

President's Message by Linda King

I hope that I am not being too presumptive in welcoming autumn, but it does seem like we have said so long to the very warm summer weather we were having in October. Happy fall to you all!

We had a wonderful turn out for our luncheon at the Lewistown Firehall with delicious food and lots of friends. Our speaker, Michael Planz, from Community Living, Inc. provided an informative presentation of their mission to provide services to individuals with intellectual and developmental disabilities. You can volunteer to assist them in their mission.

As you know on November 6th, we vote for candidates and policies that will determine how we will address community problems and issues. Get out there and VOTE and remind your friends to do the same. Pay close attention to Question 1 (Fix the Fund).

Many thanks to Marsha Wise and Debbie Thackston, Membership Chairpersons, for their dedicated efforts in contacting inactive members and new retirees. I hope that every member will make a conscientious effort to encourage friends and colleagues to join FCRSPA to share the fellowship and help protect our benefits and pensions.

Our next meeting is our Holiday Breakfast on December 4th at Dutch's Daughter Restaurant. Bring your toys for Toys for Tots and bring a friend to share the fellowship.

Wishing you a blessed Thanksgiving, and I'll see you for breakfast on December 4th,



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FCRSPA Holiday Breakfast

Tuesday, December 4, 2018

Dutch's Daughter Restaurant 581 Himes Ave. Frederick, MD 21703

Doors open at 8:00 a.m. Buffet Breakfast at 8:30 a.m.

Cost: \$16 (Members and guests)

Menu

Creamed Chipped Beef & Biscuits
Scrambled Eggs
Bacon
Fried Potatoes
French Toast
Assorted Pastries
Fresh Fruit
Coffee, Tea, Juice

The reservation form for the Holiday Breakfast is located on page 15 of the newsletter.

ALL RESERVATIONS <u>MUST</u> BE RECEIVED BY NOVEMBER 24, 2018
PLEASE RESPECT THE RESERVATION DEADLINE.
THANK YOU!

Community Services

Submitted by Irene Bailey, Beryl Long, Claudia Harrington



For the Holiday Breakfast at Dutch's Daughter on Tuesday, December 4 we are inviting attendees to bring an unwrapped toy (or <u>TOYS</u>) for any age child up to 12 years old. School supplies and cash will still be accepted, but the emphasis will be on toys. We will donate them to Toys for Tots; the U.S. Marine Corps Reserve will distribute them to needy children throughout the community.

In 2017 we collected our highest number ever: 251 toys. It would be great to break that record!

For more information please go to:

http://frederick-md.toysfortots.org/local-coordinator-sites/lco-sites/Default.aspx

A large amount of school supplies and \$15 in cash were collected at the October luncheon in Lewistown. All of the materials, plus those purchased with the donated cash and collected prior to and at the July picnic, were delivered to Thomas Johnson High, Monocacy Middle, Lewistown Elementary, Emmitsburg Elementary, and Butterfly Ridge Elementary. This is the first time our organization has donated to these five schools. Staff at all the schools were exceedingly grateful because the beginning-of-school donations from community and religious groups had begun to dwindle down. There are needy students at all schools throughout the school year.

Community Services also helps in gathering travel size toiletries for the Bridges to Success program to distribute to Frederick County students. Several bags of soaps, shampoos, and lotions were collected in Lewistown.

Travel Size Toiletries

Please bring any small soaps, shampoos, lotions, etc. you have collected from your late summer/early autumn travels to the Dec. 4th Holiday Breakfast at Dutch's Daughter. Also, disposable razors, shave cream, toothbrushes, toothpaste, and feminine hygiene products are needed. The Community Services Committee will deliver them to the Bridges to Success program which will get them to disadvantaged Frederick County students.



Another Community Service Opportunity

Submitted by Claudia Harrington

Hospice of Frederick County is in need of some lap blankets for patients at Kline Hospice House. Here are the requirements for the blankets or shawls: only new, unused items are accepted; 4x4 square or 3x4 rectangles work well for the blankets, all colors and patterns; blankets and shawls can be solid or mixed colors; closer weaves work best for keeping patients warm; softer, lighter fabrics work best (avoid scratchy, course, heavy materials); knitting, crocheting and quilting are all welcome; please avoid wool and other animal-based materials that could cause irritation or allergy; please be sure that blankets are made away from cigarette smoke, perfumes, and animals. People at the end of life are much more sensitive to smells and/or they may develop or have current allergies. Hospice will accept the blankets or shawls whenever they are completed at 516 Trail Avenue in Frederick. This is a great project for individuals or small groups. Thank you for your support!

Health/Insurance

Submitted by Joe Polce

Other Post Employee Benefits (OPEB)

The Insurance Council was assigned a task by the BOE to find ways to mitigate the cost of OPEB. The Council formed a sub-committee of which I am a member to provide a list of recommendations and report back to the BOE in November. That report will be presented to the Board at the November meeting in public session. The report will be divided into two phases with phase one as a primary for implementation. Phase one would basically take a percentage of funds in the self-insurance fund that is above the reserve and transfer to the OPEB fund. The reserve is a one-twelfth amount of the total insurance budget. Phase two involves some ideas of future ways to mitigate the cost of OPEB. Phase two ideas are just ideas and would have to be analyzed by the actuary and the consultant before any concrete action takes place. Please keep this fact in mind if you happen to watch the BOE meeting. So, in summary, phase one will most likely occur and phase two may or may not in some form or another. Very clear, right?

Plan Renewals

The prescription plan and the Life Insurance plan are up for renewal for FY 19. The request for proposals have been released for the potential bidding process. The consultant will be involved with analyzing all the bids. I am a member of the Life Insurance sub-committee.

Hearing Aids

This new enhancement to our insurance plan has been working very well according to those that have taken advantage of it. The member pays up front and is reimbursed the \$3500 after submitting the proper forms. There must be an actual audiology report indicating the need for hearing aids.

Out-of-network Providers

The plan has not changed in regard to using an out-of-network provider. The plan still covers 80% of the eligible expenses for out-of-network charges. An in-network provider must accept the contractual agreement for payment of claims by BlueCross. An out-of-network provider may not accept the BlueCross payment as full payment and then balance bill the member.





Vote YES on Question 1

When Marylanders approved casino gaming, we thought the new revenue would increase education funding. While almost \$2 billion in casino revenue went into the Education Trust Fund - which can only be used for funding public education - nearly the same amount of existing funding was **shifted** from education to other parts of the state budget. The result? The new revenue from casinos **didn't add** to existing funding; it supplanted or simply maintained existing, minimum levels.

Passing (Constitutional Amendment) Question 1, which will be on the General Election ballot on November 6, will Fix the Fund, stop this budget gimmick, and ensure that casino revenues go to *increasing* or supplementing school funding over current levels. This could be an influx of \$500 million dollars within 4 years to education funding.

Because local school systems would benefit from this additional revenue, it could mean better protection for the health benefits you enjoy as a retired educator.

To learn more, go to www.fixthefundmd.org and please VOTE YES on Question 1 this November!



Maryland Retired School Personnel Association (MRSPA) award winner: Shari Ostrow Scher (2nd from right). Also pictured: MRSPA Immediate Past President, Fay Miller (second from left). AARP Maryland State President, Jim Campbell (left) and AARP State Director, Hank Greenberg (right).

MRSPA Announces Andrus Award Winner

Shari Ostrow Scher, retired teacher from Frederick County, was awarded the AARP Maryland Andrus Award for Community Service at a ceremony held at The Gathering Place in Clarksville, Md., on September 26, 2018.

Frances "Fay" Miller, MRSPA Immediate Past President introduced Ms. Scher and presented her with the Andrus award at the AARP luncheon.

The AARP state community service award is named for Dr. Ethel Percy Andrus, AARP's founder and is presented annually. Ms. Scher was nominated by the Maryland Retired School Personnel Association. Ms. Scher, a member of MRSPA and Frederick County Retired School Personnel Association (FCRSPA), also won the individual Community Service Award from MRSPA in May.

Shari Ostrow Scher volunteers over 120 hours a month at COIPP – Children of Incarcerated Parents Partnership, an organization she created to help children whose parents are in jail. Shari has been supporting inmates, children, caregivers, and their families through COIPP for over 15 years.

Over the years, the scope of volunteer work has grown to include children's activities and resources, to caregiver support and scholarships, to direct work with current inmates and those newly released. The volunteers ensure that children are not alone in this journey.

"Many retired school personnel volunteer countless hours in their communities continuing to serve as they did when they were employed," says MRSPA President Ann Marie Downey. "Ms. Scher exemplifies selfless service to her community and is most deserving of this prestigious award."

Happy Helpers

The smiles tell it all. FCRSPA members enjoy their time helping at the Great Frederick Fair. Pictured here are some of the 55 members who participated as volunteers.















Ann Miller







All Fair Photos Courtesy of John George















Thanks Linda Sanders, Rise Lanier, Jodi Herche, Gail Rudisell, Doretta Dorsch, Sally Smith, Dottie Wood, Barb Ferguson. Not pictured are Debbie Mills and Shelley Miller.

<u>Children of Incarcerated Parents</u> Partnership Project

Submitted by Sally Smith

A huge thank you to all of the volunteers who met at the Spires Cafe on September 13 and completed ten no sew blankets for Children of Incarcerated Parents Partnership. We had a great time catching up with one another and supporting a worthy cause.

Our next blanket making event will be from noon until 3:00 in the Spires Cafe at the Career and Tech Center on November 27. Please contact Sally Smith at simplysally@comcast.net or 301-694-7289 by November 21 if you would like to join in the fun. As always remember to bring your fellowship and sharp scissors.

Social Committee Survey Results Highlights

Submitted by Sally McMurray

- #1. Most people prefer having our meetings/meals at a VARIETY of places, rather than always the same place. (44)
- #2. A majority prefer a buffet. (33)
- #3. A majority of the surveys said that they like Dutch's Daughter. (39) However, there were a few negative comments about Dutch's also: too expensive, tired of menu choices, we go there too often, once a year is enough!
- #4. Many people said that the COST of the meals is their most important concern (31)
- #5. Many people said that PARKING/HANDICAPPED ACCESS is a very important concern. (25)
- #6. Most people like the venues where we already go: Dutch's (39), Jefferson Ruritan (30), and Lewistown Firehall (32). Following closely are: American Legion (20), Carriage House (19), and Morningside Inn (17).
- #7. As far as our Social Committee organizing other activities for our FCRSPA, the ideas that we received the most are: 1. Day trips to museums, festivals, concerts, and plays; 2. Happy hours; 3. Frederick Keys game.

SOOOO, you have made your voices heard. Brenda and I will get to work to improve our luncheons and explore the possibilities of additional activities.

Fall Luncheon Photos















Fall Luncheon Photos cont'd



The winners of the beautiful pumpkin planter were: (L to R) Bonnie Strine, Jackie DeWitt, Diana Struntz, Kathy Mitchell, Judy Pickens, Ginny Mohler, Mildred Nicodemus, Mary Lynn Smith, Carol Jones, Dan Pfeiffer, Ross Meem, Michael Planz, CEO, Community Living.



Our guest speaker at the October luncheon was Michael Planz, CEO of Community Living. He described how the non-profit organization provides supports and services to empower adults with intellectual and developmental disabilities to live their lives to the fullest. Mr. Planz also explained ways members could volunteer with Community Living.

Membership Musings by Marsha Wise and Debbie Thackston



We have been busy reaching out to new retirees and gently reminding current members to renew their memberships. We are now down to fewer than 20 members who had not renewed by October 15. This is our best record yet,

and we hope to whittle the list even more before November 1. At the September 21st FCPS Retiree Open Enrollment event at Building B in Walkersville, we hosted a recruiting table and met a number of retirees who are not members.

If you know an FCPS retiree or a retiree from another Maryland County, but who lives in Frederick County, please encourage them to join us! Either you or they should contact us using the contact info below. Your personal contact makes a big difference! The new membership application appears later in the newsletter.

Please! Help us to grow our membership!

- . . . Marsha Wise, Membership Co-chair; myfcrspa@gmail.com
- ... Debbie Thackston, Membership Co-chair; (301) 694-7884

As of October 1, 2018, we have 736 Unified members PLUS 40 Local Only members for a Grand Total of 776 members!



To our new members!!

Teresa W. Baker 4908 Rosehill Drive Jefferson, MD 21755

Cheryl Bales 6900 Greenvale Court Frederick, MD 21702

Linda R. Brainerd 8133 Runnymeade Drive Frederick, MD 21702

Jeffrey D. Gentry 2510 Coach House Way #3C Frederick, MD 21702

Christine A. Jacobs 6779 Sunnybrook Drive Frederick, MD 21702 Christine Johnson 1177 Avondale Court Frederick, MD 21702

Sandra Dorst Maples 3007 Cloister Way Frederick, MD 21701

Laura Nibbs 316 Cone Branch Drive Middletown, MD 21769

Kathy J. Nichols 11540 Gambrill Park Road Frederick, MD 21702 Regine Schwab 106 West 12th Street Frederick, MD 21701

Charles S. Thompson 2101 Wayside Drive Apt. 1 D Frederick, MD 21702

> Patricia Westgate 6308 Ford Road Frederick, MD 21702

Steve E. Wilson PO Box 150 Braddock Heights, MD 21714

> Karen Yoho 4003 Bill Moxley Road Mount Airy, MD 21771

Membership Roster Changes

Albertine H. Baker 7407 Willow Road Apt. 245 Frederick, MD 21702

> Carol M. Baker 282 Dill Avenue Frederick, MD 21701

Sheila Buscemi 399 Scenic Drive Grantsville, MD 21536 Sandra L. Butler 21 Steiner Way Apt. 202 Frederick, MD 21701-6486

Linda A. Cook 2288 Wade Meadow Lane The Villages, FL 32162

Vicki S. Foster 9611 Cobble Stone Court Hagerstown, MD 21740-9622 Jodi Herche 252 Knotty Alder Court Woodsboro, MD 21798

Peggy Rhoderick 2454 Bear Den Road Frederick, MD 21701

John J. Winterstine, Sr. 172 Cavalier Drive Harpers Ferry, WV 25425



In Memoriam

Herb Doggett 6/25/1926 ~ 9/3/2018



Patricia F. Spann 3/2/1948 ~ 6/29/2018



??New Contact Information??
Address Change?
Phone Number Change?
Email Address Change?

Please remember to contact us if your contact information changes so that we can update our records.



Emeritus Membership? Do We Have Your Birth Date?

If you turn **90** on or before *June 30, 2019*, you will be eligible for *Emeritus* membership beginning on July 1, 2019. Congratulations! *No more dues*!

We must have your birth date in order to award your Emeritus designation.

Please contact

Debbie Thackston at 301-694-7884

OR

Email: myfcrspa@gmail.com

Because the change goes through the Retirement System, no refunds can be made after the fact.



Thank you to Rachel Harris and Kenneth Landivar, CTC media arts students,

for photographing our October Luncheon.

It is gratifying to see FCPS students developing and honing their skills.

Their volunteer service allowed all our members to enjoy the fellowship of the gathering.

Also, a **BIG THANK YOU** to **John George** for our annual Frederick Fair photos and to **Jenny Powell** for coordinating photography and news publications.

MEMBERSHIP ROSTERS/HANDBOOKS

Reserved Membership Rosters/Handbooks have been delivered. We will print hard copies once a year. Our next printing will be November 2019. Please use the information provided in the newsletter to update your membership information. We will be forwarding electronic copies of the handbook to all members for whom we have email addresses before the end of calendar year. Please look for an email from either lois_s_humphrey@hotmail.com or myfcrspa@gmail.com



FCRSPA members volunteered at the Frederick Fair demonstrating various aspects of agriculture. Clockwise L-R are Sally Smith, Dave Miller, Bob Wiles, and Josie Remsberg.



In the top photo are (I-r)
Patti Hagemann, Sue
Slimmer, and Viola
Noffsinger. Viola served **five**days, including Kid's Day.
In the bottom photo, Kay
and Debbie Schroyer, who
both served **three** days,
confer with Kenny Lawson.



ATTENTION HOMEWOOD RESIDENTS

We have worked with Julie Norris, your Activities Director, to provide a shuttle bus to each of our 2018-19 events. Homewood requires that a minimum of *six* residents *must* sign up for each event to make it possible to run the shuttle.

To take advantage of this service:

- Sign up on the Homewood Reservation form.
- Mail in your reservation form AND payment to Brenda Banko (address on the reservation form), making sure that your reservation will reach Brenda by the deadline.



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.

Remember!

Your FCRSPA is now being sent from Lois Humphrey (lois s humphrey@hotmail.com). Please adjust your email settings to accept your FCRSPA emails.











General Membership Meetings

Tuesday, December 4, 2018 Dutch's Daughter at 8:30 AM Doors open at 8:00 AM

Tuesday, March 12, 2019 Dutch's Daughter at 12:00 Noon Doors open at 11:30 a.m.

Tuesday, May 14, 2019
Dutch's Daughter at 12:00 Noon
Doors open at 11:30 a.m.
MRSPA President Installation of Officers

Tuesday, July 9, 2019
Jefferson Ruritan at 6:00 PM
Doors open at 5:30 p.m.
Annual Picnic & Scholarship Awards

FCRSPA Board of Directors Meetings

Meetings are held at CTC on Tuesdays at 2:00 PM

January 15, 2019 March 19, 2019 May 21, 2019

Remembrance and Sunshine Committee

Please notify us if you hear of or know of any members who have illnesses or deaths. We will send thinking of you, get well, or sympathy cards.

Brenda Martz <u>bmartz@comcast.net</u> (301) 662-9519 Faye Buckingham buck1017@comcast.net (301)473-5563



FCRSPA Holiday Breakfast Reservation Form

December 4, 2018

RESERVATIONS <u>MUST</u> BE RECEIVED BY NOVEMBER 24, 2018 PLEASE RESPECT THE RESERVATION DEADLINE. THANK YOU!

Location: Dutch's Daughter 581 Himes Ave. Frederick, MD 21703

Time: Doors Open at 8:00 a.m.

Buffet Breakfast served at 8:30 p.m.

Cost Per Person: \$16.00 (Same fee for all)

Name:	Name of Guest:		
Street:	City:	State: _	Zip
Phone:	Email:		
Total Number Attending:	Are you a new member? Yes N	No	Emeritus (90 years or older)
\$ Amount	Enclosed (16.00 per person – Members & Gues	sts)	
Please	contact Brenda at 301-694-7738 if you requir	e a special di	et.



Reservations <u>must</u> be received by November 24, 2018.

Mail form and check made out to <u>FCRSPA</u>

to:

Brenda Banko 1849 Millstream Drive Frederick, MD 21702





MRSPA Membership Application (Please Print) (New Members Only)

Name	Date of Birth					
Address						
City	State	Zi	p Code			
Home Phone	Cell Phone					
Email						
Your Position at Retirement:						
Administrator/Supervisor		$\square_{\mathrm{Non-}}$	Certificated/S	Support Staff		
Teacher/Other Certificated		Other				
Retired from		ate of Ret	rement			
(County/Local Payment Options:	1)					
Dues Deduction from pension a retirement check or deposit. This a dues deduction, I will receive a one	uthorization	shall rema	in in effect ur	ntil I revoke it.	By authorizing	
Signature			Date			
(Social Security Number Required)	1					
Forms with Social Security #'s are	destroyed wh	en MRSP	A is notified o	f dues deducti	ion.	
Enclosed is a check made payab	ole to MRSPA	۸.				
I prefer to pay by credit card. Ple	ease go to wv	vw.mrspa.	org			
Signature:			Date			
Do not share my information v	vith member	benefits p	oviders.			
☐ I prefer to receive the MRSPA	Newsletter el	lectronical	ly.			
Referred or Recruited by						
<u>-</u>	Local and MRSPA Dues					
Return completed form to: MRSPA		Local	MRSPA	Total	Total for NEW	

Return completed form to: MRSPA 8379 Piney Orchard Pkwy Suite A Odenton, MD 21113

	20041	MRSPA Dues	Total Dues	Total for NEW Dues Deduction Only
Frederick Co.	\$10	\$45	\$55	\$45

FREDERICK COUNTY RETIRED SCHOOL PERSONNEL ASSOCIATION 8009 Ridge Road Frederick, MD 21702-3530