

THE BEACON

September 2023

KARSP—Guiding The Way

Volume XLVIII Issue 1



Dates And Data

September 5

Fritz MacDonald and the
Play It Again Quartet

Collections:

First Day Shoe Fund
Scholarship

Menu:

Pineapple Mango Chicken
Coconut Rice
Green Beans Amandine
Caesar Salad

October 3

*Fun, Friendship, Personal
Growth, And More*

Collections:

Warm Kids & Scholarship
Menu:

Honey Glazed Ham
Eggplant Parmesan
Baby Baked Potatoes
Vegetable Duet
Garden Salad

November 7

*AAcorn: A Special Farm For
Special People*

Collections:

Loaves & Fishes & Scholarship
Menu:

Chicken Breast With Gravy
Vegetable Quiche
Mashed Potatoes
Whole Kernel Corn
Autumn Salad

Exciting Programs For 2023-2024

Barb Knickerbocker, Program Chair

You are going to want to be at every meeting possible this coming year because we have lined up some great presentations.

SEPTEMBER 5 entertainment with Fritz MacDonald and the *Play It Again Quartet*. You might hear classical, folk, show tunes, easy jazz, swing...and perhaps a surprise or two.

OCTOBER 3 *Fun, Friendship, Personal Growth, and More...* Does that sound interesting? Come to our luncheon to hear Janelle Pound from Portage Senior Center discuss the many programs, clinics, special activities, and excursions they offer.

NOVEMBER 7 *AAcorn: A Special Farm For Special People*

Did you know that many special needs adults in our county spend way too much time isolated at home with little to do once they have aged out of school? AAcorn is transforming lives by providing a place and a program with meaningful activities and opportunities for social interaction and animal bonding.

DECEMBER 5 *Holiday Music* for our entertainment.

FEBRUARY 6 *If You Think, You Can*

From segregation to integration. In celebration of Black History Month, come and listen to Nan Palm, who was born under segregation and ended up teaching in the Kalamazoo Public Schools for forty-one years. She will explain how she overcame all obstacles.



In This Issue Of *The Beacon*

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MARCH 5 *Love Where You Live-Kalamazoo*

What role does tourism play in Kalamazoo County? Jane Ghosh grew up in our area and now markets her favorite brand – her hometown – as the leader of Discover Kalamazoo. Jane will discuss the visitor economy in Kalamazoo County, talk about upcoming events, and share how residents can get involved. Bring your smartphone because there will be a fun quiz with prizes!

APRIL 2 *Update From MARSP*

Updates about legislation regarding our pensions and other pertinent issues will be provided.

MAY 7 *History of Ladies’ Library Association Building*

Legacy – Literacy – Arts. There is a grand lady that resides on Park Street in Kalamazoo. Although she has resided there since 1878, she remains mysterious. Her Venetian Gothic and Queen Anne physique is beautiful to behold. LLA member Grace Anne Kalafut will share her marvelous history, community contributions, and continuing legacy.

JUNE 4 *Scholarships* Our scholarship recipients and their parents will be our guests. The acceptance speeches are always inspiring. Sharon Pendola will provide background information on this program and the students.

My thanks to the program committee for all of their help, Julie Devers, Linda DeYoung, Jennie Ko, Nan Palm, Sally Roach, Cindy Semark, and Julie Yelsma.

A MESSAGE FROM THE PRESIDENT

Manuel J. Brenes, Ph.D., President

Dear colleagues and friends: I do not have to give you any advice because I believe you are willing to stand up for what you believe in and can handle whatever comes into your life. No one can push you around with any fear in your mind because you are being led by the dreams in your heart.



I begin my second year as your president with confidence again because I have been supported by wonderful people in this organization. We have had a modest increase in membership due to your support in recruiting additional retirees. However, our numbers are still low when compared with previous years. “Sí Se Puede.’ Yes, it is possible.

Enjoy the rest of the Summer. I am looking forward to seeing all of you at the next luncheon on Tuesday, September 5 at the Fountains Event Center.

Free MARSP/KARSP Membership

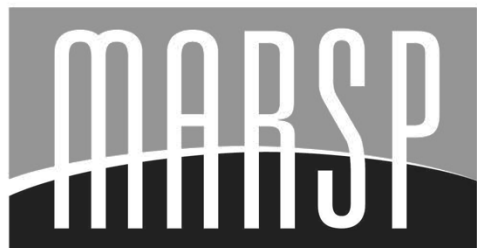
We are offering nine June Retirees a free one-year membership opportunity.

Do you know a June 2023 retiree from a Public School in Kalamazoo County? Please refer their name and contact information to either Kris Kirkpatrick at kristinkirkpatrick@sbcglobal.net or Linda Hawley at linda.l.hawley@sbcglobal.net. The first nine names of new retirees we receive will be given a free year’s MARSP/KARSP membership.

Thank you for helping new retirees know about our organization and increasing our membership.

New Members

Please welcome these new members. Jody Young, Lorraine Jancarz, Melanie Bryer, Tom Kowalski, and Kimberly Licavoli.



Michigan Association of Retired School Personnel
Protecting your future

Membership

Linda Hawley & Kris Kirkpatrick, Joint Chairs

The KARSP membership committee has been busy this year and continues to work to increase our chapter membership. This year, along with our new publicity chairpersons and leadership, we worked locally to let current school employees be aware of the value of belonging to MARSP and KARSP. We sent letters to those educators selected for our Donors Choose program with information about our chapter. We participated in a Zoom meeting with MARSP membership chairs and committee chairs from other chapters around the state. It showcased our efforts to make the community aware of KARSP and highlighted our methods of increasing our numbers.

Our goals will be much the same this year and we need your help. Remember our slogan, “Step Up To KARSP”? Well, that also holds true for 2023-2024. We need you to remind members, who have allowed their membership to lapse, of the value of renewing. You can also, bring a friend to one of our luncheons, which are both delicious and entertaining! Also, be sure you have renewed as well. The more members we have, the more power KARSP and MARSP have to influence issues that are important to our retirement and benefits.

We will continue to work with MARSP and local school districts to have the most up-to-date information for potential members and the best reasons to join, whether you are retired or are in “pre-retirement.” We look forward to another year of growth in members and involvement by our current members. Let us know if you have an idea for adding to our membership. We welcome ideas and most definitely welcome new members!



Formerly Hospice Care of Southwest Michigan
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2022 – 2023 Community Service

Jill Bastianse & Sherry Kiracofe, Community Service

This past year has been outstanding and exciting, with new programs, new members, and renewed enthusiasm for “Step Up To KARSP!” for Community, Students, and Connections.

Our members were most generous with their gifts. The Scholarship donations totaled \$12, 853.00. Additional funds were gifted by members to the First Day Shoe Fund of \$490.00, as well as Generous Hands of \$191.00. Loaves and Fishes Food Pantry received \$210.00, as well as the MARSP Volunteer Fund, which was given \$400.00. Additional member contributions were \$265.00 for Warm Kids and \$460.00 for the YWCA Domestic Assault Fund.

The KARSP members continue to be so very supportive of our community. Thank you for your generosity.

This year’s collections are:

- September – First Day Shoe Fund & Scholarship
- October – Warm Kids & Scholarship
- November – Loaves and Fishes & Scholarship
- December – YWCA Domestic Assault Fund & Scholarship
- February – Scholarship
- March – Generous Hands & Scholarship
- April – Scholarship
- May – First Day Shoe Fund & Scholarship
- June – Scholarship

Please help to support our Community Service Collections, even if you don’t attend the luncheons. You may send donations to:

KARSP
Attn: Jan Wright, Treasurer
PO Box 19343
Kalamazoo, MI 49019-9343

Make check payable to KARSP and mark the memo line with the name of the group you would like to support.

Table Decorations

Hattie Ford, Decorations Chair

Before COVID, when members volunteered to provide table decorations, they typically brought a few things from home, made the head table attractive, and then took their items home to be used again.

Now we have a completely different dining arrangement with no head table and as many as fifteen or more tables to be decorated. And, we still have wonderful volunteers using their creativity to make our lunchtime setting a more attractive and appealing experience. Usually, these centerpieces are then offered as door prizes, adding to our fun time. These generous donations have added a special touch to our luncheons and are very much appreciated.

Considering these changes, I submitted a request to the finance committee to increase the monthly allowance for table decorations to \$40. That request was approved. If you would like to supplement your donation, just submit your receipt to Jan Wright, treasurer.

Again, a great big thank you to all you generous, creative decorators!

Fun Time

Julie Devers, Past President

As Fun Time chairperson, I gathered gift certificates from various businesses and restaurants with the help of our members. These, along with the wonderful and artistic handmade gifts crafted by JoAnn Lynch, were raffled off at our luncheons during the year. In addition, we give one free KARSP luncheon ticket to a lucky attendee. This year, Sally Roach helped with this by creating an original gift certificate which was always inserted into a fancy bag.

Look forward to this and more special prizes during the Fun Time this fall.

FUN TIME!

Table Decorators—2023-2024

Hattie Ford, Decorations Chair

September

Pat McKinney

October

Amy Pachay-Kish
Lorita Childress

November

Jim & Sally Roach

December

Cara Carman
Helen Palleschi

February

Helen Lemmer
Sharon Pendola

March

Ernestine Johnson
Barb Rockey

April

Kimberly Ghindea

May

Helen Palleschi
KVCC Nurses

June

Kris Kirkpatrick
Barb Knickerbocker
Sharon Caron



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Priority Health: Diabetes Information

Cheryl Butler, Insurance Co-chair

Making diabetes management more manageable

You trust Priority Health to help manage your health needs and when living with Type 2 diabetes, those needs can be a lot to handle. That's why Priority Health is excited to share that earlier this year, they launched Livongo by Teladoc Health, a diabetes management program that offers members with Type 2 diabetes a solution at no additional cost to them that helps them lower A1c and improve their overall health.



This program is included as a no-cost benefit for all our Medicare and Pre-Medicare Michigan Public School retirees.

Livongo combines the data and statistics needed for diabetes control with a human-centered approach. Members receive an integrated and personalized experience that includes:

- A connected blood glucose meter
- Unlimited test strips and lancets
- Live 1:1 telephonic health coaching
- 24/7 remote monitoring with emergency outreach
- Lifestyle, nutrition, and exercise guidance on healthy habits

How do I know if I'm eligible?

Eligible MPSERS members will be contacted by Priority Health introducing the program to them and Livongo will send follow-up communications to encourage enrollment. Members may, also, be referred by their doctor or Priority Health care manager.

For resources and additional information about PH plans for Michigan Public School retirees, visit Priority Health online at <https://priorityhealth.com/mpsers> or call 844.403.0847.



Blue Cross Health Insurance Updates

Sandy Beiter, RN, BSN, Insurance Co-Chair

I Stand Corrected...

Diabetic shoes and three pair of inserts for



Medicare members, who are diabetic, are provided once per **calendar** year, not per 365 days or longer as stated in the last *Beacon* insurance article.

Shingles Vaccine (Shingrix) for Medicare and Non-Medicare members

The Shingrix vaccine is available for those who are 50 years old and older.

The vaccine is now *free of charge* at the pharmacy for those on Medicare. You need to take your red, white, and blue Medicare card with you to the pharmacy.

For those members who are not yet on Medicare, the Shingrix vaccine is on Tier 2 with your Optum pharmacy benefit and is subject to a 20% co-pay. You need to take your pharmacy benefits card with you to the pharmacy.

Verification of Coverage Forms

The Michigan Office of Retirement Services (ORS), in partnership with Blue Cross Blue Shield of Michigan (BCBSM), will no longer be conducting the annual Verification of Coverage (VOC) survey. You will no longer receive the annual VOC to identify other health coverage you or your dependents might have in addition to your retirement system coverage.

It Bears Repeating...In and Out of Network Benefits

Blue Cross/Medicare Plus Blue Group PPO plan pays for providers *at the same rate for in or out-of-network services*.

As always, I am only a phone call or email away, at 269-341-0424 or p.j.beiter@comcast.net

2023 KARSP Scholarship Recipients

Sharon Pendola, Scholarship Chairperson

Over the past several years, I have started my scholarship article by saying. "It was a record year." Well, here I go again! Unbelievable!

At our June meeting, we gave ten scholarships from three individual donors and your generous contributions, totaling \$15,000! This is the most KARSP has ever given. Bravo, members!

We continue to select our recipients by working with Kalamazoo RESA's "Outstanding Seniors Program." We review personal statements, grade point averages, career goals, in-school, and out-of-school activities, and most importantly, we focus on teacher comments. From all that information we make our selections and, because of our long-standing in the county, Kalamazoo RESA gives us first pick of outstanding seniors. Consequently, several of our candidates were unable to attend our luncheon because of conflicting awards, commitments, or long-planned family travels. One was chosen to represent Michigan at the national forensics competition held in Phoenix on the same day, and another was inducted into the Battle Creek Police Department. Meeting our recipients certainly gives us faith in the next generation.

Let me, now, introduce you to our ten recipients:

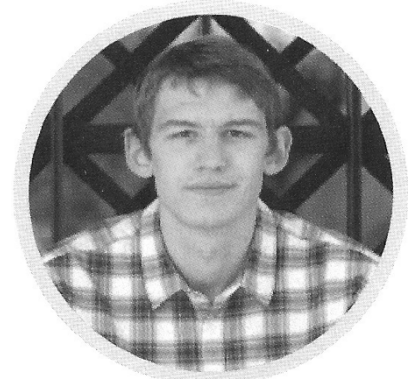
Bisan Aljaouni

received the Sally Swanson Scholarship Award for Medical Studies. Bisan was a senior at Kalamazoo Central High School. Bisan is also a refugee from Syria. She will be attending Western Michigan University for a degree in healthcare and health science.



Andrew Kelley

received the Julie Devers Scholarship for the Trades. Andrew attended Portage Northern High School and will attend Central Michigan University in the fall, focusing on automotive management.



Timothy Zang

received the Sally L. And James W. Roach Fine Arts Scholarship. Timothy was a senior at Portage Central High School. At the time of our luncheon, he was in China visiting with family. He will attend The School of The Art Institute of Chicago to pursue a career as a freelance artist.



Randi Rodriguez

received the Joann Lynch Public Service Scholarship. Randi attended Portage Northern High School and will pursue a career in criminal justice.



Raegan Coughenour

was a student at Gull Lake High School. She wants a career in missionary healthcare. She will pursue a degree in nursing from the University of Utah, following her current admission to Radiant Missionary School.



Conner McBride

went to Loy Norrix High School. She will attend Michigan State University to major in culinary/hospitality management.



Aden Chambers

received the Joann Lynch Public Service Scholarship. He went to Climax-Scotts High School and plans to attend Kellogg Community College for a degree in law enforcement while serving with the Battle Creek Police Department.



Mya McPherson

graduated from Otsego High School. She will be attending Northern Michigan University for a double major in biology and dance choreography.

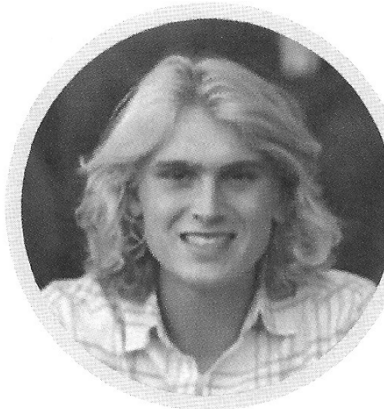


Riley Vandavelde

received the Judy Kucera Scholarship Award for Teacher Education. Riley graduated from Portage Central High School. She will attend Baylor University with plans to major in special education and minor in business.



Aidan Pirochta was a Loy Norrix High School graduate. He plans to pursue a career in welding.



Congratulations to our ten scholarship recipients! They come from diverse Kalamazoo County Schools and their higher education goals are varied and exciting. No longer are the days when we just give scholarships to mainly female, future teachers. It's wonderful that we have branched out to support youth with many interests. Thank you, KARSP members, for generously donating to the scholarship program. Please continue to give, so we can once again say, "It's another record year."



Volunteers Needed

Linda Teare

Milestone Senior Services of Kalamazoo needs



volunteers either to deliver meals to individual homes each week or to provide transportation for individuals as needed.

Meals on Wheels is a program that provides Monday through Friday hot meals to individual homes of seniors in need. Volunteers deliver meals and friendly greetings to homebound seniors. This involves picking up meals at the center located on Crosstown Parkway and delivering them on a pre-determined route directly to the homes of several seniors in our area. When done, the volunteers return the delivery packaging items to the center. Volunteers are asked to report to the center around 10:15 and return to the center by noon at the latest. Volunteers usually sign up for a set schedule and delivery route, therefore allowing them to visit the same seniors regularly.

I have been volunteering for this program for several years and my current partner, Mary Lou Wright and I are confident that we are helping people in need. Our commitment of time is once a week when we are at home in Michigan. We each have a friend that volunteers if one of us is not available. The center is happy to have our help and is, also, flexible if we are unavailable. We are encouraging others to get involved since we see through emails each week the need for additional volunteers. Drivers do use their own vehicles, and there is always a driver and a hopper for each route. The center will match volunteers or sign-up with a friend.

The center, also, provides seniors with rides to the doctor, to get groceries, or for basic errands. Drivers use their own vehicles and schedule commitments are flexible. Volunteers can be matched with a client or be part of a driver pool for a one-time need. Placement matches, training, and scheduling with clients are provided. Riders must be ambulatory and able to get in and out of vehicles without assistance. They may use a cane or a walker. Volunteers must have good driving

skills, a valid driver’s license, and be familiar with areas to navigate to appointments.

To get involved, with either Meals on Wheels or to be a transportation volunteer, contact Lauren Lamontagne at 269-382-0515.

Another Volunteer Opportunity

Jennie Ko


Discover Kalamazoo is the official representative to individuals, groups, and businesses seeking information about visiting the greater Kalamazoo area. Want to learn more? Plan on attending the March luncheon where Jane Ghosh will present information about Discover Kalamazoo and the role tourism plays in the local economy.

Are you looking to volunteer and get involved?

Discover Kalamazoo is looking for event volunteers who are interested in:

- Packet Stuffing
- Assisting visitors at information tables
- Registration
- Guiding visitors through sports and conference events
- And more!

If you would like to learn more info or have questions, please contact Amber Thompson at athompson@discoverkalamazoo.com.



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In Remembrance Of Our Members Who Have Passed

Barbara Rockey, Friendship Chairperson

The members of KARSP wish to extend our condolences to the families and friends of those members who have passed in recent months including Gretchen Baker, Robert Blackman, Carol Bailey, Anna Mae Miller, and Patricia Rizzolo. We appreciate the dedication, participation, and support our members have made to the education community through the years and their support of the “Kalamazoo Area Retired School Personnel.

I want to thank those who have kept in touch to let me know about members who are celebrating a special day, need a card of encouragement, or a passing of a member.

Contact information: Barbara Rockey (269)373-1711 home phone or my E-mail address is: barbararockey@aol.com.

Dietary Issues?

Sharon Pendola

Do you have dietary issues because of allergies or other health reasons? Are your dietary issues keeping you from attending our KARSP luncheons? If so, let me help you.

As a person allergic to both dairy and gluten, eating out for me is always fraught with concern. For years, I attended luncheons never telling anyone about my issues until I came to a meal when the only thing I could eat was the fruit. One of our lovely members suggested that I tell my caller so they could inform the food staff of my attendance before I arrived. That little warning changed my KARSP luncheon life. I can now tell you that for every luncheon a lovely plate is brought to me that is safe for my consumption.

I realize that some of you may not have life-threatening food issues but prefer not to eat carbs or meat. You, too, can be helped. These are my suggestions: When your KARSP caller contacts you, let them know what your dietary issues are. They will send this information to the food staff at The Fountains.

When you come to a meeting, find yourself a seat and, then, approach a member of the food staff and inform them of your dietary issues and that your needs were called into them. Show them where you will be seated. (I like to draw their attention to whatever color I am wearing so they can find me easily.) Generally, they have already prepared a special plated meal for you. Otherwise, they will tell you to go through the buffet line and what accommodations they have made. (If given a choice, I prefer a plated meal so I don't worry about cross-contamination.)

When the luncheon ticket collector comes to your table, give them your ticket and, then, wait for your meal to be delivered. I have never had to wait for more than a couple of minutes. The food staff are kind and caring. I have had many fine meals! I always thank them profusely because I am genuinely grateful for their service, and I always feel sorry that I can't eat all of their generous portions.

By the way, The Fountains food staff are happy to give you a box to take home any unfinished meal.

Finally, let me say that the cost of our luncheon covers a lot more than just food. It covers the rental of the building, the salaries of the food staff, and all the niceties we enjoy. It's wonderful to eat healthy food and it's also wonderful to enjoy the company of friends, to build new friendships, to support many fine organizations and scholarships, to learn from interesting speakers, and to keep informed about healthcare/insurance and issues that affect school personnel. Add to all that, the personalization of a dietary accommodating meal, and what a deal for twenty-three dollars! With all that said, what more is there to say than, “**Bon Appetit**”?



The Sally Swanson Award

Julie Devers, Past President

Sally Roach and Julie Devers presented the Sally Swanson Award to Sharon Pendola at the June luncheon. The Sally Swanson Award is given to a KARSP member who has demonstrated a commitment to our organization. Sally Swanson, a former Portage teacher, spent her retirement serving her fellow retirees through KARSP. Sharon Pendola certainly fits this category.

Sharon was a teacher in Plainwell, director of summer school, and an instructor at WMU. Sharon is the KARSP Scholarship Committee Chairperson, so it was such an appropriate time to bestow this award since our scholarship recipients were present at the luncheon.

Sharon has done such a wonderful job as chair, even managing to select and present scholarships during the pandemic. When we returned to normal in September of 2021, Sharon amazed us all by showing videos of the recipients for 2020 and 2021, and everyone present at that luncheon was able to view the heartwarming words from the students. Sharon, also, shares one of the thank you notes from a scholarship recipient at our monthly luncheons. Congratulations Sharon and thank you for a job well done!



Julie Devers and Sally Roach present the Sally Swanson Award to Sharon Pendola, center.

Travel

Barb Knickerbocker Travel Chairperson

Portage Zhang Senior Center continues to plan exciting trips ranging from one day to much longer trips. You can Google the center and see all the information about upcoming plans if you put in "travel." Janelle Pound, the senior center's travel director, will be our main speaker at the October Luncheon. Come meet and hear her, then. A list of travel programs is, also, available at any luncheon meeting.

MARSP still has a trip to Finland in December of this year. They have planned six travel adventures for 2024. You can access all the information if you just Google MARSP travel.



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Retirement Law Update

The Office of Retirement Services has released a summary of the new Public Act 4 which makes changes in how much state tax will be withheld from your pension. Like all tax laws it is complex; consult with your tax advisor for personal information if you have questions. This summary covers the first two years of the law; for the complete law, visit:

<https://www.michigan.gov/orsschools/whats-new/2023/03/07/public-act-4-of-2023-retirement-state-tax-changes>.

2023 tax year

- **For those born in 1945 or before:** There is no change. You can still deduct the full amount of the allowable deduction. For the 2023 tax year, it's \$61,518 for single returns and \$123,036 for joint returns.
- **Those born between 1946-1952:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or
 - Up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year would equal a deduction of \$15,379.50 for a single return and \$30,759 for a joint return.
- **Those born between 1953-1958 who are 67 years of age or older:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or

- Up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year equals \$15,379.50 for a single return and \$30,759 for a joint return.

- **Those born between 1953-1958 who are 66 years of age or younger:** You are not eligible for a deduction under the Income Tax Act of 1967 but do qualify under Public Act (PA) 4 of 2023 to deduct up to 25% of the maximum amount of the allowable deduction for those born in 1945 or before, which for the 2023 tax year equals \$15,379.50 for a single return and \$30,759 for a joint return.
- **Those born in 1959 and after:** You are not eligible for a deduction in the 2023 tax year.

2024 tax year

- **Those born in 1945 or before:** There is no change. You can still deduct the full amount of the allowable deduction for the 2024 tax year.
- **Those born between 1946-1952:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or
 - Up to 50% of the 2024 maximum for those born in 1945 or before.
- **Those born between 1953-1958 who are 67 years of age or older:** You can choose between the maximum deduction of
 - \$20,000 for single returns and \$40,000 for joint returns (the previous provisions of the Income Tax Act of 1967), or
 - Up to 50% of the 2024 maximum for those born in 1945 or before.
- **Those born between 1953-1958 who are 66 years of age or younger:** You are not eligible for a deduction under the Income Tax Act of 1967 but do qualify under PA 4 of 2023 to deduct up to 50% of the 2024 maximum for those born in 1945 or before.
- **Those born in 1959-1962:** You are not eligible for a deduction under the Income Tax Act of 1967 but do qualify under PA 4 of 2023 to deduct up to 50% of the 2024 maximum for those born in 1945 or before.
- **Those born in 1963 or after:** You are not eligible for a deduction in the 2024 tax year.



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Back To School Back To KARSP

*Our First Meeting Is
September 5, 11:30
At The Fountains In Parchment*

The Beacon

Newsletter Staff: Philip Stohrer, Editor • Joanna Heyd • Chris Miller • Manuel Brenes, President
Linda Hawley, Membership Chair • Barbara Rocky, Friendship Chair • Barb Knickerbocker, Travel Chair
Bob Kucera, Website Liaison

Comments, News, And Advertisements May Be Sent To: Beacon@KARSP.net
Next Deadline For Material Is January 20, 2023
Visit Us Online At <http://www.KARSP.net>

Remember MARSP/KARSP is your **voice** in Lansing. You need not attend luncheons or be particularly active, but your **membership is important** for lobbying for **pension concerns and health benefits.**