



APRIL 2015

VOLUME 8, No. 2

INSIDE THIS ISSUE:

President's Message by Ann F. Miller

The sun is shining, there is no snow on the ground and the temperature is above freezing....could spring FINALLY be here? I'm going to keep thinking positive thoughts. I guess we also need to keep all this in mind this summer when we start moaning about the hot weather!

FCRPSA is now well represented at the state level! Nancy Gordon is vice president of MRSPA, Bill Price is on the state legislative committee and Judy Thompson has been asked to join the state membership committee! Way to go FCRSPA!

At our March Luncheon Max Muller, MRSPA state president, complimented us on the great job FCRSPA has done getting new members. He pointed out that the entire state has gained 65 members and 48 of those are from Frederick County! Judy has really been doing an excellent job helping our membership to grow.

I recently wrote our end-of-year report for the state and was surprised by the many things we do. We are a pretty relaxed group. We hold no fundraisers (other than collecting for scholarship money each March) yet we are able to reach out in many ways. That report will appear in the next newsletter so you will be able to see it.

Our next luncheon will be at Morningside Inn. This is always a favorite venue as we look out over the lovely green fields. We had 145 reservations for our last luncheon! Perhaps we will have even more on May 6th! There will not only be a great view but also good food (don't forget to make your menu choices and get your reservation in on time!) and the installation of officers AND some entertainment. I hope to see lots of you there.

It's obvious by the volume at our lunches that you all are having a good time visiting with old friends!

Take care,
Hope to see you there!

..... Ann
afm46@earthlink.net

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FCRSPA MAY LUNCHEON

Wednesday, May 6, 2015

Reply **NO** later than **April 22, 2015**

(Registration Form is on page 13 of this newsletter)

Morningside Inn
7477 McKaig Road
Frederick, MD 21701
(2nd Floor, Elevator is available)

Cost: \$20.00 Members
\$23.00 Guests & Non-members
(prices include gratuity)

Doors Open at 11:30 a.m.
Lunch Begins at 12:00 noon

MENU

Choice of **One** Entree

- Chicken Breast Italiano - stuffed with roasted red peppers, fresh mozzarella and fresh basil
- Filet of Salmon - seasoned with lemon pepper and lemon dill beurre blanc

All Meals Include

- Garden Salad
- Herb Roasted Potatoes
- Fresh Asparagus
- Dinner Rolls
- Coffee, Tea
- Fruit of the Farm Pie with Ice Cream



*Make your reservation today for this delicious meal and
join in the Fun and Fellowship!*

PLEASE CONSIDER GOING GREEN! Earth Day is April 22nd and Arbor Day is April 24th. Why not celebrate these April events by making an Earth-friendly decision to receive your copy of the FCRSPA Newsletter electronically? By taking this proactive step you can save a tree or two ... and you can also help FCRSPA save on our association's newsletter expense\$.

Going Green = A Win for Earth and a win for FCRSPA!
Please consider "going green"!

Contact Bob & Lois Humphrey to make the switch! Thank you!
bobandloishumphrey@verizon.net



Membership Musings *by Judy I. Thompson*



Welcome to New Members!

Welcome to our newest members: Karen Adelsberger, Russell J. Beaton, Nancy Bybel, William L. Cook, Sr., Barbara M. Fishell, Mary Ann Gearing, Jodi Herche, Mary J. Herrick, Linda Lee Moss, Theresa Ringer.



We Missed You!

Elizabeth K. Selby! Welcome back to FCRSPA!



Will You Be 90 by July 1, 2015?

If so, I need your birthdate prior to June 1 so that you can be designated an *Emeritus* member. The notification must be on or before June 1 so notice may be given to the Maryland State Retirement/Pension System. Miss the June 1 deadline, and your next chance doesn't come again until 2016.

Once you are *Emeritus*, you no longer pay dues! If you want me to check our database for your birthdate, please call, 301-371-5729, or email, middletownlady@gmail.com. A lot of birthdates are missing from our database!

Our Newest Emeritus members

Mary R. Marcum
 Kenyon R. Parker, Sr.

Current Emeritus Members

Dorothy J. Cressler
 Dorothy Fogle
 Beulah Pennington
 Christine U. Sharpe

Carolyn B. Dorsey
 Sam Maples
 James F. Reed
 Edith L. Wars

Kathryn R. Fagan
 Mildred C. Nichodemus
 Ruth O. Richards

(continued on next page —>)

Membership Musings *(continued)*



Are You Billed Every Year for Your Dues? Want to Save \$10, Stamps & Checks?

Authorize dues deduction with MRSPA, and you will get a one-time, \$10 reduction in your state dues! **This is a limited one-time offer, March 1—June 1, for the 2015-2016 membership year.** It's convenient, plus saves printing and mailing costs for you and MRSPA.

There are two requirements: (1) You have to be receiving a State of Maryland retirement check, and (2) Both your social security number and a signed authorization are required.

Questions? Give me a call, 301-371-5729, drop me an email, middletownlady@gmail.com, or call MRSPA, toll-free, 877-625-6782, or email at mrspa@mrspa.org.



Membership Report

We have 698 members, 636 who belong to both state and local as well as 62 local-only members. Since March 1, 2014, we have welcomed 84 new members!

Thank you for spreading the good word about MRSPA and FCRSPA. Please remember our "Each One Reach One" initiative as you talk to your friends and family.

Local Only Members?

As renewal time approaches, have you considered moving your membership over to include Maryland Retired School Personnel Association (MRSPA)? Three members have done so in the last two years. Will you be next?



MRSPA works with Maryland legislators on issues related to health care and pensions. The cost to you for the state membership is an additional \$35 per year, for a total of \$45 which includes the \$10 local membership. Questions? Contact Tish Raff, MRSPA's Legislative Aide, who lives in Frederick County, by the way, to find out the benefits to you. Email: tish@yahoo.com or call 240-994-3606.

If you want to make this move, and I can be of help, please call me at 301-371-5729 or send an email to me at middletownlady@gmail.com.



"EACH ONE REACH ONE"

You know why you belong to MRSPA and FCRSPA. Talk to a retired friend and invite him or her to join us. You know why you are a member. Let your friend know, too!

A membership application is on page 13-14 of this newsletter for you to share with your friend, or let me know, and I will be happy to contact the person you recommend. You can reach me by calling 301-371-5729 or via email at middletownlady@gmail.com.

And Remember—\$50 Quarterly Drawing

When you recruit a new member, be sure MRSPA has your name! Just put your name on the membership application or let MRSPA know you recruited the person. (Toll-Free: 877-625-6782 or email at mrspa@mrspa.org.)

If you prefer, let me know you recruited the person (301-371-5729 or middletownlady@gmail.com) and I will pass your name on to MRSPA. Your name will go into a drawing for \$50. Last drawing for this year will be May 12, 2015.

Looking forward to seeing you soon!

..... Judy I. Thompson
Membership Chair

**Membership Roster Additions/Changes****ADDRESS CHANGES/UPDATES**

Jean B. Eagleson
1551 Franklin St. SE
Terrace 3022
Grand Rapids, MI 49506-3396

ADDRESS CORRECTION

Apologies to Jim Tarmey, incorrectly identified as Jim Armeay in the February newsletter. Please note Jim's new address:

James H. Tarmey
94 Sefton Drive
Cranston, RI 02905-3717

NEW MEMBERS

Karen Adelsberger
PO Box 156
110 East Main Street
Emmitsburg, MD 21727-0156

Russell J. Beaton
432 Carrollton Drive
Frederick, MD 21701-6333

Nancy J. Bybel
4306 Flower Court
Middletown, MD 21769-8500

NEW MEMBERS (continued)

William L. Cook, Sr.
PO Box 3693
Frederick, MD 21705-3693

Barbara M. Fishell
5380 Beulah Drive
Ijamsville, MD 21754-8604

Mary Ann Gearinger
PO Box 292
Frederick, MD 21705-0292

Jodi L. Herche
7 Wood Street
Woodsboro, MD 21798-8503

Mary J. Herrick
13585 Harrisville Road
Mount Airy, MD 21771-7925

Linda Lee Moss
1306 Rosemont Drive
Knoxville, MD 21758-9123

Theresa M. Ringer
9408 Farmingdale Avenue
Walkersville, MD 21793-9117

WELCOME BACK!

Elizabeth K. Selby
1204 Pinewood Drive
Frederick, MD 21701-4260

**IN MEMORIAM**

Donna Moss-George
16 Aug 1934 - 15 Feb 2015

Ruby H. Grossnickle
28 Aug 1919 - 2 March 2015

William M. "Bill" Moore, Jr.
3 Oct 1939 - 25 Feb 2015

Priscilla Dean Hess Reindollar
7 Dec 1924 - 24 Feb 2015

Anna E. "Anna Betty" Weedy
28 Aug 1920 - 23 Jan 2015

Helen R. "Robbie" Zeigler
28 Feb 1925 - 13 March 2015

Insurance / Health Report *by Joe Polce*

Communicating with SilverScript

If you contact a SilverScript rep regarding a problem, state that you are with FCPS, record the name of the rep, the date and time called and the reason for the call. This will be very helpful in any possible follow-up from Colette or Doris.

Prescription Copays

Please be sure that you are paying the appropriate copays for all prescriptions. The copays for prescriptions for a 30 day supply are listed on page 54 of the SilverScript manual. These copays should be the same regardless of what pharmacy you use. The 90 day prescriptions are different. Page 55 lists the appropriate copays for a preferred pharmacy (CVS) and a standard retail pharmacy (all others). Remember, you will pay more at a retail pharmacy. It would have been nice to inform you that there were preferred pharmacies and that you could get a 90 day prescription at all pharmacies, but the SilverScripts reps failed to mention those facts. As stated in my last newsletter article, call me, Colette or Doris immediately if you experience a problem.

Drug Availability

I have been informed that some retirees have been told that a drug that they needed was not covered in our plan. This could happen on a rare occasion but should not go unchallenged. The "wrap" part of our plan was to "preserve the current (last year) prescription drug plan design (copays) and formulary strategy (covered drugs)". The formulary drug list does change year-to-year. So, if you are told at your pharmacy that your drug is not covered, you should contact Colette immediately. If you are enrolled at fcps.silverscript.com, type in the drug name. If the drug is listed, it should be covered. The good question to ask Colette is "Is this drug covered for active employees?" If it is covered for actives, it should also be covered for retirees.

Prescription Benefits

I mentioned this in the last newsletter regarding the Coverage Gap (page 50) which is part of Medicare Part D. Please keep track of your total year-to-date prescription costs. This cost pertains to the amount the plan pays and the amount that you pay. When that amount grows to \$2,960.00, Stage Two of the coverage gap kicks in. We are exempt from that stage. As stated above, if you get information indicating that you are in Stage Two of the plan, call immediately.

Premiums for FY16

The Insurance Council has been collecting information regarding premiums for next year. We met with our consultant and received much information about the growing cost for medical and prescription services. The largest increase nationwide has been with prescription drugs. I cannot say at this time what will happen in regard to a possible increase. Please remember, retiree premiums will be on a calendar year basis instead of the fiscal year basis. However, if there is an increase, that increase will be the same for actives and retirees.

SilverScript Explanation of Benefits Report

Some members have received the EOB from SilverScript at this time. It is certainly an interesting document. This gives you specific information as to the amount that the plan and the amount that you paid. This is not an invoice for you. You do not owe any money. This simply gives you an idea of what your drugs cost and what you paid for them. The total amount paid also pertains to the Coverage Gap explained in previous paragraph on Prescription Benefits. I will attempt to get SilverScript to include the same language in the EOB as in the handbook (page 50).

. . . . Joe

FCRSPA Scholarship Fund by Nancy Gordon, FCRSPA Scholarship Chair

Our FCRSPA Scholarship Funds (both FCRSPA and Petre) continue to grow because of the generosity of YOU, the members of FCRSPA! As you know, March has been designated as "Scholarship Month" for donations as part of our Community Service projects. This year, almost \$2,200 was contributed through collections at the luncheon and through monies that were mailed to either our treasurer or the Community Foundation. This allows the principal of the fund to increase each year, along with the interest gained through the Foundation investment program. THANK YOU!

The review of applicants for the two FCRSPA scholarships has been completed and the five recipients will be invited to the July 14th picnic to be held this sum-

mer at the Jefferson Ruritan Center. Special thanks to Bonnie Strine and Shirley Stroup for serving on the review committee.

A reminder that donations/contributions can be sent at any time to the Community Foundation Office, 312 East Church Street, Frederick, MD 21701. Be sure to write "FCRSPA Scholarship Fund" or "FCRSPA/Petre Scholarship Fund" on the memo line of your check.

... Nancy Gordon
FCRSPA Scholarship Chair



FCRSPA Needs Your Help! by Judy Brandenburg

FCRSPA needs a volunteer to serve as our Representative to the Frederick County AARP. Could you help by serving on this committee? You would need to attend the AARP meetings and report back to the FCRSPA President about anything that is important for the members to know.

You would not need to attend FCRSPA Board meetings, though your presence would certainly be welcome at all meetings.



Information about the local AARP Chapter can be found in the box directly below this box.

Please consider serving your organization in this capacity. This is an excellent way to gain knowledge about the news and issues that are important to seniors and retirees and to serve FCRSPA!

Call me to let me know that we can count on YOU!

... Judy Brandenburg
Nominating Committee Chair
Phone: 301-371-4773

Local AARP Chapter #636 by Shirley Stroup

Many of our members are also members of the local AARP Chapter #626 and several others have asked for information on the local AARP.

If you are a member of the National AARP you are eligible to join the local chapter. Dues are \$4 per person for 1 year; or \$10 for a 3-year membership.

Luncheon meetings are held on the 3rd Thursday of

the month, from September through June, at Dutch's Daughter Restaurant. After a buffet lunch, there is a speaker, followed by a business meeting.

You can get additional information from AARP membership chairperson: Jan Dinterman (also a member of FCRSPA), 8716 Biggs Ford Road, Walkersville, MD 21793. You can also send an email to Shirley Stroup at sstroup550@aol.com.

Consumer, Health and Fitness Tips by *Dave Markoe*

HAPPY SPRING, BUT ALLERGY SEASON IS HERE!!

As winter passes and we eagerly await the coming of spring, we begin to think about seasonal allergies. During the past several months, I've been reading to learn more about allergies and why almost all of us seem to have some sort of problem with pollen or other blossoming spring plants. I found several interesting facts about allergies that I would like to share with you.

WebMD symptom checkers are reporting that Frederick County will fall into the moderate range this spring and summer. I live in Jefferson County, West Virginia, and we are in the severe range. Why, I don't know!

For those living in the moderate area, the experts suggest that you try to avoid pollen, which causes sneezing, watery eyes, nasal congestion, runny noses, itchy throat, cough, sore throat, and hoarse voice. Your checklist for avoiding pollen might look like this: check pollen count before going outdoors; try to limit your time outside or on particularly high pollen count days; wear sunglasses to keep pollen out of your eyes; if possible, try to have someone else mow your lawn; don't rake leaves during pollen season; wear a mask when doing yard work; and change your clothing when you come indoors from doing yard work. Try to take a shower and be sure to wash your hair first. Pets can also bring pollen into your home; it is a good idea to wipe them off.

Often we have to rely on going to the drugstore to purchase decongestants and/or antihistamines after our symptoms have gotten very bad. According to the WebMD Archive, "Allergies create an inflammatory response that is like a smoldering fire." We need to treat allergies early. As soon as the trees begin budding and warmer air comes in, we need to begin taking medication early to control our seasonal allergies; probably

now is a good time to start. There are many over-the-counter medications to help with your allergies. Talk to your pharmacist or doctor to see what medication may safely provide you the best relief.

Dr. James Sublett,* MD, FAAAAI, from WebMD, indicates that there are some natural allergy remedies. He suggests "flushing your nasal cavities with a saline solution. This will rinse the mucus and irritation out of your nose." This doesn't remove the pollen, but it will give you some temporary relief. Some people have found relief from acupuncture, but studies on this have been mixed. More overall studies need to be done in this area.

If all these home treatments aren't effective, you may want to consult with an allergist. By doing a skin test, an allergist can find what specific material(s) you may be allergic to. He/she can diagnose a specific treatment or medication that will give you relief.

I have touched the tip of the iceberg when it comes to allergies. If you want more detailed information, go online to WebMD, Spring Allergies.

*Parts of this article are from WebMD and Dr. James Sublett, MD, FAAAAI, clinical professor and section chief of pediatric allergy at the University of Louisville School of Medicine and managing partner of Family Allergy and Asthma in Louisville, KY.

Stay healthy and get fit; have a great spring!

.... *Dave*

Necrology/Sunshine Committee

Please notify Faye Buckingham or Brenda Martz if you know of illnesses, hospitalizations, deaths, etc. that affect our members and/or their families. Thank you.

.... *Brenda Martz*



Contact Information for Faye Buckingham:

Phone: 301-473-5563

Email: buck0107@comcast.net

Contact Information for Brenda Martz:

Phone: 301-662-9519

Email: brmartz@comcast.net

Pension Funding: A Moving Target by *Tish Raff, MRSPA Legislative Aide*

At this time the General Assembly and the Governor have not finalized the budget for Fiscal 2016. Currently, they seem likely to reduce the supplemental state pension contribution to half of what was originally included. This means a supplemental state contribution of \$75 million dollars, instead of \$150 million. But what does it really mean?

There are several ways that funding for the Maryland State Retirement and Pension System occurs. Current employees make required payments of 7% of their salaries. Local school districts also contribute to the state system based on a formula related to those same salaries. This local amount has grown and will continue to do so.

The state is also required to provide a defined amount each year. This amount is based on an actuarial determination of what it will cost to pay out pensions in the future. The state has been underfunding this future, or actuarial amount, since the Glendening administration. Instead, the state has been paying an amount to keep the pension funded within a range, the corridor.

In 2011 the General Assembly passed a bill requiring the state to pay supplemental monies each year to catch up with the actuarial funding. This amount has never been fully paid. What this means is that the re-

quired state pension funding amount will be higher in the future, eventually costing all taxpayers significantly more.

The state has been paying its required amount, but not the supplement. This is similar to a credit card bill that is not fully paid each month. Interest accrues and the balance continues to grow. When paid off, the cost of those new shoes is much greater than it would have been if paid promptly. The supplement would be similar to money paid in addition to the required minimum payment. If paid regularly, the supplement would allow the payer to catch up, accruing fewer costs.

This is an issue of concern to MRSPA. The state is renegeing on its promise to catch up, but this problem will NOT affect YOUR PENSION. State retirement system investments did especially well last year, growing by over 14%. This year has not been nearly as good. Since one factor in determining the state's actuarial contribution is investment performance, the amount needed changes each year. What has not changed is the state system's ability to pay you. Keeping the economy of that as low as possible is what the supplemental pension funding is all about and also why it's important for the state to pay it.

. . . . Tish

Community Services by *Irene Bailey*

The Community Services Committee focuses on providing school supplies to needy students. If you would like to help, please bring items such as pencils, pens, erasers, crayons, glue, scissors, spirals, loose leaf paper, binders, rulers, protractors, etc. to the Wednesday, May 6 luncheon at Morningside Inn. We will also accept cash and do the shopping for you! If you are unable to attend, please ask a friend to carry your items or cash to the luncheon for you. There are students in need at every school every day.

Thanks to everyone who contributed to the scholarship funds at the March luncheon! A few bags of supplies were also donated at the luncheon.

Looking ahead, we will also be collecting school supplies and cash at the July 14th picnic dinner at the Jefferson Ruritan Club. By then, there may be some terrific sales at the office supply stores and you might stretch your donation dollars by shopping there.

. . . Irene Bailey and Beryl Long
Co-chairs, Community Service

Photos Taken at the March Luncheon



FCRSPA welcomed state association leaders at the March luncheon. State leaders provided an overview of the Maryland Retired School Personnel Association (MRSPA) and current goals. Pictured left to right: Max E. Muller, MRSPA President; Nancy L. Gordon, MRSPA Vice-President; Ann F. Miller, FCRSPA President; Sally W. Smith, FCRSPA Vice-President; Tish Raff, MRSPA Legislative Aide; and Judith Zahren, MRSPA Executive Director.



Tish Raff talks to our group about budget items that will soon be coming up for vote by Maryland lawmakers and how their votes will affect the security of future pensions in our state. It's good to be "in the know" about pensions!

More Photos from the March Luncheon



ABOVE: This photo of smiling friends was taken at the March luncheon. Pictured from left to right: Barbara Martin, Betty and John Thompson, Delores and Tom Shade, and Melinda Shanholtz.

Gorgeous Lenox vases were given as door prizes at the March luncheon. The lucky vase winners were:

- Tina Baker
- Liz Brady
- Wyndy Brake
- Faye Buckingham
- Carol Ford
- Martha Meadows
- Kathy Mitchell
- Jan Nefflen
- Theresa Ringer
- Rosalind Rollins



BELOW: Members listening to the MRSPA speakers.



Behind the Scenes

FCRSPA Board members work behind the scenes on a continuing basis to bring a productive and positive experience to you as a member of MRSPA/FCRSPA. You are welcome to join us at any meeting! Please check the meeting schedule on the back cover of this newsletter. We'd love to see you at the next meeting!



ABOVE: Bill Price, Legislative Committee, reports on the recent Legislative Workshop he attended.



TO THE RIGHT: Paula Blundell, Secretary, faithfully takes minutes of each meeting. In this photo Paula reviews meeting minutes of the January 14th Board meeting.

BELOW LEFT: Brenda Martz, co-chair of the Sunshine/Necrology Committee, chronicles for Board members thinking-of-you, get well and sympathy cards sent to members. Faye Buckingham, co-chair, was absent from this meeting.

BELOW RIGHT: Jan Cline (and JoAnn Nolan) bring those luncheons and door prizes to reality with their careful attention to detail. Jan presented menus and pricing for the upcoming May 6 luncheon at Morningside Inn for the Board to act upon. JoAnn was out of town on the date of this meeting.



May Luncheon Reservation Form — Wednesday, May 6, 2015

Reservations must be received **NO LATER** than April 22, 2015.

Location: Morningside Inn
7477 McKaig Road
Frederick, MD 21701

Time: Doors Open at 11:30 a.m.
Luncheon Begins at 12:00 noon

Cost: \$20.00 Members
\$23.00 Non-Members & Guests

Name: _____

Name of Guest: _____

Street: _____

City: _____ State: ____ ZIP: _____

Phone: _____

Email: _____

Total Number Attending: _____

\$ _____ Amount Enclosed

(\$20.00 members/ \$23.00 non-members & guests)

Please specify choice of Entrée and # desired:

Chicken Breast Italiano _____

Filet of Salmon _____

Mail reservation form and check
(payable to FCRSPA) to:

Mrs. Jan Cline
5701 Lakeview Drive
Frederick, MD 21702-3680

*Jan must have your reservation no
later than April 22, 2015.*



PLEASE COMPLETE:

MRSPA Dues \$35.00 + Local Dues (reference chart) \$ 10.00 = TOTAL \$ 45.00

Please check appropriate box:



I hereby authorize annual dues deduction from my retirement check.
(Social Security Number Required _____)

Enclosed is a check payable to MRSPA.

You may also join using a credit card at www.mrspa.org.

Signature _____ Date _____

Local Association _____ FREDERICK COUNTY

The MRSPA membership year runs from July 1 through June 30. (complete back of form —>)

FREDERICK COUNTY RETIRED SCHOOL
PERSONNEL ASSOCIATION

8809 Ridge Road
Frederick, Maryland 21702-3530



MARK YOUR CALENDAR!

Group Gatherings

May 6, 2015 (Wednesday)
Morningside Inn at Noon

July 14, 2015 (Tuesday)
Jefferson Ruritan Center

~~~~~

May 12, 2015 (Tuesday)  
MRSPA Annual Spring Meeting  
Turf Valley Country Club

~~~~~

FCRSPA Board of Directors Mtg.
1:30 pm at Career Tech Center

May 26, 2015

August 4, 2015

Application for Membership in MRSPA
(Please print)

Your personal information will not be shared.

Name _____ Date of Birth _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Email _____



Detach from newsletter and return to:
MRSPA
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113