater)
Silvernail, Margaret (Mt Pleasant)
Simons, Sheldon (W Bloomfield)
Smith, Rex (Cadillac)
Smith, Lowell (Midland)
Smith, Robert (Saginaw)
Taylor, Keith (Hastings)
Teets, John (Grant)
Terpstra, Robert (Holland)
Thomas, David (Eagle Harbor)
Thompson, J Michael (Mattawan)

Trocke, Alice (Birmingham)
Wegenke, Gary (Dewitt)
Weir, James (Flint)
Wenger, Mary (Belding)
Withiem, Patricia (Hastings)
Wolf, George Ann (Mt Pleasant)
Wooley, Geraldine (Bridgman)
Ziegler, Carole (Saginaw)
Zorn, Marilyn (Mt Pleasant)

Arizona

Cook, Donald (Prescott)

California

Dosie, Kenneth (Santa Monica)
Koster, Helen (Auburn)

Florida

Barker, Loy (Sarasota)
Bergin, Barbara (Ocala)
Copeland, Richard (Ocala)
Ellithorpe, Peter (Cape Coral)
Fish, Rose (The Villages)
Martindale, Joseph (Inverness)
Snider, Arlone (Winter Garden)

Kentucky

Woityra, Gayl (Maysville)

Minnesota

Keezer, Robert (Park Rapids)

Montana

Dacosta, Alice (Livingston)

North Carolina

Muesing, Mary (Charlotte)

New York

Lantz, Mahlon (Mount Sinai)

Ohio

Sangster, Dolores (Toledo)

Oregon

Martin, Marion (Portland)

Wisconsin

Lantz, Mahlon (Mount Sinai)

What to Do if Your Pension Beneficiary Passes Away Before You Do



As members of the Michigan Public School Employees Retirement System (MPERS), many of you named a pension beneficiary, often a spouse, when you

retired. At retirement, you selected one of four pension payment options: Straight Life, 100% Survivor, 75% Survivor, or 50% Survivor.

If you selected a survivor option, your monthly pension was reduced so your beneficiary could continue receiving payments after your death.

But what happens if your beneficiary passes away before you do? In that case, your pension may be adjusted to the straight life amount, increasing your monthly payment.

Steps to Manage Your Benefits and Keep Your Records Current

Here are the key steps you should take to manage your pension and related benefits after the death of a beneficiary:

☐ Step 1: Purchase Death Certificates

In general, you should purchase about a dozen certified copies of the death certificate. These are used to notify financial institutions, insurers, government agencies, and other entities that assist in closing out the estate.

The cost is typically minimal. We recommend requesting multiple copies early in the process rather than returning for more later.

☐ Step 2: Notify ORS as Soon as Possible

The Office of Retirement Services (ORS) administers your pension and handles changes such as removing a deceased beneficiary and adjusting your monthly amount.

- Call ORS at 1-800-381-5111 or log in to MiAccount.
- ORS will require a certified death certificate to initiate the change.
- After processing, your monthly pension will increase to reflect the straight life amount, effective from the date of the beneficiary's death.
- You must contact ORS within 30 days if you have any change in pension beneficiary status. The deadlines are not flexible, so don't miss them!
- ORS will send you a formal notice of any changes after processing the update.

Important note: You can't name a new beneficiary unless you remarry. If you do remarry, you may designate your new spouse as your pension beneficiary between 6-12 months after the date of marriage.

More information: michigan.gov/orsschools/after-retirement/when-to-contact-ors#Death

☐ Step 3: Contact the Social Security Administration

If your spouse was receiving or eligible for Social Security benefits, you may qualify for survivor benefits or a one-time death benefit. Your eligibility depends on your age, your spouse's work history, and other factors.

To learn more or schedule an appointment, visit: ssa.gov

☐ Step 4: Update Your Beneficiaries

Even if your pension no longer allows beneficiary changes (as with the survivor options), you should still update your beneficiary information for other benefits, such as:

- Healthcare (if applicable)
- Deferred compensation

- Life insurance, if provided through a former employer or third party
- You can log in to MiAccount to review and update your beneficiary information online.

☐ Step 5: Contact MARSP

If your beneficiary was a MARSP member, reach out by phone or email so we can update our records.

We understand that navigating life after loss can be confusing and emotional. While we cannot access or manage your MPSERS account, we're happy to provide guidance.

MARSP phone: 1-888-960-4022

MARSP email: staff@marsp.org

If you selected straight life at retirement (meaning you chose to receive the full pension amount with no continuing payments to a beneficiary), the death of a beneficiary does not change your pension. However, you may still need to update your records and insurance coverage, especially if the beneficiary was listed for other benefits such as health, dental, or vision insurance.

CONTRIBUTIONS TO MARSP

March 16 - June 1, 2026

Contributions to MARSP include donations to the General Fund.

From Members

Michael Agemy (Wayne Metro)
Beth Alberti (Macomb North)
James Andros (Clinton-Shiawassee)
Steven Artt (Wayne Detroit)
Carolyn Aukee (Ottawa)
Joni Blanchard (St Joseph)
Judith Burkhardt (Macomb North)
Valerie Bury (Van Buren)
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Christine Wilson (Delta)
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Eugene Wozniak (Oakland-Farmington)

From Members in Memory of

Roberta Caldwell in memory of
Jack Caldwell
Larry Shadle in memory of Larry Shadle

From Chapters in Memory of

Van Buren in memory of Maxine Carlson,
Betty Colombel, Della Bergman and
Lois Sarno

From Members in Honor of

Adele Walters in honor of Laurel Sherburn

MARSP FOUNDATION CONTRIBUTIONS

March 16 - June 1, 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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George Abbott (Wayne Northwest)
Michael Agemy (Wayne Metro)
Benjamin Alalouf (Oakland Suburban)
Margaret Albert (Otsego)
Mary Ancona (Kent)
Barbara Anderson
James Andros (Clinton-Shiawassee)
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Mary Bird (Kalamazoo)
Agnes Bochenek (Oakland North)
Linda Bowman (Kent)
Marianne Boyak (Macomb North)
Marilyn Brinker (Lapeer)
Valerie Bury (Van Buren)
George Calder (Wayne Northwest)
Janet Clark
Mildred Cole (Delta)
Dorothy Cooks
Mary Crane (Oakland Suburban)
Claire Cronan
Martha Davis
Mary Ann Dupuis (Saginaw)
Kenneth Eastman
Judith Egeler (Leelanau)
Sharon Finnerty (Wayne Detroit)
Karen Fridsma
John Fuller (Muskegon)
Andree Garrett (Wayne Northwest)
Lila Gerber (Clinton-Shiawassee)
Barbara Germida (Oceana)
Anne Marie Gierens
Thomas Gilmer (Allegan)
Karen Glasgow
Patricia Gosik (Oakland Suburban)
Cindy Green (Kalamazoo)
Evelyn Gunter (Wayne Detroit,
Wayne Downriver)
Judy Hart (Washtenaw)
Kathleen Hayes-Parvin (Oakland
Suburban)
Joseph Heitkamp (Saginaw)
Barbara Hendershot (Oakland-Farmington)
Elaine Hickey (Macomb East)
Gloria Hill (Oakland North)
Stephanie Hirschert-Walton
Rosetta Hollaway
Hal Hooks (Lapeer)
Margaret Husa (Van Buren)

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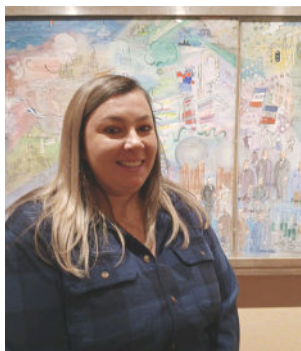
A Chance to Grow

The Impact of the Foundation Scholarship Fund

Many school employees are eager to grow their skills and advance their careers, but course costs, demanding work schedules, and family responsibilities can make that feel impossible.

As former public school employees, MARSP members understand these challenges. That's why the MARSP Foundation launched a scholarship fund in 1995—to help make professional development a little more accessible.

Katie Dixon, Grayling Middle School art teacher and 2025 MARSP Foundation Scholarship recipient, used her scholarship to attend the Michigan Art Education Association's annual conference in Traverse City. As the only art educator in her school, Katie valued the opportunity to exchange ideas and learn from fellow art educators.



"Being an art teacher can often feel like being on an island," Katie wrote in a report to the Crawford-Oscoda Chapter. "It has been my experience that most buildings only have one art teacher for all grade levels. Having so many different grade levels is a challenge in itself, but finding the time to develop my own practice and learn new strategies to directly relate to my subject matter is even more of a challenge."

At the conference, Katie participated in workshops, explored new techniques, and exchanged lesson plans, classroom strategies, and ideas for family engagement.

"I learned so much and came home bursting with ideas on how I can improve my students' experience with art."

Since the conference, Katie has been incorporating what she learned into her classroom. She's exploring ways to create a more student-directed classroom, increase family engagement through student artwork, and develop a schoolwide art show.

Katie encourages the Foundation to continue supporting public school employees across a variety of roles and subject areas.

The Foundation looks forward to doing just that.

2026 Scholarship Recipients



The MARSP Foundation continued its investment in public school professionals like Katie in 2026, awarding scholarships to 10 educators across eight Michigan districts: Vicksburg, Gladwin, Howell, Onsted, Iron Mountain, Kingsford, and Rockford.

Roles represented: General/elementary education, special education, art, STEAM, school counseling, and administrative support/athletics. We're proud to support staff across a range of school functions!

Common motivations: Personal financial barriers (new teachers, growing families, district budget cuts) and a shared drive to advance careers and better serve students, particularly those needing additional support.

Outreach channels: Applicants heard about the scholarship through school leadership sharing it directly or via email, district-wide announcements, flyers posted in the teachers' lounge, and MARSP's own communications like VAN-GUARD. Direct MARSP connections played a role too, with some applicants pointing to specific members and chapters.

Your role: A variety of channels help get this information into the hands of potential applicants, and MARSP members are part of that chain. Forward the announcement to an administrator you know, mention it at a chapter meeting, share it with a former student or colleague still teaching, or ask about posting a flyer in a school office.

Results: The fund is directly enabling continued professional certification and advanced degrees that recipients say they could not otherwise afford, with downstream benefits described for classroom instruction, school culture, and student outcomes.

Thank you to everyone who has contributed to the Scholarship Fund so far this year. Your support helps remove barriers to professional development and creates opportunities with lasting benefits for recipients and their communities!

Norma Janis (Wayne Northwest)
 Erika Joerke (Saginaw)
 Nancy Rose Johnson (Berrien)
 Susan Kalczynski (Wayne Detroit)
 Margaret Kamon (Macomb North)
 Jane Kaukola (Delta)
 Ginger Ketelsen (Oakland North)
 Bryce Landon (Oakland North)
 Paul Leplae
 Susan Livingston (Calhoun)
 Timothy Maloney
 Christine Marsack (Wayne Northwest)
 William Martin (Isabella)
 Tony Martinez (Oakland Suburban)
 Rose McDonnall (Wayne Northwest)
 Margaret Meehan
 Fayda Mills (Chippewa-Mackinac)
 Donna Minock (Washtenaw)
 Ferdinand Moon (Livingston)
 Emma Nelson (Genesee)
 Arthur Nemitz Jr (Kalamazoo)
 Marilyn Neuendorf
 Lorene Nicklas (Chippewa-Mackinac)
 Mildred Norman (Wayne Northwest)
 Charline Oden (Osceola)
 Karen Olex (Oakland Suburban)
 Donald Ostrander
 Gloria Owaski
 Sally Panci
 Eileen Parent (Wayne Metro)
 Owen Peterson (Menominee)
 Sally Phillips (Crawford-Oscoda)
 Philip Pickard (Genesee)
 Beverly Pintar (Oakland Suburban)
 Catherine Proulx (Clinton-Shiawassee)
 Arlene Pyke (Van Buren)
 Judith Quirk (Marquette)
 Martha Rash
 Marilyn Reid (Genesee Southeast)
 Angeline Riley (Kent)
 Betsy Ruiter (Kent)
 Bernice Rynders (Kent)
 Antonio Saliccioli (Oakland Suburban)
 Janis Schoenherr (Wayne Metro)
 Carolyn Seymour (Wayne Northwest)
 Ruth Shafer (Kalamazoo)
 Kathleen Shary (Wayne Metro)
 Janet Shultz-Thurston (Livingston)
 Judith Sinning (Wayne Northwest)
 Deborah Sleik
 Joan Soares (Kent)
 Tamara Steere
 Susan Stouffer (Kent)
 Michael Surducun (Wayne Northwest)
 Eva Tate (Wayne Detroit)
 Douglas Thering (Eaton)
 Eileen Urick (Wayne Northwest)
 Donald Vandoeselaar (Ottawa)
 Pat Vanoosten (Ogemaw)
 Virginia Vansickle
 Arlene Waggoner (Presque Isle)
 Bette Walker (Chippewa-Mackinac)
 Rosalie Walsh (Huron)
 Janice Weiss Dembs (Oakland Suburban)
 Siham White (Oakland-Farmington)
 Laura Wiercioch (Kalamazoo)
 Marie Wilkerson (Mecosta-Canadian Lakes, Osceola)
 Michelle Williams (Ottawa)

Barbara Wojtas (Macomb East)
 Beverly Yelsik (Washtenaw)
 Margaret Yoakam (Van Buren)
 Mildred Youmans (Wayne Northwest)
 Lelah Zawodny
 James Zubulake (Ogemaw)
 Jerry Zwart (Kalamazoo)

From Chapters

Ottawa

From Members in Memory of

Carol Baker in memory of Keith Stout
 Marianne Bird in memory of Ginger Bird
 Kathleen Downs in memory of Robert and Harriet Downs
 Colleen Ford in memory of Michael Ford
 Marjorie Joyce-Oberer in memory of Vicki Bulman
 Kristin White in memory of Doris Rolland
 Robert Gregorski in memory of Robert Gregorski
 Thomas Messner in memory of Kathy Messner
 Joan Chura in memory of Robert Chura
 Roger Farnsworth in memory of Norm Schaub
 Sandy Farnsworth in memory of Norm Schaub
 Ronald Glencer in memory of Daniel Glencer
 Helen Kocan in memory of Ron Kocan
 Susan Kozak in memory of Ted Kozak
 Michael Lewandowski in memory of Beth Lewandowski
 George Linington in memory of Jeanine Linington
 James Morrison in memory of Carol Jean Morrison
 Margaret Peterson in memory of Martin Erickson
 Clifford Rice in memory of Alice Rice
 Linda Sidell in memory of Richard Beringer
 Christine Vischer in memory of Gary Vischer
 Kristin White in memory of Doris Rolland
 Virginia Williams in memory of Edward Williams

From Chapters in Memory of

Berrien in memory of Olivia James, James Arnold, Robert McIlhargie, Wyvonne Johnson, Ruth Nitz, Rosalie Cappizo, Patricia Clanton, Larry Shadle, Douglas Geiseler and Sharon Alsbor

Foundation Endowment Fund

From Members

Steven Artt (Wayne Detroit)
 Jean Barnett (Clinton-Shiawassee)
 Marlene Bihlmeyer (Wayne Metro)
 John Burns (Macomb North)
 Valerie Bury (Van Buren)
 David Erdmans (Kent)
 Marjory French (Alpena)

Cindy Green (Kalamazoo)
 Roy Hall (Calhoun)
 Stephanie Hirschert-Walton
 Kermit Linscott (Calhoun)
 Mitch Lutzke
 Margaret Meehan
 Fayda Mills (Chippewa-Mackinac)
 Ferdinand Moon (Livingston)
 Janice Mooradian (Alpena)
 Lorene Nicklas (Chippewa-Mackinac)
 Charline Oden (Osceola)
 Velma Oliver (Oakland North)
 Ronald Patch (Branch)
 Tad Randolph (Crawford-Oscoda)
 Marilyn Reid (Genesee South East)
 David Robinson
 Judith Sinning (Wayne Northwest)
 Douglas Thering (Eaton)
 Arlene Waggoner (Presque Isle)
 Donna Weinle (Macomb East)
 Sylvia Whitmer (Oakland Suburban)
 Jerry Zwart (Kalamazoo)

From Members in Honor of

Patricia Gebhardt in honor of my teacher friends

DonorsChoose
 March 16 - June 1, 2026

The DonorsChoose Fund was set up in 2024 for members to participate in MARSP 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.

From Members

Robert A. Anderson (Macomb North)
 Earl Bash (Emmet)
 Marlene Bihlmeyer (Wayne Metro)
 Kathy Bogar (Genesee Southeast)
 Linda Bowman (Kent)
 Karen Brandenburg
 Phyllis A Buchanan (Wayne Downriver)
 Claire Bunker (Clare)
 Judith Burkhardt (Macomb North)
 Valerie Bury (Van Buren)
 Joanne Carlin (Berrien)
 Madeline Carpenter
 Mary Clark (Wayne Northwest)
 Barbara Cloudman (Chippewa-Mackinac)
 Virginia Coker (Wayne Downriver)
 Lisa Evey (Oakland Suburban)
 Edward Falls (Gladwin)
 Samuel Galate
 Kathy Gray (Alpena)
 Cindy Green (Kalamazoo)
 Theresa Grzelak (Livingston)
 Lynne Harbour (Grand Traverse)
 Linda Heintz (Isabella)
 Mildred Hill (Kent)
 Nancy Houston (Ionia)
 Joan Irish (Oakland North)
 Jay Jondro (Washtenaw)

cont. on page 16

Carol Karl
Margaret Klug (Van Buren)
Patricia Lepisto (Menominee)
Ruth Ann Leppala (Grand Traverse)
Sue Logan (Genesee Southeast)
Penney Massey (Alpena)
Jane Mckie (Washtenaw)
Margaret Meehan
Judith Merrick
Susan Mikosz (Macomb North)
Richard Moreau (Isabella)
Amy Murphy
Lorene Nicklas (Chippewa-Mackinac)
Leslie Nixon (Presque Isle)

Charline Oden (Osceola)
Velma Oliver (Oakland North)
Gwen Omara (Ionia)
Annamarie Pelham (Emmet)
Arlene Pyke (Van Buren)
Janice Reardon (Delta)
Marilyn Reid (Genesee Southeast)
Susan Schrupf (Grand Traverse)
Cynthia Sharp (Clare)
David Simowski (Oakland-Farmington)
Beverly Simpkins (Wayne Detroit)
Judith Sinning (Wayne Northwest)
Rochelle Swanson (Kent)
Linda Szapa (Genesee Southeast)

Scott Szapa (Genesee Southeast)
Arlene Waggoner (Presque Isle)
Theresa Weiss (Osceola)
Shirlyne Woodley (Oakland-Farmington)
Martha Wright (Livingston)
Mary Wyett (Wayne Detroit)

From Members in Memory of

Esther Puckett in memor of
Jeanette Johnson
Ann Trumble in memory of
Charlotte Carufel
Gary Wegenke in memory of
Gary Wegenke

What is the Voluntary Benefits Defense Fund (VBDF)?

To represent members effectively, MARSP must stay informed, engaged, and ready to respond when decisions affecting retirement security are being made. Contributions to the **Voluntary Benefit Defense Fund (VBDF)** help ensure MARSP has the resources to continue this important work on behalf of Michigan's public school retirees.

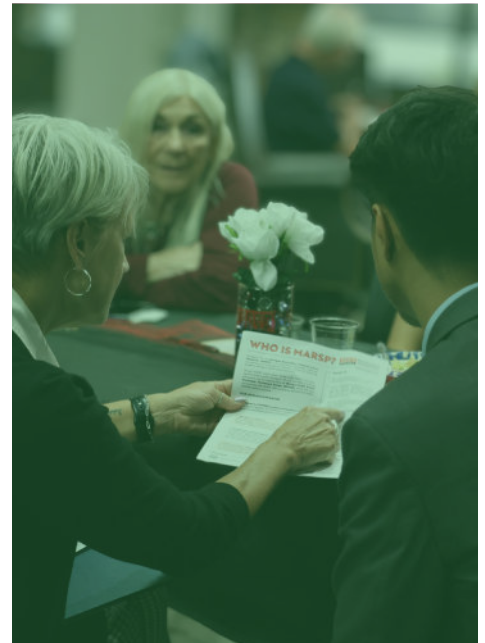
VBDF contributions help pay for:

- **Professional legislative advocacy:** Retaining MARSP's lobbyist to monitor legislation, communicate with lawmakers, and represent the interests of Michigan's public school retirees at the Capitol.
- **Legislative research and analysis:** Reviewing proposed legislation, evaluating its potential impact on retirement benefits, and providing expertise to guide MARSP's advocacy efforts.
- **Member training and outreach:** Coordinating trainings and engagement opportunities that connect MARSP legislative ambassadors with lawmakers to discuss issues affecting public school retirees.
- **Advocacy tools:** Resources that allow members to connect with their elected officials when timely action is needed on issues affecting retirement security.
- **Legal protection:** Legal review and, when necessary, legal action to help protect earned retirement benefits.

VBDF dollars are never used for:

- Election activities, including political parties, candidates, campaigns, or political action committees (PACs)
- General MARSP operating expenses
- MARSP Foundation programs

Supporting the VBDF is one way members can help sustain the advocacy that protects the benefits earned through a lifetime of service in Michigan's public schools.



VOLUNTARY BENEFIT DEFENSE FUND (VBDF) CONTRIBUTIONS

March 16 - June 1, 2026

From Members

Heather Allen (Livingston)
Rita Anderson (Gogebic)
Carolyn Aukee (Ottawa)
Judy Bateman (Oakland-Farmington)
Karen Beattie
Joni Blanchard (St Joseph)
Karen Bradfield (Washtenaw)
Eileen Britsky (Oakland North)
Judith Burkhardt (Macomb North)
Sally Burroughs
Valerie Bury (Van Buren)
Linda Cudney (Muskegon)
Marilyn Dixon (Macomb East)
Carol Egloff (Genesee West)
Sharon Egner
Kenneth Faltyn
Lavina Filiatreau (Oakland Suburban)
Ray Franzen (Washtenaw)
Robert Freye (Kalamazoo)

Aisha Hager (Wayne Downriver)
 Carole Hardy (Oakland Suburban)
 Madelon Heywood (Kalamazoo)
 Judy Hill (Macomb North)
 Joan Irish (Oakland North)
 Sue Jewett (Lapeer)
 Robert Kefgen
 Mary Kish (St Clair-Sanilac)
 Carol Kramer (Barry)
 Susan Kratz (Berrien)
 Micheal Kupiecki (Kalamazoo)
 Jerry Lavanture (Crawford-Oscoda)
 Katie Lawson (Wayne Detroit)
 Gary Lundquist (Clinton-Shiawassee)
 Timothy Lutes (Presque Isle)
 Linda Martin (Lapeer)
 Evelyn McKnight (Wayne Metro)
 Margaret Meehan
 Lorene Nicklas (Chippewa-Mackinac)
 Anne OBrien (Houghton-Keweenaw)
 Charline Oden (Osceola)
 Velma Oliver (Oakland North)
 Gwen Omara (Ionia)
 Eileen Parent (Wayne Metro)
 Darryl Peterson (Alpena)
 Donald Piotrowski (Oakland Suburban)
 Eugenia Pocalujka
 Janice Reardon (Delta)
 Timmie Riley (Menominee)
 Sandra Ritter (Oakland North)
 Nancy Robertson (Wayne Downriver)
 Connie Rumsey (Branch)
 Susan Schrupf (Grand Traverse)
 Carol Shoesmith (Calhoun)
 Rose Sickle (Grand Traverse)
 Judith Sinning (Wayne Northwest)
 Ida Sledge (Van Buren)
 Mary Stapleton (Wayne Northwest)
 Regina Stein
 Penny Stoner
 Douglas Thering (Eaton)
 Perla Tolentino (Berrien)
 Catherine Tulikangas (Macomb East)
 Paul Tulikangas (Macomb East)
 Mary Wanska (Alger)
 Susan Ward

From Chapters

Ogemaw
 Tuscola
 Washtenaw

From Members in Memory of

Noreen Braidwood in memory of
 Peggy and Lee Hornberger
 Doris Deering in memory of Delores Weiss
 Elizabeth Deneau in memory of Phil Deneau
 Cynthia Frederick in memory of Alice Trocke
 Elaine Gilbert in memory of Brian Gilbert
 Catherine Lavalley in memory of
 Daniel LaValley
 Gloria Lusk in memory of Thomas Lusk
 Rebecca Napier in memory of Ann Zick
 Evelyn Nash in memory of Eileen Rodak
 Linda Pride in memory of Traja VanBuren
 Vickie Slaughter in memory of Alvester Walls

From Members in Honor of

Jeanne Munn in honor of Mary Munn

SUMMER 2026

MAKE A CONTRIBUTION

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

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



FOUNDATION FUNDS

☐ In Honor of: ☐ In Memory of:

____ **Scholarship Fund** to support the professional development of current public school employees.

Chapter (if applicable):

____ **Foundation General Fund** to support the Foundation's mission.

____ **Richard & Margaret Smith Fund** to assist members with financial needs

Contribution amount: \$ _____

____ **Endowment Fund** interest is only used to support Foundation programs.

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.

Chapter (if applicable):

____ **MARSP General Fund** to help meet expenses for the current budget year.

Contribution amount: \$ _____

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

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

Congratulations, Nan, Sandra, & Monica!



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!

***MARSP members referred
41 new members between
April and July 2026!***

Rick and I value our dual enrollment in MARSP and the protection it provides for our mutually shared public school pension and health benefits. I believe in the importance of contributing to MARSP by helping to grow its members, and I am appreciative of the prize from MARSP for this grand experience for my husband and me at Mackinac Island's Grand Hotel, especially when I know I am only one of many potential and deserving recipients.

- Pam S., Gladwin County
2023 Grand Hotel Winner

Monthly Referral Drawing Winners

Prize: \$25 VISA Gift Card

New referrals are associated with the following chapters: Alpena, Branch, Delta, Emmet, Gladwin, Gogebic, Isabella, Kalamazoo, Lapeer, Menominee, Oakland North, Oakland Suburban, Ogemaw, Saginaw, Wayne Metro, Wayne Northwest

Monthly Referral Drawing Winners:

- Nan Palm for referring A. Celeste Shelton-Harris (Kalamazoo)
- Sandra Casey for referring Amy Pulaski (Saginaw)
- Monica Bierbusse for referring John Bierbusse

Congratulations to Nan, Sandra, and Monica, and thank you to everyone who is 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're entered into a monthly referral drawing for a \$25 VISA gift card.
- You're 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!

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
 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



**MARSP.ORG/
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.marsp.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



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www.marsp.org

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MPSERS INSURANCE PLANS

Fall Member Health Insurance Update

This fall, MARSP will host MPSERS insurance representatives to discuss changes to coverage taking effect in 2027. Sign up to be the first to know when registration opens. www.marsp.org/insurance-update-26