

INSIDE THIS ISSUE:

President's Message by Sally Smith

Finally it seems that spring is here! At least that's what the calendar says although my daffodils are still afraid to bloom. I will be delighted when the warm weather comes to stay. Besides marking the beginning of the spring season, March is also Scholarship month. I would like to take the opportunity to thank all of you who contributed to the scholarship fund at our March meeting at Dutch's Daughter. Tom Shade collected \$2,079.00 from our very generous members. Pilar Olivo, Director of Community Impact and Becki DeLauter, Grants and Scholarships Administrator, from the Community Foundation of Frederick County shared a very informative program about the scholarship aid FCRSPA offers each year through the Community Foundation.

Volunteers are needed to help screen scholarship applications and help to determine recipients. If you can spare the time to assist in this very important job, please contact Becki DeLauter at 301.695.7660 or send an email to Becki at b.delauter@FrederickCountyGives.org

If you would like to contribute to the scholarship fund please make your check payable to *The Community Foundation of Frederick County*, write FCRSPA Scholarship Fund on the memo line and forward your check to:

Box 1023
Frederick, MD 21702

Your assistance and financial support will be greatly appreciated!

In May of 1966 Professor Charles C.T. Stull and twenty retired teachers organized the Frederick County Retired Teachers Association. In 2001 the organization changed its name to the Frederick County Retired School Personnel Association and all retired school personnel were included. We will celebrate our Fiftieth Anniversary on May 3 at our luncheon at Morning-side Inn. You will have the opportunity to peruse scrap books, pictures and documents depicting the history of FCRSPA. The chorus from New Market Elementary School under the direction of Ms. Julia Seiler will provide the entertainment. I hope you will be able to join us in this celebration as we reminisce about what FCRSPA has meant over the years. Be sure to get your reservations in early!

MRSPA will hold its annual business meeting at Turf Valley on May 10 beginning with Registration and Continental Breakfast at 8:30. FCRSPA is allotted 20 delegates. Delegates must be members of both FCRSPA and MRSPA. If you would like to be a delegate and represent FCRSPA at this meeting, please email me by April 10.

Your questions and concerns are always welcome. Please feel free to email me at pres@fcrspa.org

..... Sally

~ May Luncheon	2
~ Membership Musings	3, 4
~ Volunteer Corner	4
~ Each One Reach One!	
~ Did You Know?	5
~ Necrology Committee	
~ Health / Insurance Report	6
~ Volunteer Response!	
~ Candidate Forum	7
~ Community Services	
~ Consumer, Health and Fitness Tips (Strength Training, Part 1)	8
~ 5K Walk for Ovarian Cancer	9
~ Let's Go Green	
~ News You May Want To Use	10
~ Property Tax Seminar	
~ March Luncheon	11
~ May Luncheon Reservation Form	12
~ Necrology Committee	
~ Legislative Review	13
~ MRSPA Membership Application	13-14
~ Calendar: Upcoming Gatherings & Meetings	14



FCRSPA 50th Anniversary Luncheon

Tuesday, May 3, 2016

Reply NO later than April 22, 2016

(Registration Form is on page 12 of this newsletter)



Morningside Inn
7477 McKaig Road
Frederick, MD 21701

Cost per person: \$24.00 (members & guests)

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

MENU

Choice of **One Entree**

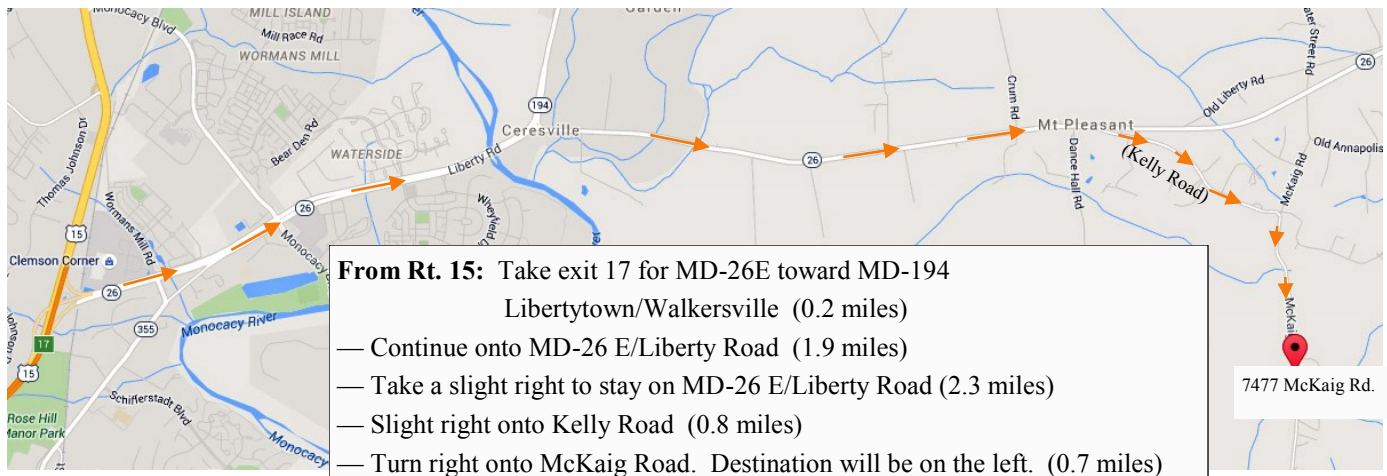
- Chicken Breast Italiano - chicken breast stuffed with roasted red peppers, fresh mozzarella and fresh basil
- Filet of Salmon - seasoned with lemon pepper and lemon dill beurre blanc

All Meals Include

- | | |
|----------------------------------|-----------------------------|
| • Rice Pilaf | • Coffee, Tea (iced or hot) |
| • Steamed Fresh Vegetable Medley | • Anniversary Cake |
| • Rolls and Butter | |

*** Vegetarian and Gluten-Free meal options are available upon request.
Please note request on reservation form.*

Make your reservation today! You won't want to miss this special time of fellowship,
delicious food, and fun as we celebrate 50 successful years of working together!



From Rt. 15: Take exit 17 for MD-26E toward MD-194
Libertytown/Walkersville (0.2 miles)
— Continue onto MD-26 E/Liberty Road (1.9 miles)
— Take a slight right to stay on MD-26 E/Liberty Road (2.3 miles)
— Slight right onto Kelly Road (0.8 miles)
— Turn right onto McKaig Road. Destination will be on the left. (0.7 miles)

Membership Musings by Judy I. Thompson

Welcome to Our 10 New Members!

Welcome to Donna Beach, Roger P. Collins, Deborah L. Ensor, Alan Lescalleet, Judith H. McFadden, Nancy L. Moore, Adrienne Pau, James Thorpe, Carol Vogler and Deborah J. Winkles!



Your contact makes all the difference! Thanks again & please keep it up!

Membership Report:

Total Membership = 738

We're now at 738 members, 683 state and local members and 55 local-only members. Since the membership year began anew March 1, 2016, we have gained 10 new members. ***Emeritus*** members from state memberships total 11. We have 1 local-only ***Emeritus*** and 1 ***Honorary*** local-only member.

Emeritus Membership

If you will be 90 on or before July 1, 2016, you are eligible for Emeritus membership which means your membership is free going forward. MRSPA has to have your birthday on or before June 1 to make this happen. If you are eligible, it is your responsibility to let MRSPA know.



Contact the MRSPA Office at 410-551-1517, toll free at 877-625-6782, or email at mrspa@mrspa.org. If I can help in getting your information to MRSPA, or you have questions, let me know.

A proposal will come before the delegates to the state meeting in May to eliminate Emeritus membership effective July 1, 2017. The proposal includes allowing all who are Emeritus to continue that status. No new Emeritus members will be accepted after the 2016 enrollment if the proposal passes. Please check now if you think you are eligible for Emeritus and get your birthdate to MRSPA if you are.

Membership Committee Co-Chair Opportunity

I have accepted an invitation to become the MRSPA Membership Chair effective July 1, 2016. I will remain with FCRSPA as membership chair until October 1, 2016 to insure a smooth transition and to finish out a couple promised items.

My success as membership chair has been due to the strong foundation you, and those who came before you, have put into place. Membership is a team effort. I never could have done what we did without your help. Let's also applaud the work your Board does for FCRSPA. Each and every individual on the Board puts in considerable time to make FCRSPA the vibrant organization it is!

Now it's your turn to step up! We have permission to have membership co-chairs and are actively looking for TWO people to share the membership duties. Please send an email to me at membership@fcrspa.org if you are interested in this opportunity to serve FCRSPA.

Membership Musings (continued)

Do You Have A Good Eye and A Good Camera?

Thanks to **Carroll Kehne** for taking the photographs of our March luncheon. Can you help us out for the May 3rd luncheon, Noon, at Morningside Inn?

If you are interested, please let me know: membership@fcrspa.org



Volunteer Corner

In this newsletter, opportunities for contributing include:

- Community Foundation Scholarships: Page 1
- Membership Committee Co-Chair: Page 3
- School Supplies & Bridges to Success Donations: Page 7
- 5K Walk for Ovarian Cancer: Page 9



CALL TO ACTION!

“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 friends 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 via email at: membership@fcrspa.org

Welcome Table

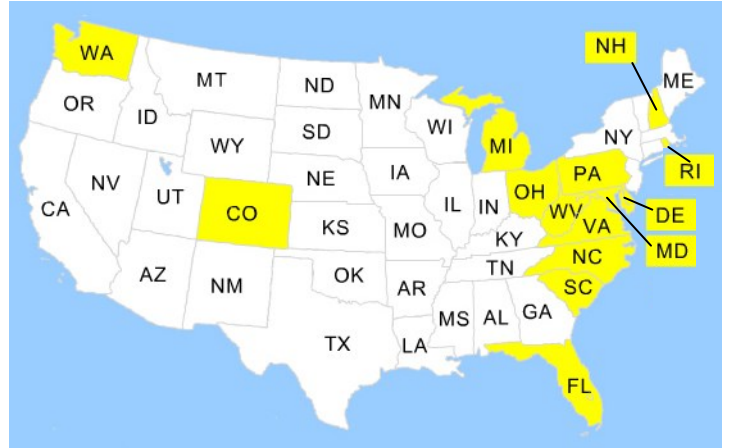
The Membership Committee added a Welcome Table to our get-togethers. New Members, those who have been with FCRSPA for 12 months or less, are invited to join us at a specially designated table to sit together and meet other new members as well as several longer term members. If you would like to help welcome new members at the Welcome Table, please let me know. Thank you!



Membership Musings (continued)

Did You Know?

FCRSPA has members in 14 states: Rhode Island, Ohio, Maryland (of course), Pennsylvania, West Virginia, Virginia, Delaware, New Hampshire, Florida, South Carolina, North Carolina, Washington, Michigan and Colorado!



Please send me an email or call me if you have any questions or need more information.

..... Judy

membership@fcrspa.org



IN MEMORIAM

Sam W. Maples, Jr.

29 Dec. 1923 — 18 Mar. 2016

Ronald M. Neff

27 Aug. 1935 — 14 Feb. 2016

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:

Email: necrology@fcrspa.org

Contact Information for Brenda Martz:

Email: necrology2@fcrspa.org

Insurance / Health Report *by Joe Polce*

FHM Emergency Room Problem

A letter from United Health Care (UHC) was recently sent to any active or pre-Medicare member explaining that the Medical Emergency Professionals physician group is no longer in the UHC network. This physician group is associated with the Emergency Room at Frederick Memorial Hospital (FMH) as well as other local hospitals. The letter also explained that to continue receiving the highest level of benefits (in-network), a member should choose another physician within the UHC network for care that you may receive on or after 31 December 2015. This letter was completely incorrect regarding the billing claims.

According to the provisions of our health plan, as long as a covered member or dependent receives care from a facility that is within the UHC network (in-network), claims for out-of-network physicians will still be processed at the in-network level. This applies to hospital-based providers such as anesthesiologists, emergency physicians, pathologists, radiologists and other facility-based providers. This means that a member does not have to select another physician as long as the service was from a facility that is in the UHC network. FMH is an in-network facility. UHC has apologized for the error and is sending out a corrected letter. The letters will only be sent to a member that received care by one of the physicians mentioned above. None of this applies to Medicare eligible members.

New Medical Practice

Two doctors have opened a new model to provide medical care in Frederick. There was an article in the Frederick News-Post on Tuesday, March 15th regarding this new practice. This is a membership based practice that does not accept insurance. The premise is that for a fee of \$1,800 per person, the doctors will provide individualized medical care that covers most procedures and visits which includes an annual physical exam and lab work. The annual membership fee is not covered under UHC's contract which means that FCPS members cannot file for reimbursement. The doctors have encouraged their patients to have regular insurance for specialists and hospital visits. Please, check out all insurance possibilities if a decision is made to join this practice.

Plan Expiration Dates

The following are dates that our medical, dental, prescription and life insurance plans will expire. A rebidding process will begin one year prior to these dates.

Medical - June 30, 2018

Prescription - June 30, 2019

Dental - June 30, 2017

Life Insurance - June 30, 2019

... Joe

Volunteer Response! *by Judy Brandenburg*

I'm excited to share the news with you that two FCRSPA members have stepped forward to fill areas of need!

Linda King has volunteered to serve in the position of President-Elect!

Cindy Stull has volunteered to chair the Archives Committee!

Thank you, Linda and Cindy! I'm eager to work with both of you as we serve FCRSPA!



BOE Candidate Forum *by Joe Polce*

The FCRSPA Board of Directors has decided to invite the BOE election candidates to a forum on September 6, 2016 at Homewood at Crumland Farms. The event will be from 8:30 a.m. to 12:00 noon in the Chapel/multi-purpose room. The address for Homewood is 7404 Willow Road, Frederick. After the April 26 primary election, six of the eight candidates will move on to the General election in November. Three of the six will become BOE members after the November election. Prior to the forum, the Board will develop a list of questions to be mailed to the six candidates. The response to these questions will be the main topic of discussion at the forum.

It is the intent of the Board to make a recommendation to the members of which three BOE candidates will best support current and future FCPS retirees. Your input regarding questions/concerns is encouraged. You may email Joe Polce at health@fcrspa.org or Sally Smith at pres@fcrspa.org with responses.

The BOE candidates are:

Zakir Bengali (incumbent)	Jay Mason
Michael Bunitsky	Shirley McDonald
Lois Jarman	Cindy Rose
Ken Kerr	Joy Schaefer (incumbent)

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 Tuesday, May 3rd 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 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. Over \$2,000 was collected! A few bags of school supplies were also donated. Also, a bag of travel-size toiletries was donated for the Bridges to Success program to assist needy, low-income, and homeless students.

Looking ahead, we will also be collecting school supplies and cash at the July 12th picnic dinner at the Jefferson Ruritan Club. By then, there may be some excellent sales at the office supply stores and you might stretch your donation dollars.

... Irene Bailey, Beryl Long, Claudia Harrington
Community Services Co-chairs



Travel size soaps, shampoos, lotions, etc. *by Irene Bailey*

Did you travel this winter and carry home small soaps, shampoos, lotions, etc. and are now wondering who could use them? Bring them to the May 3rd luncheon at Morningside Inn and the Bridges to Success program will get them to needy Frederick County Students.



Consumer, Health and Fitness Tips *by Dave Markoe*

Strength Training (Part 1 of a 3-part series)

Several of our members have asked me about strength programs for seniors. In this first of three editions, I will try to introduce you to strength training. Because of the length of this topic, I will be continuing it in the next two newsletters.

While there are many articles on the Internet regarding senior strength programs, I have pulled together some of those practices. Since I have been involved in strength training the better part of my life, I've also incorporated my experiences.

When many people think about strength training, they think about gyms and lifting heavy weights. This scares many people away from strength conditioning. This article isn't about that type of program. I will attempt to build a case for why it is important for someone our age to think about why we should consider strength training.

Keep in mind that the best fitness program is one that you will stick with. So often I hear someone say, "I'm going to start working out and lift weights." They go to the gym and work like crazy, lifting weights heavier than they should and over-exercising. After a week, they are so sore they can't move.

At that point, they are not going to continue their fitness program. When I was at the YMCA, I saw this pattern evolve every January, and by the first of February, there were many dropouts. When you start your fitness program, go slowly and gradually work up to a reasonable level and pace; don't be a fitness dropout.

Usually when you think about total fitness, you include strength and cardio training. Most doctors and fitness experts today are stressing that while cardio training is important, strength training is equally important. In

this article, I'm not going to talk too much about cardio fitness, other than to suggest walking is a great means of cardio training. But, here again, start slowly and increase your distance slowly. Do not go out and walk five miles your first couple of times out. Walk for 10 minutes and increase your time and distance at your own pace. When you feel comfortable with your pace, increase the time and distance.

Doctors have been saying for a long time that exercise, and particularly strength training, can help with osteoporosis, arthritis, balance, pulmonary disease, diabetes, back problems and obesity. I can personally attest that my exercising has helped my arthritis, balance, back problems and weight control.

While cardio is more complex than just walking or running, strength training also has many different facets to it, such as frequency (how often), intensity (how hard), time (how long), and type of exercise (lifting, stretching, etc.)

You have to think about the different muscle groups — upper body, lower body, large muscle groups and the fine muscle groups. Naturally, some of these things also apply to cardio fitness as well.

This is a brief introduction that, hopefully, will get you to think about what type of strength program would best fit your needs. In the next edition, I will suggest a beginners' program that might be of interest to you. I would suggest that you check with your doctor before you begin any program, especially if you have any past injuries, illnesses or conditions, or medications that may affect you.

Please stay tuned for the next edition. I sure hope you have a great spring; it is time for shorts and T-shirts!

... Dave



Break the Silence of Ovarian Cancer by Cathie Duncan

The National Ovarian Cancer Coalition (NOCC) Frederick Chapter will be hosting their 3rd Annual 5K Walk to Break the Silence on Ovarian Cancer at Baker Park on June 18th at 8:30 AM. It is an inspiring and energizing day for our survivors and a day to remember and pay tribute to those we have lost to the disease. Last year, we raised over \$90,000 and were amazed by the immense community support for awareness and research for a cure.

We walk to raise funds, but mainly we walk to raise awareness of this deadly disease. Ovarian cancer is the deadliest gynecologic cancer and impacts 1 in 71 women. Frightening but true — this year, 21,980 women will receive a new ovarian cancer diagnosis. According to the American Cancer Society, when ovarian cancer is found early at a localized state, the survival rate of patients who live longer than 5 years is 90%.

You can register to walk as an individual, form a team or join a team (Cathie's Warriors, Heather's Hope, etc.) I hope you will join us or consider donating to this important cause. To learn more about the event, to donate money, or to register for the walk, please go to: nocc.kintera.org/Frederick.

Also, please plan to join us for our fundraiser at La Paz Restaurant, 51 South market Street on Monday, May 2nd from 4-9. La Paz will donate 20% of the proceeds to our walk.

Thank you for your support!

*Cathie Duncan, Ovarian Cancer Survivor
NOCC Frederick Walk Coordinator*



WHAT: 3rd Annual 5K Walk to Break the Silence on Ovarian Cancer

WHEN: June 18, 2016

TIME: 8:30 AM

*LOCATION: Baker Park
121 Bentz Street
Frederick, MD*

Let's Celebrate Earth Day by GOING GREEN!

Earth Day is April 22nd! Why not celebrate Earth Day by making a positive choice to "GO GREEN" and receive your copy of the FCRSPA newsletter electronically?

Contact Bob and Lois Humphrey to let them know you've made a proactive choice to begin receiving your copy of this newsletter via email. You will be helping to cut down on waste products in our environment, AND you will be saving FCRSPA printing and mailing cost\$. It's a winning choice! You will be a part of the solution to use our planet's resources wisely ... as well as helping with the financial health of our organization!

To sign up for electronic delivery of the newsletter, please contact Bob and Lois Humphrey at:

email@fcrspa.org. Thank you!



News You May Want to Use

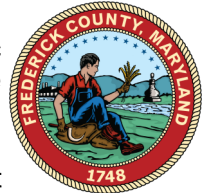
Need a Ride?

There are options that may be beneficial to you!

Several members have called for assistance with transportation needs for medical and other appointments. FCRSPA members are happy to help when they can but cannot always oblige. Please check out these Frederick County resources for possible help with your transportation needs.



TransIT Services of Frederick County is Frederick County's Public transportation system providing local and commuter bus service AND demand-response paratransit services.



TransIT-Plus is a countywide, shared-ride, curb-to-curb paratransit service for senior citizens and persons with disabilities. The service is available M-F from 8AM-4PM. Reservations must be made a minimum of 3 business days in advance. To use the service a senior citizen must apply and be approved. Fares are \$2.00 each way for medical transportation and \$3.00 each way for non-medical transportation. Call 301.600.2065 or Email: transit@frederickcountymd.gov for additional information and/or help with an application.

Call 301.600.2065 or Email: transit@frederickcountymd.gov for additional information and/or help with an application.

FREE Groceries for Seniors

The Department of Aging in cooperation with Seed of Life, Inc. and the Western Maryland branch of the Maryland Food Bank offers a monthly food distribution program for eligible seniors on the first Friday of each month at 1:00 PM at the Frederick Senior Center at 1440 Taney Avenue. Call 301.600.3525 for more information. This is a "drive up" distribution system. You can register while sitting in your car and then drive up to the grocery distribution area where volunteers will load the groceries into your car for you. (Plan to arrive around 12:40-12:45 to get in line with your car and register.)



Senior Health Fair

Towson Nursing Students are hosting a Senior Health Fair at the Frederick Senior Center. There will be speakers, demonstrations and exhibitors. Topics include Medical Supplies, Healthy Eating, Medications, Blood Pressure Screenings, Fire Safety, and more! A box lunch will be available for a donation (whatever you feel you can pay). You must register prior to April 19th in order to receive the box lunch. Call 301.600.3525 to register.

Property Tax Seminar

Diane Fox, CPA and Frederick County Treasurer, presented a seminar on March 10, 2016 regarding property tax credits for seniors to interested FCRSPA members. We are still waiting to hear how much money members saved because of the knowledge they gained at this tax seminar!

Pictured is Sally Smith, FCRSPA President (left), who presented a Certificate of Appreciation from the group to Ms. Fox (right) following her presentation.

The beautiful certificate that features the FCRSPA logo was created by Carroll Kehne.



March Luncheon at Dutch's Daughter

A delicious plated luncheon at Dutch's Daughter was the setting for our March gathering. We were honored to have Judith Zahren, MRSPA Executive Director, as our guest. We were also honored to have two representatives from the Community Foundation speak to our group. Pilar Olivo, Director of Community Impact, and Becki DeLauter, Grants and Scholarship Administrator, gave an informative presentation about the scholarship program. Everyone who was there had a most enjoyable time. Many of the 141 attendees lingered after the event to visit longer with friends and former coworkers. It was a good afternoon of fellowship and fun!



Shown in the photo to the LEFT are:

Center: Sally Smith, FCRSPA President, with Pilar Olivo (left), Director of Community Impact, and Becki DeLauter (right), Grants and Scholarship Administrator, with the Community Foundation of Frederick County.

Shown in the photo BELOW (left to right): Deborah Miller enjoyed the luncheon by sitting at the New Member Welcome Table. Shown with FCRSPA President, Sally Smith.



In this photo: The group listens intently to the Scholarship Presentation given by Community Foundation representative, Pilar Olivo.



Shown in the photo to the RIGHT: Judith Zahren, MRSPA Executive Director, speaking to our group.



Shown in the photo to the LEFT: Door Prize winners received one of the hottest gifts on the market right now: Relaxing Adult Coloring Books and colored pencils! Recipients were Linda Gouker, Dotty Lowman, Margaret Lutman, Becky Marshall, Earl F. Miller, Pilar Olivo, Carolyn Pleasant, Chet Pleasant, Jack Tritt, and Marsha Wise! Congratulations, Winners! We hope you enjoyed the books!



Legislative Review???? by Tish Raff, MRSPA Legislative Aide

This would be a good time to review the legislation enacted by this year's General Assembly. However, as I write, hardly anything has been finalized. Actually that's typical. Most of the action occurs in the last few weeks of the 90 day session that ends on April 11.

One bill that looks promising is an increase in funding for Senior Citizen Activity Centers throughout the state. This would potentially benefit county centers in Frederick, Urbana, Brunswick, and Emmitsburg.

Another bill that was withdrawn despite the best efforts of Senator Ron Young dealt with end of life options. That bill would have allowed a terminally ill person within a projected six months of death to obtain life-ending medication to self-administer at a time of the patient's own choosing. Unique features of the bill included consultation with at least two doctors that required both oral and written requests for the medication over a fifteen day period. Doctors and pharmacists would not be required to participate under the bill, but insurance companies would be required to participate. Cause of death would NOT be suicide but whatever the terminal illness was. Championed by Howard County delegate Shane Pendergrass, this bill will probably be re-visited again next year.

At this writing it seems likely that some provision for a change in long term care insurance tax credits will go forward. Currently there is a maximum \$500 credit for this insurance in the first year only. There have been bills addressing a change to allow annual tax credits for long term care insurance for several years.

Additional income tax exemptions for people over 65 are also under consideration. There is currently a \$1,000 additional exemption, but that would increase to \$5,000 by 2020 if the legislation is passed. Since Maryland does not tax social security, this would assist people with pensions and other sources of income.

So, the challenge to you is to find out what actually happened by the end of the session. Check MRSPA.org for legislative updates or visit the Maryland General Assembly website for final versions of any bills that passed both houses and were signed by the governor.

... Tish



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

8009 Ridge Road
Frederick, Maryland 21702-3530

MARK YOUR CALENDAR!

Group Gatherings

Tuesday, May 3, 2016
Morningside Inn at Noon

Tuesday, July 12, 2016
Annual Dinner Picnic at 6 PM
Jefferson Ruritan Center

Tuesday, October 11, 2016
Lewistown Fire Hall at Noon

Tuesday, December 6, 2016
Dutch's Daughter at 8:30 AM

~ ~ ~ ~ ~

FCRSPA Board of
Directors Meetings

Meetings are held at CTC on
Tuesdays at 1:30 pm
in the Spires Café

May 24, 2016
August 2, 2016
October 18, 2016



**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



(complete reverse side of form)