



Keeping You in the Loop . . .

From the desk of C. David Copenhaver

*Freezing
cold winds,
biting chills, and
white snow fluffed hills
Valentine's day, oh how gay!
presidents' day is coming our way.
February, sweet and small, greatest month of all."
- Eric Lies, 28 Word Poem for February*

Hello BCRSPA Members,

As we get closer to the warmer temperatures of springtime, we can look back on the cold days of winter and remember our activities more fondly. In December, we initiated Breakfast with Colleagues. This new venue provided an opportunity to bring together new and current members as well as perspective members to enjoy a social morning. Admission was a "new unwrapped" toy for Toys For Tots and/or a contribution to fight Breast Cancer. Staff Sergeant Szwala from the U.S. Marines was in attendance to accept the more than 100 donated toys for Toys for Tots and donations in excess of \$400 were collected for the American Breast Cancer Foundation.

The festivities included: The Dundalk Sweet Adelines performing numerous Christmas favorites and leading the audience in an old fashioned Christmas sing-a-long. After a full buffet breakfast, Santa Claus appeared and visited each table for pictures which were processed on site and given to each person before leaving.

Our Legislative Chairperson, Parker Koons, shared the following... "On January 15, 2015, the State of Maryland's Legislators began their annual deliberations in Annapolis. The results of the Legislative session can have a significant effect on the future of its citizens

It is essential that we, as retirees, have a voice in this process, either as an individual or through the Maryland Retired School Personnel's Association (MRSPA) representation in Annapolis. The MRSPA Legislative Committee monitors all potential legislation that might impact retirees, especially the funding of the Maryland State Retirement and Pension System. Max Muller, Judith Zahren, and Trish Raff visited each Legislator to express MRSPA's concerns for our retirement benefits in the face of the large budget deficit in the State. The MRSPA committee will meet every two weeks to review action by the State Legislators in order to keep the membership informed. Parker Koons, BCRSPA's Legislative Committee Chair, will be in attendance at these meetings as well. As was stated in the December MRSPA News, members that have provided the office with their email address will receive legislative alerts regarding important matters. Members need to contact legislators about concerns by e-mail, telephone and/or letters. You may reach your elected officials by using the MRSPA website which allows you to send a prepared response to your legislators or type your own.

This year, it is imperative that all retirees become more active by reminding our elected officials that we are aware and concerned Maryland State residents. Board members will be on alert for any proposed changes in retirement benefits. Know your elected officials and be prepared to respond when called upon by the organization to make your feelings known regarding key issues that impact retirees."

On another note, please consider attending an Executive Board meeting, joining a committee, attending at least one activity/trip, or sharing an idea you have! Hope to see you at a meeting or activity and/or hear from you. I can be reached at cdavidcopenhaver@gmail.com. You can also stay informed by visiting our website at <http://www.bcrspa.org/index.html> or <https://bcrspaevents.shutterstock.com/> we hope to provide an opportunity at the Spring Luncheon on April 21st for you to meet the chairperson of each committee and to learn a little more about what they do. We hope this will entice a few of you to join a committee, none of which is very time consuming. Many hands help lighten the workload!

On the Horizon:

- *Executive Board Meeting, February 17, 2015, 10:00am at St. Isaac Jogues – Cronin Center, Room 1 (Please consider attending. Just eMail me for directions and details)*
- *Cherry Blossom Luncheon Cruise, Washington, DC, April 8th, 2015 (Sold out! waiting list)*
- *Annual Spring Business Meeting – April 2nd, Columbus Gardens (Early-Bird registration... See attached for details)*
- *President's Seminar # 2, an informational seminar for our members on Identify Theft. (Time, date, location TBD)*
- *MRSPA's 70th Anniversary (1945-2015), May 12th, 2015 (See December MRSPA News for details)*
- *Shutterfly up and running! <https://bcrspaevents.shutterstock.com/>, password.. bcrspa*

FYI...

Retirement doesn't always mean the end of a person's working life. After retiring from a career, many people seek out part-time positions and work-from-home opportunities to earn extra money and keep themselves busy. While being your own boss sounds like a dream, the Federal Trade Commission (FTC) warns that there are scammers out there looking to turn your dream into a nightmare.



“Earn thousands per month working from home!” Ads like this are everywhere and, all too often, they are bogus. Some of the more popular job opportunity schemes include stuffing envelopes, assembling crafts, medical billing, and rebate processing, all from the convenience of your own home. Scammers promise lucrative paychecks, but before you can get started, they want you to pay for kits, supplies, or certifications that are worthless.

Any job or opportunity that involves up-front fees or credit card information should make you suspicious. Even if you read the ad in a respected newspaper or trusted website, you must do research to protect yourself before getting involved. Ask specific questions like, “How will I be paid?” and “Will I receive a salary or a commission?” And most importantly, do your research before you give anyone your credit card information.

Resist the hard sell...

“Scammers want to create an impression that if you don't act immediately, you're going to miss out on an important business opportunity,” says Daniel Hanks, an attorney with the FTC Bureau of Consumer Protection. “This is a classic sign of fraud. If someone is creating a high pressure atmosphere for you, you should walk away and do your research before you buy.”

Don't rely on words like "money-back guarantee" or a return policy to recoup your investment because once a scammer has your credit card information, your money is as good as gone. "We hear over and over from consumers who tell us that mere minutes after they gave someone their credit card information, they did a simple Internet search and they found stories that made them break out in a cold sweat," says Hanks. A simple Web search with the company name and the word "complaints" in the search engine might just uncover important facts you need to know.

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From MRSPA...

Membership Dues Reduction Incentive:

Please share the information about the incentive. If members who currently pay by check authorize dues deduction, they will receive a \$10 reduction in their state dues. **This is a limited one-time offer (March 1 to June 1), for the 2015-2016 membership year.** This will save printing and mailing costs for MRSPA, as well as be more convenient for members.

Membership Recruitment Incentive:

Please continue to share the information about the recruitment incentive. If an MRSPA member recruits a new member, their name will go in a drawing for \$50. A winner will be drawn for prior to the December, February, and April newsletters. A final drawing will be held at the MRSPA Annual Business Meeting on May 12, 2015. If you need brochures, forms or applications, please contact the office, and we will mail you a supply. We can be reached at 410-551-1517, or toll-free at 877-625-6782. You may also email us at mrspa@mrspa.org.

Strolling through the Park...



"Jack Lalanne once said walking was the king of exercises? He is right in that walking improves not only our mood, but our endurance and strength as well. Walking keeps the joints lubricated and nourished, strengthening the ligaments and tendons throughout our ankles, hips and knees. Walking works to strengthen our heart and lungs by increases in our respiratory and heart rates."

- Douglas Schriff

BCRSPA together, creating a moment!