



**Volume 32**  
**2023 Fall Newsletter**

## **BCBSM Retirees Newsletter**

### **President's Words of Wisdom**

I'm cringing at the fact that we are leaving the warmth of summer days and approaching the winter gray skies for the next 6 months. What are we going to do? I need my Vitamin D. The sunlight provides both physical metabolic benefits as well as mental balancing. Health benefits of the sunshine:



#### **1. Improves Your Sleep**

Your body creates a hormone called melatonin that is critical in helping you sleep. Because your body starts producing it when it's dark, you usually start to feel sleepy two hours after the sun sets, which is one of the reasons our bodies naturally stay up later in the summer.

#### **2. Reduces Stress**

Melatonin also lowers stress reactivity and being outside will help your body naturally regulate melatonin, which can help reduce your stress level.

#### **3. Maintains Strong Bones**

One of the best (and easiest) ways to get vitamin D is by being outside. Our bodies produce vitamin D when exposed to sunlight—about 15 minutes. Maintain calcium and prevents brittle, thin, or misshapen bones.

#### **4. Helps Keep Weight Off**

Getting outside for 30 minutes, sometime between 8 a.m. and noon, has been linked to weight loss.

#### **5. Strengthens Your Immune System**

Vitamin D is also critical for your immune system. A healthy immune system can help reduce the risk of illness, infections, some cancers, and mortality after surgery.

#### **6. Fights Off Depression**

Sunshine boosts your body's level of serotonin, which is a chemical that improves your mood and helps you stay calm and focused. Increased exposure to natural light may help ease the symptoms of seasonal affective disorder—a change in mood that typically occurs in the fall and winter months when there are fewer hours of daylight.

#### **7. Can Give You A Longer Life**

A study that followed 30,000 Swedish women revealed that those who spent more time in the sun lived six months to two years longer than those with less sun exposure. More research needs to be done in this area, but it's something scientists are continuing to study. (Healthy Living, by Amberlee Lovell Patterson)

Thankfully, we are retired and what can we do? There are supplements and food options that support the required Vitamin D necessary until the Spring sun returns. But if you're like me, I'm on a traveling mission to find the sun. Where will you find yourself traveling? Many of us have worked more years than not, there's no time to wait, do it now – your health depends on it!

## **Officers**

President	Jerome B. Brown
Vice President	Kathy Elston
Treasurer	Open as of 12/2022
Secretary	Janet Kean
Past President	Ray Newak

## **Committee Chairpersons**

Finance - Richard Dow  
Fundraising - Beleta Williams  
Internet - Imogene King-Dugan  
Membership Liaison – Helen Huseltine  
Operations – John McCrary  
Planning –Susan Gillette and Pam Rechul (Co-Chair)  
Social - Annette Foster

## ***Annual Member Liaison Report October 2023***

Helen Huseltine, Chair

Once the Operations Team updates our membership roster with new retirees, the Member Liaison sends those new members a Welcome Letter and Communication Form. If the communication form is returned requesting either email or USPS mail communications, then those forms are sent on to update the respective lists and that's how communications are determined to be released. If the form is not returned making either designation, then we assume that no direct communication is wanted, and we trust that the member will access our website for event news.

In the last year:

- 28 members requested communications via email
  - 10 of those members requested that we share their email addresses with other members
- 6 members requested communications via USPS mail
- 3 members expressed an interest in volunteering with our group

Just an interesting side note, some communication forms are returned within a month while others may not be returned for several months or more. No matter, updates are made as they are received.

## **Annual Operations Committee Report October 2023**

**John McCrary, Chair**  
*Betty Zwolak, Support*

### **Operations Manual**

The Operations Committee coordinates reviews of the Association Manual for revisions and updates along with other key committees.

### **BCBSM Liaison**

Operations Committee members work closely with the BCBSM Retirement Administration Department to maintain accurate records of all Association members. Periodic reports are generated to verify changes.

The Operations Committee is the primary contact with BCBSM areas, including establishing arrangements for the use of the BCBSM communication and publication facilities. The Operations Committee also coordinates Association USPS mailings, such as Association information, events, and newsletters.

Our membership continues to grow with 4,110 members as of September 2023. Please be aware that Association member enrollment and record changes are controlled by the Association once notified by the retiree or BCBSM. Enrollees and members having a change of address, name, phone number, etc., must submit the changes with their authorized signature to **both** addresses below. Please note that changes made to Human Resources are not forwarded to us, nor will Human Resources accept changes coming from anyone other than the retiree.

BCBSM Retiree Association  
PO Box # 3  
Allen Park, MI 48101  
AND  
BCBSM Retirement Administration  
600 E. Lafayette, #0126  
Detroit, MI 48226

## **Annual Planning and Social Committee Report**

**Annette Foster, Social Chair**

**Susan Gillette, Planning Chair**

Annual Mtg - Kimberly McWilliams

Holiday Party - Susan Gillette

Florida Luncheon - Cynthia Warf

Tiger Ball Game - Pamela Rechul

Golf Outing - Brad Gavel, Kathy Elston, John McCrary

Your attendance strengthens our Retiree Association to continue forever. We want to give a special thanks to BCBSM, our Executive Board, Chairs, Committee Members and all the volunteers that help make our events a success for you to enjoy!

The social and business events since last year's annual report include:

<b>Date</b>	<b>Event &amp; Highlights</b>	<b>Location</b>	<b>Attendees</b>
October 22, 2022 (Annette Foster)	Annual Meeting Election of Officers 40 Years - Association	Gazebo Banquet Center Warren, MI	84
December 8, 2022 (Joyce Obenhoff)	Annual Holiday Party	St. John Armenian Church Southfield	112
February 10, 2023 (Ray Newak)	Winter Cultural Event	DSO Coffee Concert Detroit	44
March 1, 2023 (Cynthia Warf)	Florida Luncheon Lake Sumpter Landing	Redsauce Restaurant The Villages, FL	10
March 21, 2023 (Ray Newak)	Dinosaur Exhibit	Cranbrook Science Museum Bloomfield Hills	56
April 12, 2023 (Pamela Rechul)	Cabaret	Hilberry Theater Detroit	47
May 23, 2023 (Annette Foster)	Spring Luncheon	MacRay Harbor Harrison Twp	107
July 20, 2023 (Annette Foster)	Bus Tour Event	MI State Capital, Princess Riverboat Cruise, Horrocks Farm Market Lansing	61
August 23, 2023 (Pamela Rechul)	Detroit Tigers	Comerica Park Detroit	58
September 8, 2023 (B. Gavel, K. Elston, J. McCrary)	Golf Event	Riverbank Golf Course South Lyons	98

November 2022 and January 2023 had no events. The June 2023 Ford Rouge Truck plant was cancelled.

# Annual Fundraising Committee Report October 2023

**Beleta Williams, Chair**

*Support: Sharon Ford-Hayes and Lucille Willingham*

The Blue Cross Retiree Association sponsors seven charities yearly through charitable donations, 50/50 and Chinese Auction drawings. The Fundraising Committee is looking forward to providing you with other items of interest as well as events.

At our Annual Membership Meeting held on Thursday, October 20, 2022, at the Gazebo Banquet Center in Warren, MI, a total of \$336.50 was raised from the Chinese Auction and 50/50 drawings.

On Thursday, December 8, 2022, the Holiday Party Luncheon was held at St. Johns Armenian Church with a tour of the sanctuary and museum in Southfield, MI.

We collected 430 travel size toiletry items and clothing for the Capuchin Soup Kitchen's Men's Shower Program. All items were sorted, and hand delivered by the Fundraising Committee. Our Annual Chinese Auction and 50/50 drawings were held raising \$507.50.

On Tuesday, May 23, 2023, we enjoyed our Spring Luncheon Buffet at MacRays Harbor Event Center in Harrison Township, MI. The Chinese Auction and 50/50 drawings were conducted raising \$433.50.

The Bill Burke Memorial Golf Outing was held at Riverbank Golf Course on Friday, September 8, 2023. Members enjoyed a full breakfast and lunch. We conducted a 50/50 drawing that raised \$282.

For the year 2022 monies raised for charity was \$1,648.30. During these critical times, the Board added \$1,151.70 so that each charity would receive \$400.

The future goal is to raise enough money to give each organization \$1000. Please continue in your giving to support the Blue Cross Retiree Association.

Thank you to the BCBSM Retiree Association, Board Members and friends who made these donations possible.

The following is a list of the sponsored charitable organizations that we contribute to yearly through our fundraising endeavors:

- **THE SALVATION ARMY**
- **GLEANERS FOOD BANK**
- **FORGOTTEN HARVEST**
- **CAPUCHIN SOUP KITCHEN**
- **SOCIETY OF ST. VINCENT DEPAUL**
- **ALZHEIMER'S ASSOCIATION**
- **DETROIT RESCUE MISSION MINISTRIES**



# Annual Treasury Report October 2023

*Kathy Elston, Treasurer (Interim)*

BCBSM Retiree Association Fiscal Year  
October 1, 2022 - September 30, 2023

Chase Checking Balance	\$24,382.13
Chase Savings Balance	24,265.03
<b>Total</b>	<b>\$48,647.16</b>

## **Deposits -**

Stipend, BCBSM	\$15,000.02*
Social Activities	33,766.64
<b>Total</b>	<b>\$48,766.66</b>

## **Disbursements -**

Audit Fee	\$ 150.00
Bank Fees	25.20
CNA Officers Bond Insurance	225.00
Charity Donations	2,800.00
Events	35,171.91
Gifts for 2022 Annual Meeting	825.00
Google Fees	72.00
Meal	5,112.49
Office Supplies	2,335.19
Post Office Box Fee	166.00
Website Contract	798.00
Website Hosting	25.00
Zoom Renewal	178.89

## **End Balance -**

Checking	\$25,264.11
Savings	24,369.41
<b>Total</b>	<b>\$49,633.52</b>

Total Assets held by American Century Investments as of December 2022 = \$27,174.74

\*Stipend is \$10,000 per year. An additional \$5,000.02 was received for Fiscal Year 2021 through 2022 but paid in this Fiscal Year beginning October 1, 2022.

## Bus Tour - Capital, MI Princess Riverboat Cruise and Horrocks Farm Market

On July 20, 2023 the Retiree Association sponsored a bus trip to Lansing that included a tour of the Capital Building, a lunch cruise on the Michigan Princess Riverboat and a stop at the famous Horrocks Farm Market.



Fifty two people rode there on the bus and nine others joined at the Cruise

A delightful day!

## **\$25 Gift Card Winners were:**

Cynthia Jarvis  
Betty Parker  
Tom Lyczkowski  
MaryAnn Gehringer  
Norma Taylor



One drawing was held on the bus for a free event pass. The lucky winner was Kathleen Emerson.

Congratulations to all the winners!

## **2023 Spring Luncheon**

Listed below are the winners and monies raised for charity at this year's Spring Luncheon.

### **Chinese Auction Winners: Raised \$199**

Eve Corey	Event Coupon
Wendy Perry	Designer Jewelry
Karen Grainger	Scented Candle & Holder
Karen Grainger	Doggie Gift Basket
Alice Innes	Detroit Tiger Canvas Print
Karen Grainger	Wine & Designer Glass
Karen Grainger	Event Coupon
Wendy Perry`	Designer Jewelry
Karen Grainger	Levi Men's Leather Wallet
	w/surprise inside
Alice Innes	Mary Kay Spa Basket



## 50/50 Winners: Raised \$469

1st	Tanzella Edison	\$117.25
2 <sup>nd</sup>	Connie Dowe	\$ 67.25
3 <sup>rd</sup>	Kathy Elston	\$ 50.00

\$234.50 went toward charity

**Grand Total Raised for Charity \$433.50**

Thank you for all the donations.

## Annual Bill Burke Memorial Golf Outing



The annual golf outing was held on September 8th at Riverbank Golf Club in South Lyon. Ninety two people signed up to golf, the largest number of golfers in recent history.

Breakfast and registration began at 8am with a tee time of 9:30am for the scramble format. Golfers were given goodie bags with golf balls, tees and snacks, lots of snacks!



Winners announced at the excellent dinner were:

### Closest to the Pin:

<u>Men</u>	<u>Hole#</u>	<u>Women</u>
John McCrary	2	Colleen Nametz
Troy Davis	8	None on green
Nate Roller	12	Joan Schanta
Ron Massey	14	Joan Schanta

Winners received a \$25 gift card. Congratulations to the long drivers!

The top finishing Men's Team of Chris Nordin from The Glass Academy, Ed Kulczycki, Steve Okray and Jim Thorpe shot a 61. The top Mixed Team of John McCrary, Tom Shea, Bill and Chris Skrzypek finished with a 65. The top Women's Team was Dana Bodin, Tina DiFranco, Jean Slottke and Sue Slottke with a 68.

Winning teams get to pick first from the nice array of door prizes including golf related equipment and clothing, rounds of golf and other miscellaneous items including two beautiful pieces of glass donated by The Glass Academy in Dearborn. Congrats to the winning teams!

Helping us keep costs low and improving quality were Hole Sponsors:



Brian Maxson from Merrill, Presenting Sponsor with 5 holes, Direct Financial Credit Union with 3 holes, Roger and Cathy Vrabel with 2 holes, and sponsoring 1 hole were Jann Cantelon representing Ruby Red, Dean Sellers Ford, Jerome Brown for Detroit Soul Restaurants, Tom Burzynski for Total Technology Management, Francine Pegues with the MI Women's Golf Association and Kathy Elston.

These donations make a huge difference in what we can offer to golfers at the outing. Special thanks also to the Retiree Association for their contribution for our door prizes.

Our volunteers this year include the Golf Committee of Brad Gavle, Kathy Elston and John McCrary and those working the event were Janet Kean, Beleta Williams and Lucille Willingham. All three handled registration with Janet taking some pretty fabulous pictures during the event and Beleta and Lucille adding a 50/50 to raise funds for the charities the Association donates to each December.

Riverbank has such an exceptional group of people who are a pleasure to work with so we have booked next year's event for September 6th, 2024. Mark your calendars!

## Spotlight

*Thanks to the suggestion of our Internet Chair, Imogene King-Dugan, we asked Jackie Boleware to do an interview for the RA newsletter. Sit back with a preferred beverage, coffee, tea or fill in the blank, and prepare to enjoy the next few minutes.*

*Jackie's interview is very special and she is exactly the kind of person we all need in government to advocate for people and their needs. I wish I lived in Jackie's district!*

### How many years at BCBSM?

I was employed at BCBSM for 37 years.

What areas did you work in and what did you do there? I worked in Subscriber Service as a Customer Service Representative, Provider Services as a Technical Writer, Auto Communications as Senior Communication Coordinator and Ford Marketing and

Customer Relations Department as a Marketing and Customer Relations Manager.

What was your favorite job and why? All of my positions were my favorite. I loved Customer Services

for the life-long friends I met there, Provider Services and Auto Communications for the creative outlet, and Ford Marketing and Customer Relations for the true friendships I established, the opportunity to travel across the country, the introduction to golf where major decisions are made and the refinement of my analytical and speaking skills. To this day, I still hear from many of my customers; the skills I acquired while at BCBSM form the basis of who I am today.

### When did you retire?

I retired in 2008.



### What are you doing now?

Presently, I am running for re-election to retain my Farmington Hills City Council seat. I was elected in 2019, and can honestly say I'm having the best time of my life.

### How did you get involved in politics?

After retiring in 2008 I traveled extensively. I visited every continent except Antarctica, and every State except Oregon. One thing I noticed during my travels is the importance of good governance and how

closely it is aligned to the quality of life for its citizenry. I knew that I could make a difference in my own community and took that to heart. Initially, I ran for my Homeowners Association Board



of Directors where I garnered a great deal of support from our 165 homeowners.

At our 2018 Annual Meeting I invited our Mayor for a State of the City message and a change happened. It was during that meeting I learned some of our city leaders did not share or support my vision. I started to become more active in the community to champion the change I wanted see. I co-founded the Farmington Area Concerned Citizens, partnered with other like-minded community groups, sponsored citizen forums, co-chaired the inaugural Farmington Area Juneteenth Celebration and got behind a candidate that represented my views. Unfortunately my chosen candidate had a massive heart attack and died six months prior to the election. I was chosen to step in with the support and guidance of community members I'd met through my community advocacy work. I believe the marketing skills I acquired at BCBSM were tremendously helpful in my political campaign.

### **Why did you choose to run for office?**

I live in the most diverse city in Oakland County and believe the City should be reflective of the residents who live there and be inclusive in all that it does. One hundred and fifty seven languages are spoken here, there are churches, synagogues, temples and mosques dotted across the city. There are those with physical disabilities, varying opinions, and diverse talents who make up the mosaic of our city and should be the focus of every political leader.

### **What kinds of activities are you involved in with your Municipal position?**

Like most retirees, I have a very full day. In addition to attending city council meetings, I sit on numerous boards and commissions. I'm assigned to two City Commissions: the Arts Commission and Get out the Vote Commission. I'm an appointee to the Brownfield Development Authority, and the Southeast Michigan Council of Government. I attend cultural and religious events at our Mosques, Temples, Churches and Synagogues along with normal ribbon cuttings for new businesses with the Farmington Area Chamber of Congress.

I am a Board Member of the Michigan Municipal League (MML) MBC-LEO (Michigan Black Caucus), the MML Academy of Elected Officials, and the National League of Cities Women in Municipal Government. There are the numerous community events and schools functions you are encouraged to attend along with police and fire department promotional services and events. But the most important activity is helping

### **What is your wish for change and/or the desired result of what you do?**

My goal is to make a difference in my community by listening, learning and taking action to resolve concerns and to keep the health, safety, and welfare of my constituents in the forefront of all I do. I want to be known as the conscious of the council.

### **What else do you enjoy doing in your spare time?**

In 2019, I was accepted in a writing program at Harvard University but decided not to pursue further due to the time commitment and program cost. In 2022 I was accepted in a writing program at Colgate University to complete a book about my grandmother, a Muskogee tribal member and a member of the Cherokee Nation. I don't have as much time to devote to writing on a daily basis as I'd like but I have been able to make time for research at least daily. On most evenings you can find me in my writing and art studio, researching my book or dabbling in mixed media, which I have grown to love.

### **Anything else you would like to add?**

You're never too old to embrace those things you love or discover new adventures. Living your passion open up new doors of opportunity and exploration.



# COMMITTEE VOLUNTEER SIGN-UP SHEET

Listed is a brief description of each committee.

If you are interested in volunteering, please fill out the attached form and a Committee Chairperson will contact you.

<b>FINANCE:</b> *Produce an annual Association budget with breakdowns by committee  *Monitor budget activity and produce periodic reports	<b>MEMBERSHIP LIAISON:</b> *Review the monthly membership file for new members  *Send out welcome letters and communication forms
<b>FUNDRAISING:</b> *Conduct all prize drawings at Association events whenever possible  *Conduct other fundraising events	<b>OPERATIONS:</b> *Coordinate business portion of Annual Meeting  *Coordinate with BCBSM HR to obtain the most recent membership file
<b>INTERNET COMMUNICATIONS:</b> *Manage the website design and layout  *Send out email information alerts and other communications (including activity flyers and newsletters). As directed by Association Board  *Ensure photographs are taken at designated events	<b>PLANNING:</b> *Evaluate/develop a list of activities for venues, speakers and entertainers  *Review and propose entertainment or speakers – get Board approval  *Obtain contracts from vendors for all upcoming events
<b>NEWSLETTER:</b> *Produce a periodic newsletter  *Review and edit articles received from other sources  *Get newsletter ready for the website and mailed out to members	<b>SOCIAL:</b> *Develop fliers for events and determine mailing dates  *Obtain copy of contract from Planning Committee  *Finalize the interface with venues, vendors and speakers
<i>All Committees prepare an Annual Report of activities</i>	

## COMMITTEE VOLUNTEER SIGN-UP SHEET

Please PRINT CLEARLY and circle the committee(s) you are interested in helping

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Home or Mobile

(1) FINANCE	(2) FUNDRAISING	(3) INTERNET COMMUNICATION	(4) NEWSLETTER
(5) MEMBERSHIP LIAISON	(6) OPERATIONS	(7) PLANNING	(8) SOCIAL

## ***May They Rest in Peace***

David Heitman	04/06/20
Nellie Richards	10/09/22
Frank Attwood	01/01/23
Mary Ellen Tyszka	07/13/23
Branko Bojicic	07/16/23

## ***Welcome New Members***

Vanessa Arnold	Melissa Bosak
Sandra Brady	Ying Chen
Tanzella Edison	Ann Faber
Sandy Frompton	Michael Grewette
Teresa Keith	Brenda Lewis
Katherine Martin	Mike McGlinnen
JoAnne Michael	Janet North
Derrick Roberson	Carol Rutkowski
Leslie Selden	Krishnan Sidhar
Emily Smith	Peggy Stepp
Laura Voght	Lynda White
Kathryn Wilson	

*This newsletter is published by and for members of the BCBSM Retiree Association.*

*Be sure to check our website at [miretireeassoc.com](http://miretireeassoc.com) for information about upcoming events and photos of past events. We also publish an E-mail Directory, which is a voluntary listing of members who wish to share their e-mail address with fellow retirees. To add your e-mail address to the Directory, make a correction or remove your name from the list send your request to [information@miretireeassoc.com](mailto:information@miretireeassoc.com).*

*The BCBSM Retiree Association is an organization of former employees of Blue Cross Blue Shield of Michigan that is not otherwise affiliated with the company.*