

January 1, 2019



Keeping You in the Loop

• • • From the desk of C. David Copenhaver

The birds are gone, The ground is white,
The winds are wild, They chill and bite;
The ground is thick with slush and sleet,
And I barely feel my feet."

~ Winter Poem

From the President

We are now in recovery mode from celebrating the holidays, capped off by NEW YEAR'S EVE.



The beginning of a new year is a time to make resolutions and set new plans.

BCRSPA, as an organization, will be setting our plans to provide the best for our retirees, our BCPS teachers and their students. The Executive Board can lead but can't do all the work. It needs help and support from our members. Think about your talents and consider putting them to good use by volunteering to join in our many activities throughout the coming year. This year our two major BCRSPA

resolutions will be:

- 1.) To gain new members by inviting our fellow retirees that are not members to join you at a general meeting.
- 2.) To learn to communicate our needs and concerns to our elected officials. Remember, we now have an elected school board and newly elected county and state officials.

In December, our Baltimore County officials began their terms of office and this month the State Representatives assume their offices. Once this is done, we will alert you to legislature that affects the quality of your life.

Best wishes,
Parker

On the Horizon:

- January 15, 2019 Articles for March UPDATE are due to Editor, C. David Copenhaver.
- Executive Board Meeting: January 15, 2019@ St. Isaac Jogues Cronin Center, Room 1, *(Please consider attending. Just eMail me for directions and details.)*
- Early March: Newsletter distribution
- April 16, 2019 BCRSPA Annual Meeting/Luncheon@ Columbus Gardens.

FYI...

Breakfast with Colleagues, a Huge Success

On December 6, 106 members and potential members came together to celebrate the season and



gave generously to Toys for Tots and the American Cancer Society. We collected 4 large boxes of toys for Toys for Tots totaling 239 toys, as well as \$560.00 for the American Cancer Society and in addition a check for \$50 to the Alzheimer's Association.

The festivities started with a delicious breakfast and then featured a fun filled concert by the Perry Hall High School Steel Drum Band under the direction of Scott Engle.

We had a visit from Santa and Mrs. Clause and everyone got a chance to pick a door prize. If you did not have the opportunity to join us this year, mark your calendar for December 5, 2019 right now and plan to join us for this annual Holiday Celebration.



Dutch Apple Theatre Trip (Spring 2019) Interest Survey

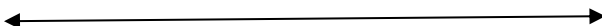
Joseph and the Amazing Technicolor Dreamcoat Possible March—2019 Date

A lively and colorful journey through ancient Egypt, following the rags-to-riches story of Jacob's favorite son, his eleven jealous brothers and the coat of many colors. This magical musical is full of catchy songs in a variety of styles, from a parody of French ballads (Those Canaan Days), to country-western (One More Angel In Heaven) and calypso (Benjamin Calypso), along with the unforgettable Any Dream Will Do and Close Every Door. A dream of a show and irresistible musical for the whole family.



Trip cost approximately \$125 includes the bus, driver gratuity, lunch, show and snacks. If genuinely interested email C. David Copenhaver at cdcopenhaver@gmail.com or call him at 410-515-0456.

(Limited Seating Available)



Cost-of-Living Adjustment (COLA) 2019



New **cost-of-living adjustment** is largest since 2012. Social Security benefits will **increase** 2.8 percent in **2019**, the largest **cost-of-living adjustment (COLA)** in seven years. The **COLA**, announced Thursday, Oct. 11, will **increase** the average Social Security retirement benefit by \$39 a month or roughly \$468 a year.

Returns and Exchanges: Know Store Policies and Your Rights Under MD Law



One of the great joys of the holiday season is finding and giving the “perfect” gift to a loved one. But it’s a fact of life that, despite our best efforts, sometimes the gift isn’t so perfect after all.

Maybe the shirt doesn’t fit right, the coffee maker arrives broken, your little one already has a singing Elmo doll; the list could go on and on.

You may find yourself in the unfortunate situation of having to return or exchange a gift you bought for someone else, or received yourself, and we are here to give you some tips on helping this transaction go smoothly.

Regardless of how you are purchasing a gift, check the merchant’s exchange and return policies. Maryland law is pretty standard regarding refund and exchange policies for traditional brick-and-mortar shops (we’ll get to online purchases in a moment).

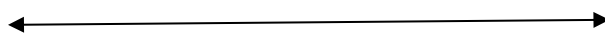
Here are the basics.

- Retailers are allowed to set whatever policy they like for returns or exchanges (including NO refunds or exchanges), as long as it posts the policy in writing or prints it on the receipt. It’s a good idea to always ask for a receipt or a copy of the retailer’s policy when making a gift purchase.
- If a store does allow refunds for purchases, it may also set whatever policies it chooses (limitations on number of returns, how long a customer has to make a return, a restocking fee, etc.); again, as long as the policy is disclosed in writing prior to the purchase being made.
- What if the store has no policy posted in the store or on the receipt? Refunds and exchanges should be allowed within a reasonable time frame as long as the product is still in good working order. Still, it’s best to ask the merchant before making the purchase.
- Broken or defective item? Merchants are required to repair the item, replace it, or give you a refund—regardless of the store’s return policy. (Make sure you tell them the item is broken or defective.)

Gift-givers remember that recipients may need to return or exchange items themselves. Just to be on the safe side, try to obtain a gift receipt or give the original receipt (sealed in an envelope, if you wish) to the recipient. For online purchases, you should check for the merchant’s website for its exchange and return policy, including whether there are limitations on exchanges and returns, or whether there is a restocking fee, or you are required to pay return shipping.

To best protect your options, keep records of your purchase and shipping slips, and have the contact information for customer service handy in case there is a problem.

(Source: Karen Straughn Assistant Attorney General Director, Mediation Unit Consumer Protection Division Maryland Office of the Attorney General. Some changes were made.)





Got Arthritis? 5 Activities That Relieve Joint Pain

There's no cure for arthritis, but sufferers have a powerful, cheap way to manage their achy joints: exercise. But where do you start if you're a beginner? Take a look at the 5 best exercises for people seeking joint pain relief, plus easy tips to get you started. And the best part, these workouts are fun, stress-relieving, and will ease symptoms.



When your arthritis makes it hurt to just get out of your chair, it's no surprise you're tempted to stay put. But arthritis exercises are exactly what you need. To read the complete article, click on the URL below...

http://www.lifescript.com/health/centers/osteoarthritis/articles/got_arthritis_5_exercises_that_relieve_pain.aspx.

Source: Tricks to Manage Pain in Achy Joints by Priscilla Lister, Special to Life scrip
(Some changes were made.)



Wise Choices **Make Healthy Diet Choices**



- Eat a variety of foods—vegetables, fruits, whole grains, beans, nuts, seeds, lean meat, seafood, eggs, milk, yogurt, and cheese.
- Limit foods that are low in vitamins and minerals.
- Avoid foods with added sugar.
- Limit foods with saturated fat.
- Watch out for foods high in salt.



- To soothe a sore throat, eat marshmallows
- To dissolve ink stains, use hand sanitizer
- To suck the pain out of a burn, use mustard
- To erase water stains from wooden furniture, use mayonnaise
- To clear the steam after a hot shower, use a blow-dryer on a mirror
- To light hard-to-reach candle wicks, use raw spaghetti strands



*May your health be good, your life peaceful and your days
filled with lots of joy.*

