

FEBRUARY 2016

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INSIDE THIS ISSUE:

President's Message by Sally Smith

I hope everyone enjoyed a happy, healthy holiday season. Although the removal of all the beautiful decorations marks the end of the season, it also marks the beginning of a new year full of hope and challenges.

Our breakfast at Dutch's Daughter was highlighted by a wonderful performance presented by the seventy member chorus from Oakdale Elementary School under the direction of Jessica Fitzwater. The children provided a perfect kickoff for the season. Our members in attendance contributed 207 toys for the Toys for Tots Program and many toiletries for the homeless. Your generosity is greatly appreciated.

In response to last year's life insurance issues with the Board of Education and concerns over possible health insurance changes in the future, we have decided to become more proactive! Joe Polce is spearheading a new Retiree Advocacy Committee to endeavor to keep you as well informed as possible. It is extremely important for all of us to unite as a body to protect our benefits. If you know of any FCPS retirees who do not currently belong to FCRSPA, please encourage them to join. We are the only organization concerned primarily with protecting retiree benefits and pensions. The stronger our voice the more influence we will have. As always, there is a membership form included in this newsletter. Please print one out for a friend. In the near future you will be receiving

the first in a series of letters in the mail informing you of current issues and asking for your active support.

Under the direction of Carroll Kehne, we are in the process of constructing our new website fcrspa.org. You are now able to check on our calendar of events, review the FCRSPA Constitution and the newsletter. You can also email any members of the Board of Directors with questions, suggestions or information you may wish to share. As the website develops, the newsletter will be available, as well as links to MRSPA and other organizations and topics of interest to retirees. I invite you to take a few minutes to check it out. A complete list of the FCRSPA Board of Directors' and Committee Chairs' email addresses is available under 'Contact Us' on the website.

Looking forward to seeing you at Dutch's Daughter on March 8. Be sure to get your reservations in early! Representatives from the Community Foundation of Frederick County will be attending to share information concerning the scholarship program. Max Muller, current President of MRSPA, and MRSPA Executive Director, Judith Zahren, will also be in attendance.

As always, your questions and concerns are welcome. You may email me at president@fcrspa.org.

..... Sally

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FCRSPA MARCH LUNCHEON

Tuesday, March 8, 2016



Reservations **MUST** be received by February 27th!
(Reservation Form is on page 5 of this newsletter.)

Dutch's Daughter Restaurant
581 Himes Avenue
Frederick, MD 21703

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

COST: \$24.00 per person (Members and Guests)

MENU

Choice of **ONE** Entrée:

- Fried Shrimp ~~ OR ~~ Dutch's Chicken (marinated chicken breast sautéed with country ham & asparagus, baked with cheese).

All Meals Include:

- Garden Salad
- Twice Baked Potato
- Green Beans
- Chocolate Mousse Pie **OR** Cheesecake with Raspberry Sauce
- Coffee, Tea or Soda

Representatives from the Community Foundation of Frederick County will be attending to share information concerning the Scholarship Program. Max Muller, current President of MRSPA, and MRSPA Executive Director, Judith Zahren, will also be in attendance.

Make your reservation today for this delicious meal!

Come join in the fun and fellowship!

THE FOCUS OF THE MARCH LUNCHEON WILL BE DONATIONS FOR SCHOLARSHIPS.



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

Membership Musings by *Judy I. Thompson*

Welcome to Our 12 New Members!

Welcome to our 12 New members! We are excited that you decided to join our organization and we look forward to working with you to secure the retirement benefits that we earned during our years as dedicated employees of FCPS. We hope to see you at the March 8th luncheon at Dutch's Daughter Restaurant!



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

Membership Report:

Total Membership = 729

We're now at 729 members, 674 state and local members and 55 local-only members. Since the membership year began anew March 1, 2015, we have gained 82 new members. **Emeritus** members from state memberships total 10. 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.

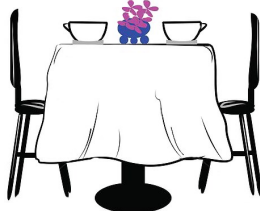
A proposal will come before the delegates to the state meeting in May to eliminate Emeritus membership effective July 1, 2017. The proposal includes allowing all who are Emeritus to continue that status. No new Emeritus members will be accepted after the 2016 enrollment if the proposal passes. Please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



Membership Committee Opportunities

We are expanding! If you would like to help with photography or welcoming new members, please let me know via email at: membership@fcrspa.org. We have other opportunities as well, so call or email to discuss your interests. Thanks!

Welcome Table



The Membership Committee is adding 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.

Membership Musings (continued)

Do You Have A Good Eye and A Good Camera?

Thanks to **Judy Brandenburg** for taking these great photographs of our December breakfast. Can you help us out for the March 8th luncheon, Noon, at Dutch's Daughter Restaurant?

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



Volunteer Corner

In this newsletter, opportunities for contributing include:

Membership Committee: Page 3-4

United Way Tax Help Program: Page 5

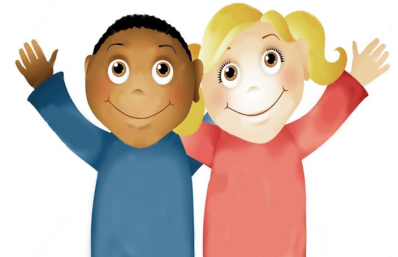
Archives Committee: Page 7

Bridges to Success Donations: Page 7



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.

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

..... Judy
Email: membership@fcrspa.org





FCRSPA March Luncheon Reservation Form — Tuesday, March 8, 2016



Reservations must be received **NO LATER** than February 27, 2016

Location: Dutch's Daughter Restaurant
581 Himes Avenue
Frederick, MD 21703

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

Cost Per Person: \$24.00 (Members & Guests)



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

Name: _____

Name of Guest: _____

Circle Choice: Fried Shrimp OR Dutch's Chicken

Circle Choice: Fried Shrimp OR Dutch's Chicken

Street: _____

City: _____ State: _____ ZIP: _____

Phone: _____

Email: _____

Total Number Attending: _____

Are you a ****New Member?** _____ Yes _____ No

\$ _____ Amount Enclosed (\$24.00 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.

To make a reservation for this luncheon, please contact Jan Cline via email at: social@fcrspa.org

Reservations must be finalized prior to February 27, 2016.

*My mittens warm my hands ...
My friends warm my heart!*



United Way Volunteer Opportunity by Joe Polce

United Way of Frederick County is seeking Volunteer Income Tax Assistance (VITA) tax preparers for the upcoming tax season. Learn valuable skills, then share those skills with the community by filing taxes for free in the community. Through VITA, you will help bring back money to hard working families while improving the financial stability in your community. If interested, contact Shana Knight, Community Engagement Manager, United Way of Frederick County. Her contact information is: Office — 301.663.4231; Cell — 301.305.1326; or email at sknight@uwfrederick.org.



Insurance / Health Report *by Joe Polce*

FCRSPA New Direction for 2016

The Board of Directors has decided that the Association will become more involved in the political election process for prospective Board of Education candidates and the Frederick County Government. This past year the BOE made arbitrary changes to the life insurance benefit offered to members upon retirement. This action was done without prior notification, causing anxiety, uncertainty and confusion with those that participate in the program. There is concern that changes in other retiree benefits could occur during future budget deliberations, specifically with health insurance benefits. It cannot be predicted how future BOE members will continue to support retiree earned benefits. It is for that reason that we, as retirees, must get more involved in the election process. An Association committee will be working directly with the Frederick County Teachers Association to provide retirees with a recommended slate of BOE candidates to help with your informed decision. There will be more information coming in the near future.



Medicare Deductible

The new Medicare deductible for 2016 is \$166.00 (\$147.00 in 2015). United HealthCare will not pay any claims until this deductible is met.

Delta Dental

The allowance for dental reset as of January 1, 2016. For those that have the dental insurance, you now have either \$1,000.00 or \$2,000.00 to use.

Life Insurance Brochure

The new life insurance program brochure is now available. The brochure explains the life insurance benefit. To acquire this brochure you need to email Doris Toms at doris.toms@fcps.org to request that it be sent electronically. The brochure will only be available via email. It will not be mailed to retirees.

... Joe

Email: health@fcrspa.org

MAKE A NEW YEAR'S RESOLUTION TO GO GREEN!

Why not make a New Year's Resolution that will be easy to keep?

Why not make a resolution to "GO GREEN"? It's such an easy thing to do!

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.



Community Services by Irene Bailey

December Donations

At the Holiday Breakfast at Dutch's Daughter restaurant in December, cash, checks and 207 toys were collected by the Community Services committee for the U.S. Marines' "Toys for Tots" campaign. That quantity qualifies FCRSPA to continue to display its logo to the public on the Toys for Tots website.

Also, a very large bag of toiletries was donated to Frederick County Public Schools for the Bridges to Success program to assist needy, low-income, and homeless students.

March Luncheon Focus

The focus at the March luncheon will be collecting for scholarships.

Bridges to Success Program Donations

Have you brought small soaps, shampoos, lotions, etc. home from your travels and are now wondering who could use them? Bring them to the March 8th luncheon at Dutch's Daughter Restaurant and the Bridges to Success Program will get them to needy Frederick County students.



. . . . Irene Bailey and Beryl Long
Community Services Co-chairs
Email: comm.services@fcrspa.org

FCRSPA Needs You! by Judy Brandenburg

FCRSPA needs someone to volunteer to be in charge of the ARCHIVES COMMITTEE — someone who has an interest in History and Historic Preservation. Does this sound like YOU? Please consider serving your organization in this capacity!

Recently, Sally, our president, discovered that there are 16 scrapbooks at the local Historical Society from the "RETIRED TEACHER'S ASSOCIATION" which was the beginning of our present FCRSPA. There are many interesting articles and letters that should be researched and documented for the future.

We need someone to Volunteer to be this very needed person to fill the position of ARCHIVES COMMITTEE CHAIRPERSON! Please call me to let me know that we can count on YOU!

Thank you for your consideration!

. . . Judy Brandenburg
Nominating Committee Chair
Email: nominating@fcrspa.org



Consumer, Health and Fitness Tips by *Dave Markoe*

PROBIOTICS

Recently, I have been reading a lot about probiotics and why we should be taking them. My first experience with probiotics was summer a year ago when I contracted Lyme's disease. Since I was on so many antibiotics for such a long time, the doctor said I needed something that was going to restore the good bacteria in my system. I have been taking probiotics since then.

Probiotics are live bacteria and yeasts that are good for your health, especially your digestive system. We usually think of bacteria as something that causes diseases. But your body is full of bacteria, both good and bad. Probiotics are often called "good" or "helpful" bacteria because they help keep your gut healthy. Probiotics are naturally found in your body. You can also find them in some foods and supplements.

Why is there a need to take a probiotic? When you lose the good bacteria in your body (like I did when I was taking antibiotics for Lyme's disease), probiotics can help replace them by balancing the good and bad bacteria to keep your body functioning properly.

A lot of recent literature is indicating that we want to be supplementing our diet with a probiotic. While there are many types of probiotics on the market, what I am discovering is that some are better than others.

Mary Jo Dilonardo* in her article outlines the various types of probiotics and what they do for you: "Many types of bacteria are classified as probiotics. They all have different benefits, but most come from two groups. Ask your doctor about which might best help you.

Lactobacillus. This may be the most common probiotic. It's the one you'll find in yogurt and other fermented foods. Different strains can help with diarrhea and may help with people who can't digest lactose, the sugar in milk.

Bifidobacterium. You can also find it in some dairy products. It may help ease the symptoms of irritable bowel syndrome (IBS) and some other conditions."

Probiotics help move food through your gut. Researchers are still trying to figure out which are best for certain health problems. Some common conditions they treat are irritable bowel syndrome, inflammatory bowel disease (IBD), infectious diarrhea (caused by viruses, bacteria, or parasites) and antibiotic-related diarrhea.

There is also some research to show they help with problems in other parts of your body. For example, some people say they have helped with skin conditions, like eczema, urinary and vaginal health, preventing allergies and colds, and oral health.

Katherine Brooking, MS, RD** in her article offers some cautions about probiotics.

"How to Use Them Safely"

The FDA regulates probiotics like foods, not like medications. Unlike drug companies, makers of probiotic supplements don't have to show their products are safe or that they work. Ask your doctor for more information about the correct product and dose for you.

In general, probiotic foods and supplements are thought to be safe for most people, though some people with immune system problems or other serious health conditions shouldn't take them. Talk to your doctor first to make sure they're OK for you. In some cases, mild side effects might include upset stomach, diarrhea, gas and bloating for the first couple of days after you start them. They may also trigger allergic reactions. Stop taking them and talk to your doctor if you have problems.

The Bottom Line:

The early research on probiotics is promising; however don't look to these friendly bacteria as cure-all. And, if you're healthy, you probably don't need them at all. If you think you might benefit from probiotics, be sure to check with your doctor first. While they may help some conditions for some people, there could be more effective medical alternatives, and, in some instances, probiotics might be a waste of money."

(continued on next page)

Consumer, Health and Fitness Tips *(continued)*

Some of these probiotics can be very expensive, so shop around, look for something that has at least 1.5 billion cells. There are many brands out there that have substantially less cultures. I buy mine at Wal Mart with 1.5 billion cells at a reasonable price.

Wishing you the best of health and a Happy New Year!

. . . Dave
Email: consumer-ed@fcrspa.org

*Mary Jo Dilonardo, Sr. Editor for Mother Nature Network, Freelance editor for WebMD, Sr. Contribution Editor for The Atlantic magazine

**Katherine Brooking, MS, RD, Registered dietitian with a Masters Degree in Nutrition from Columbia University

These article and additional information on probiotics can be found on the web by entering their "name, probiotics."

FCRSPA Scholarship Fund *by Nancy Gordon, FCRSPA Scholarship Chair*

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

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 account.



March has been designated as the time for members to contribute to the FCRSPA Scholarship Fund. This year, a representative from the Community Foundation will be attending the March 8th luncheon to thank the association for its participation in the program and to offer additional ways members can support the work of the foundation. Those attending the March luncheon at Dutch's Daughter may bring their contributions to that event.

Others may contact FCRSPA Treasurer for information on how to donate:

Martha Meadows
treasurer@fcrspa.org

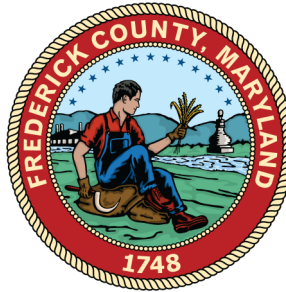
Checks made payable to Community Foundation of Frederick County, FCRSPA Scholarship Fund in the memo. Of course, contributions can be made at any time throughout the year. Member support is greatly appreciated as the association continues to help students through the scholarship program.

. . . Nancy Gordon
FCRSPA Scholarship Chair
Email: scholarship@fcrspa.org

Senior Tax Credit Seminar

Want to Save \$\$\$ on Property Taxes?

Join Diane Fox, CPA and Director of Treasury for Frederick County, on Thursday, March 10, 2016, from 1-2 PM at the Frederick Senior Center at 1440 Taney Avenue, Frederick, MD 21702 to find out if you can keep a little more of the money you pay for property taxes each year!



FREDERICK COUNTY
Department
of Aging

Check the YouTube video at the following link to see three examples in which participants saved on property taxes:

www.youtube.com/watch?v=Kh71nmlB374 .

The program is “means tested”, so assets will figure into your outcome as well as whether you qualify for the program or not. Examples used annual incomes of:

- \$44,510: reduction of \$886.49
- \$50,965: reduction of \$638.00
- \$22,944: reduction of \$1,113.62.

Requirements for Senior Tax Credit are:

- Homeowner must be at least 65 years of age (if multiple homeowners, then one of the homeowners applying must be 65 years of age).
- Gross income of household must be \$70,000 or less.
- All other limitations and requirements of the State Homeowner Tax Credit and County supplement apply.

Some of the limitations and requirements are:

- Applicant must own or have a legal interest in the property.
- Dwelling must be the principal residence of the applicant and applicant must live there at least six months of the year, including July 1, unless they are a recent home purchaser or the applicant is unable to do so because of health or need for special care.
- Applicant's net worth, not including the value of the property on which the credit is being sought or any qualified retirement savings or individual retirement accounts, must be less than \$200,000.
- Credit is only granted on the taxes resulting from the first \$300,000 of assessed value of the residence.

Come see if this tax credit program works for you!

Limited to 35 participants. First-come, first-served. Contact Judy Thompson via email at membership@fcrspa.org. Snow date, Thursday, March 17th, same time and location.



December Holiday Breakfast

A festive early December breakfast in the company of good friends is the perfect way to kick off the Holiday Season! Add the angelic voices of a 90 member elementary school chorus singing seasonal music PLUS uniformed United States Marines collecting toys for needy children in Frederick County AND delicious foods enjoyed while dining in beautifully decorated surroundings and you have a picture-perfect scene! On December 8th, 165 FCRSPA members had such a morning at Dutch's Daughter Restaurant! A festive time was enjoyed by all who were there!



FCRSPA members generously donated over 200 toys to "Toys for Tots" during the 2015 collection.

Shown in the photo are:

Left to Right: Sgt. Carlos Ramos and HM1 (FMF) Bryan Bambach

with

Beryl Long and Irene Bailey, Co-Chairs FCRSPA Community Services Committee

Email: comm.services@fcrspa.org



Shown in the ABOVE photo: L-R: Jessica Fitzwater, Choral Director, Oakdale Elementary School Chorus and Sally Smith, President, FCRSPA.



In the photos above and to the left: FCRSPA members enjoyed seeing old friends while dining on a delicious holiday breakfast at Dutch's Daughter Restaurant.

Please plan to join us at the March 8th luncheon at Dutch's!

Calling All Constituents! *by Tish Raff, MRSPA Legislative Aide*

YES! It's that time of year again. The Maryland General Assembly is in session and your representatives are hard at work. But, are they addressing your interests? It's difficult to know if you haven't contacted them yet. MRSPA has delivered letters and brochures to all legislators asking them to:

- Protect pensions through full actuarial and supplemental funding
- Fund local districts since they provide health care for their retirees
- Encourage secure retirements for all
- Provide consumer protection
- Protect older adults from abuse
- Fund public education
- Promote long term care and support for caregivers

Other potentially worthwhile issues under consideration include:

- Death with dignity
- School construction
- A hotel and convention center in Frederick
- Tax relief for older adults
- ????????

Don't know your district? Go to mdelect.net and enter your home address.

If you have a position on any of the above issues, let your legislators know by email or phone!

DISTRICT 3:

- Senator Ronald N. Young
ronald.young@senate.state.md.us 301-858-3575
- Delegate Carol L. Krimm (3A)
carol.krimm@house.state.md.us 301-858-3472
- Delegate Karen L. Young (3A)
karen.young@house.state.md.us 301-858-3436
- Delegate William G. Folden (3B)
william.folden@house.state.md.us 301-858-3240

DISTRICT 4:

- Senator Michael J. Hough
michael.hough@senate.state.md.us 301-858-3704
- Delegate Kathryn L. Afzali
kathy.afzali@house.state.md.us 301-858-3288
- Delegate Barrie S. Ciliberti
barrie.ciliberti@house.state.md.us 301-858-3080
- Delegate David E. Vogt III
david.vogt@house.state.md.us 301-858-3118

Washington County includes Districts 1 and 2. Addresses for those representatives can be found at the MRSPA website, www.mrspa.org, or the Maryland General Assembly website: www.mgaleg.maryland.gov

The budget must be passed by April 4 and the session ends April 11, so get the word out now!



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

Sally Smith, President
president@fcrspa.org

MARK YOUR CALENDAR!

Group Gatherings

Tuesday, March 8, 2016
Spring Luncheon
Dutch's Daughter at Noon

Tuesday, May 3, 2016
Morningside Inn at Noon

Tuesday, July 12, 2016
Annual Dinner Picnic
Jefferson Ruritan Center
at 6:00 pm

~ ~ ~ ~ ~

FCRSPA Board of
Directors Meetings

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

March 15, 2016
May 24, 2016
August 2, 2016
October 18, 2016

Words of Wisdom:

*The Constitution is the guide which I never
will abandon. ~ George Washington*

*A house divided against itself cannot stand.
~ Abraham Lincoln*

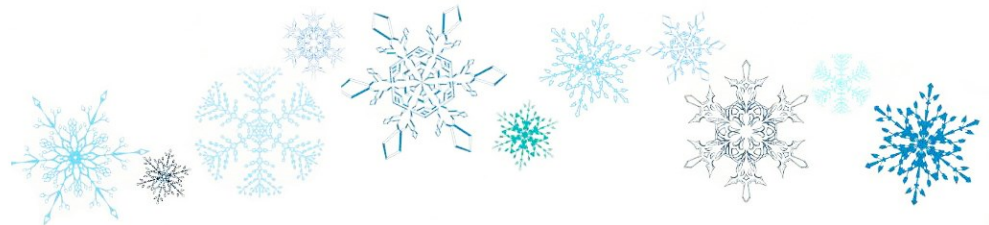
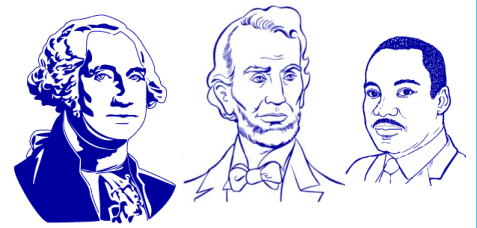
*Our lives begin to end the day we become silent about things that matter.
~ Martin Luther King, Jr.*

*Ninety-nine percent of the failures come from people who have the habit of making
excuses. ~ George Washington*

*Nearly all men can stand adversity, but if you want to test a man's character, give
him power. ~ Abraham Lincoln*

*The ultimate measure of a man is not where he stands in moments of comfort and
convenience, but where he stands at times of challenge and controversy. ~ Martin
Luther King, Jr.*

*America will never be destroyed from the outside. If we falter and lose our free-
doms, it will be because we destroyed ourselves. ~ Abraham Lincoln*



Snowmen aren't forever, but their memories are.

**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)