

Michigan Association of Retired School Personnel—Berrien County Chapter
Website: www.marsp-bcc.org E-mail: info@marsp-bcc.org

Message from the MARSP-BCC President

Hello, all,

Please check the MARSP-BCC directory that you should have received recently for any errors. Contact Charles Long if there are errors or if your address, phone, or e-mail address changes during the year. Thank you.

If you make a reservation for the luncheon meetings, please be aware that the final count for the luncheon is due one week before the meeting. If you cancel after that date or if you do not cancel and do not attend, the chapter is obligated to pay for those lunches. If you need to cancel your reservation, please let your caller know.

The November program includes a trio of singers and a video of the history of the House of David. I grew up down the road from the south entry and the baseball field. It was a most awesome group!

As we have done in the past, we will remember those members who have died during the past year.

Please remember that there will be a collection of nonperishable food to be donated to those in need, and that need these days is so great!

We are always looking for volunteers; please consider helping with our work. Remember, many hands lighten the load!



Rochelle Strunk

E-mail: chellerae@sbcglobal.net

Home: 269-925-1090

Cell: 269-470-5356

MARSP-BCC Meeting and Luncheon

Day, Date, & Time: Tuesday, November 8, 2011,
at 12:00 p.m.

Location: Elks Lodge
1322 Canal Street
Niles, Michigan 49120-1674

Directions: In Niles, from where Front Street along the Saint Joseph River goes under the train trestle, take East Wayne Street west. Turn left onto Second Street at the next intersection. Continue through the arch to the stop sign at Pokagon Street. (The back of the YWCA building will be on your left.) At the stop sign, Second Street becomes Canal Street and bends to your right. Proceed one tenth of a mile on Canal Street. The Elks Lodge will be on your right opposite the playground on your left.

Program: Performance by "The Dreamers" (women's trio) followed by a documentary on the House of David, which was founded in Benton Harbor, Michigan, in 1903 by Benjamin and Mary Purnell. The documentary traces the history and describes the religious principles and entrepreneurial activity that resulted in the growth—and eventual decline—of the House of David. While describing the communal living, musical groups, baseball teams, and trains pulled by miniature steam engines, the documentary gives interesting glimpses of life in Benton Harbor during the first quarter of the twentieth century.

Menu: Roast Beef, Vegetarian Lasagna, Mashed Potatoes & Gravy, Vegetable, Fruit Crisps, and Beverages.

Reservations: To have sufficient food and to avoid paying for food that is not used, reservations are required. If you need to cancel your reservation or if you are not called by October 26 and plan to attend, please call Charles Long at 269-982-0318. The deadline for reservations is November 1, 2011, the date of the final meal count. You can also make your reservation by clicking on the "E-mail Your Reservation" box on the calendar page of the chapter website.

Buffet Cost: \$12.00

Collection of Nonperishable Food: Nonperishable food will be collected during the meeting. Please check your shelves or make an extra purchase when you shop for groceries and bring your contribution to help provide for others during the Thanksgiving and Christmas holidays.

Scholarship Update

A great BIG thank you to all who attended our first luncheon/meeting and gave so generously to the Scholarship Fund; just over \$200 was collected.

If you are unable to attend the meetings and you want to contribute, you may send a check to our treasurer:

Charles Long
819 Michigan Avenue
Saint Joseph, MI 49085-1516.

Because we are an organization associated with education, in June our chapter will award scholarships worth \$750 each to two chosen applicants who:

- graduated from a Berrien County High School,
- are attending a Michigan college or university and maintaining a "B" average in the field of education, and
- are going to start their student teaching.

We advertise the scholarships in local newspapers, on local radio stations, and by contacting the local universities' education departments.

If you have a son or daughter, niece or nephew, granddaughter or grandson, or a friend who meets the above qualifications, please provide his or her e-mail address anytime between now and the end of January, and I will be sure to e-mail an application in February.

Sincerely,

Diane Buczwinski
Scholarship Committee Chair
Phone: (269) 429-7647
E-mail : buczwin@sbcglobal.net

Public Act 38 of 2011

On May 25, 2011, Governor Snyder signed House Bill 4361 into law as Public Act 38 of 2011. The purpose of Act 38, as indicated in the title, is "to meet deficiencies in state funds . . ." Act 38, which is 51 pages of mostly single-spaced text, makes many changes. One of the changes made by Public Act 38 is a tax on public pensions for individuals born after 1945.

Concerning Public Act 38, the September 20, 2011, MARSP



The September 13, 2011, meeting included a performance by members of the Benton Harbor-Saint Joseph Barbershop Harmony Society (L to R)—
Dave Mohr, Don Richmond, Darrell Stiner, Milt Zoschke.

Legislative Committee Status Report states that MARSP opposed House Bill 4361 because: "The proposed restructuring of Michigan's business tax reduces revenue which must be made up from other sources; and the proposal does that by eliminating the income tax exemptions on public and private pensions and reduces school funding."

Article IX, Section 24, of the 1963 (current) State Constitution of Michigan states: "The accrued financial benefits of each pension plan and retirement system of the state and its political subdivisions shall be a contractual obligation thereof which shall not be diminished or impaired thereby."

You might think that the tax would be a diminishment of pension benefits and unconstitutional, but the tax does not actually diminish benefits. Individuals receive their benefits undiminished. The tax is paid after the benefits are received.

The taxation of public pensions instituted by Public Act 38 of 2011 raised another issue.

Article IX, Section 7, of the State Constitution states: "No income tax graduated as to rate or base shall be imposed by the state or any of its subdivisions."

The statements found on pages 6 and 7 of Public Act 38 suggest the possibility that a graduated income tax has been created:

For a person born before 1946, this subsection provides no

additional restrictions or limitations.... For a person born in 1946 through 1952, the sum of the deductions ... is limited to \$20,000.00 for a single return and \$40,000.00 for a joint return. After that person reaches the age of 67, the deductions... do not apply and that person is eligible for a deduction of \$20,000.00 for a single return and \$40,000.00 for a joint return.... However if that person's total household resources exceed \$75,000.00 for a single return or \$150,000.00 for a joint return, that person is not eligible for a deduction of \$20,000.00 for a single return and \$40,000.00 for a joint return.... For a person born after 1952, When that person reaches the age of 67, that person is eligible for a deduction of \$20,000.00 for a single return and \$40,000.00 for a joint return....

Governor Snyder has asked the Michigan Supreme Court to determine if this portion of Public Act 38 is constitutional.

For an informative discussion of Public Act 38, see "Michigan Income Taxes on Seniors and Retirees Under the 2011 Tax Restructuring Legislation" by David Zin. To make that easy, a link to the article has been added to the home page of the chapter's website: www.marsp-bcc.org.

—Charles H. Long



MARSP's New Executive Director

On September 7, 2011, the MARSP Board of Directors, at the recommendation of the search committee, officially approved the hiring of **S. Mark Guastella** as MARSP's new executive director.

In the November/December issue of *VANGUARD*—delivered toward the end of October—you will find more information about the experience, skills, and focus Mark Guastella brings to our organization.

September Newsletter Corrections

Carol Marshall should have been listed as a caller.

Dorothy Gray was listed as a caller and is no longer making calls.

2011-2012 Directory Corrections

Nancy Dlouhy's address should be—5514 Jenny Ct
Coloma MI 49038-9360, and her phone number should be—
269-468-3770.

Anthony (Tony) Korican's e-mail should be—
akorican@comcast.net



Monday, January 9, 2012—
Executive Board at 9:30 AM
Region IV Area Agency on Aging
2900 Lakeview
Saint Joseph, Michigan

Friday, March 9, 2012—
Area 22 at 10:00 AM
Big T Restaurant
155 N Main Street
Lawton, Michigan

Monday, March 12, 2012—
Executive Board at 9:30 AM
Region IV Area Agency on Aging
2900 Lakeview
Saint Joseph, Michigan

Tuesday, April 10, 2012—
MARSP Annual Meeting
Vineland Center
1155 Vineland Road
Saint Joseph, Michigan
Meeting begins at 11:00 AM
(NOT 12:00 PM)
LUNCHEON at 12:00 followed by
MARSP-BCC Business Meeting
Meeting ends at 2:00 PM.

Monday, May 14, 2012—
Executive Board at 9:30 AM
Region IV Area Agency on Aging
2900 Lakeview
Saint Joseph, Michigan

Friday, May 18, 2012—
Area 22 at 10:00 AM
Big T Restaurant
155 N Main Street
Lawton, Michigan

Tuesday, June 12, 2012—
LUNCHEON at 12:00 PM
Saint Joseph-Lincoln
Senior Center
3271 Lincoln Avenue
Saint Joseph, Michigan

April 2012 Retirement Planning Seminar

Sponsored by MARSP-BCC, the 2012 Retirement Planning Seminar will be held at the Berrien County RESA, (Regional Education Service Agency), 711 North St. Joseph Avenue, Berrien Springs, Michigan 49103.

Branko Bojicic, representing Blue Cross/Blue Shield of Michigan (BCBSM)—

Tuesday, April 24, 2012, at 1:30 P.M. for currently retired MARSP members.

Tuesday, April 24, 2012 at 4:00 P.M. for school employees preparing for their retirement.

Ray Fleming, a Retirement Analyst from the Michigan Public School Employees Retirement System (MPERS)—

Wednesday, April 25, 2012, at 4:00 P.M. and again at 6:30 P.M.

Handouts and refreshments will be available. Park and enter the building from parking lot in the back of the building.

—Richard Brame, MARSP-BCC Retirement Committee Chair

MARSP-BCC Newsletter is the news bulletin of the Berrien County Chapter of the Michigan Association of Retired School Personnel and is published at various times of the year. Average circulation: 850. It is the current policy of MARSP and the MARSP-BCC Board of Directors that it will **NOT** endorse any product or service offered for sale to its members. These presentations are permitted for information only, and no endorsement, approval nor recommendation of the product[s] nor service[s] by the association, chapters or any of its officers or directors is expressed nor intended. The individual members of the association are advised to make their own thorough investigation before deciding whether or not to purchase or contract for any such product[s] or service[s].

MARSP-BCC Newsletter
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Saint Joseph, MI 49085-1516

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