



November 2023

VOLUME 14, NO. 5

Editors: Jenny Powell

E-mail: myfcrspa@gmail.com

## President's Message by Kenny Garvey



The Holiday Season is just around the corner. That time of year when people forget about their squabbles over pesky political positions or radical religious righteousness, if only for a moment, and find time to be thankful for each other and the things we share. For two short months, people go out of their way to talk, actually talk, and listen, to one another. The smiles and effusive interactions provide the warmth that the seasonal air is lacking. "Blessed is the season which engages the whole world in a conspiracy of love." - Hamilton Write Mabie

During this season, I see people walking and shopping downtown, bundled against the cold but with a warmth in their hearts, and wry smiles on their faces as if they know something that they want to share. And they do share! They share greetings and wishes for goodwill. They share stories about family and of holidays past. They share favorite recipes and the deals they found while perusing the local shops. They share all the things from this past year for which they are thankful, and they share their hopes and wishes for the coming year. They share their joy in the season as if we were friends or family and not just random passing strangers. "The miracle is this: The more we share the more we have." - Leonard Nimoy. So I'd like to share with you some of the many opportunities Frederick has to offer for getting out into that crisp air and friendly atmosphere that this season engenders.

The **Maryland Christmas Show** at the Fairgrounds runs Nov. 17-26. **Sailing Through the Winter Solstice** launches their ships on Carroll Creek Nov. 18 and **Frosty Friday** is Nov. 24 in Downtown Frederick. The Weinberg is hosting **A Motown Christmas** on Dec. 1 as well as **The Nutcracker** on Dec 8-10. Coinciding with **First Saturday** are the **Candlelight House Tours**, Dec. 2-3 and, of course, the **Kris Kringle Procession** through Downtown Frederick is on Dec. 8. Also on the Creek is the **Holiday Market** on Dec 10. The **Festival of Lights at City Hall** is Dec. 15 and **The Frederick Children's Chorus: Messiah Sing Along** will be at the Weinberg on Dec. 19. Finally, the **Candlelight Tours of Historic Houses of Worship** in Frederick is Dec. 26.

I am quite sure that there are many other events happening throughout the city and county but I haven't the space to list them all. Of course, don't forget about the FCRSPA **Holiday Breakfast at the Vistas at Richland Golf Course** in Middletown on Dec. 7 and our next **Happy Hour at La Paz** on Jan. 9. More details on both these events can be found elsewhere in this newsletter.

Lastly, I would be remiss in not reminding everyone about another holiday this season, Veterans Day, on Nov, 12. Please take time to ponder the freedoms that our veterans secure for us and to thank them for their service and sacrifice. "Give thanks for a little, and you will receive a lot."-Hausa Proverb

Whatever holiday(s) you will be celebrating during this joyous season, I wish you and yours the very best.

*Kenny G.*

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## Health and Insurance Colette Baker



### Medicare Changes for 2024

The standard monthly premium for Medicare Part B enrollees will be \$174.70 for 2024, an increase of \$9.80 from \$164.90 in 2023. Medicare premiums are income-based. Go to [Medicare.gov](https://www.medicare.gov) to view the chart of income-based premiums for 2024.

The Medicare annual deductible for 2024 is \$240, an increase of \$14 from the annual deductible of \$226 in 2023. This deductible will reset January 1, 2024. The medical deductible must be paid before medical claims are paid by CareFirst. The Delta Dental deductible also resets on January 1, 2024.

### Social Security Increase

Social Security payouts will increase by 3.2% in 2024. The 3.2% cost-of-living-adjustment (COLA) will begin January 1, 2024.

### Medicare Open Enrollment

You are probably seeing and receiving a lot of Medicare ads now during the Medicare open enrollment. For those who continued FCPS retiree benefits, Medicare-eligible retirees have medical supplemental coverage through CareFirst and prescription coverage through Silver Script. There is no need to enroll in another Medicare plan, this would terminate the coverage through FCPS.



### Human Resources Contact

For assistance with FCPS retiree health, dental or life insurance, contact Christine Hobbles, 301-644-5052.

### New Wellness Program Offered through CareFirst

For those who are enrolled in the CareFirst health plan, you can now join Noom at no cost as part of the health plan. The Noom program is designed to help you achieve and maintain a healthy weight.

There are certain requirements to participate in Noom:

- Being 18 years of age or older with a BMI of 25 or greater
- Having been identified as having prediabetes or
- Being at risk for developing prediabetes



To get started, go to [carefirst.com/wellbeing](https://carefirst.com/wellbeing) to log in or sign up for your account. Once logged in, select



### Report from our Auditor

#### Shirley Stroup

On August 24, 2023, our auditor, Shirley Stroup, met with our treasurer, Shirley McDonald to review the books for the fiscal year ending June 30, 2023. The auditor found the records and documentation to be in order. In addition, the compiled profit and loss statement showed a profit for the year of \$896.73.



**Thanks to Lee Jeffrey for stepping up to be our webmaster!**

**Now we just need you!**

We train! We do good work! We're still looking for a **president-elect** and help with our **nominating committee**. We need YOUR help to keep us strong!

Contact Kenny Garvey today to join our Board of Directors team at [mrgarvey@msn.com](mailto:mrgarvey@msn.com)



# September Picnic

Ballenger Creek Park

September 13, 2023



Photos courtesy of  
Joe Spilis, CTC Student



The 161st Great Frederick Fair featured retired educators who covered various positions as volunteers to host 5,000 Frederick Public School elementary students in chaperoned groups, Friday, September 15 through Saturday, September 23.



Several FCRSPA volunteers brought their spouses to help. There were repeat volunteers. Dr. John George facilitated the members' schedules and provided training. He is very grateful for the many who volunteered for this successful event:

THANK YOU to all!!!

Photographer: Dr. John George



Kathy and John Renn



Kaye and Debbie Schroyer



Bob Wiles and his brother.



Peggy and Terre Rhoderick.



Barry and Cindy Diamondstone

## More Fair Volunteers



Gail Slezak ~ Paula Blundell  
MaryLynn Smith ~ Debra Carter  
Susan Mangold ~Joyce Bruchey



Debbie Knipe ~ Bobby Ramsburg  
Vicky Hill  
Sharon Rectanus  
Carol Bates



Jodi Hersche  
Linda Geiser ~ Debbie Smith  
Peggy Kaplan ~Kathy Mitchell  
Marvin Mitchell



Charlie Perry  
Debbie Mills ~ Jean Smart  
Jan Tuck ~ Jackie DeWitt



Claudia Harrington  
Sue Abbott ~ Karyn Hanna  
Lisa Snyder



# Community Services

Irene Bailey, Claudia Harrington, Charlie Perry

Thanks to those who donated school supplies, cash, and toiletries at the Ballenger Creek Park picnic in September.



The Community Services Committee continues to connect with our emeritus members several times per year with "hello" notes, which have been well-received.



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 aged 0 to 12.** The Marines are also always happy to accept cash and checks (made out to Toys for Tots). Please also bring any school supplies or toiletries you may have accumulated.

## Musical Volunteer Opportunity

The Boys and Girls Club of Frederick, 413 Burck St., Frederick, MD 21701 has recently received donations of musical instruments, including a piano. The staff is hoping to find someone with a love of music to visit the clubs and give the children and staff some insight (and maybe lessons?) on how to utilize these gifts. Please contact Tamika Thrasher, Director of Boys and Girls Club of Frederick County at [timikat@bgcfc.org](mailto:timikat@bgcfc.org) or 240-831-4330.

## Happy Hour at Capitol Crave: A Great Time had by All!

October 10, 2023



*Thanks to Sally Smith  
for arranging this  
event!*



**BRING A FRIEND AND JOIN US AT THE  
2023 FCRSPA Holiday Breakfast**

**Thursday, December 7th, 2023      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 Muffins,**

**Freshly Brewed Coffee, Tea, Iced Tea and Juice**

**\$20.00 per person for cash or check**

**Links to pay online are found below. Remember there is an additional processing fee when paying online.**

**One (1) Person: <https://buy.stripe.com/14k15gfQka45gbmdR3>**

**Two (2) People: <https://buy.stripe.com/aEUdS2cE8gst4sE14i>**

**Three (3) People: <https://buy.stripe.com/cN229kbA4dghe3ecN1>**

**Four (4) People: <https://buy.stripe.com/cN27tE5bGgst5w16oE>**

**If you pay online, please email all guest names to Ann Keyfauver at [annkeyfauver@comcast.net](mailto:annkeyfauver@comcast.net) so they will have a name tag. Thanks!**



**Reservations are due by November 20, 2023.**

**If paying by cash or check, mail to Ann Keyfauver, 205 Linden Blvd., Middletown, MD 21769    Phone 301-371-5782**

**Name \_\_\_\_\_ Guest(s) \_\_\_\_\_**

**Phone \_\_\_\_\_ Email \_\_\_\_\_**

**Total number attending \_\_\_\_\_**

**Are you a new member attending your first meeting? YES \_\_\_\_\_ NO \_\_\_\_\_**

**Emeritus (90 or older) \_\_\_\_\_**

**\_\_\_\_\_ Amount enclosed (\$20.00 per person Members and Guests)**

**Send your reservation and pay by check to FCRSPA or online as soon as possible. Seating is limited so please make your reservation early. The deadline for reservations is November 20.**

**WE LOOK FORWARD TO CELEBRATING WITH YOU!**

## 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](mailto:brmartz@comcast.net)

301-662-951

Faye Buckingham

[Buck0107@comcast.net](mailto:Buck0107@comcast.net)



Wanda Twigg, Executive Director of the Maryland Retired School Personnel (MRSPA) joined us at our September picnic. She shared with the group the work the MRSPA organization continues to complete to protect our pension, benefits and their advocacy work on different pending legislation.

## No Sew Blankets Update



Sending out a huge THANK YOU to Barbara Ferguson, Jodi Herche and Mary Ann Frank for making the soft no-sew blankets for Children of Incarcerated Parents Partnership. Special appreciation goes to Mary Ann, who made blankets at home to help this cause.

We will be getting together on **Friday, December 15** from noon until 3:00 in the Spires Café at the Career and Tech Center. Hope you are able to join in the fun. All you need to do is show up and bring some sharp scissors.



Please contact Sally Smith at [simplysally@comcast.net](mailto:simplysally@comcast.net) or 240-626-8166 by **December 10** if you can come so that we will be sure to have enough blanket kits.



# HELLO

As always, we appreciate your assistance in recruiting new members, sharing the names of those who have passed away, and informing us of contact information changes. It really is a team effort. **MRSPA continues to offer a \$10 gift card to ANY member who recruits a NEW member who signs up for DUES DEDUCTION as well as a \$10 dues savings for members who switch to DUES DEDUCTION.**

See the end of the newsletter for forms.

Since our last newsletter,  
we have gained **21** new members.  
Sadly, we have lost **1** member to the Memorial Roster.



Welcome  
New Members



Stacey	Adamiak	247 Rainbow Dr # 14739 Livingston, TX 77399	301-514-3157	staceyjeanadamiak@gmail.com
Denise	Armentrout	4755 Bow Ct Monrovia MD 21770	240-994-4985	denisearmentrout@comcast.net
Daria	Baldovin-Jahrling	7305 Poplar Ln Middletown MD 21769-7614	301-371-3165 301-639-4838	darialynne0109@gmail.com
Melinda	Bassett	PO Box 56 Jefferson MD 21755	301-371-7306 301-514-4386	mlindb@aol.com
Cynthia	Blade	5742 Meadowood St Apt 302 New Market MD 21774	443-988-8915	cblade@atlanticbb.Net
James	Bowers	4305 Flower Ct Middletown MD 21769	301-676-7008	
Jamie	Cannon	13421 Marquise Dr Hagerston, MD 21742	240-405-7379	cannonjamie0707@gmail.com
Donna	Carr	3826 Mt. Airy Dr Mt. Airy MD 20771	301-829-2896 301-606-4547	donnahecarr@comcast.net
Susan	Clark	3007 Sunflower Dr Ijamsville, MD 21754	301-788-6720	smiclark@aol.com
Maureen	Corio	206 Troon Circle Mount Airy, MD 21771	301-922-0837	loumoc@comcast.net
Gloria	Gilligan	38 Ashley Way Myersville MD 21773	301-788-0297	ggilligan720@gmail.com
Michael	Harrington	835 Insley Circle Frederick MD 21701	240-315-7285	harm1972@gmail.com
Kimberly	Magaha	1735 Fletchers Dr Point Of Rocks MD 21777	301-874-6034 301-639-5552	kmagaha@comcast.net
Mark	Papier	9741 Royal Crest Circle Frederick MD 21704	301-607-4439 301-529-1621	papierfamily@gmail.com
Olga	Schrichte	2558 Bear Den Rd Frederick, MD 21701	301-668-2221 301-606-4875	olga_schrichte@msn.com
Andrae	Semler	17925 Constitution Circle Hagerstown, MD 21740	301-988-5099	kekumu123@aol.com
Jennifer	Shesman	8309 Old Route 56 Hwy W Shelocta PA 15774	240-409-9123	jshesman@gmail.com
Lori	Titus	2405 Sutton Rd York PA 17403	240-315-7272	lori_titus2003@yahoo.com
Judith	Turley	20711 Overture Way Boonsboro, MD 21713	240-816-0463 717-377-7047	djturley82@gmail.com
Wendy	Whitmore	513 Magnolia Ave Frederick MD 21701	240-446-1459	wswhitmore@gmail.com
Cynthia	Zimmerman	11916 Labrader Ln Smithsburg, MD 21783	301-606-6282	emmazim@comcast.net

## Member Changes



Dorothy	Arsenault	4981 Bristle Cone Cir Aberdeen, MD 21001 -2605		
Linda	Benkin	1151 S Main St, Apt 208 Wake Forest, NC 27587	919-556-0301	
Kathleen	Leatherman	1338 Monocacy Crossing Pkwy Brunswick, MD 21716-9761	301-606-8140	kathzan4321@gmail.com
Richard	Petre	7407 Willow Road AL. Apt #343 Frederick, MD 21702	301-644-4290	
Theresa	Ringer	9408 Farmingdale Ave Walkersville, MD 21793-9117	301-898-7016	tclancy009@comcast.net
Christine	Stefanizzi	5138 Smith Rd Rohrersville, MD 21779-1040	240-367-5217	chris18church@gmail.com

### *In Memoriam*

Carol Wilcom  
4/15/1944 ~ 10/21/2023

We are working on publishing an updated Membership Roster. Each member, for whom we have an email address, will be emailed one free of charge. Our goal is to have the electronic directory available by the middle of November. Our *hope* is to have the printed copies available at the December breakfast.

If you are interested in purchasing a printed copy, please email us at [myfcrspa@gmail.com](mailto:myfcrspa@gmail.com) OR call **Debbie at 240-315-7148** and leave a message to order one.

**\*\*\*Please indicate whether you wish to pick up your copy or to have it mailed.  
We will be in touch to make pick up arrangements.\*\*\***

You can pick up your copy at Debbie's in Clover Hill **OR** if you live in the Brunswick/ Washington County/ Jefferson County, WV areas and wish to pick up closer to home, you can pick up your copy from Marsha in Charles Town.

The cost for a roster is **\$3**; if you wish to have it mailed, the total cost will be **\$6**.

Your check should be made to FCRSPA and mailed to:

Marsha Wise

18 Harriet Ct,

Charles Town, WV 25414

Please reserve your hard copy no later than

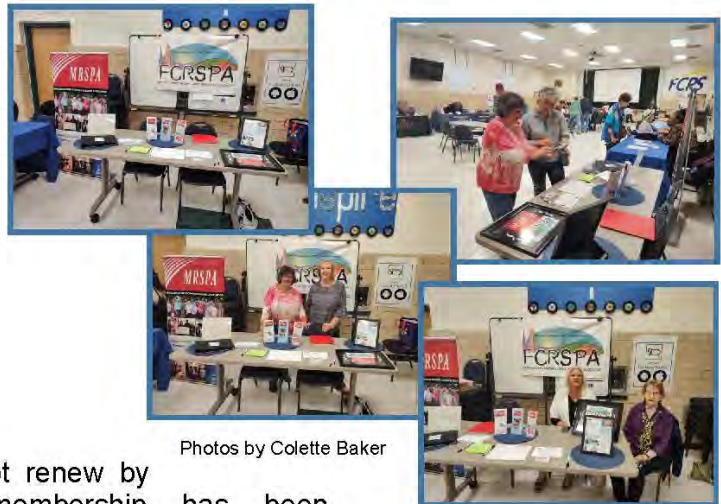
**November 15.**





We were happy to recognize new members, Sue Gullo and Karen Kehoe at our September 13 luncheon. Welcome, Ladies!

FCRSPA hosted a recruiting table at the Annual FCPS Retiree Open Enrollment Event on September 29. Our table hosts were Colette Baker, Kathy Campagnoli, Claudia Harrington, Cindy Stull, and Sandy Zimmerman. Thank you to FCPS Human Resources for including us in this event.



Photos by Colette Baker

**Unpaid Cash Dues Members**

If you pay by check and did not renew by November 1, 2023, your membership has been cancelled. Because of the overlap of newsletter deadline and November 1, you are receiving this newsletter which is the last should you not renew. **Choosing dues deduction will alleviate your having to remember to pay your dues.**



**Dues Deduction for new and recent Switch & Save members.**

- September dues deduction occurred on September 29, 2023.
- October 2023 dues deduction occurred on October 30.

**Credit Card Payments via Stripe:** You can now use Stripe to pay your dues. The link is up on the MRSPA website, click **Join** or **Renew** and select option #3 to access the Stripe payment page. No account is needed to use Stripe for credit card payments. **PayPal** is still available should you prefer it.

Our FB page provides up-to-date, FCRSPA-related news and reminders. If you are a FB member, you should be able to find our page by going to FaceBook, then Groups, then typing FCRSPA in the search bar. All requests will be vetted against our membership roster.

Currently we have **269** members who have joined our page.





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

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
 Email \_\_\_\_\_

**Your Position at Retirement:**

- Administrator/Supervisor                       Non-Certificated/Support Staff  
 Teacher/Other Certificated                       Other \_\_\_\_\_

Retired from \_\_\_\_\_ Date of Retirement \_\_\_\_\_  
 (County/Local)

**Payment Options:**

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)

Signature \_\_\_\_\_ Date \_\_\_\_\_

(Social Security Number Required) \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Forms with Social Security #'s are destroyed when MRSPA is notified of dues deduction.**

- Enclosed is a check made payable to MRSPA.  
 I prefer to pay by credit card. Please go to [www.mrspa.org](http://www.mrspa.org)

Signature: \_\_\_\_\_ Date \_\_\_\_\_

- Do not share my information with member benefits providers.  
 I prefer to receive the MRSPA Newsletter electronically.

Referred or Recruited by \_\_\_\_\_

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

*Local and MRSPA Dues*

	Local Dues	MRSPA Dues	Total Dues	Total for Dues Deduction Only
<b>Frederick Co.</b>	\$10	\$45	\$55	<b>\$45</b>

*The MRSPA Membership year is July 1 through June 30*





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

SWITCH AND SAVE!  
**AUTHORIZATION FOR ANNUAL DUES DEDUCTION**

**Dues Deduction** from MD pension authorization. I hereby authorize annual dues deduction from my MD 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 below). Your member ID can be found either on your yearly dues bill, or your Membership Card.

Print Name \_\_\_\_\_ Member ID: \_\_\_\_\_ Date: \_\_\_\_\_

Address/City \_\_\_\_\_ State \_\_\_\_\_

Signature: \_\_\_\_\_ SSN: \_\_\_\_\_

Local Association: **Frederick County (FCRSPA)**

**Please mail this form to the Odenton, MD address above. Do NOT include a check.**

**MRSPA dues (\$35)\* + FCRSPA dues (\$10) = Total Membership Dues (\$45)**

\*Switch and Save dues deduction members will receive a one-time \$10 reduction state dues

MRSPA dues will be \$35 the first year and \$45 per year thereafter.



51 South Market Street, Frederick

**La Paz HAPPY HOUR**

**JANUARY 9 4:00 - 7:00**

**Upstairs with lots of room to mingle  
Elevator available**

**Special happy hour prices on drinks and appetizers**

**No cover and run your own tab**

**Go to their website [lapazmex.com](http://lapazmex.com) for a full menu**

**As a new FCRSPA/MRSPA member OR if you join MRSPA/  
FCRSPA during this event you will receive a free drink (Make  
sure to bring your checkbook)**

**JOIN IN THE FUN AND CHECK OUT  
THE BOATS ON THE CREEK**





## **MRSPA Foundation Raffle**

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. Therefore, we are seeking **donations** to the *MRSPA Foundation* so that we can continue our work. Again, this year, raffle tickets will be purchased solely through the MRSPA newsletter using the form below and through local association newsletters using the same form. All donations are tax deductible and come with our thanks and appreciation!

Your name will be entered into a drawing upon receipt of your donation based on this criterion: Donations of \$10 will earn 1 raffle ticket while 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 2024 Annual Business Meeting whether held in person or virtually. You can win the \$300 cash first prize, a Maryland themed basket valued at \$175 second prize, or one of 5 third place themed baskets valued at \$125: Cooking, Game Night, Wine Lover, Book Worm, and Sports Lover. Out-of-state winners will receive gift cards in lieu of basket contents.

**Entering the drawing is fun and easy!**

1. Make your **check payable to MRSPA Foundation**
2. Write **MRSPA Foundation Raffle** on the FOR line
3. Date and **sign** your check
4. **Mail** check and completed form to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 **before March 22, 2024**

**Will you send a donation today?**

**Receipts will be sent via US Mail.**



### **MRSPA Foundation**

Your Name: \_\_\_\_\_

Your Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

YOU'VE GOT TO PLAY TO WIN!



FREDERICK COUNTY RETIRED  
SCHOOL PERSONNEL ASSOCIATION

8101 Claiborne Ct.  
Frederick, MD 21702

# HOPE TO SEE YOU AT AN UPCOMING EVENT!!

## DETAILS INSIDE!

- |             |  |
|-------------|--|
| December 7  | Holiday Breakfast at The Vistas, Richland Golf Club      |
| December 15 | No Sew Blanket Making for COIPP at CTC                   |
| January 9   | Happy Hour at La Paz                                     |
| March       | Luncheon (Date and more information will be forthcoming) |
| May         | Luncheon (Date and more information will be forthcoming) |

