

APRIL 2017

VOLUME 10, No. 2

INSIDE THIS ISSUE:

President's Message by Sally Smith

Who would have thought that our only real snowfall this winter would have caused us to cancel our March luncheon! Mother Nature always has a surprise up her sleeve!

Since our March meeting has traditionally been dedicated to raising money in support of our scholarship fund, we will be giving everyone the opportunity to contribute at our May 17 meeting, instead. Hospital volunteers will be sharing information with luncheon attendees about how to become a volunteer at Frederick Memorial Hospital. The choir from Urbana Middle School, under the direction of Mr. Tom Mitchell, will provide entertainment. The President of MRSPA, Fay Miller, will be attending our luncheon and installing our new officers.

In March volunteers gathered together at Career and Technology Center to make 11 more no-sew blankets for the Children of Incarcerated Parents Partnership. We will be getting together again from noon until 3:00 on May 3 to create more blankets. If you would like to be a part of this worthwhile project, please contact me by April 26 so that we can be sure to purchase enough blanket kits.

Please be sure to read about the upcoming "5 Wishes Seminar" (on page 11) regarding advance care planning

and establishing trusts. Contact Collette Baker if you want to attend this valuable session. There is also information concerning the opportunity (F.R.I.E.N.D.S.) to become involved in a program to help students with Down Syndrome improve their reading skills. (See page 9.)

At the May 17 meeting members will vote to approve the proposed 2016-2017 budget. Please review the budget figures (on page 10) prior to the meeting. Thank you.

This is my last newsletter message to you. During the past two years I have had the wonderful privilege of serving you as your president. For me, the time has just flown by! I have enjoyed my tenure and as your immediate past-president, I will continue to serve you and will always welcome hearing from you.

As always, please feel free to contact me with any questions or concerns, or to let me know you plan to attend the May 3 blanket making activity. Hope to see you at the luncheon on May 17th!

..... Sally
simplysally@comcast.net
 Phone: 301-694-7289

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FCRSPA May Luncheon



Wednesday, May 17, 2017

Reservations are due to Brenda Banko by May 1st
(Reservation Form is on page 12 of this newsletter)

Morning Side Inn
7477 McKaig Road
Frederick, MD 21701

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

COST: \$26.00 per person (members and guests)

MENU

Choice of **ONE** Entrée:

Prime Rib of Beef ~ ~ **OR** ~ ~ Fresh Filet of Salmon (*seasoned with Lemon Pepper & served with Lemon Dill Beurre Blanc*)

All Meals Include:

- Garden Salad
- Herb Roasted Potatoes
- Fresh Vegetable Medley
- Bread & Butter
- Fruits of the Forest Pie
- Coffee, Tea, Water

Make your reservation today! You won't want to miss this special time of fellowship, delicious food, good entertainment, and fun!

The restaurant suggests that guests with limited mobility should be dropped off at the front door. There is also limited handicap-accessible parking available near the main building of the inn. If you need additional information about accessible parking, please call the Morningside Inn at 301.898.3920

Remembrance & 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

Children of Incarcerated Parents Partnership



The beautiful blanket shown in this photo was made by FCRSPA members for the Children of Incarcerated Parents Partnership. A big THANK YOU to the members who participated in this activity and made eleven blankets! Shown in the photo, left to right: Shirley Richardson, Sally Smith, Cathie Duncan, Linda Gouker, Carol Stitely, Sue Blair, Shelley Miller, Jodi Herche, Sue Baldwin.

Come join us on May 3rd for another blanket making session at CTC Spires Café!

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

Have you brought small soaps, shampoos, lotions, etc. home from your travels and are now wondering who could use them? Bring them to the May 17 luncheon Morningside Inn. The Bridges to Success program will distribute these items to homeless or needy students in Frederick County. Thank you!

... Irene Bailey, Beryl Long, Claudia Harrington



Membership Musings by Marsha Wise and Ann Miller

HELLO

We hope that you are enjoying spring and looking forward to summer fun! We are heading into our busy membership recruitment season as many of our former colleagues will be entering the wonderful world of retirement. Please encourage those whom you know are retiring to join us!

MRSPA Membership dues will be increasing to \$45 for the 2017-2018 Membership Year as voted on at the 2016 MRSPA Business Meeting, thus making your total unified membership dues \$55.00.

- MRSPA will send billing notices in May. **IF you pay by CHECK**, you will receive your **BILLING NOTICE** in late April/early May. This includes **BOTH** your **State** and **Local** membership. While your membership card is included with the billing, it is not active until MRSPA receives your check.
- Automatic deduction renewals will be deducted on July 31.
- Local only members will receive their billing notices in May.
- The **membership application** in this newsletter on pages 13 & 14 is only to be forwarded to **non-members**. If you have a friend interested in joining our organization, print the form and give it to them to use. Because YOU are already a member, you do **NOT** use this form for your own membership purposes. **Wait** for your billing notice or automatic deduction.
- Automatic deduction eliminates the extra step of having to write and mail a check.

Should you have questions or suggestions, please contact us at our new Membership email:

myfcrspa@gmail.com or by calling Ann at 301-898-9033.

Membership Report

Total Membership as of March 23, 2017 = 749

FCRSPA is now at 749 members, with 700 state and local members and 49 local-only members. Since the membership year began anew on March 1, 2017, we have gained 4 new members.

WELCOME

To our new members!!

Paulette Kolb, Claudia Neally, Beverly Phillips, and Dorothy Wood.



Find us on
Facebook

*If you are a Facebook member, you can find our page by searching **Frederick County Retired School Personnel Association**. All requests will be vetted against our membership roster.*

continued on the next page —>

Membership Musings *(continued)*

Membership Committee Opportunities *(continued)*

Volunteer Corner

If you would like to help with photography or welcoming new members, please let Ann Miller know at 301-898-9033 or email us at myfcrspa@gmail.com.



Also, we need individuals to join us at the Welcome Table for the May Luncheon at Morningside Inn. New members (those who have been with FCRSPA for 12 months or less), are invited to join us at this specially designated table to sit together and meet other new members as well as several longer-term members.

In this newsletter, opportunities for contributing also include:



- Bridges to Success Donations: pg. 3
- FCRSPA Scholarship Fund: pg. 7
- COIPP (Children of Incarcerated Parents Partnership) No-Sew Blanket Project will be held on May 3rd.
- F.R.I.E.N.D.S. Needs volunteers to help with its reading program: pg. 9
- Donation of School Supplies: pg. 13
- Volunteer Recording Secretary Position with local SAR Chapter: pg. 13

Feel free to contact us if we can be of help to you with state membership or if you have suggestions for us!

... Marsha Wise, Membership Co-chair; myfcrspa@gmail.com

... Ann F. Miller, Membership Co-chair; (301) 898-9033

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! See the Membership Application form on pages 13-14 of this newsletter. Print out the application form and give it to a non-member friend.

Handbook and Membership Roster *by Marsha Wise*

LAST CALL ...

We are still putting the last minute touches on the revision of the Handbook and Roster to provide these publications to all members who wish to have this information. The Handbook, which includes, but is not limited to, the Constitution and list of meeting dates, is available on the FCRSPA website and the Closed Group Facebook page or email attachment.

The Membership Directory will be available via email to those who request it. This will be updated at least annually. Hard copies will be available upon request for a \$5 fee to cover printing and mailing costs and will be updated on an annual basis.

The membership directory will include **mailing address** and **phone number** as published previously for each member, with **email address added**.

Please let us know if you **do not want** any of this information published for the directory by emailing myfcpa@gmail.com or calling (301) 898-9033 no later than May 1, 2017. If you have previously requested that your information be unlisted, that information will continue to be unlisted.

To receive your copies:

- Send requests for emailed Handbooks and/or Directories to myfcrspa@gmail.com **OR**
- Send \$5 to (FCRSPA c/o Ann Miller, 12424 Creagerstown Road, Thurmont, MD 21788), requesting a hard copy of the Handbook and/or Directory, to be mailed when available.

Membership Roster Additions/Changes

NEW MEMBERS

Paulette L. Kolb
8103 Laurel Ridge Road
Frederick, MD 21702-2992

Claudia I. Neally
2206 West Greenleaf Drive
Frederick, MD 21702-2629

Beverly A. Phillips
205 Oakmanor Way
Walkersville, MD 21793-8135

Dorothy L. Wood
103 Copper Oaks Court
Woodsboro, MD 21798-8332

ADDRESS CHANGES

Karen M. Howser
16505 Virginia Avenue, Unit 1141
Williamsport, MD 21795-1483

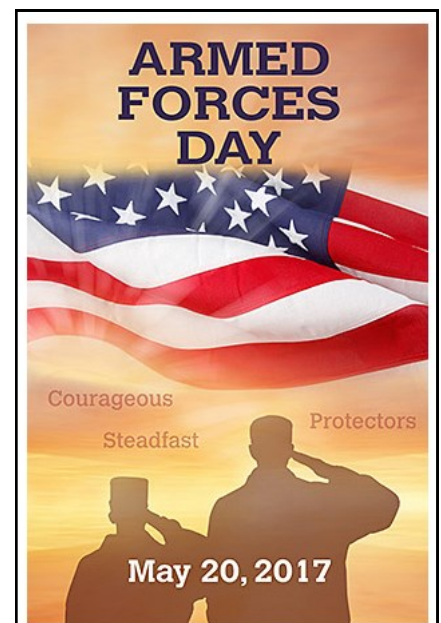


IN MEMORIAM

Paul E. Fogle
11 Jul 1926 — 25 Mar 2017

Anita C. Jones
6 Jun 1926 — 26 Mar 2017

Peter T. Whitby
25 Jul 1961 — 5 Mar 2017



FCRSPA Scholarship Fund *by Nancy Gordon*

Since our March 2017 luncheon was cancelled due to the “unexpected” snow, we were unable to continue our practice of designating March as the time members make contributions to the FCRSPA Scholarship Fund. If you wish to contribute to the fund, you may send your contribution to:

Martha Meadows
Box 1023
Frederick, MD 21702

Make checks payable to:
The Community Foundation of Frederick County.

Please note FCRSPA Scholarship Fund or the FCRSPA Petre Scholarship Fund on the memo line.

You may also bring your check to the May 17th luncheon at Morningside Inn. Of course, contributions can be made at any time throughout the year. Member support is greatly appreciated as the association continues to help students through the scholarship program.

FCRSPA will again award scholarships through the Community Foundation of Frederick County, continuing a practice that began in 2000.

Five scholarships, \$1,500 each, will be awarded to deserving Frederick County students through the Frederick County Retired School Personnel Association Scholarship Fund (three scholarships) and the Dr. Richard and Patricia Petre Scholarship Fund (two scholarships). Several members of FCRSPA serve as reviewers of scholarships for the foundation and FCRSPA members Bonnie Strine and Shirley Stroup serve on the scholarship panel which selects the award recipients for our scholarships.

Additional funds have been added to both accounts through the generosity of members and through memorials dedicated to the funds. In addition, FCRSPA budgets an amount to be added to the scholarship funds to ensure there is growth in the accounts.

Nancy Gordon
FCRSPA Scholarship Chair



Insurance / Health Report *by Joe Polce*

Wellness Checks

United Healthcare reported that a very low percentage of members have a yearly wellness check-up. A wellness exam is covered under the plan for active employees and retirees. There is no copay for this service. There is a slight difference for Medicare eligible retirees. Medicare does not cover yearly wellness exams, so a doctor's office may try to schedule a “welcome to Medicare” visit which is nothing more than a handshake. A yearly wellness visit is a very important medical tool in promoting good health. All retirees should take advantage of this coverage. Medicare retirees must inform their medical practice of this coverage if the practice will not schedule the complete wellness exam.

. . . . Joe

Consumer, Health and Fitness Tips by *Dave Markoe*

Happy Spring to all of you!

As I started to prepare this article, I began thinking about the article I had in the last newsletter—Mind, Body and Spirit — in relation to the ordeal Linda and I had on January 15, 2017. As many of you have heard, we were in a bus accident in New Zealand. It was a very foggy, rainy morning on the eighth day of our vacation. We were traveling down a rather narrow mountain road from a ski resort in a very remote area when suddenly we came to a small intersection where we were supposed to turn left. Because of the very dense fog, the bus driver didn't see the intersection soon enough to make the turn. We went through a guardrail, plunged down a forty-foot embankment and partially rolled over into a small river.

Thank God all fifteen of us were wearing our seatbelts. Everyone survived the crash. Because of how the bus rolled to the right, Linda and I were left hanging up in the air on the left side in the back of the bus, being held by our seat belts. Linda was able to release her seat belt, and when she did, she went crashing down, bottom first, striking the right side of the bus. I couldn't release my seatbelt, but finally another passenger came to help me. When my belt released, I went crashing down, head first hitting the bus window. The water began flowing into the bus through the broken window. I was dazed and didn't see the two men who pulled Linda through the broken bus window to position her on some rocks in the river. Fortunately, the river was only about waist deep. I finally was able to pull myself through the bus window. I found Linda sitting on a rock in the water by the edge of the riverbank; she was unable to walk and her left shoulder was dislocated.

Eight of us escaped through that bus window. Most everyone was in a state of shock. The banks of the river were too steep for any of us to go up; we were stuck in the river until help arrived. A passing motorist came upon the wreck and called for help. We remained in the river for almost an hour until the rescue

people could get us out. Linda had to be carried down the river, on a backboard, until we could find a place to get out. It was still too foggy for the helicopter to land at the accident site; the ambulance drove us to the helicopter. We were flown to a hospital in Whanganui, New Zealand. Along with the dislocated shoulder, Linda had multiple broken bones and fractures in her back and pelvis. I ended up with multiple cuts and bruises, but nothing serious.

We both were admitted to the hospital. I was discharged after a week, and Linda remained in the hospital for three weeks. The medical care at Whanganui Hospital was fantastic. New Zealand has a law that if tourists or visitors are injured in an accident, their entire medical expenses are totally paid. We didn't have to pay a cent.

When we arrived at the hospital, we realized we had lost our eyeglasses, cameras, both of our iPhones, and iPads. All of our contact information was in the phones, which were now in the river. We eventually, with the help of the tour company, were able to contact our children to let them know what happened. It was extremely difficult for us to communicate with anyone in the USA. After 21 days, when Linda was deemed satisfactory to fly, we were discharged from the hospital. We now had to face a 20-hour flight back to Dulles. We made it with a lot of good help along the way. It was good to be back home!

You might wonder what all of this has to do with Mind, Body and Spirit. After the accident, I remembered what I had written just a few weeks earlier, and it so resonated with me that if we are going to get through this ordeal, we must remain positive and upbeat. Several of the nurses commented to us, "How can you two be so happy after what you've been through?" Both of us concluded that what has happened, has happened, and there is not anything we can do about it; we were going to make the best of it. The people at the hospital, who provided round-the-

(continued on next page —>)

Consumer, Health and Fitness Tips (continued)

clock care, and even the town's people of Whanganui who visited us, lifted our spirits. The people of New Zealand were wonderful to us.

In the weeks since we've returned home, there have been difficult times for us, but the cards, notes, calls, and visits from many of you have been wonderful. Linda and I can't thank you enough for your thoughtfulness and caring. We'll hold you in our hearts forever. THANK YOU!

In closing, I want to share a quote by Anne Bradstreet, "If we had no winter, the spring would not be so pleasant; if we did not sometimes taste of adversity, prosperity would not be so welcome." We are alive and getting better!

... Dave



P.S. If you travel, especially internationally, have a good travel insurance policy. We are thankful that we had a good one.

F.R.I.E.N.D.S by Denny Weikert

Family Resource Information & Education Network for Down Syndrome (F.R.I.E.N.D.S.) is exploring the possibility of engaging retired teachers to help our children and adults, living with Down Syndrome, to become better readers. We believe that each of our children, young or old, can achieve a better life experience if their reading skills are enhanced.

Our group would like to know if you, the retired educator, using your wonderful skills at teaching, would be interested in contributing your time and skills to work with our children on a regular basis in order to help them become better readers. This plan is in its infancy, and we would like to know if there is an interest in developing a program like this, which could become a model for the rest of the state and beyond.



Issues that would need to be addressed and hammered out would be:

- What location would be used? i.e. teachers' or students' homes, local schools, local libraries, etc.
- What would be the best times to do this and how often?
- What books and/or magazines would be used?

We strongly believe that this would not be limited to just retired special educators; we envision that all teachers, in all aspects of teaching, and from all grade levels, would be candidates for this program.

Please let us know if you would be interested so that we can take this to the next level and make it a reality!

Any questions, please call Denny Weikert at 301-676-4420 or email at dweikert@friendsoffredco.org.

Thank you very much!

FCRSPA Proposed Budget for 2016-2017

FCRSPA Proposed Budget 2016-2017

INCOME

FCRSPA Member Dues	\$6,710.00
July luncheon	\$1,456.00
October luncheon	\$2,145.00
December luncheon	\$2,577.00
March luncheon	\$3,192.00
May luncheon	\$3,096.00
Miscellaneous	\$1,100.00
MRSPA Posatge	\$45.00

TOTAL INCOME **\$20,321.00**

EXPENSES

July luncheon	\$1,150.00
October luncheon	\$2,190.00
December luncheon	\$2,776.00
March luncheon	\$3,258.00
May luncheon	\$3,326.00
MRSPA scholarship prize	\$478.00
Handbook	\$0.00
Membership	\$1,019.00
Postage	\$946.00
Outreach	\$1,220.00
Newsletter	\$2,368.00
Miscellaneous	\$1,590.00

TOTAL EXPENSES **\$20,321.00**

Please review the Proposed 2016-2017 Budget prior to our May 17th gathering at Morningside Inn. We will be voting to approve this budget during the meeting.

Thank you!



Wishing you the very best this Mother's Day!


spring

is here!

Five Wishes Advance Care Planning & Establishing Trusts Seminar

Five Wishes Advance Care Planning and Establishing Trusts Seminar

DATE: April 24, 2017 **TIME:** 1:30—3:00 pm

LOCATION: Frederick County Chamber of Commerce
Office Training Room
8420-B Gas House Pike
Frederick, MD 21701

TO REGISTER: Contact Colette Baker,
Legacy Financial Associates
Phone: 301-624-1717

(Attendance is limited to the first 30 who register. Pre-registration is required.)

What is Five Wishes?

- Five Wishes lets you put in writing exactly how you wish to be treated if you get seriously ill.
- By completing the Five Wishes booklet, you describe your wishes for:
 - ◊ The person who will make health care decisions when you can't
 - ◊ Medical treatment you do or do not want
 - ◊ How comfortable you want to be
 - ◊ How you want people to treat you
 - ◊ What you want your loved ones to know

The Five Wishes advance care directive is a legal document recognized in almost every state. Workshop participants will receive the Five Wishes booklet at no cost!

Presented by:

Tracy Bush, Registered Financial Consultant, Legacy Financial Associates

Tracy has been helping clients since 1988 make informed decisions with their assets. He is committed to helping retirees make wise choices in accordance with their own personal situations, needs, and financial goals. Tracy has served on national panels discussing income planning and business plans, and is currently the President of the Kiwanis Club of Suburban Frederick.

Dan Papuchis, Esq., Papuchis Law

A graduate of Gettysburg College and the University of Maryland School of Law, Dan practices in the areas of estate planning, charitable planning, and estate and trust administration. He is a council member for the Town of Myersville, secretary of the Estate Planning Council for Frederick and serves on committees for the YMCA and St. John the Evangelist and is a member of the Rotary Club of Carroll Creek. Dan will speak about establishing trusts.

Jill Rosner, RN, BSN, CMM, Rosner Healthcare Navigation

Jill, an aging life care expert, works with the areas of eldercare consulting and management, patient advocacy, general patient care planning and consulting and placement option evaluation and consulting. Jill will be explaining the Five Wishes Advance Care Planning Document.

*Legacy Financial Associates
149 W. Patrick Street
Frederick, MD 21701
301-624-1717*



Securities and Investment Advisory Services Offered Through H. Beck, Inc. (Member FINRA/SIPC); 6600 Rockledge Drive, 6 Fl., Bethesda, MD 20617 (301) 468-0100

Legacy Financial Associates, Dan Papuchis, Jill Rosner and H. Beck, Inc. are not affiliated.



FCRSPA May Luncheon Reservation Form

Wednesday, May 17, 2017

Reservations must be received **NO LATER** than May 1, 2017

Location: Morningside Inn
7477 McKaig Road
Frederick, MD 21701

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

Cost Per Person: \$26.00 (Members & Guests)



Please remember to specify choice of Entrée for yourself and your guest. Thank you!

Your Name: _____ Name of Guest: _____

Circle Choice: Prime Rib — OR — Salmon

Circle Choice: Prime Rib — OR — Salmon

Street: _____ City: _____ State: _____ ZIP: _____

Phone: _____ Email: _____

Total Number Attending: _____ Are you a ****New Member?** _____ Yes _____ No

\$ _____ Amount Enclosed (\$26.00 per person — Members & Guests)

**** For New Members Only:** New Members are those who have belonged 12 months or less. Will you join us at the New Members' Welcome Table or will you be sitting with someone elsewhere?

_____ Yes, I will sit at the New Members' Welcome Table.

_____ No, I will be sitting with someone elsewhere.

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

Brenda Banko
1849 Millstream Drive
Frederick, MD 21702

Brenda must have your reservation no later than May 1, 2017

Directions:

- * 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)

Community Services by Irene Bailey

After evaluating the Volunteer Hours Survey from last fall, the Community Services Committee recently nominated Liz Brady for an individual volunteerism award from MRSPA (Maryland Retired School Personnel Association). Also, the FCRSPA blanket-making project was nominated for an Association Award. The winners will be announced at the MRSPA business meeting in May.

Please bring school supplies for high school, middle, and elementary grade levels to the May 17th luncheon at Morningside Inn. Students are in need even in the last month of school. Thank you very much!

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

Volunteer Recording Secretary Position Available

Dr. John George has requested that we inform you that the Sergeant Lawrence Everhart Chapter of the Sons of the American Revolution is in need of the skills of an individual who can assume the role of a Recording Secretary until the Chapter can identify a candidate from among its membership.



The position of Associate Secretary is a volunteer position with no direct monetary compensation. However, the Chapter will cover the cost of meals at Chapter events where food is served. The Chapter may also provide transportation to and from any meetings, if requested. Details available upon request. Please contact Mr. Pat Baron at pat.baron@xecu.net.

The form (BELOW) is to be used only for NEW MEMBERSHIP. (Print it and give it to a friend who is currently not a member of FCRSPA.) It is NOT to be used to renew your membership.

Application for Membership in MRSPA (Please print)

Name _____ Date of Birth _____

Address _____

City _____ State _____ Zip _____

Telephone _____ Email _____

Do NOT share my information with member benefits providers.

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

(complete reverse side of form)



FREDERICK COUNTY RETIRED SCHOOL
PERSONNEL ASSOCIATION

8009 Ridge Road
Frederick, Maryland 21702-3530



MARK YOUR CALENDAR!

Group Gatherings

Wednesday, May 17, 2017
Morningside Inn at 12:00 noon

Tuesday, July 11, 2017
Annual Picnic at 6:00 PM

~ ~ ~ ~ ~

FCRSPA Board of
Directors Meetings

Meetings are held at CTC on
Tuesdays at 1:30 PM

May 23, 2017
August 1, 2017
October 17, 2017

The form (BELOW) is to be used only for NEW MEMBERSHIP. (Print it and give it to a friend who is currently not a member of FCRSPA.) It is NOT to be used to renew your membership.

PLEASE COMPLETE:

MRSPA dues \$45.00 + Local FCRSPA dues \$10.00 = Total Dues \$55.00

Please check the appropriate box:

I hereby authorize annual dues deduction from my July retirement check or deposit.

(Social Security Number is Required) _____ — _____ — _____

MRSPA Dues \$45 + Local FCRSPA Dues \$10 = \$55.00 minus \$10 (one-time reduction for Dues Deduction)
\$45.00 Total (will be deducted in July 2017)

Enclosed is a check for \$55 made payable to MRSPA.

(You may also join with 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 →)