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### Calendar

#### July

4th of July Holiday	3 - 5
SPRS Board Meeting	16

## EFT statement misprint handled quickly

Last Thursday, the number of phone calls spiked in CSC when retirees received their EFT statements. Due to a printing error it appeared that EFT deposits may have been directed to the wrong bank. ORS staff quickly verified that while the statements were misprinted, pensions were actually deposited into the correct accounts for the right amounts.

Upon learning of the situation **Fred Covert, Robert Glennon, Laurie Hill, Kim LaClear, and Jon Seeger** worked to quickly meet with our partners at DMB's Consolidated Print Center and Mail and Delivery Services to identify what caused the problem and arrange for corrected statements to be delivered to retirees. Information pertaining to the problem was posted on ORS websites and messages were posted on the interactive voice response (IVR) system callers interact with when calling our office.

Retirees began receiving their correct EFT statements earlier this week. The speed and efficiency demonstrated in handling this issue highlights the value ORS and our DMB partners place on Teamwork.

## If You Become Disabled: Your Disability Protection brochure for state employees now available

The May 2009 version of *If You Become Disabled: Your Disability Protection (R0638G)* is now available online and in print.

This new version features an updated layout for consistency with the public school version and some minor language changes.

If you are interested in a printed brochure, copies are available in the Resource Library.

### *If You Become Disabled: Your Disability Protection*

A publication for members of the State of Michigan Defined Benefit Retirement Plan

#### Your Disability Protection

If you become ill or injured while you are an active state of Michigan employee, and you can no longer work, your retirement plan provides protection for you and your dependents. Disability protection is provided under Public Act 280 of 1943, as amended. Benefits are administered by the Office of Retirement Services (ORS), a division of Michigan's Department of Management and Budget.

#### Eligibility Criteria

To qualify for a disability retirement, you must meet all of the following conditions:

- You file an application with ORS within one year of the date of your termination from state employment. This filing deadline can be extended an additional 12 months if the retirement board determines you have shown good cause for not filing within one year. If more than 12 but less

than 24 months have passed since your termination and you believe you have good cause, substantiation for late filing must accompany your application.

- An independent medical adviser certifies that you are totally and probably permanently disabled. Totally disabled means you are unable to perform the duties of your current position, or any position reasonably related to your education, training, or experience. Permanently disabled means the disability is likely to last your lifetime.
- You must be found to be eligible for a disability (an injury or illness incurred outside of work). In most cases, you are covered when you have the equivalent of 10 years of full-time state of Michigan service.

If you have a duty disability (an illness or injury incurred from duties at work), you do not have to be found to be eligible. A benefit could be payable regardless of how long you have been employed by the state.

Space Walk	16
MPSERS Board Meeting	23
Central Perk Cleaning	29
SERS Board Meeting	30

### On the Horizon

- Detroit Tiger's Game - August 4
- 19th Annual ORS Golf Outing - August 7
- DMB Golf Outing - August 20
- ORS Picnic - August 20

### Quick Links

- [ORS Member Website](#)
- [ORS Employer Website](#)
- [Knowledge Library](#)

### Commonly Used Acronyms

AST	Application Support Team
BLA	Business Leadership Assembly (EPC, BPOs, and BPLs)
BPD	Benefit Plan Design
BPL	Business Process Leader
BPO	Business Process Owner
CE	Customer Education
CSC	Customer Service Center
DB	Defined Benefit
DC	Defined Contribution
DIT	Department of Information Technology
DMB	Department of Management and Budget
EPC	Executive Process Council (Phil, Laurie, Tim, and



Sounding Out is a way for ORS staff to share ideas, viewpoints, gripes, praises, and concerns. Email your opinion (300 words or less, if possible!) to [ORS-LookOut@michigan.gov](mailto:ORS-LookOut@michigan.gov).

### Here Laura Williams shares why she feels she is lucky to be an American.



Laura Williams

Independence Day is my favorite holiday, but not because I'm a law student. I love this holiday because the weather's great and there's no pressure to buy gifts. Plus, we celebrate by going up north to our cottage and spending the day on the lake. Festivities include the traditional driving of the snowmobile across the lake, a boat parade, encircling the lake with red flares, and precisely at 10:00 p.m. the fireworks show begins and lasts for a couple of hours. It always reminds me of how lucky I am to be an American.

Why do I feel so lucky? Well, for one thing, I've traveled to other countries, such as Myanmar, and been told how lucky I am. I also believe we are incredibly lucky that our founders saw beyond mere independence from Britain. They planned for a new form of government based on an ideal, a government that derived its powers from the governed, an "empire of laws and not of men," as John Adams wrote. Formally declaring independence and documenting their grievances was just the first step. They also knew they were making history. In fact, after the vote for independence on July 2, John Adams wrote: "The second day of July 1776 will be the most memorable epocha in the history of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival . . . with pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations from one end of this continent to the other from this time forward and forever more."

Talk about confidence! The fighting was just beginning and the Declaration of Independence itself was still in draft form! But they had the audacity to see beyond the current situation, and stake their lives on it. And while the implementation of their ideals has taken generations and been far from perfect, they are great ideals nonetheless. "We hold these truths to be self-evident, that all men are created equal . . ." Women staked their lives on these ideals too - Mary Kathryn Goddard, publisher of the *Maryland Journal*, was hired to print the final signed version and affixed her name to the document, thus committing treason along with the men.

And lucky for us, other than the date, John Adam's predictions came true. So go celebrate the American ideal with "pomp and parade . . . and illuminations," and driving snowmobiles across lakes in July.



## 2009 PRIM season wraps up

This year's Preretirement Information Meeting (PRIM) season combined the best of the old with the new.

	Anthony)
EPO	Executive Process Owner
ER	Employer Reporting
FLB	Forms, Letters, and Barcode
ORS	Office of Retirement Services
PRIM	Preretirement Information Meeting ( <i>public school employees</i> )
PRO	Preretirement Orientation ( <i>state employees</i> )
PS	Process Support
SME	Subject Matter Expert
T&T	Tools and Technology
UAT	User Acceptance Testing

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Customer Education presenters still conducted meetings the old way, in person or by video conference. This year there were fewer meetings in larger venues, bringing about 4 thousand people to 39 in-person meetings.

This was the first year that CE offered customers the chance to participate in a new way, online by webinar. About one thousand customers took advantage of the webinar format and learned about their pension plan in the comfort of their homes or offices.

"We started slow last December, with attendance only in the teens for the early meetings. We added significant numbers of attendees in April and May," said **Ray Fleming**, organizer of both in-person and webinar meetings.

CE had to address several concerns before offering these meetings.

The first was technology. Although webinars have been around for years they require that customers have access to both a high-speed internet connection and a phone line (for audio). This was the first year that internal and external data suggested that a critical mass of customers even had the capability to access a meeting online.

The second concern was customer interest. A PRIM usually lasts for two hours and presenters move through almost one hundred PowerPoint slides. "Would our customers sit through a two-hour online meeting?" asked Ray. "We didn't know. We pared the time to ninety minutes and cut slides without sacrificing the information customers need most."

Customers seem pleased with the opportunity to attend a meeting without traveling. They also seem to be learning more efficiently. Based on preliminary evaluation surveys, a webinar participant's knowledge increased at a 2.5 percent higher rate than an in-person PRIM participant's knowledge. Webinars are also offered at various times. The 7:30 PM time-slot was quite popular.

## Educate yourself and others

In addition to the fabulous online tools and services offered by ORS and ING, there's a vast wealth of resources available to help you and our customers determine how much money to save or how much is needed for retirement. A simple Google search will help you discover an array of tools, tips, research, and much more. Here's one such resource.

### Retirement calculators

[CNNMoney.com](http://CNNMoney.com) offers a number of calculators to estimate your future financial needs.

- [What you need to save](#)
- [How fast will your savings grow?](#)
- [How much will you need?](#)
- [Can you retire early?](#)
- [How does your net worth compare?](#)
- [When will you be a millionaire?](#)
- [Get income for life](#)
- [Compare cost of living in 2 cities](#)
- [Get the right asset allocation](#)



### Be an ambassador

Take the same pride you have for your work in the office with you outside of the office. If you don't already, be sure to share your wealth of retirement knowledge and



resources with others. With one in every 18 Michigan citizen's as our customers, we're bound to come in contact with a few of them!

The purpose of the *miAccount* cards by the way is to offer a quick reminder for your friends, family, or customers you run into outside the office – let them know about our wonderful online service!



If you'd like more of the *miAccount* marketing cards, please contact [Erica Quealy](#).



### on Pat VerPlanck

*Spotlight is a way for ORS staff to share their non-work related activities and hobbies. Email [ORS-LookOut@michigan.gov](mailto:ORS-LookOut@michigan.gov) with your article ideas about you or your coworker.*



"It's fun – it just gets in your blood," said **Pat VerPlanck** of their family's volunteer efforts to coordinate classic car cruises to raise money for needy families.

The philanthropic gearheads include Pat and Mike VerPlanck and Pat's brother Tom and his wife Toni Kissane. Together, they head a car group known as the Portland Cruisers.

The Portland Cruisers meet every Thursday evening May through August at the Portland Party Store and Pizzeria to cruise to a local business. There is no cost to participate and door prizes are given away and 50/50 tickets are raffled off to participants. All money raised is donated at the end of the season to a local family in need.

The reputation of the Portland Cruisers is growing, and they have recently been invited by the City of Portland to cruise July 3 at 6 p.m. at the city's RiverFest. There will be live entertainment during the event by impersonators of the Blues Brothers and Shelly G.

According to Pat, it's not all about the cars. It's about community and friendships forged by a common love of old cars. Pat and Mike's prized classic car is an all-original 1970 Dodge Charger 440-6 pack.

"Mike spends between four and five hours a week getting the car ready for the cruise," she said. "It's a lot of work, washing, waxing, and vacuuming it. But it sure looks nice when he's done."

All the labor the VerPlancks put into their car is mirrored by the time they dedicate to coordinating the weekly cruises, especially the Portland Cruisers Car Show from 10 to 3 p.m. at the Eagle Fair Grounds.

"Last year it rained, and we still had over a hundred cars. So we expect more than that this year. I would like to see over 300, but we'll see," Pat said. The Portland Cruisers Car Show unites car owners, spectators, sponsors, and vendors in a festive atmosphere. There is a \$10 donation to enter and trophies for crowd's favorite cars.

"We raised so much money last year, we were able to give \$400 each to two needy, local families," Pat said.

For more information on the Portland Cruisers, visit

<http://www.portlandcruisers.webs.com/>.

## business briefs

### New MIP interest rate posted

The website for public school employees has been updated to reflect the new MIP interest rate for 2009. Effective July 1 the interest rate is 4.71 percent. [View a historical record of each year's interest rates.](#)

## Celebrate Independence Day ORS style – with food!

Staff shared their fabulous family recipes just in time for your Fourth of July cookout. Not only will this yummy [recipe book](#) compliment your cookout, it also gives you a chance to learn a little bit about your coworkers – how they got the recipe, why they love it, or other fond memories that make these recipes so special.

“Both of these recipes are comfort foods to me because they remind me of family gatherings and also the loving touch that my mom puts into everything,” shared **Lisa Barrone** in reference to the recipe she shared.



Feel free to send these tasty recipes to your email address at home and print them off.

## New online seminars for state employees

ORS will begin offering webinars for state Defined Benefit plan participants in July and August. State employees will be able to register for three meetings starting July 7. The registration page will be accessible through a link on the SERS DB website. Each meeting will begin at 7:00 p.m. on the following dates:

- July 22
- August 11
- August 17

“Webinars benefit our customers who live in areas where they're unable to attend a meeting in person,” said CE's **Joy Bartell**. “Overall, I think the webinar is a win-win for presenters and customers.”

## What to do in case of an emergency

### Weather/tornado emergency

If you're at work in the General Office Building during a severe weather/tornado emergency, you should hear the outside civil defense sirens or an announcement from the building manager through public address speakers in each wing. As soon as you hear the sirens or the announcement, go immediately to the



central hallway between A and B wings, off the elevator lobby. Stay away from the central stairway area and do not go into Central Perk or the reception area because the large expanse of glass windows and doors could create a hazard of flying broken glass if a storm should hit.

In a severe weather emergency, do not leave the building. Once the storm has left the area, an all-clear signal will sound and you can return to your office.

### Fire alarm

When you hear the fire alarm, don't assume it's a drill—it may very well be a real fire! Head to the nearest exit immediately. If you're in your office, grab your coat if needed, your car keys, cell phone, and women, grab your purse. However, do not return to your office to retrieve your coat, keys, and purse if you're in a meeting.

When you leave the building, use the nearest exit with stairs. The elevators are shut off as soon as the fire alarm sounds so do not attempt to use them. Once you leave the building, stay at least 100 feet away from the building. This provides the firefighters with plenty of room to work and reduces your chance of being hurt by exploding glass or flame blasts. Don't attempt to return to your office area until the all-clear signal is given.



If a disability prevents you from using the stairs, move to the landing in the stairwell closest to you. Floor monitors will notify the head monitor you're there. If it's a fire situation, firefighters will help you down the stairs. If it's a drill, wait on the landing for the all-clear signal.

### Medical emergency

Although we've been taught that 911 is the emergency number to call, do not call 911 at work! Call the emergency number (373-0190) found on your bright yellow emergency number card. (If you don't have a florescent yellow emergency number card for the Secondary Complex, ask your floor monitor for one.) Calling this number alerts DMB Central Control and the building manager so they can respond appropriately to the emergency and watch for the ambulance. Whenever possible have one person stay with the victim, a second person make the call and stay on the line if appropriate, and a third one go to the loading dock elevator to lead the ambulance crew to the victim.



Check out the recently updated [maps of each wing](#) and note who the floor monitors are in your area. Head monitor for A Wing is Rose Dudash from AST, with Bill Motz as alternate head monitor. Michele Childs is head monitor for B Wing and June Holbrook is the alternate head monitor. Corrections staff in B Wing monitor their own area.



### Beat the heat and save money!

The temperature is rising and now's the perfect time to buy an Energy Star air conditioning system for your home – reducing your energy



usage by 20 to 40 percent each year!

### Two ways you save

1. Receive a \$1,500 tax credit with a qualified Energy Star purchase in 2009 or 2010.
2. Save \$100 a year in energy costs just by setting your thermostat to 85 degrees when you're not home.

## Golf outing reminders

### ORS Golf Outing

The 19th annual ORS Golf Outing will take place on Friday, August 7. The cost remains the same as the past 3 years at \$156 per foursome. When it first originated, the outing was held as a competition between ORS and AST (at that time known as ASD). The winning office received a plaque, while the losing office received a "Crying Towel." [Read a little history on the event \(from 1998 to present\) or get information about this year's event.](#)



### DMB Golf Outing

All DMB staff are invited to the [annual DMB golf outing](#). The four-person scramble will be held on Friday August 20, 2009 at Royal Scot Golf Club in Lansing. Join your fellow DMB co-workers for a fun day on the course.

## Courtesy Corner

### July is National Cell Phone Courtesy Month

Started in 2002 by author and etiquette expert Jacqueline Whitmore, National Cell Phone Courtesy Month is intended to encourage cell phone users to be more respectful of their surroundings and neighbors with these very basic etiquette principles. Here are a few simple thoughts:

1. Be all there. When you're in a meeting, performance, courtroom, or other busy area, let calls go to voicemail to avoid a disruption. In some instances, turning your phone off may be the best solution.
2. Keep it private. Be aware of your surroundings and avoid discussing private or confidential information in public. You never know who may be in hearing range.
3. Keep your cool. Don't display anger during a public call. Conversations that are likely to be emotional should be held where they will not embarrass or intrude on others.
4. Learn to vibe. Use your wireless phone's silent or vibration settings in public places such as business meetings, religious services, schools, restaurants, theaters, or sporting events so that you do not disrupt your surroundings.
5. Avoid cell yell. Remember to use your regular conversational tone when speaking on your wireless phone. People tend to speak more loudly than normal and often don't recognize how distracting they can be to others.



**DMB Mission:**  
Partners in achieving  
excellence

**ORS Purpose:**  
We are an innovative  
retirement  
organization driven to  
empower our  
customers for a  
successful today and  
a secure tomorrow.

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Thanks for reading!!



6. Follow the rules. Some places, such as hospitals or airplanes, restrict or prohibit the use of mobile phones, so adhere to posted signs and instructions. Some jurisdictions may also restrict mobile phone use in public places.
7. Excuse yourself. If you are expecting a call that can't be postponed, alert your companions ahead of time and excuse yourself when the call comes in; the people you are with should take precedence over calls you want to make or receive.
8. Send a message. Use Text Messaging to send and receive messages without saying a single word.
9. Watch and listen discreetly. New multimedia applications such as streaming video and music are great ways to stay informed and access the latest entertainment. However, adjust the volume based on your surroundings in much the same way that you would adjust your ringer volume. Earphones are a great way to avoid distracting others in public areas.
10. Alert silently. When using your phones walkie-talkie feature, send the person you're trying to reach a Call Alert before starting to speak. If you're around other people, turn off your phone's external speaker and use the vibration setting to minimize any disturbance and to respect your contact's privacy.

This article excerpted from [PR Leap](#), Palm Beach, Florida June 30, 2007 *Lifestyle News*.

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**Note:** Because some of the links in this newsletter point to network resources, some of the links may not work if you are reading this outside of the organization.