

THE BEACON

September 2025

KARSP—Guiding The Way

Volume L Number 1



On The Side Dates And Data

September 2, 2025

Kalamazoo Valley Gleaners

Champagne Chicken
Pasta Rosa
Baby Baked Potatoes
Honey Glazed Carrots
Strawberry Salad
Rolls and Butter

October 7, 2025

Daughter of the Sky

Oven Baked Ham
Eggplant Parmesan
Mashed Potatoes
Green Beans Amandine
Garden Salad
Rolls and Butter

NOVEMBER 4, 2025

A Matter of Balance

Roast Turkey with Homestyle Gravy
Pasta Alfredo
Roasted Potatoes
Corn with Red Peppers
Autumn Salad
Rolls & Butter

KARSP Scholarship Winners

Sharon Pendola, Scholarship Chair

Recognizing eleven scholarship recipients at our June 4th luncheon was definitely a pom-pom-shaking moment! Never before have we honored eleven seniors with \$2,000 scholarships. A new record for KARSP!

Of the eleven scholarships, five of them were funded by our general membership collections, including two honorary scholarships. There were also four named scholarships funded by individual members, and two legacy scholarships in memory of a family member and a friend, also funded by individual members.

I know that all of the recipients and parents felt honored and grateful for the support that we so graciously gave to them. In a world of hurry, hurry, it's heartening that we stop and pause over these families and young people to say, "You matter. We believe in you."

Thank you for your continued support of outstanding seniors and their step into continuing education. Thank you for your smiles, enthusiasm, and your financial gifts. We do make a difference in this world, more than we will ever know.



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KARSP Scholarship Luncheon

On April 30th, twelve KARSP members attended the Kalamazoo RESA Foundation Outstanding Achievement Awards breakfast, where over 70 individuals were awarded scholarships provided by generous donors in Kalamazoo County. \$76,000 was collected from businesses and community members, and \$22,000 of that amount came from KARSP! We remain the largest organizational donor in Kalamazoo County!

At our June luncheon meeting, we had the opportunity to meet the recipients of the 2025 KARSP Scholarship program. Before the luncheon, the members had an opportunity to informally meet the students. Later, each scholar presented a brief biographical speech describing how they had decided to enter their field of study and their future plans.

The KARSP 2025 Scholarship Recipients

Kyleigh Beaver

Portage Central High School

Kyleigh received the Judy Kucera Scholarship and will be attending Glenn Oaks Community College.



Megan Dykema

Schoolcraft High School

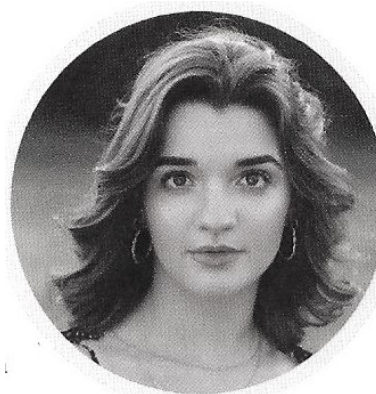
Megan received the Donna Clinard Scholarship and will attend Western Michigan University studying Early/Middle Education.



Eiden Jonaitis

Loy Norrix High School

Eiden received a KARSP scholarship and will attend Kalamazoo College to study Natural Resources and Conservation.



Carly Koch

Portage Central High School

Carly received the James and Sally Roach Scholarship. Carly will attend the University of Michigan, preparing for a career in the arts.



Victoria Langdon

Vicksburg High School

Victoria received a KARSP scholarship. She will attend Calvin University to study mathematics.



Ashley Lopez

Loy Norrix High School

Ashley received the Julie Devers Scholarship. She will attend Michigan State University to study Health Sciences.

Ellie Martin

Vicksburg
Pathways High
School

Ellie received the
Samantha Hyde
Knight
Scholarship. Ellie
will attend
Kalamazoo Valley
Community
College to study Veterinary Sciences.

**Joslyn****Stephenson**

Vicksburg High
School

Joslyn received
the Philip and
Annamae
Stohrer
scholarship.
Joslyn will
attend Glenn

Oaks Community College
to prepare for a career in
education.

**Kaley Sheahan**

Portage Central
High School

Kaley received the
Sally Swanson
Scholarship.
She will attend
Calvin University
to prepare for a
career in Natural
Resources and Conservation.

**Hailee Themins**

Galesburg-
Augusta High
School

She will attend
Western
Michigan
University
where she will
study Health
Science.

**Aliya Spiller**

Kalamazoo Central
High School.

Aliya received the
Tamara Menzies
Scholarship. She
will attend
Michigan State
University to
study bilingual
education.

**Gifting A Scholarship**

Philip Stohrer, Editor

As the KARSP Scholarship Program has grown in recent years, a new phenomenon has emerged: individuals gifting an entire scholarship. Last year, eleven scholarships were granted, six of them were legacy or named scholarships. A legacy scholarship is given in memory of a family member or a friend; a named scholarship is given entirely by a KARSP member. Of the five scholarships given by the regular donations to the Association, two are honorary scholarships: the Sally Swanson scholarship and the Judy Kucera scholarship.



As Annamae and I were considering giving a named scholarship last spring, we investigated a method that KARSP members had not used in the past. We decided to use a Qualified Charitable Donation from our investments.

If you have invested in an IRA, a 401(k), or a 403(b), each year, at age seventy-three and beyond, you must withdraw a set amount from your investments. This is the Required Minimum Distribution (RMD). This amount, defined by the IRS, is based on the value of your investments on December 31 of the preceding year. It is counted as taxable income, and the tax is included in your liability for the following year.

One way to avoid paying taxes on the RMD is to make a Qualified Charitable Donation (QCD). QCDs can begin at age 70 1/2, so you can begin sending funds prior to the mandatory RMD age. Also, 401(k), 401(a), and 403(b) plans are excluded from the QCD provisions.

We discovered that the rules to do this, however, are very stringent. Working with our financial advisors, we found that we could not directly give the money to KARSP. KARSP, whose legal name is “The Kalamazoo County Chapter of The Michigan Association of Retired School Personnel,” does not meet the requirements. To be eligible to receive a QCD, the receiving agency must be a registered 501(c)(3) charity. KARSP/MARSP, because we use part of our proceeds to lobby for our pensions and insurance coverages, is a 501(c)(4), as defined by the IRS.

Discussing this with Sharon Pendola, KARSP’s chair of scholarships, and our advisor, we discovered that the Kalamazoo RESA Foundation is a 501(c)(3). The Kalamazoo RESA Foundation is the agency that legally is responsible for distributing the money for the scholarships to the students. In the past, all of the money that KARSP collected was

paid to the Kalamazoo RESA Foundation and distributed by them on our behalf.

After further discussions with representatives of the Kalamazoo RESA Foundation, it was decided that Annamae and I could have the funds sent directly to them. To meet the IRS requirements, our advisor had the check made payable to the Kalamazoo RESA Foundation and sent directly to them. The Foundation, also, insured that the program brochure at the awards breakfast reflected that our gift was given through KARSP.

Going forward, Sharon and the board recommend that members who desire to give a named scholarship, and have a Required Minimum Distribution they would like to use as the source, use this method. It will give you the full benefit of the tax deduction and minimizes the paperwork for you. If you would like to use this, the first step is to talk to Sharon Pendola. She will have more information for you.

Your second step is to meet with your financial advisor. The \$2,000 must be sent directly to the Kalamazoo RESA Foundation from your account. They will advise you on the best way to do that. Please ensure that the check includes the information, “Outstanding Achievement Scholarship-KARSP.” Finally, to meet the deadlines for a QCD for the 2025 tax year, the Foundation must receive the funds by December 31. To make a QCD from your 2026 RMD, the Foundation must receive your donation by February 1, 2026, to meet the Scholarship Program deadlines.

Annamae and I did not realize we were pioneers in this process, but we did not find it difficult. Your financial planner should be able to spell out the steps for you. The Kalamazoo RESA Foundation staff are very helpful, as well. If you have non-technical/legal questions, feel free to talk to me.

2025-2026

KARSP LUNCHEON PROGRAMS

Manuel Brenes, Program Chair

SEPTEMBER 2

Kalamazoo Valley Gleaners. Jim Van Tuinen, President

At Kalamazoo Valley Gleaners, we believe that by serving those in need, we are serving Christ himself. It's out of God's abundance that we are able to glean his blessings. And we hope that, in turn, out of our abundance of time, resources, and produce, those in need all around the world may glean blessings as well. Contact Person: Julie LaBudda.

OCTOBER 7

"Daughter of the Sky." Focusing on the life of Sue Parish, founder of the Air Zoo and WWII pilot. "The Women's Air Force Service Pilots of WWII" tells the stories of bravery, triumphs, and challenges of women pilots committed to serving their country. The Air Zoo features prominently in the story of founder Sue Parish. Contact Person: Julie Yelsma.

NOVEMBER 4

Matter of Balance (AMOB). Portage Zhang Senior Center. Claire VanderVelden, Presenter. A Matter of Balance is an 8-week, evidence-based program that helps older adults manage concerns about falls and increase their activity levels. Contact Person: Julie Devers.



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DECEMBER 2

Musical Performance: Blendings Vocal Ensemble. Hal Hobson-Morse, Director. A Kalamazoo vocal ensemble that performs jazz, swing, and popular standards from the American songbook. If you enjoy the music of Frank Sinatra, Ella Fitzgerald, Nat King Cole, and Peggy Lee, you're going to love Blendings. Contact Person: Julie Devers.

FEBRUARY 3

KRESA Career Connect Campus. Sarah Mansberger, Executive Director. KRESA Career Connect is a continuum of career education programs that empowers the next generation of learners to explore career pathways and develop real-world skills. Whether you are interested in arts, automotive, technology, health, business, or anything in between, Career Connect has something for you. Contact Person: Manuel Brenes.

MARCH 3

KPS Support for Refugee and Newcomer Students. Wessam Abdelaziz, Multi-lingual, ESL Coordinator. Kalamazoo Public Schools provides support for refugee and newcomer students through a dedicated Newcomer Program and other resources. The program aims to help students and their families transition to the school and community by providing academic, social, and cultural support. KPS collaborates with community partners and volunteers to offer a welcoming and inclusive environment for all students. Contact Person: Manuel Brenes.

APRIL 7

MARSP Annual Report. This annual report outlines MARSP's priorities and goals for the coming year, including specific legislative objectives and areas of focus. The report serves as a comprehensive overview of the organization's activities, financial health, and its commitment to support Michigan public school retirees. Contact Person: Jenny Ko.

(continued on page 6)

MAY 5

Kalamazoo In Bloom. Monika Drahe, Director. Kalamazoo In Bloom is a nonprofit organization that beautifies public spaces in Kalamazoo and Portage with locally grown plants and flowers, with a special emphasis on annuals. Hundreds of volunteers help in the community with planting days that take place each May. Contact Person: Sherry Kiracofe

JUNE 2

KARSP Scholarship Program. Join us in honoring a distinguished group of high school graduates who have been awarded scholarships generously sponsored by individual KARSP members and our broader membership community. Contact Person: Sharon Pendola

A big thank you to all of the committee members who worked so hard discovering these programs and booking them for our luncheon meetings. This year's committee members are: Manuel Brenes, Chair, Julie Devers, Sherry Kiracofe, Jenny Ko, Julie LaBudda, Barb Knickerbocker, and Julie Yesma.

2024 – 2025 Community Service

Jill Bastianse & Sherry Kiracofe, Community Service

The 2024-2025 year has been a most successful year, filled with exciting events, updates from MARSP, as well as the new KRESA Career Center campus that opens in the fall of 2025.

KARSP members were most generous this year with Scholarship donations totaling \$17,749.00. Other member gifts were \$211.00 for Loaves and Fishes Food Pantry, and \$291.00 for the YWCA Domestic Assault Fund. An additional \$1,699.00 member contributions were donated for Teacher Grants.

Thank you KARSP members for your generous donations for our community. This year's collections are:

- September – Scholarships
- October – Scholarships & Teacher Grants
- November – Scholarships & Loaves & Fishes
- December – Scholarships
- February – Scholarships & YWCA Domestic Assault Fund
- March – Scholarships
- April – Scholarships
- May – Scholarships & Teacher Grants
- June - Scholarships

Table Decorations

Hattie Ford, Luncheon Decorations Chair

Greetings KARSP Friends. Your leadership team has been busy preparing for another fun and exciting year of services, programs, and luncheons. That includes having our luncheon tables nicely decorated every month. There are seventeen of our members who have volunteered to put their creativity to work to make our gatherings more pleasant. Below is the list for the year. Please join me in expressing your appreciation for this lovely contribution when you see them.

September	Ursula Mayer
October	Jim & Sally Roach
November	Theresa Humphreys & Bev Parsons
December	Ellen Arundel
February	Hellen Palleschi & Friends
March	Ernestine Johnson & Barb Rockey
April	Nancy Colburn & Cheryl Warren
May	Barbara Hunt & Joyce Babbit
June	Betty Allemang & Jennie Ko



Membership Musings

Kris Kirkpatrick and Linda Hawley, Co-chairs

New Members

Please welcome these new KARSP members:
Barbara Sagara, William Irwin, Fred Sand, Patti Sholler Barber, and Barbara Trenter

Help!!

KARSP and MARSP need your help to gain members. Do you know a current school employee or retired school employee colleague that is not a member? Does your spouse benefit from your pension and benefits? These people can all be members of our organization. We are asking you to contact some of them and encourage them to join the organization.

Staying Current

Is your email address and phone number updated with MARSP (1-888-960-4022)?
Do you follow MARSP on Facebook?
These are ways to ensure you will get the most up-to-date information promptly.

If you are nearing the age of 85 or 100, make sure MARSP has your birthdate. Those are years when there is a reduction in MARSP dues or free dues to KARSP are given.

You Did It

You are receiving this *Beacon* issue because you renewed your membership. THANK YOU!!

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. This includes Judy Lemon in May and Ron DeVries, husband of Pearl.

I need your help to continue with this tradition of sending a sympathy card to the family and including the names of members in the *Beacon*. There are fewer families posting obituaries in the Gazette, which has been my main source to know who has passed. To go through all of the obituaries of the county on a daily basis would be prohibitive.

Please, if you know of a member or their spouse who has died, let me know. It is fine if I get the same info from several people. If you know which mortuary is helping the family, that would, also, be helpful information.

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

Beginning Bridge Class

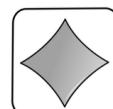
It's fun and challenging!

Sept. 4th – Oct 23rd Thursdays
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Contact: 269-290-3113
More Info.: Kzoobridgeclub.com



Blue Cross Health Insurance

Sandy Beiter, BSN, Insurance Co-Chair

Medicare Advantage Rewards Update

There has been a change in the website address for receiving Medicare Advantage Rewards. The new website address is: <https://join.virginpulse.com/bluecrossmedicarerewards>. Gift cards are available for Kohl's, Office Depot, and Kroger.

If you have difficulty accessing this site, call the number on the back of your insurance card. I spent over two hours with a Medicare representative before I was able to connect to the right person who could help me. She, then, gave me a new website address. That was 2 months ago, and I still have not received my reward gift cards!

What is a Prior Authorization?

Your health care provider may have to seek approval for a new test or new or expensive therapy (including prescription medications) through a process called *prior authorization* (P.A.). Health insurers request P.A.s for financial, not medical reasons.

Providers, generally, can check with an insurer ahead of time to see if it will cover a particular test or medication. Your provider or you may not know whether a P.A. is required for a particular medication, however, until you get to a pharmacy and learn about the requirement from a pharmacist. Your provider's office will start the process of requesting a P.A., filling out paperwork to explain the medical necessity of the decision. The insurer may take days to weeks to respond, and if they turn down the request, your provider can appeal.

While waiting for a P.A. or appeal to come through, patients can reach out to their provider to order a different medication that may be less expensive and covered by insurance but not

necessarily as effective. More drugs now require a P.A. before a pharmacy can dispense them. You can, also, call your health insurance or Optum RX to monitor the progress of your P.A.

It Bears Repeating: Diabetic Shoes

If you qualify for diabetic shoes and inserts, I recommend two locations that can service you. Both *Care Link* in Portage and *Wright and Filippis* in Wyoming, MI, carry the Anodyne Co. Shoes. Here are the locations: Care Link: 5125 Portage Rd. , Wright and Filippis: 2225 S. Main #150 in Wyoming, MI (off M-6). Call either place and they will send your provider an order form.

For insurance questions, call the number on the back of your card, or call Erin at MARSP at 517-337-1757 or feel free to call me at 269-341-0424 or p.j.beiter@comcast.net

Fall Fitness Tips For Seniors 6 Ways To Stay Active As Temperatures Drop

Cheryl Butler, Priority Health Insurance Co-Chair

Getting regular exercise is one of the most important things older adults can do to stay healthy. In fact, the Centers for Disease Control and Prevention recommends adults 65 and older get at least 150 minutes (about 2 and a half hours) of moderate intensity physical activity per week to support heart health, improve sleep, keep memory sharp, and improve mood, among other health benefits. Priority Health Medicare members are able to use One Pass® for free and can access live, digital fitness classes and on-demand workouts with the largest nationwide network of gyms, fitness locations, and boutique studios. However, as temperatures begin to drop and we lose daylight, it can be tempting to shorten or skip exercising altogether. Here are 6 ways to stay active this fall.

Hit the trails. With more than 4,000 miles of hiking trails and nearly 1,400 miles of rail trails in Michigan, there are plenty of options to find a crisp, colorful walk in the woods near you. Rail trails are often paved, making them an excellent alternative if you prefer a smoother path.

Exercise indoors. There are multiple ways to exercise indoors from joining a gym or community pool to walking laps around your local mall. Some Priority Health plans even offer \$0 fitness benefits.

Try a YouTube workout. YouTube is a great resource for free exercise videos you can follow from the comfort of your own living room. You can search for anything from yoga to weightlifting to stretching to aerobics, and even search for videos geared specifically for seniors.

Get your steps while getting culture. Exercise doesn't have to be hard work. You'll get plenty of walking in while wandering an art museum, pumpkin patch, or fall festival.

Don't forget mental exercise. Just like you strengthen your body with exercise, your brain can be strengthened with mental exercise. Mental exercise is a term for anything that engages your brain. When done regularly, these activities help you think faster, focus better, and remember more, improving the cognitive skills vital to maintaining safety and independence as you age. Priority Health Medicare members have access to Cognifit® through One Pass® for online brain training. Get started at: YourOnePass.com.

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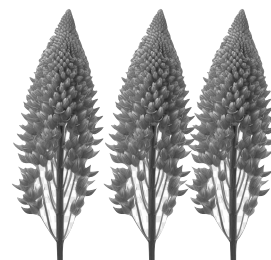
Audrey Hepburn

You may already know that I am a Cheerleader Mom – hence the pompoms at the luncheons! Both Sarah and Mary cheered on the Huskies at Portage Northern High School. Mary was an Aztec cheerleader at San Diego State University.

I am also a musician and happily play my clarinets (both B-flat and E-flat) in several concert bands and instrumental ensembles.

And, now, on to my gardening obsession. I maintain perennial gardens that encircle much of our house. This involves watering, deadheading, weeding, planting, planning, etc. In addition to the work, the flower beds provide endless joy and beauty.

There is much variety there, also. The interesting orange, yellow, and white Red Hot Pokers stand tall among the other flowers. The purple Stokes Asters grow low to the ground. The bright red Cardinal Flowers are named after the red robes that Cardinals in the Catholic Church wear. The deer love to eat the various Day Lilies if I don't spray them often with deer repellent. Also there are the lovely pink Primroses and Mallow flowers.



KARSP, too, has great variety. We have worked in different school districts, at various grade levels and jobs, and in many academic disciplines. Members studied at many institutions and now pursue a variety of hobbies and interests. And – yes – we worked hard and knew the joy when a student at our school “caught on!”

(continued on page 10)

(continued from page 9)

As I work in my perennial beds, I know the flowers will grow and put on an amazing show from late spring into the fall. And, since they are perennials, they will come back in the spring. Working in education is a lot like that. We plant the seeds in the fall and hopefully watch continuous growth in students until June.

Now, back to “Audrey.” KARSP will continue to have a positive effect in our communities through the various activities in which our chapter participates. But, we need to water, weed, and work to maintain our position as one of the top MARSP chapters in the state.

So “**STEP UP**” so KARSP can grow as tall as those Red Hot Pokers in my flower beds.

Legislative Update

Ken Larson, Legislative Chair

Budget Impasse: At this time, the Governor, the House, and the Senate are trying to come to an agreement on the 2025-2026 School Aid budget. The July 1st deadline has come and gone. MARSP is **monitoring** both the **Senate Bill 166** and **House Bill 4577** for possible changes affecting our pension and healthcare funds. On the MARSP website, you can find the present status of each bill by clicking on the **Advocacy** tab.

State Budget Talks Could Impact MPSERS—Here’s What to Know: VANGUARD Volume 74 Issue 4

Your Role: Remind Legislators that Retirees are paying attention. The best time to develop relationships and trust with policymakers is before there’s a specific “ask” on the table. Don’t wait until the stakes are high to make contact. A call, email, or short visit is enough to introduce yourself and remind legislators that KARSP/MARSP members are informed, active, and engaged. That way, when you have a specific request for action (and you will), they already know who you are.

House Proposes Changing Categorical Funding and MPSERS Cap

The Governor, House, and Senate have each released their proposals for the Fiscal Year 2025–2026 School Aid budget. The House version differs from the Governor’s and Senate’s proposals in several ways, including how *categorical funding* is handled. The House plan consolidates many existing “categoricals”—dedicated funds for specific programs such as early literacy, preschool, and career and technical education—into a larger per-pupil line item. This structure would give school districts more flexibility in how those funds are used, according to the House Fiscal Agency analysis.

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The House budget also proposes restoring a higher cap on how much of a school district's payroll goes toward **MPSERS debt payment**. This cap was lowered last year from 20.96% to 15.21%, reducing district costs while maintaining the MPSERS debt repayment schedule. To make this change, the state would need to **amend the MPSERS Act**.

MARSP's and KARSP's Position

While the House proposal includes funding intended to offset the increased costs to districts, MARSP and KARSP are concerned about **reopening the MPSERS Act**. The current payment structure is designed to support both districts and retirees, and changing it **could introduce uncertainty** at a time when School Aid dollars face competing demands.

What Happens Next?

The Legislature has missed the July 1 budget deadline—the start of the fiscal year for Michigan's schools. There are, in fact, no real consequences for the Legislature missing the deadline, except maybe some embarrassment and a ding on the list of factors that protect the state's AA+ credit rating. While leaders from the House, Senate, and the Governor's office have met to negotiate a final budget, many details remain unresolved. Other priorities, such as increased road funding, are, also, competing for attention.

MARSP is closely monitoring all developments and continues to communicate our position to policymakers. We will provide you with further updates as budget discussions continue. We can't always control what happens in the Capitol, but we can choose to reach out and connect with intention. Thank you for joining our efforts!

"The budget is not just a collection of numbers, but an expression of our values and aspirations"
— Jack Lew.

Petitions: Petition drives have officially begun.

Tips for signing petitions:

1. Research the issue: Before signing, understand the cause or candidate the petition supports.
2. Verify information: Make sure the petition is legitimate and the information is accurate.
3. Consider the impact: Think about the potential consequences of the petition and whether you agree with its goals.
4. Be informed: Understand that signing a petition doesn't always mean you have to vote for the candidate or support the cause in the future.

Contribute to the Voluntary Benefit Defense

Fund. "(VBDF) is used to initiate and/or participate in legal battles that may be necessary to protect Michigan school retirees' benefits over the next few years. To date, the fund has been used to educate legislators regarding defined contribution and graded premium insurance subsidy legislation; to research and investigate defined contribution and other plans in other states; to purchase the software needed to provide an effective grassroots network; to provide written information to legislators; and other activities necessary to the protection of school retiree benefits. Contribution forms can be found on the MARSP website under the Voluntary Defense Fund tab."



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Kim Robertson, Bob Kucera, Website Liaison

Comments, News, and Advertisements May Be Sent To: phil.stohrer@gmail.com
Next Deadline For Material Is October 24, 2025
Visit Us Online At <http://www.KARSP.net>

The Monthly Luncheons Are Held At The Fountains Event Center, 535 South Riverview Drive, Parchment, MI
Reservations Are Required

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.