

February 1, 2017



Keeping You in the Loop . . .

From the desk of Donna 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,

In January we remembered the blizzard of 2016. Although we had “lots” of rain and wind this year, at least we didn't have to shovel 30+ inches of snow. Maybe we can get through February without the “white stuff”!



We are expanding our Community services. In addition to our multiple \$1500 scholarships that we award to deserving BCPS high school seniors, we are initiating a \$1000 donation to one elementary and secondary school library annually. During February we are presenting a check to Chesapeake Terrace Elementary School and Stemmers Run Middle School. The money will be used to purchase hard back books that the Library Media Specialist will use to supplement their collection. BCRSPA donation book plates will be affixed to each book.

The December UPDATE contained the “Early Bird” registration for the April 18th Annual Membership Luncheon Meeting. A full registration form will be included in the March UPDATE issue. Please plan to join us by sending in one of these forms. The main courses for lunch are Beef Burgundy over noodles and Honey Ham. Hope to see you there.

Sincerely,
Donna

On the Horizon:

- *Executive Board Meeting: March 7, 2017 @ St. Isaac Jogues Cronin Center, Room 1, if **needed** to assist with **organizing the folders for the screening process.***
- *Executive Board Meeting: March 21, 2017 @ Eastern Technical High School*
- *Early March: Newsletter distribution*
- *Cherry Blossom Luncheon Cruise, Washington, DC, April 11, 20157 (Sold Out)*
- *Annual Spring Business Meeting – April 18, 2017 at Columbus Gardens*

FYI...

Interested in Substituting In BCPS?

The Office of Temporary Services in the Department of Human Resources is responsible for



administering all applicable employment processes and laws for Baltimore County Public Schools' curriculum and instructional related contractual, temporary, and substitute employees. The services of these employees

provide our school system the opportunity to continue a quality education program when additional staffing is needed and/or when staff members are absent. For more information: see attached file...

[BCPS sub app-process.pdf](#)



The Maryland Senior Citizens Hall Of Fame, Inc

MSCHF is seeking nominations of Maryland residents, 65 years of age or older, who as active volunteers have made outstanding contributions to improve the lives of others in the community. Nominations will be reviewed and up to 50 qualified nominees will be selected for induction into the 2017 Maryland Senior Citizens Hall of Fame. Nomination forms and specific details for eligibility are available at mschf.org or by contacting Tom Kline mschf1@verizon.net or **410-322-5193**.



All nomination forms must be received by April 10, 2017.

Source: Perry Hall Patch. Some changes were made



MRSPA Memo... March First Membership Policy

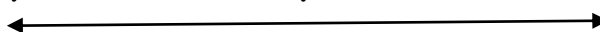
This memo is a clarification of the policy concerning new member applications received after January 1.

“The MRSPA membership year runs from July 1 through June 30. Membership dues are not pro-rated for portions of the year. When members join, they are paying for the remainder of the current membership year.

If new members join now, and pay by check or credit card, they are joining for the remainder of 2016-2017 membership year. They will receive a first billing notice for the 2017-2018 membership year in May 2017.

If new members join now, and they opt to pay by dues deduction, they will receive the remainder of the 2016-2017 membership year free. Their dues for the 2017-2018 year will be deducted in July 2017.

Source: “Fay” Miller, President - Maryland Retired School Personnel Association



Looking for Rockin' Retirees

If you are or know of a fellow retiree who does something cool or different or noteworthy or laudable, **Tell Us About It!** It is a wonderful (and easy) way to put the spotlight on a deserving colleague. Send that person's name and email address (or phone number) to C. David Copenhaver at P.O. Box 44016, Nottingham, MD 21236-9998 or call 410-515-0456 or eMail me at cdavidcopenhaver@gmail.com. We can feature him or her in an upcoming newsletter.



(With the person's permission, of course!)



Seniors: Take These Steps to Prevent Falls at Home



Falls are a concern for older people and their families. Nearly a third of older Americans fall, annually. Thus, making it the leading cause of fatal and nonfatal injuries for individuals 65 years and older. In an effort to reduce the risks of falling, the following are some suggested strategies to follow.

1. Exercise so that weak muscles and poor balance are minimized as risk factors for falling. Some suggested exercises for improving balance and strength are Tai Chi, walking, water aerobics and strength training.
2. Review medications with physicians and pharmacists to know if the medications cause dizziness, sleepiness or lightheadedness. Be sure to discuss over the counter medications, as well.
3. Check your vision annually to be sure that eyesight and eyeglasses are at the optimum levels.
4. Modify the home so that furniture does not prevent clear pathways in which to walk. Use nightlights, grab bars and suction tub mats to increase safety.
5. Wear safe footwear such as rubber soled and low heeled shoes.
6. Purchase helpful walking aids such as canes and walkers. Physicians and physical therapists should be consulted for determining the need for these aids.

Source: The Beacon Newspaper, November 2016. Some changes were made

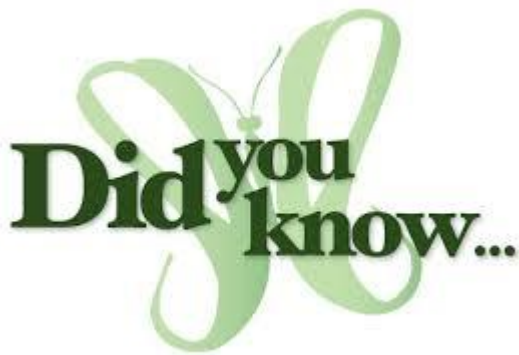


Maryland Retired School Personnel Association Community Service Individual Nomination

(To be eligible, the nominee must be a member)

Do you know a super volunteer in your community? Honor a friend, coworker, family member or colleague by nominating them for the MRSPA annual award for outstanding community service and volunteer work. Do you know this amazing person? Call **Donna Copenhaver at 410.515-0456** to initiate the nomination process. Nominations must be submitted no later than April 1, 2017. So don't delay!

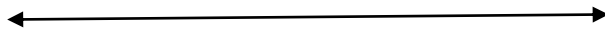




Money Moves That Don't Pay Off

- **Don't play the Lottery** – Powerball's own website says the odds of winning the grand prize on a single ticket are 1 in 175 million.
- **Don't fall for an Adjustable – Rate Mortgage** – One of the riskiest mortgage options is the adjustable-rate mortgage (ARM). If interest rates move higher after the initial rate period, your payments would also increase. If you are not ready for it, this could lead to “payment shock” and in a worst-case scenario, result in default. This is a big risk you take if you plan on living in your home after the initial fixed-rate period ends.
- **Don't invest in a Time-Share** – When you purchase a time-share, you aren't really purchasing anything. A time-share has no value. You have limited vacation schedule possibilities. Your money is tied up. Timesharing is a big commitment financially; you are contractually obligated to pay maintenance fees for as long as you own it, and there is no easy way to extricate yourself from your timeshare. Time-shares are associated with scams and unethical dealers.
- **Don't get an Extended Warranty** – An extended warranty is overpriced. A good chunk of what you pay for a car's extended warranty will go toward the salesperson's commission. The smarter option is to just set aside about half of what you would pay for the warranty, and then use that money if any car problems come up in the future.

(Source: “Woman's Day” October 2015. Some changes were made.)



Happy Valentine's Day

BCRSPA working together to Engage and Empower!