

President's Message by Kathy Campagnoli

As the holiday season quickly approaches it is fitting that we express our heartfelt gratitude to our family and friends as well as former FCPS colleagues and acquaintances. One of my favorite writers Marcel Proust said: "Let us be grateful to people who make us happy; they are the charming gardeners who make our souls blossom." According to a research study from the American Psychological Association the simple act of recognizing ourselves and others, and giving thanks for the positive aspects of life, offers a mental and physical improvement, capable of preventing various heart problems. Several psychological tests were applied to 500 patients, to find out if those people who valued the power of gratitude and who expressed it every day differed from those who had not considered this aspect. What were the results? The more spiritual or gratifying patients had no symptoms of depression, the quality of their sleep was very good, they presented less fatigue and, in addition, their inflammatory markers regarding their heart health were well within the parameters of normal.

In essence, we can say that the simple act of expressing gratitude and recognizing ourselves and this life of which we are all an integral part helps us to have a stronger health. Gratitude is an expression of love, an attitude to practice and with which to give more importance to positive emotions. It always gives strength to our health and establishes a very appropriate link between body and mind. So why not put it into practice? Why not value the power of gratitude a little more? It is certainly worth the investment to do so. Therefore, please join me in recognizing the many FCRSPA members who work behind the scenes, utilizing their time and talents to benefit our association. Join me in sharing Thanksgiving gratitude to the following Board members:

Past President Tom Slater

Secretary Sharon Rectanus

November 2021

VOLUME 14, NO. 4 Editor: Jenny Powell E-mail: myfcrspa@gmail.com

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Treasurer Shirley McDonald

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E-Mail Co-Chairs Bob and Lois Humphreys

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Publications Chair Jenny Powell & Webmaster Carroll Kehne

Sunshine & Remembrance Co-Chairs Brenda Martz and Faye Buckingham

Scholarship Chair Nancy Gordon

Social Co-Chairs Ann Keyfauver and Mary Straits

Health/Insurance

Joe Polce

Medicare Update

All changes are effective January 1, 2022.

2022 Deductible is projected to increase to \$217.00. The 2021 deductible is \$203.00. Enrollees who receive Part B covered treatment during the year must pay the part B deductible before Medicare starts to pick up 80% of the cost of care.

Medicare Part B premiums are projected to increase to \$158.50 per month. The premium is \$148.50 for 2021. Part B premiums are income based. More information can be found at Medicare.gov.

Social Security Update

The Social Security increase for 2022 is set at 5.9%. This is the largest in the past 40 years. The increase is tied to the Consumer Price Index and is known as the cost of living adjustment or CO-LA. Of course the above information will eat into that increase as well as the continued rise in inflation.

Medicare Open Enrollment

There will be many TV ads and snail mail about Medicare open enrollment programs and benefits. Please disregard all of this information. You are enrolled in a medical and prescription program through FCPS. An enrollment in any other plan will cancel your FCPS plan of which there is no return.





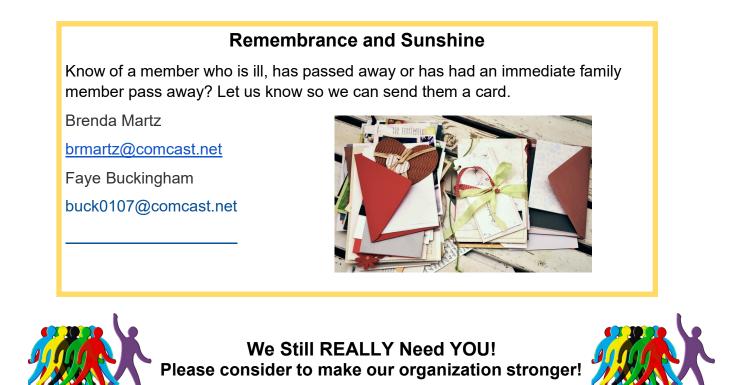
Health/ Insurance continued from page 2

Delta Dental

The Delta Dental contract expires on June 30, 2022. The Insurance Council is in the process of preparing bid specifications for a new dental plan. The new plan will take effect on July 1, 2022.

Insurance Plan Year

The retiree medical and dental insurance plan year is from January 1 to December 31. All medical and dental benefits will reset on January 1 of any year. The insurance plan year for active employees is July 1 to June 30. There have been some problems reported with the payment of claims due to misinterpretations by members and providers of the plan year.



President-elect: This officer acts as assistant to the President for a two-year term and shall perform the duties of the President in the absence of that officer. The President-elect is installed as President at the May meeting of the association. It is the expectation that this officer will step into the full leadership role as President for the subsequent two-year term.

Nominating Committee Co-Chairperson: The nominating committee presents a slate of officers on a two-year basis. The officers include a President, President-elect, Treasurer and Secretary. Current chair Judy Brandenburg is seeking assistance from a fellow association member to assist her in seeking qualified candidates to serve in these officer positions. The President will be elected in even years and the Secretary and Treasurer in odd years.

Please contact our President, Kathy Campagnoli if you are interested in either of these positions: Kathy2157@comcast.net

Fun Times at the Not-Back-to-School Happy Hour

September 23 at Capital Crave





Brewery Bash



WEDNESDAY, NOVEMBER 17, 2021

4:00 - 7:00 PM

Come join the fun at this informal get together. All members and their guests welcome. Tastings and flights available. No cover, plenty of free parking and run your own tab. Indoor seating, with plenty of social distancing, and outdoor seating available.

Smoketown Beer Brewery --- 400 Sagner Avenue

(Across from McCutcheon's wholesale store)

Munchies to purchase and Mayta's Peruvian food truck available. Check their website: **smoketowncreekside.com** and tap on the 3 lines on upper right to for food and drink information.

Please RSVP to Sally Smith <u>simplysally@comcast.net</u> by November 12.



Scenes from our Lewistown Fall Luncheon October 12



Welcome to some of our new members! LR ~ Mary Ann Frank, Stacey Hiltner, Dianne Tracey Joe Maddalon, Field Leader from AMBA (Association Member Benefits Advisor) was our guest speaker who spoke about our member benefits available through our state association and the services he and his team can provide to our organization. He provided some bottles of wine and other giveaways to members as door prizes at our fall luncheon. Our wine bottle winners were:

Back Row, L-R ~ Georgia Ann Zirkle, Joe Maddalon, Kathy Campagnoli (President)

Front Row, L-R ~ Jan Nefflen, Mayetta Zimmerman



All photos courtesy of Owen Paugh, multimedia student at our Frederick Career Technology Center.

Thanks to member Dorothy Lowman for the beautiful door prizes!

Our winners were:

Back Row: L-R~ Jackie DeWitt, Paul Fleagle, Sheila Thompson, Karyn Hanna, Sally Smith, Peggy Trimmer

Front Row: L-R ~ Pamela Martin, Carolyn Wiles, Shirley McDonald, Bud Delaney, Shirley Stroup





BRING A FRIEND AND JOIN US AT THE

2021 FCRSPA Holiday Breakfast

Tuesday, December 7th, 2021 Vistas at Richland Golf Club

50 Glenbrook Drive, Middletown, MD 21769

From Frederick: Rt. 40 Alternate to Middletown, left at the stoplight by the shopping centers onto Middletown Parkway, left onto Glenbrook Drive. An elevator is available on the lower level up to ballroom.

Doors open at 8:30 with breakfast served at 9:00 AM.

Fruit Salad, Scrambled eggs, Sausage and Bacon, Breakfast Potatoes and Biscuits,

Freshly Brewed Coffee, Iced Tea and Juice

\$15.00 per person



Reservations	are due	to Ann	Keyfauver
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by November 23, 2021

Name _	 Guest(s)
Name _	

Phone _____ Email _____ Total number attending _____

Have you become a new member since March 2020? YES_____NO _____

Emeritus (90 or older) _____

_____Amount enclosed (\$15.00 per person Members and Guests)

Please mail the bottom of this form and check to FCRSPA as soon as possible.

Seating is limited to 130 guests. The deadline for reservations is November 23, 2021.

WE LOOK FORWARD TO CELEBRATING WITH YOU!

BLANKETS FOR COIPP

Back at CTC!!

Hooray! We are getting together in person again to make no-sew blankets for the children of COIPP. A big thank you to Peggy Rhoderick who made blankets at home for us over the past month.

Thanks to the Tech Center we will be meeting on Monday, November 15 from 1:00-3:30 in the Spires Café. If you are able to join in the fun and catch up with old friends, all you will need to bring with you is a pair of sharp scissors. Please contact Sally Smith by November 12 so that we can be sure to have enough kits. Hope to see you soon.

simplysally@comcast.net



MRSPA Fund Donations

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in schools across Maryland. In the past, funds for these scholarships and mini-grants were partially obtained through in-person sale of raffle tickets statewide. Last year, we sold raffle tickets via this newsletter and via local newsletters with great success. This year we are again seeking **donations** to the *MRSPA Fund* to continue our work. All donations are tax deductible and come with our thanks and appreciation!

To show our appreciation, your name will be entered into a drawing upon receipt of your donation. Donations of \$10 will earn 1 raffle ticket, and donations of \$25 will earn 3 raffle tickets incrementally. MRSPA staff will write your name on the correct number of tickets when we receive your check. The drawing will take place at the May 2022 Annual Business Meeting, whether held in person or virtually. You can win the \$300 cash first prize, a Maryland themed basket valued at \$150 second prize, or one of 5 third place themed baskets valued at \$75: Cooking, Spa, Wine Lover, Movie Night, and Sports Lover. Out-of-state basket winners will receive gift cards in lieu of basket contents.

Entering the drawing is fun and easy!

- 1. Make your check payable to "The Community Foundation of Frederick County"
- 2. Write MRSPA Fund Donation on the FOR line
- 3. Date and sign your check
- 4. Mail check and completed form to:

MRSPA 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113

Due by March 22, 2022

Please, include the form below with your donation. Receipts will be sent via email or US Mail.



	MRSPA Fund Donation
Your Name:	
Your Address: _	
Home Phone:	Cell Phone:
Emoile	

Community Services Committee

Irene Bailey, Claudia Harrington, Charlie Perry

The December 7 holiday breakfast at Richland Golf Club will feature our annual Marine Corps Toys for Tots collection. Please bring unwrapped toys for children up to age 12. The Marines are also always happy to accept cash and checks.



Thanks to those who attended the Lewistown luncheon (and a few extras) there were enough school supplies to donate to two schools which had never received a donation from FCRSPA: Liberty Elementary and Ballenger Creek Middle. The generous contributions of toiletries went to SHIP, the Student Homelessness Initiative Partnership. If you would like to make a monetary donation to SHIP, which provides "new clothing, funding for youth enrichment activities, counseling services, and emergency shelter when no other options exist" (from the website <u>www.shipfrederick.com</u>), please **make checks payable to FCRSPA** with SHIP on the notation line and bring to the holiday breakfast or mail to:

Shirley McDonald

Are you looking to keep busy with Work That Matters?



Working at the Y, you'll make a lasting difference in the lives of children in your community. They need us now, more than ever.

The YMCA is a charitable, nonprofit organization that impacts the lives of many. Come join our team and make a difference! **YMCA employment benefits include:**

- Free YMCA Membership
- Flexible hours (only work a few hours a day; Before Care or After Care)
- Discounts on YMCA programs

Before and After School Enrichment (BASE) for Elementary Children:

Our program consists of homework help, enrichment activities, and social-emotional learning while caring for small groups of children at an FCPS school site before and/or after school daily.

BASE Elementary Schools for 2021-22 School Year:

Ballenger Creek	Myersville	Tuscarora
Blue Heron	North Frederick	Twin Ridge
Carroll Manor	Oakdale	Urbana
Centreville	Parkway	Valley
Deer Crossing	Spring Ridge	Walkersville
Green Valley	Sugarloaf	Whittier
Kemptown	Thurmont	Yellow Springs

Salary range: \$11.75-\$18.00 per hour depending on education and experience

Want to learn more? Contact Angela Dudek at <u>adudek@frederickymca.org</u> or call 301-228-9220.



Meals on Wheels is looking to grow their meal delivery volunteer team. Delivering meals to homebound neighbors is a meaningful way to contribute to your community. It doesn't take much time and can fit easily into your day. If interested in donating your time or money, please go to one of the websites or contact: Amy Dell

Volunteer Support Services Specialist Meals on Wheels of Central Maryland, Inc. (443) 573-0925 <u>adell@mowcm.org</u> <u>www.mealsonwheelsmd.org</u> <u>http://www.facebook.com/mealsonwheelsmd</u> http://twitter.com/mealsonwheelsmd

http://www.mealsonwheelsmd.org/donate

ANOTHER WAY TO HELP THE COMMUNITY

The Literacy Council of Frederick County needs volunteers, *with or without* teaching experience to:

*tutor an adult learner in basic literacy or English as a second language

*help in the Literacy Council Office

*serve on the Board

*assist as needed with:

--computer maintenance

--event planning

- --fundraising
- --grant writing
- --graphic arts
- --newsletter
- --publicity
- --website



The Literacy Council is located at 110 E. Patrick St., Frederick, MD 21701.

For more information please contact them:

*visit <u>www.frederickliteracy.org</u> *email <u>info@frederickliteracy.org</u> *call 301-600-2066.



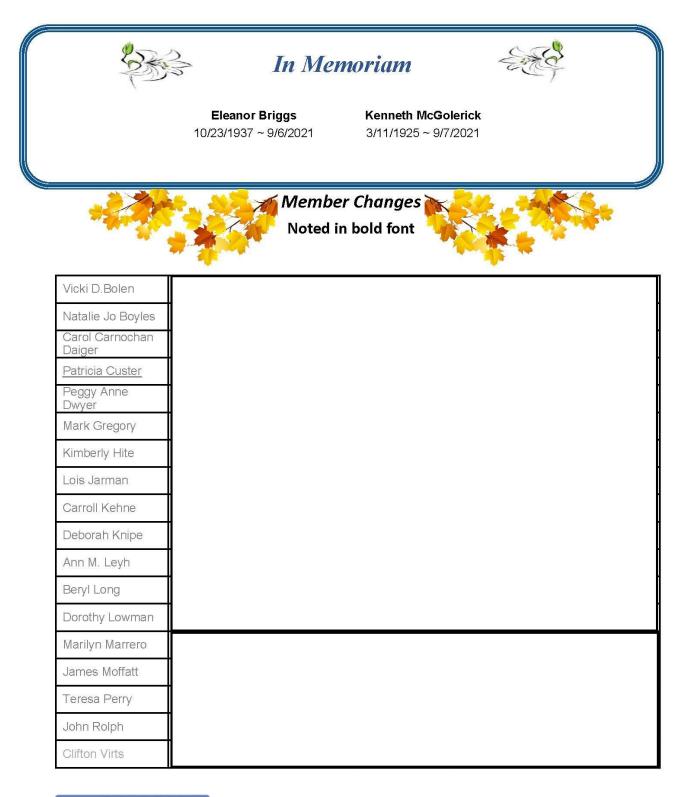
Since our last newsletter, we have gained 23 new members. Sadly, though, we have lost 2 members to the Memorial Roster.

We appreciate your assistance in recruiting new members, sharing the names of those who have passed away, and informing us of contact information changes.

We are at our end of the membership year and still have a number of folks who have not renewed. If you are one of those members and do not renew now, this is the last newsletter you will receive.

As of October 1, 2021, we had 768 Unified members PLUS 33* local only members

WEICOME	for a Grand Total of 801 members.
Debra Anthony	
Sandra Cafarelli	
Wendy Campbell	
Nancy Doll	
Jim Foit	
Myra Foreman	
MaryAnn Frank	
David Friedman	
Jay (Susan) Heidel	
Cathleen Kazio	
Julie Littrell	
Cynthia Maria	
Carolyn Mehl	
Roy Miller	
Sally Miller	
Elizabeth Mulcahy	
Dian Nelson	
Barbara Quinlan-Stalzer	
Barbara Saenger	
Glenda Segreti	
Rebecca Sterba	
Deborah Wills	
Phyllis Younkins	





If you are a FB member, you should be able to find our page by searching for Frederick County Retired School Personnel Association. All requests will be vetted against our membership roster. Currently we have 173 members who have joined our page. Please join us!



!! IT'S NOT TOO LATE !!

If you are a cash paying member and have not yet paid your dues, you have been dropped from the membership roster, and this is last newsletter you will receive. HOWEVER, you can reinstate your membership through MRSPA at mrspa.org or accessing the application forms later in this email.



We don't want to lose you!



MRSPA has extended an invitation to cash members to switch to dues deduction for 2021-2022. If you make the change, you are eligible for a one-time \$10 reduction in state dues. You would pay \$35 for state dues for 2021-2022, plus your local dues amount. You need to complete and return the 2021-2022 Dues Deduction Authorization Form, which is available on the MRSPA website under Switch and Save link at https://www.mrspa.org/



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 friend know, too! We have learned from new members that personal contact is the most effective approach to recruit new members.



We still have extra copies of the FCRSPA Membership Rosters and will have them available at the December Breakfast. If you wish to have one before then, please contact us to make arrangements.

CONTACT Information: myfcrspa@gmail.com

Cost: \$3 or \$6 for mailed copies.

We received the following request to communicate with our members. Save our Sons Now, an all boys private school in Baltimore County, is in need of retired teachers interested in joining the staff as parttime or full time teachers.

If you are interested, please contact Mr. Kingston Holcomb, founder of the school. 410-521-4798 or 443-768-0750 or saveoursonsnow69@gmail.com The MRSPA Membership year is July 1 through June 30

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: Print Name Print Name P
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.
AUTHORIZATION FOR ANNUAL DUES DEDUCTION

\$45	\$55	\$45	\$10	Frederick Co.	Odenton, MD 21113
Dues Deduction Only	Dues	Dues	Dues		MKSPA 8379 Pinev Orchard Pkwv Suite A
Total for	Total	MRSPA	Local		Return completed form to:
	4 Dues	Local and MRSPA Dues	Loca		Referred or Recruited by
			ctronically.	A Newsletter ele	I prefer to receive the MRSPA Newsletter electronically
		iders.	enefits prov	with member b	Do not share my information with member benefits providers.
		Date			Signature:
			v.mrspa.org	lease go to www	\Box I prefer to pay by credit card. Please go to www.mrspa.org
				uble to MRSPA.	Enclosed is a check made payable to MRSPA
on.	lues deducti	s notified of d	n MRSPA is	: destroyed whe	Forms with Social Security #'s are destroyed when MRSPA is notified of dues deduction
	ļ			(1	(Social Security Number Required)
		Date			Signature
ction from my By authorizing the back)	l dues dedua l I revoke it. see chart on	horize annua in effect unti state dues. (hereby aut hall remain ction in my	authorization. I authorization sl le-time \$10 redu	Dues Deduction from pension authorization. I hereby authorize annual dues deduction from my retirement check or deposit. This authorization shall remain in effect until I revoke it. By authorizing dues deduction, I will receive a one-time \$10 reduction in my state dues. (see chart on the back)
		ment	Date of Retirement		Retired from(County/Local) Payment Options:
			Other	_	Teacher/Other Certificated
	pport Staff	Non-Certificated/Support Staff	Non-Cer		Administrator/Supervisor
					Your Position at Retirement:
					Email
			Cell Phone	Ce	Home Phone
		Code	Zip Code	State	City
					Address
		Date of Birth	Date o		Name
ication (Please Print) (New Members Only)	cation () Vew Mer	p Applia (I	ıbershij	MRSPA Membership Application (Please Print) (New Members Only)	MRSPA

RETIRED SCHOOL PERSONNEL ASSOCIATION MRSPA

SWITCH AND SAVE!

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

--MRI>



Getting Connected:

The Emergency Broadband Benefit Program

New federal initiative to cut the cost of high-speed internet

What is the Emergency Broadband Benefit (EBB) Program?

The EBB is a \$3.2 billion federal initiative to help Americans access the affordable, high-speed internet they need during the COVID-19 pandemic. It is a short-term program that will end once the funds have been utilized.

What Is the Benefit?

- · Up to \$SO/month discount for high-speed internet services.
- · Up to \$75/month discount for high-speed internet services for households on Tribal lands.
- · A one-time discount of up to \$100 for a laptop, desktop computer, or tablet purchased through a participating provider.

Do I Qualify?

Americans who may have experienced financial setbacks during the COVID-19 pandemic or are struggling to get by may be eligible for the EBB program, including those who:

Qualify for the Lifeline program, as well as those who participate in certain federal assistance programs, such as Medicaid, SNAP, and SSI benefits. Experienced a substantial loss of income since February 29, 2020, and the household had a total

income in 2020 below \$99,000 for single filers and \$198,000 for joint filers.

Receives benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision, or did so in the 2019-2020 school year.

Receives students aid in the form of federal Pell grants.

Meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program.

How Do I Sign Up?

· Eligible households will enroll through participating broadband providers or directly with the Universal Service Administrative Company (USAC).

Where Do I Go to Learn More?

See the latest information and participating providers in your state:

- Website: aarp.org/EBB
- Text INTERNETto22777
- · Call: 1-833-511-0311







End the Digital Divide

If the COVID-19 pandemic has shown us anythinc, it's that acceu to hi&h-•SM•d internet is not a luxury; it's. necusity, And noone understands that more than the parents and educators who were forced to reinvent what it meant to CO to school.

High-Speed Internet Deployment in MD

Total Population Unserved: **Rural Population** Unserved: 4%



O,Ua*sof 0+c:+mbtf2019, ret.*se-e by the FCCOf .Mr.19,2021 NI *SPNCf Irternt DeployrMrl (AOSL, Fiber,C.bll), 2 Nbp,v,cl *

Improve Communities Across the State

Without access to high-speed internet, communities suffer, losing out on opportunities. Marylanders without access to high-speed internet are losing out when it comes to:







Accessing virtual classrooms for kids and adults

Teleworklnc and findinc new Jobs

Connectinc with family and friends



Finding new



doctors and nurses

NRTA AARP @NRTAUSA



Helping Students of All Ages

customers for their

small business

Without a reliable, affordable high-speed internet connection where they live, too many Maryland students are being left behind. These students can also include adults looking to further their education or gain a new skill to be more competitive in the job market. MRP fought for the Emergency Broadband Benefit Program (EBB) because too many Americans do not have access to the affordable, high-speed internet they need.





FREDERICK COUNTY RETIRED SCHOOL PERSONNEL ASSOCIATION

8101 Claiborne Ct. Frederick, MD 21702

Inside this issue:

Up coming Events:

- · Happy Hour at Smoketown Brewery
- · Holiday Breakfast at Richland Golf Course

Lots of ways to Volunteer to Serve our Community:

- · Blanket Making for COIPP
- Toys for Tots
- And many more

