

Montgomery County Public Schools Retirees Association, Inc.



P.O. Box 4367 Rockville, MD 20849-4367

www.mcpsra.org

Volume 2022-23, Issue #4

April 2023



PRESIDENT'S MESSAGE

Dr. Debra Munk
President - MCPSRA

Welcome to Spring! This is my favorite season, particularly in Maryland.

I love the blooming cycle that begins with the crocuses and daffodils, followed by the tulips, dogwoods, rhododendrons and lilacs. Remembering school days...I always looked forward to Spring Break, knowing the end of the school year was not far behind. (Of course, as retirees...every day is Spring Break!)

The MCPSRA Board of Directors continues to meet monthly to direct our organization. The Board has made addressing the discrepancies between active employee and retiree benefits a top priority this year. Retired MCPS employees pay more for their benefits than active employees – a well-known fact.

However, most retirees do not realize that their coverage will not be the same when they retire. To understand this required an individual to wade through the volumes of insurance information and do an analysis – a time-consuming and confusing process. The Board determined that a concise comparison chart that spelled out the differences was desperately needed. So, working with ERSC, we have obtained a comprehensive comparison of all benefits, a document which soon will be available on our website and Facebook page. Additionally, we hope this comparison document will assist new retirees in making retirement benefits decisions. Some retirees have other options in addition to those offered by MCPS. Now that we have identified discrepancies, the Board will work with MCPS to address those that have the most negative impact on retirees. As you look over this document, please do not hesitate to contact me or Tom Hickman, our Chair of Insurance and Benefits, if you have concerns or questions.

MCPS changed its Health Insurance provider to CIGNA, as of January 2023. You should have received an Explanation of Benefits (EOBs) from CIGNA, or online, if you set up an online account. If you have not received an EOB, call CIGNA and request a copy.

As for important legislation related to retirees...the MRSPA Board of Directors has reversed its 2022 "NO position" stance on the Retirement Tax Elimination Bill. The bill was reintroduced in the Senate this year as Retirement Tax Elimination Bill of 2023 (SB0461). This legislation would provide state income tax cuts for retirees. The bill is still in committee, and we will monitor its progress through the legislature.

Again, this year, we will award scholarships of up to \$1500 to MCPS teachers and staff to help defray the costs of course work in a recognized educational program for the summer and fall of 2023. Information on how to apply will be made available in MCPS schools, offices, warehouses and depots.

The annual MRSPA Business Meeting, including a luncheon and program, will be held at Valley Mansion by Martin's, 594 Cranbrook Rd., Hunt Valley, MD 21030 on Tuesday, May 9, 2023. A continental breakfast and registration begin at 8:30. If you would like to attend, please let me know. The lunch is always excellent, door prizes are awarded, and the program is usually quite informative. We have space for 20 delegates from our local organization.

Finally, we are looking forward to our April 27 Luncheon at Montgomery Country Club. We will be voting on the 2023 MCPSRA Budget (see page 7) and electing new officers (see page 6). The luncheon form is included in this newsletter. Join us...and bring a friend! Hope to see you there.

Warm regards,
Debra Munk

MCPSRA BOARD OF DIRECTORS (BOD)

Officers:

President	Dr. Debra Munk debramunk@yahoo.com	240-426-8407
Vice President	Reginald J. Ott Regjott1@verizon.net	301-452-5449
Immediate Past President	Dr. Carol M. Dahlberg john.dahlberg234@gmail.com	301-253-2212
Recording Secretary	Dr. Donna Hollingshead DonnaShimodaHollingshead@gmail.com	301-385-2147
Treasurer	Dr. Stephen M. Raucher sraucher@comcast.net	301-318-4969

Committee Chairs:

Archives	Marti Gray graymm0322@gmail.com	301-641-8896
Budget Development	Dr. Stephen M. Raucher sraucher@comcast.net	301-318-4969
Community Service	VACANT	
Consumer Education	Deb Berner iudab@verizon.net	301-455-8608
Facebook Page	Christina Sutter christina.p.sutter@gmail.com	301-471-3637
Financial Review	Harvey Strine strineah@verizon.net	301-251-0478
--- Co-Chair	Bill Gregory	
Hospitality/Luncheons	LeeAnn Kaye geolakaye@gmail.com	301-598-5480
--- Co-Chair	Trish Bendler patriciabendler0@gmail.com	301-540-5160
Insurance and Benefits	J. Thomas Hickman CTMAR28@yahoo.com	301-929-9660
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Political Action	Dr. Darlene Simmons Simmonsdarlene5@gmail.com	
Public Relations	Debra Mugge muggedebra010@gmail.com	
Recognition	Joan Donovan jcjdonovan@aol.com	301-253-6099
---Co-Chair	Juliette Trevino jgtrevino@comcast.net	301-460-9670
Scholarships (MCPSRA)	Bill Stief William_A_Stief@mcpsmd.org	301-956-5891
---Louise S. Walker	Margaret Brown margdell@gmail.com	301-910-2305
Trips	Bernadette Rager bg.rager@verizon.net	301-774-0345

BUSINESS MEETING/LUNCHEON

Business meeting/luncheons are held four times a year at Montgomery Country Club, 20908 Golf View Dr., Laytonsville, MD 20882.

RETIREES RETURN! LARGEST GROUP SINCE COVID



MCPSRA's February Luncheon had the largest attendance since the beginning of COVID. A total of eighty-four MCPS Retirees attended and seventeen of those were first timers. A good time was had by all. There was lots of talking and getting reacquainted. Some colleagues hadn't been seen in years. Such fun! After lunch we were entertained by an a cappella quartet (see photo on page 6).

There are two remaining luncheons. The next one is Thursday, April 27, and the final one for this school year is Thursday, June 15. I hope you can make at least one of them. You may be surprised by who you will see. If you are concerned about not knowing anyone, call a former colleague and come together.

The menu is on the back page. If you have food allergies or need a special diet (vegan, lactose intolerant, diabetic, etc.) let me know and we can make accommodations.

Hope to see you April 27. If not then, June 15.

At the last luncheon a wool scarf was left. If it is yours, please get in touch with me.

LeeAnn Kaye

URGENT PLEA FOR YOUR HELP



During this time of escalating prices for almost everything we buy, it is very difficult for any fundraising efforts to be successful. We realize that personal budgets are constrained but consider what it must be like for the neediest of our county's families, especially those with children. Our Toolkits Project has helped ease their burden for the last eighteen years by providing these children with the necessary school supplies that kindergartners need at home to support their learning at school. It is disheartening that our efforts to raise the funds necessary to continue our project this summer for the nineteenth year have fallen considerably short of what we will need. Last summer 2,100 kits were assembled and distributed at a cost of nearly \$28,000. The donation of the shoe boxes last summer was a great savings for us. But this summer we will have to purchase the boxes. We anticipate that Title I will request that we make at least the same if not more kits for the kindergartners who will be attending this summer's ELO SAIL Program. We began our fundraising efforts in September, but we have received only 79 donations for a total of \$5,715. We must do better than that!

WE URGENTLY NEED YOUR HELP NOW! Each year at this time we tend to panic about our fundraising shortfall, but our members have always come through making our project successful for another year. I am confident that this will happen again this year. I hope that those of you who have not yet taken the opportunity to support our project will hear our urgent plea and take it to heart. PLEASE help by sending your TAX-DEDUCTIBLE donation as soon as possible. We are sure there are enough members out there who will step forward to join the others who have already contributed to guarantee the success of our project again this summer. Thanks SO MUCH for caring!

----- detach here -----

MCPSRA TOOLKITS SPONSORSHIP FORM

Please provide (print clearly) the following information and mail it along with a check (payable to: **MCPS Educational Foundation**, with "Toolkits Project" on the memo line) to Mrs. Joan Donovan, 13 Hilton Court, Gaithersburg, MD 20882-3521

NAME: _____

ADDRESS: _____

I would like to sponsor # _____ toolkits at \$10 per kit. Donation enclosed: \$ _____

Optional: In memory of _____ In honor of _____ Send acknowledgement to _____

Select one: _____ e-mail me a receipt at _____

_____ mail me a receipt _____ no receipt is necessary

_____ Do **NOT** include my name on the toolkits labels.

Welcome New Members

Joined in January 2023

Sue M. Bomzer-Altman	9 Climbing Rose Ct., Rockville, MD 20850	301-424-4057
Ruth Cartwright	21303 Tiger Lily Ct., Germantown, MD 20876	301-641-9191
Mary Bambacus Dempsey	24700 Halterman Rd, Gaithersburg, MD 20882	301-237-1555
Kimberly D. Gandy	4437 Camley Way, Burtonsville, MD 20866	301-919-4449
Rita M. Green	12410 Fellowship Ln., Gaithersburg, MD 20878	301-330-9828
Ellie Salour	19963 Tygart Ln., Gaithersburg, MD 20879	

Joined in February 2023

Troy E. Boddy	140 Norwood Rd., Silver Spring, MD 20905	240-753-8869
Sandra C. Dobies	12513 Stream Wood Lane, Potomac, MD 20854	301-340-9841
Philippe E. Saari	11401 Montgomery Rd., Beltsville, MD 20705	301-442-5950

MCPSRA Consumer Education by Deb Berner

**Happy spring! We have begun to see more daylight, trees and flowers are beginning to open, and the days are getting warmer! This is a perfect time to begin enjoying what the outside provides and for many of us that means adding some exercise to our daily routine. I found that when I retired last July, I was not as active as when I was still maintaining a daily, full time, work schedule. Sure, I was still doing my morning exercise routine, but I found myself sitting more of the day than I had in the past when working.

It is important for our physical, as well as mental health, to get up and move every day and all through the day. Activity will help delay or prevent health issues that often develop as we age. So, I have incorporated additional activity in my day, and strive to get up and walk for at least 9-10,000 steps a day. I challenge you to do the same and to also make some time today to evaluate your own activity level. The Centers for Disease Control (cdc.gov) indicates the following:

“Adults aged 65 and older need:

- At least 150 minutes a week (for example, 30 minutes a day, 5 days a week) of moderate intensity activity such as brisk walking. Or they need 75 minutes a week of vigorous-intensity activity such as hiking, jogging, or running.
- At least 2 days a week of activities that strengthen muscles.
- Activities to improve balance such as standing on one foot about 3 days a week.

If chronic conditions affect your ability to meet these recommendations, be as physically active as your abilities and conditions allow.”

Here are great resources that might interest you:

- Find out how exercise can support physical and mental health from the *Physical Activity Guidelines for Americans*, 2nd edition [https://health.gov/sites/default/files/2019-09/Physical_Activity_Guidelines_2nd_edition.pdf#page=67]
- *Growing Stronger: Strength Training for Older Adults* is a 2002 resource with exercises to increase muscle strength, maintain bone integrity, and improve balance, coordination, and mobility. [https://www.cdc.gov/physicalactivity/downloads/growing_stronger.pdf]
- Learn how to measure your physical fitness level at this site: [<https://www.cdc.gov/physicalactivity/basics/measuring/index.html>]
- Listen to the CDC Podcast: *The Importance of Physical Activity for Older Adults* here: [<https://tools.cdc.gov/medialibrary/index.aspx#/media/id/405188>]

- Check out the *Move Your Way® Factsheet for Older Adults*
[https://health.gov/sites/default/files/2019-11/PAG_MYW_OlderAdult_Poster.pdf]

****Travel Time, but Safety First!**

Many of us will be planning to take a road trip whether by car, plane, charter bus or train in the next several months. Most of these modes of travel are safe, but accidents can occur. One area that we often don't hear much about is charter bus safety. The Federal Motor Carrier Safety Administration says that "While most bus operators are responsible and operate safely, there are some that fail to meet safety requirements, putting passengers at risk." They have provided a list of "Look Before You Book" tips. Here is a summary of these tips:

- *Research the bus company safety before you book.
- *Learn about onboard safety and emergency equipment before your trip starts.
- *Buckle up whenever the bus is moving.
- *Report any safety or accessibility problems you may encounter.

Source: Federal Motor Carrier Safety Administration <https://www.fmcsa.dot.gov/lookbeforeyoubook>

*Please check out the **Consumer Connection** newsletter on the Maryland Retired School Personnel Association site at <https://mrspa.org> for more updates and information or if you just want to peruse other things that the site has to offer.

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Election of MCPSRA Officers

The election of officers for MCPSRA will be held at the April 27, 2023, luncheon. Positions to be filled are president, vice-president, secretary and treasurer. The positions of president, vice-president and secretary are two-year positions and that of treasurer is a three-year position. Following are nominations that have been made:

- President: Dr. Debra Munk
- Vice-President: Reginald Ott
- Secretary: Marla Caplon
- Treasurer: Dr. Stephen Raucher

Dr. Munk is the current president of MCPSRA and has served as chair of the Consumer Education Committee. She is active in her church and as a volunteer especially in Interfaith Works and pursues her passion of quilting.

Mr. Ott is the current vice-president and has served as MCPSRA chair of the Consumer Education Committee. He is active in his church playing his guitar and singing in the choir.

Dr. Raucher, the current treasurer, has served MCPSRA as president, treasurer, chair of the Nominating Committee and of the Budget Development Committee as well as co-chair of the Insurance and Benefits Committee. He is active in his synagogue and in his retirement community.

Marla Caplon, a native Montgomery County resident and registered dietitian, retired from MCPS in February of 2021 after 32 years of passion and commitment for students. She was Director of Food and Nutrition Services and Director of Student Wellness. Her fondest memories were the strong bonds created between principals and administrators to support the success of MCPS students. She serves on several boards and commissions and continues to be actively involved with Manna Food Center, Montgomery County's Food Bank, formerly serving as Board Chair.



Additional nominations may be made from the floor on April 27, 2023, if the nominee has consented.

Photos from February Luncheon by Bill Mills



Proposed FY 2024 MCPSRA Budget

July 1, 2023 – June 30, 2024

The proposed Revenue Budget for next Fiscal Year [FY] is based on receiving dues from the same number of members as this year. Unfortunately, as the average age of our members increases, our annual growth in membership has tended to be offset by losses. In addition, as members reach age 90+ they become “Emeritus Members”, exempt from dues. The only solution to this stagnant revenue growth is:

RECRUITING NEW MEMBERS!

The Expense Budget reflects actual experience from the current year, with small increases to emphasize Membership Recruiting activities. (Note that the “Auditing” line will be called “Finance” in future budgets.)

MCPSRA Committee Proposed Budget						
FY 2023 / 2024						
	FY 22 Budget	FY 22 Actual	FY 23 Budget	Projected FY 23	Draft FY 24	
EXPENDITURES						
Archives	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auditing -Finance	\$1,400.00	\$1,400.00	\$1,400.00	\$0.00	\$250.00	
Budget	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Committee for Montgomery	\$1,150.00	\$1,100.00	\$1,150.00	\$1,100.00	\$1,100.00	
Community Service	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Donations/Contributions from MCPSRA	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	
Hospitality	\$0.00	-\$60.00	\$300.00	\$0.00	\$100.00	
Insurance & Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Interfaith Works	\$0.00	\$0.00	\$2,000.00	\$2,000.00	\$2,000.00	
Legislative	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Membership	\$500.00	\$942.00	\$1,000.00	\$1,000.00	\$1,500.00	
Membership Honorarium	\$1,500.00	\$1,500.00	\$0.00	\$750.00	\$0.00	
Membership Directory	\$9,350.00	\$5,286.00	\$0.00	\$0.00	\$0.00	
Newsletter	\$10,000.00	\$5,717.10	\$10,000.00	\$10,000.00	\$10,000.00	
Political Action	\$0.00	\$0.00	\$400.00	\$200.00	\$0.00	
Program	\$400.00	\$0.00	\$400.00	\$100.00	\$200.00	
Recognition	\$100.00	\$39.79	\$100.00	\$50.00	\$100.00	
Scholarship	\$15,000.00	\$15,000.00	\$12,000.00	\$12,000.00	\$12,000.00	
Special Projects - Toolkits	\$2,500.00	\$594.65	\$2,500.00	\$2,500.00	\$2,500.00	
Trip Committee	\$200.00	\$0.00	\$200.00	\$0.00	\$200.00	
Website	\$300.00	\$42.34	\$300.00	\$300.00	\$500.00	
Officers	\$200.00	\$25.00	\$500.00	\$500.00	\$500.00	
Contingency	\$800.00	\$536.00	\$150.00	\$500.00	\$950.00	
Total Expenditures	\$43,500.00	\$32,222.88	\$32,500.00	\$31,100.00	\$32,000.00	
REVENUE						
Membership Dues	\$31,500.00	\$32,344.00	\$32,500.00	\$31,500.00	\$31,500.00	
Trip Net Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Transfer from Surplus	\$6,000.00	\$0.00	\$0.00	\$0.00	\$0.00	
Transfer from Scholarship Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Advertising	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	
Total Revenue	\$37,500.00	\$32,344.00		\$32,000.00	\$32,000.00	

Check us out on Facebook!



We have two ways to interact on Facebook.

The **Maryland MCPS Retirees Association Facebook** page is our outward-facing page where your board of directors can share information about what is going on with the organization. You can find it at <https://www.facebook.com/profile.php?id=100088256853359> .

The **MCPSRA Private Group** is a place where we can interact with each other, share information, ask and answer questions, and form a closer community. This private group, open only to MCPSRA members, is a place where members can communicate with each other. You can ask to join the group at <https://www.facebook.com/groups/672901020970305>

We look forward to seeing you on Facebook!

Christina Sutter

In Memoriam

The following MCPSRA members have passed away:

DECEMBER 2022

**Karen L. Kosian
George M. Reid
Sandra S. Walker
Margaret C. Wilson
Elinor S. Zevin**

JANUARY 2023

**Thomas C. Day
Jean U. Francis
Ramona C. Jayson
A. Scott Krichbaum
Maeola F. LaVergne
Eunice W. Moe**

FEBRUARY

**Paul K. Carr
Janet E. Heins
Mary A. Lakner
Susan B. Larsen
Anita S. Mostow
Ruth M. Sentelle**

Gift Card Incentive for Members:

The \$10 Gift Card incentive continues! Recruit a NEW member and have them pay by DUES DEDUCTION and **you** will receive a \$10 Walmart gift card. Please make sure that you (the member recruiter) write your name on the new member application form before it is returned to the MRSPA Office. If you need new membership applications, please contact the MRSPA Office or print them from the MRSPA website or cut and paste this link into your browser:

mrspa.org/files/ugd/640edf_33eedcfce7846bca9632aff1c6c9d51.pdf

MRSPA can be reached at 410-551-1517, toll-free 877-625-6782, or mrspa@mrspa.org.

Let's help grow our membership!!



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Maybe they were Wrong?... from Skip Rideout

"There will never be a bigger plane built." – A Boeing engineer, after the first flight of the 247, a twin-engine plane that held ten passengers.

"How, sir, would you make a ship sail against the wind and currents by lighting a bonfire under her deck? I pray you excuse me, I have not the time to listen to such nonsense."- Napoleon Bonaparte, when told of Robert Fulton's steamboat, 1800s.

"The idea that cavalry will be replaced by these iron coaches is absurd. It is little short of treasonous." – Comment of Aide-de-camp to Field Marshal Haig, at tank demonstration, 1916.

"The world potential market for copying machines is 50 copiers at most." - IBM, to the eventual founders of Xerox, saying the photocopier had no market large enough to justify production, 1959.

"The Americans have need of the telephone, but we do not. We have plenty of messenger boys." - Sir Will Preece, Chief Engineer, British Post Office, 1878.

"It'll be gone by June." - Variety Magazine on Rock n' Roll, 1955.

"And for the tourist who really wants to get away from it all, safaris in Vietnam" - - Newsweek, predicting popular holidays for the late 1960s.

"When the Paris Exhibition [of 1878] closes, electric light will close with it and no more will be heard of it." - Professor Erasmus Wilson

A rocket will never be able to leave the Earth's atmosphere. - New York Times, 1936.



The space shuttle Atlantis was one of the last major launches aboard a NASA rocket. NASA

MCPSRA Luncheon and Business Meeting

Thursday, April 27, 2023

Montgomery Country Club

20908 Golf View Drive

Gaithersburg, MD 20882

240-912-9515

If MCPS is closed, luncheon is cancelled. Delayed opening, luncheon is held.

Gathering: 11:00 a.m. Business Meeting: 11:30 a.m. Luncheon: 12:00 Noon Program

Buffet Menu

Turkey and Roast Beef Carving Station

Whipped Potatoes

Green Beans

Garlic Bread

Dessert

Iced Tea, Coffee, Lemonade

\$35.00

Cut Here _____

Name: _____ Phone: _____

Email address: _____

Name: _____ Phone: _____

Email address: _____ Total amount enclosed: _____

Reservation form and check must be received by Friday, April 21, 2023.

Make checks payable to MCPSRA. Mail to:

LeeAnn Kaye

3210 N. Leisure World Blvd. #306

Silver Spring, MD 20906

For information: LeeAnn Kaye 301-598-5480 or Trish Bendler 301-540-5160

geolakaye@gmail.com or patriciabendler0@gmail.com

ANY FOOD ALLERGIES/SPECIAL DIETARY NEEDS?

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**MCPSRA Luncheon/Business Meeting
MONTGOMERY COUNTRY CLUB**

**Gathering: 11:00 a.m.; Business Meeting: 11:30 am.
Luncheon: 12:00 Noon; Program 1:00 pm.**

Next Luncheon Date April 27, 2023

**The MCPSRA Newsletter is published in
October, December, February, April, and June.**

This is the April 2023 issue.