



An Office of Retirement Services Publication

Connections

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Our Mission

We deliver pensions, related benefits and services to promote the future financial security of our customers.

Our Vision

Fast, easy access to complete and accurate information and exceptional service.

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ORS unveils a new look

Recently, the Office of Retirement Services adopted a new logo design that we plan to use on our forms, publications, and as you can see, on the top of our redesigned *Connections* newsletter.

Coming up with a new logo may sound simple, but designing one is no easy—or quick—task. After an intensive, ORS-wide

collaboration, we're proud to introduce the new Office of Retirement Services logo. We think it has both a functional and official feel, yet the free-flowing banner depicts flexibility and friendliness. The extended "R" in ORS represents going the extra distance to meet our customers' needs. We hope you like it as much as we do.



Top five reasons to contact ORS

If you have ever debated about whether or not to call the Office of Retirement Services (ORS), here are the top five reasons you should contact us. Generally it would involve a major life change or transition, like one of the following:

- 1. Marriage, divorce, or death** – A change in your marital status may affect your insurance benefits or other pension benefits. At the death of a pension recipient or beneficiary, a family member or legal representative of the deceased should notify ORS immediately so we can process any survivor or death benefits. See #2 below for insurance-related issues.
- 2. Change to your insurance coverage** – Due to life changes, you may need to enroll in the insurance plan offered as part of your pension benefits, or it may be necessary to add or drop insurance coverage for a family member. Please contact ORS immediately to avoid any interruptions or delays in your insurance coverage.

3. Pension payment not received – ORS can reissue a pension payment beginning on the seventh of the month following the pension issue date. For example, on February 7, ORS can reissue a missing pension payment from January 25. Please call ORS at 800-381-5111 to request a reissue of your payment. (Many of our retirees avoid this concern by directly depositing their pension payment to their bank or credit union account using EFT—Electronic Funds Transfer.)

4. New address – Contact us as soon as you know your new address so you can avoid any communication gaps between ORS and you. A current address will help ensure you receive your check or EFT statement on time, plus other important messages from ORS.

5. Switching your financial institution or enrolling in EFT – If you decide to

See Top five reasons on page 2

A message from ORS Director Chris DeRose

It's been an anxious several weeks in America. Since September 11, we've all struggled with similar emotions. From shock to grief to outrage, we've made our way to resolve, mixed with fear and uncertainty. I saw something in our local paper that summed it up for me: "Tears, Courage, Justice, Peace." As a nation and as individuals, we are reflecting on what is truly important to us. And in our collective soul-searching, most of us have found unity and support for one another nearing the top of our lists.

Organizationally, our experience has been much the same. ORS joined the country in sending support and condolences to those directly affected by the tragedy. We participated in blood drives and memorials, and I see daily examples of care and concern—both for customers and each other.

We have also evaluated our capacity to prevent and respond to crises by looking at the security of our building and systems as well as our backup and emergency procedures.

One thing that doesn't appear on our list of uncertainties, though, is the solvency of your pension. That's not to say it's being ignored—far from it!—only that there is not need to worry. Our confidence is based on more than the fact that your pension is constitutionally guaranteed. First of all, if you examine our economic history since 1940, you'll find that every dip precipitated by war, attack, assassination, or financial crash has been followed by an even stronger rebound once stability has returned. Second, the American financial system is significantly more stable and resilient now due to better over-

sight, built-in prevention checks, and informed interventions in the markets when necessary. We saw these employed to great effect when financial leaders responded soon after the tragedy. Finally, and most importantly, I assure you that there are wise and competent people managing your pension fund. These good folks make investment decisions based not on emotions, but on intellect, experience, and a sound plan for the long term.

In short, your pension should not be on your list of worries. I hope this gives you comfort. Please continue to let me know your concerns, and how we can improve service to you, our valued customers.

Take care.



Top five reasons . . .

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change the account to which your Electronic Fund Transfer (EFT) is deposited, contact ORS to complete the necessary forms. How quickly your transfer becomes effective depends on where your request falls in the pension payment cycle. We recommend that you keep your old account open until your EFT is actually deposited in your new account.

If your financial institution is merging with or being purchased by another financial institution, you should not encounter any problems with your EFT. Any updates or

changes to the routing number used to identify where your EFT is to go should be handled automatically by your financial institution and the Department of Treasury, which prepares your pension payments. These updates provide continual, seamless processing of your EFT payment.

If you're thinking of enrolling in EFT, complete an application form and submit it to ORS. You may receive one or two more pension payments through the mail while we "test the system." We send through a pre-note to make sure all of the information is accurate and our "test transaction" reaches your account. If there are no

problems, your pension payment will be deposited to your designated account the following month.

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Michigan lighthouses shine!

Lighthouses. Bright lights piercing fog-shrouded darkness. Sonorous cadences warning vessels of hidden shoals. The original American skyscrapers. These sentinels of the inland seas have been safely guiding Great Lakes ships for over a century in the state that has more lighthouses than any other in the nation.

The lighthouses that dot Michigan's Great Lakes coastline are part of the largest collection of maritime landmarks in the United States. The first of Michigan's 124 lighthouses and navigational lights was built more than 150 years ago on the Lake Huron shore—Presque Isle Light (one of the oldest on the Great Lakes). In 1870, after 30 years of service, a taller lighthouse was constructed about a mile away to replace it. The original "Old" Presque Isle Light, as it is known, is now a lighthouse museum that offers visitors a glimpse of what life was like for a 19-century lighthouse keeper. There are even rumors that "Old" Presque Isle Light is haunted. An unexplained light is

frequently reported to be emanating from the tower, despite the fact that the light and lens were removed decades ago.



*New Presque Isle lighthouse.
Photo courtesy of Carol Keyes Baubie.*

Two of Michigan's lighthouses now serve as bed and breakfast establishments while others preserve this important element of Great Lakes maritime history with museums that are open to the public. At the Grand Traverse Lighthouse and Museum, visitors can tour the light keeper's home and the tower to take in a panoramic view of Grand Traverse Bay.

Seul Choix Point Lighthouse in Gulliver has been guiding ships and guarding this Upper Peninsula harbor since 1895. The work-

ing light also functions as a museum, which houses early 1900s furnishings and maritime artifacts.

Perhaps the most compelling Michigan maritime and lighthouse museum is the Great Lakes Shipwreck Museum at Whitefish Point on Lake Superior's southern shore. Here, guests can view photos, videos, and the few artifacts that surfaced after the Edmund Fitzgerald went down in Lake Superior during an early and especially fierce November gale nearly a quarter of a century ago.

While visitors can always view Michigan's majestic lighthouses from the land or by water, only about a quarter of the state's 124 lighthouses and navigational lights are open to the public. Days and hours of operation vary greatly, so always call ahead.

For more information on places to go in Michigan, visit the Travel Michigan web site at <http://travel.michigan.org/> or call Travel Michigan toll-free at 888-784-7328.

Excerpts from an article published by Travel Michigan. Used with permission.

Retiree web sites offer information and assistance

If you're a web surfer, you know that there's an overwhelming amount of information out there—some good and some not-so-good. We have taken time to review some web sites geared toward retirees, and below are a sampling of those that top our list for quality, clarity, and value.

Of course, your first stop should be the **Office of Retirement Services**—with frequently asked

questions (FAQs) and other online information, we are eager to learn new and better ways to serve you. This is one site you'll definitely want to bookmark.

www.state.mi.us/dmb/ors

And if you've not been there yet, your next visit ought to be to the **State of Michigan's** newest resource—a newly created portal to virtually everything this great state has to offer. Get the latest

news, up-to-date things to see and do, make reservations, get licenses and permits—and you can personalize the site to suit your own interests. www.michigan.gov

AARP's vision is to excel as a dynamic presence in every community, shaping and enriching the experience of aging for each member and for society. This well-respected advocacy organi-

See Retiree web sites on page 4

OSA – a referral service for retirees

If you're seeking information, assistance, or an ally in time of need, you can contact Michigan's Office of Services to the Aging (OSA) for advice on where to turn. OSA, part of the Michigan Department of Community Health, works to promote the independence and dignity of older Michiganders as they age, and takes its responsibility to advocate



for Michigan's vulnerable aging population very seriously.

OSA serves as a referral agency to provide seniors with information about legal assistance, health care, financial assistance, housing and transportation that is available near them. If you're searching for long term care services or alternatives, or need an advocate to protect your

rights and independence, or those of a loved one, contact OSA to see who can assist you.

You can reach OSA by telephone at 517-373-8230, or write to them at **Office of Services to the Aging**, P.O. Box 30676, Lansing, MI 48909-8176. If you have Internet access, go to www.MiSeniors.net, a web site sponsored by the Office of Services to the Aging (OSA) in conjunction with the Michigan Aging Services System (MASS).

Retiree web sites

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zation focuses its efforts and resources on health and wellness, economic security and work, long-term care and independent living, and personal enrichment. Its web site offers a wealth of information, from services and discounts to public policy updates. www.aarp.com

About.com is an excellent on-line resource for *any* topic you'd care to pursue, featuring forums, chats, articles, how-to's, and topics that are reviewed and annotated by a professional (human!) guide. The Senior Living guide has done an exceptionally good job finding, evaluating, and categorizing the best the Web has to offer seniors on a very wide range of topics. www.seniorliving.about.com

Elderhostel is the nation's first and the world's largest educational and travel organization for adults 55 and over. The nonprofit organization offers learning opportunities in every corner of the globe. "We believe that learn-

ing is a lifelong process, and invite you to explore your interests – and to find new ones – with us. The world is our classroom. What do you want to learn?"

www.elderhostel.org

FirstGov for Seniors provides a quick way to access all government sites that provide services for senior citizens, such as SSA, Health Care Financing Administration, the Administration on Aging, the Department of Veterans Affairs, etc. Besides links to all federal agencies and all 50 states, the site is organized into "departments" with information and links on topics such as con-

sumer protection, education and training, health, legislation, retirement planning, seniors and computers, tax assistance, travel and leisure, and working and volunteering. www.seniors.gov

Older & Wiser is an on-line media company that aggregates content for the fifty and older community. As a news, information, and finance source, the site bills itself as the best "senior portal" on the Net. Somewhat unique on this site is a ScamWatch, a database of the nation's senior centers, and a call for written submissions from the "older and wiser" (that's you) set. www.olderandwiser.com

Pensions Issued

November 21	February 25	May 24
December 18	March 25	June 25
January 25	April 25	July 25

If your EFT is not credited within two days of the above date, please give us a call. If your check is delayed, ORS can reissue it after the seventh of the following month.

Holidays – Retirement Offices Closed

November 12 – Veterans' Day	December 31 & January 1 – New Year's
November 22 & 23 – Thanksgiving	January 21 – Martin Luther King Day
December 24 & 25 – Christmas	February 18 – Presidents' Day