

November 2019

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President's Message *by Tom Slater*

In September we had a very special tea for retired school personnel who are now living at Homewood. More than 20 persons attended, and all were given an opportunity to tell the story of their involvement with Frederick County Public Schools. It was a great event, and thanks to Judy Brandenburg for organizing it. The October luncheon meeting featured an inspirational address from UMBC President Dr. Freeman Hrabowski. He spoke of the importance of telling your story, the value of reading in the context of his life experiences, and the campus at the University of Maryland Baltimore County. Please try to attend our next meeting, which will be a breakfast meeting at Dutch's Daughter on Tuesday, December 8, 2010. We will have some Christmas music and our speaker will be Dr. Brit Kirwan, who will report to us the status of the important Kirwan Commission.

For our meetings in 2020 we are going to arrange to have some successful graduates of the Frederick County Public Schools come back to tell us about their school experience and especially those teachers or other school personnel who had an effect on their eventual success. If you have any suggestions for speakers in this regard, please contact me.

Between meetings our members have been very busy attending a Leadership workshop sponsored by the Maryland Retired School Personnel Association, working hard to keep our membership up, raising money for scholarships, donating blankets to the Children of Incarcerated Parents, coordinating with the AARP, and making sure our interests are protected when it comes to our insurance benefits and state legislation.

Special thanks to Carrie Pierson for producing this newsletter with the help of Marsha Wise and other members of the Board of Directors.

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November

Health/Insurance Update

Submitted by Joe Polce

Blue Rewards Incentive Program

Beginning on January 1, 2020, retirees will be eligible to enroll in CareFirst's Blue Rewards Program. There are two parts to the program. A \$50 reward is earned by consenting to receive wellness emails and take a RealAge test. A \$50 reward can be earned by selecting a primary care provider. To get started visit the carefirst.com/sharecare site. Enter your CareFirst username and password and complete the one-time registration with Sharecare to link your CareFirst account information. Registration cannot be completed until January 1, 2020.

Dental Insurance Rebid

An RFP will be issued for the renewal of our dental plan in the spring of 2020. Delta Dental contract expires on June 30, 2020.

The Insurance Council

The Council is made up of representatives from FCPS, FCTA, the support personnel union and the administrative union and one retiree (me). The main responsibility is to oversee the over 100 million dollar Self Insurance fund. This includes medical and dental plan design, premium rate setting and evaluating provider bids to name a few. This is done with the assistance of a consultant. The Council reports to the BOE members.

Medicare Changes for 2020

The Part B premium is projected to increase from \$135.50 to \$144.30 for most retirees. Part B premiums are income based and a chart outlining the different premiums can be found at www.medicare.gov. The Part B deductible is projected to increase from \$185.00 to \$197.00 and will reset on January 1, 2020. Remember the Part B deductible must be met before CareFirst will process a claim. The Part A deductible is projected to increase from \$1364.00 to \$1420.00. These projected increases will take effect on January 1, 2020. The final decisions on the increases will be made a later date. Go to the Medicare web site to keep up with the changes.

On a positive note the COLA for 2020 is expected be 1.6%. That increase may just be enough to cover the projected rate increases.

Medical and Dental Deductibles

The medical and dental deductibles will reset on January 1, 2020.

Remembrance and Sunshine Committee

Please notify us if you know of any members who are ill, have passed away or who have had an immediate family member pass away. We will send thinking of you, get well, and sympathy cards.

Brenda Martz
brmartz@comcast.net

Faye Buckingham
buck0107@comcast.net

**Happy
Holidays!**

**Holiday Breakfast
Tuesday, December 10 at 8:30
Doors open at 8
Dutch's Daughter
Frederick, Md**

Cost: \$18.50 (Members and guests)

***Holiday music and speaker
Brit Kirwin***

Reservation form for the Holiday Breakfast is on
page 17 of this newsletter.

All reservations must be received by November 26, 2019



Happy Holidays

幸せな休日



Membership Musings

HELLO

MRSPA and **FCRSPA** work hard to protect your retirement benefits and provide numerous other benefits. If you know someone who is no longer a member, please reach out and ask them to come back.

The membership committee continues to contact FCPS retirees as they set off on their retirement journeys. We need to put (and keep) FCRSPA/MRSPA in the retirement vocabulary. If you know of any retiree who is not a member, please invite them to join us.

As of **October 2, 2019**, we have **757** Unified members PLUS **39** Local Only members for a **Grand Total** of **796** members.

\$\$ NOTES \$\$

At the October Luncheon, four new retirees submitted their applications bringing us to **800 members!**

We can keep this landmark number if **everyone renews.**

If you have not paid your dues, please do so as soon as possible. Those members who have not paid by November 1 will be **dropped from membership**. That means you will no longer receive newsletters, other communications, and other MRSPA benefits.

If you are a cash paying member and convert to dues deduction, you will receive a \$10 discount on your 2019-2020 membership dues. Just think! No more bills and notices! The Switch and Save form is printed

Help us grow our membership!

Debbie Thackston:

Marsha Wise: myfcrspa@gmail.com

On September 9, we were happy to see such a great group of new and familiar former FCPS folks gathered at Barley & Hops to enjoy a Not-Back-to-School Happy Hour. These retired teachers seem to be enjoying not having to head back to school! It's always fun to get together! Our next happy hour will be in February of 2020. We will be ready to welcome in the new year and warm away the winter chills. Be sure to watch for more information on time and place in our next newsletter.

This will be

A Time to Shake the Shivers

Sally Smith



later in the newsletter.

New members attending the October Luncheon were Roger Copeland, Christy DeFrance, Beverly Long, and Christa Angelone who joined during the luncheon. Afterward, we received three additional members who were not able to be pictured: Lisa Frederick, Kathy Renn, and Barbara Thompson. Their contact information will appear in the next newsletter.



New Members



Mary	Antosca
Roger	Copeland
Christina	DeFrance
Eunice	DeLawter
Lynn	Harden
Mary	Johnson
Charles	Remus
Charlet	Remus
Lori	Seaton
Lynn	Severn
Lisa	Snyder

In Memoriam

Virginia Carroll
7/29/1944 ~ 9/25/2019

Dorothy Cressler
1/28/1921 ~ 8/15/2019

Changes

Member		Address	Phone	Email
John	Jurchak			
Penny	Jurchak			
Carroll	Kehne Jr.			
Judith	Kendro			
Linda	Mullineaux			
Thomas	Slater			
Marcia	Smith			
Beth	Wisecup			



The Membership Committee hosted a recruiting table at the Open Enrollment Workshop. Thank you to Debbie Thackston, Nancy Gordon, and Judy Brandenburg for meeting with attendees and sharing our information. Thanks to them, we can welcome Charlet and Charles Remus who joined that day. Welcome, Mr. & Mrs. Remus!!



Membership Roster

We will be publishing an updated Membership Roster again this year. Our goal is to have the Roster available for the December Holiday Breakfast at a cost of \$3. If you wish your hard copy to be mailed, the cost is \$6.00. Please email your request, **NO LATER THAN NOVEMBER 15**, to myfcrspa@gmail.com or call Debbie Thackston at 301-694-7884 to reserve your copy for pick up at the December Breakfast or to have a copy mailed. Copies will be emailed to all members for whom we have an email address.



??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, 2020*, you will be eligible for *Emeritus* membership beginning on July 1, 2020. Congratulations! *No more dues!*

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

Please contact

Debbie Thackston OR

Email: myfcrspa@gmail.com

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



Dear Members, The Nominating Committee of the FCRSPA (Frederick County Retired School Personnel Association) has the job to find people willing to serve in our officer positions. The positions are needed to guide the work of this organization to work for the general welfare of retired school personnel, to promote good fellowship among its members, to keep its members informed of the activities of the association and news pertaining to the professional and retirement life, and to initiate and support any legislation for the benefit of retired school personnel.

With that said, FCRSPA is in need of a President-Elect to be installed May 2020. The President-Elect shall automatically become President when that office becomes vacant for the two- year term of 2021 - 2022.

The President-Elect shall be installed as President for a two-year term at the May meeting of the association in 2021. On the even numbered years at the May meeting of the association, a new President elect shall be elected and installed. The President will remain on the Board for a year after completing the two-year term. (2021)

Nominations for the office shall be made by the Nominating Committee and presented at the March meeting. Additional nominations may be made from the floor providing previous consent has been received from the nominee(s).

The President-elect shall act as assistant to the President and shall perform the duties of President in the absence of that officer. The President-Elect shall receive and disburse funds in the absence of the Treasurer and President.

The Board of Directors meets only four to six times a year.

With that information, we are asking you to consider helping with this position. If you would be willing to fill this President-Elect position, please communicate with us by using one of the following:

E-mail – judithbrandenburg@comcast.net

We would really appreciate your response.

Thank you for your time.

Judy Brandenburg



Remember! We Need YOU!

As many of you know, school librarians have lost their assistants. If you have time and a willingness to help, contact a nearby school and ask the librarian if you can shelve books or perform other basic tasks. Helping school librarians with clerical work gives them more time to work with students and teachers



No-Sew Blanket Making

Thank you to the volunteers pictured above who gathered together on September 12 to make 14 no-sew blankets for Children of Incarcerated Parents Partnership.

1st Row: Mary Malone, Deb Carroll

2nd Row: Marsha Smith, Christine Wilson, Judith Michael, Chris Johnson

3rd Row: Susan DeLaney, Linda Sanders, Mitzi Smith, Doretta Dorsche, Barb Ferguson, Sally Smith.

Thanks also to Chris Jacobs, who is not in the picture, but made a blanket.

Members are invited to join us on November 21 in the Spires Cafe at the Career and Tech Center to make more beautiful blankets for COIPP. Remember to bring sharp scissors and to contact Sally by November 16, either by email simplysally@comcast.net

Gathering at Homewood

On September 17, 2019, FCRSPA hosted a social for members who reside at **Homewood at Crumland Farms**. Of the 30 plus members who reside at Homewood, 26 were able to attend. Attendees had the opportunity to share highlights from their varied careers. It was interesting to hear these career stories and note how much careers in the educational field have changed. Administrators, instructional assistants, teachers, and secretaries were represented.

MANY THANKS to **Judy Brandenburg** whose vision and organizational skills made this event possible.

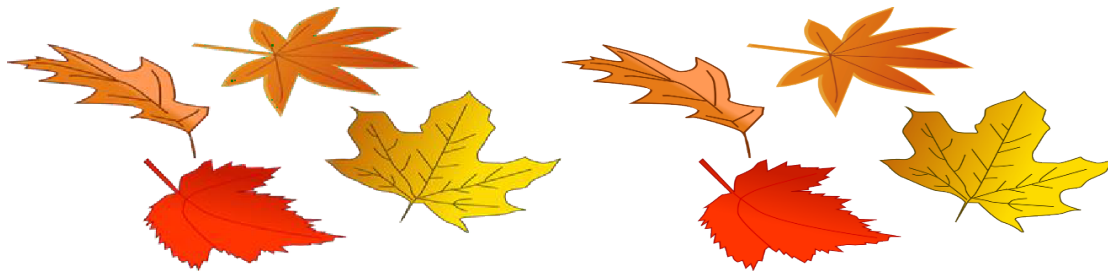




October Luncheon



Our door prize winners at the October luncheon received a beautiful pumpkin planter made by Dottie Lowman. Our winners this month were: Back: L-R ~ Jean Smart, David Wise, Sharon Crawford, Kathy DeGrange, Judy Main, Carolyn Kimberlin Front: L-R ~ Brenda Banko, Delores Hossler, Carol King, Sheila Thompson Jan Crone, Judy Brandenburg.





Dr. Freeman Hrabowski, President of the University of Maryland Baltimore County (UMBC) was our guest speaker at our fall luncheon at Lewistown Fire Hall. Dr. Hrabowski has been credited with transforming a commuter college into an institution known for its research and innovation, especially regarding African American students. He has written three books and been the recipient of many awards and honors. Dr. Hrabowski spoke about the role of higher education in American society and the importance of telling our own stories. His presentation was thoroughly enjoyed by all.

Community Services

Irene Bailey, Claudia Harrington, Beryl Long, Community Services Committee

For the Holiday Breakfast at Dutch's Daughter on Tuesday, December 10 please bring an unwrapped toy (or TOYS) 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. Our highest number of toys ever collected was 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>

(The Community Services Committee is hoping, with many of you, that the Marines will not forget to attend the breakfast this year!)

A large box of school supplies and \$7 in cash were collected at the October luncheon in Lewistown. All of the materials, plus those purchased with the donated cash and those collected at the July picnic and earlier were delivered to schools which have never received a donation from our organization. Staff at all the schools were grateful for the donations because the beginning-of-school donations from community and religious groups have 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. A huge quantity of soaps, shampoos, and lotions was collected in Lewistown and delivered to Dana Falls, Director of Student Services at FCPS. Additional items needed include deodorant, razors, toothbrushes and toothpaste, and feminine hygiene products. Please bring whatever you have gathered on your late summer/early autumn travels to Dutch's on Dec.10.



General Membership Meetings

Holiday Breakfast	December 10, 2019	Dutch's Daughter	8:30 A.M.
March Luncheon	March 10, 2020	TBA	Noon
May Luncheon	May 12, 2020	TBA	Noon
Picnic	July 7, 2020	TBA	6:00 pm
Fall Luncheon	October 13, 2020	TBA	Noon

Board of Directors Meetings Meetings held at CTC – 2 p.m.

January 21, 2020
March 17, 2020
May 19, 2020
August 11, 2020
October 20, 2020



We celebrate the presence of 38 retired educators who served in 49 positions, some multiple days, in the eleven learning stations Monday through Thursday from 9:30 A.M. to 1:00 P.M., at the 157th Great Frederick Fair! Other volunteers came from the Rotary of Frederick (noon-time) Club. We could not have done this without the enthusiasm of FCRSPA members! The almost 5,000 public, private, and School for the Deaf students had a memorable experience under perfect “fair” weather. My only

regret is that not all the photos I took with my CVS disposable cameras were print-worthy.

A big **THANK YOU** to all volunteers who, as reflected in these photos, enjoyed their day at the fair as well!

~ John George, Volunteer Coordinator



Paul Berkheimer ~ Wayne Buckingham

Frederick Rotary

FCRSPA



Diana Ogul with students

Carol Bates

Vicki Hill
Charlie Perry



Jackie DeWitt (above)

L-R
Delores Shade
Rose Graf Judy



Kay Schroyer
Connie Palmer, Leslie Lenhart
(Farm & Garden Superintendents)
Debbie Schroyer

Racheal Mellow
Patty Hagemann
(Rotary)
Sue Slimmer



More Fair Fun

Linda Geiser & Judy Brandenburg
Paula Blundell
Billie Laughland



Kathy Sixx
Teresa Baker
Sharon Rectanus ~ Melinda Shanholtz



Teresa Meem & Christine Preston
Sally Smith
Linda Sanders
Cindy Diamondstone



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.



Photo Credits this Issue
John George
Nancy Gordon
Carroll Kehne
Jenny Powell
Debbie Thackston
Marsha Wise

FCRSPA December Reservation Form

Tuesday, December 10, 2019

**RESERVATIONS MUST BE RECEIVED BY
Friday, November 20, 2019
PLEASE RESPECT THE RESERVATION DEADLINE.
THANK YOU!**

Location: Dutch’s Daughter

Time: Doors Open at 8 a.m. Breakfast is served at 8:30 a.m.

Cost Per Person: \$18.50 (same fee for all)

Name: _____ Name of Guest: _____

Street: _____ City: _____ State: _____ Zip _____

Phone: _____ Email: _____

Total Number Attending: _____

Have you become a new member within the past 12 months? Yes _____ No _____
Emeritus _____
(90 years or older)

\$ _____ Amount Enclosed (\$18.50 per person – Members & Guests)



Please contact Ann if you require a special diet.



**Reservations must be received by
Friday, November 20, 2019.
Mail form and check made out to
FCRSP
to
Ann Keyfauver**



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MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113-1508

SWITCH AND SAVE!
AUTHORIZATION FOR ANNUAL DUES DEDUCTION

I hereby authorize the Maryland State Retirement Agency to deduct state and local annual membership dues for the Maryland Retired School Personnel Association from one of my retirement checks each membership year. This authorization will remain in effect until cancelled by written notice by me. I understand that my full social security number is required, if I wish to become a dues deduction member.

Print Name _____

SSN: _____

Signature: _____

Date: _____

Please mail this form to the Odenton, MD address above

Local Association Dues 2019-2020

Allegany County	\$20	Anne Arundel County	\$15	Baltimore City	\$15
Baltimore County	\$15	Calvert County	\$10	Caroline County	\$8
Carroll County	\$10	Cecil County	\$10	Charles County	\$10
Dorchester County	\$10	Frederick County	\$10	Garrett County	\$10
Harford County	\$12	Howard County	\$10	Kent County	\$15
Montgomery County	\$10	Prince George's County	\$15	Queen Anne's County	\$10
St. Mary's County	\$10	Somerset County	\$5	Talbot County	\$15
Washington County	\$10	Wicomico County	\$10	Worcester County	\$10

MRSPA dues (\$35)* + Local Association dues \$_____ = Total Membership Dues _____

*Switch and Save dues deduction members will receive a one-time \$10 reduction in state dues.
 MRSPA dues is \$35 the first year and \$45 per year thereafter.

(Recurring Dues deduction is made once/year from the July 31 pension check.)



FREDERICK COUNTY RETIRED
SCHOOL PERSONNEL ASSOCIATION

8101 Claiborne Ct.
Frederick, MD 21702
