



Keeping You in the Loop . . .

From the desk of C. David Copenhaver

"Live in each season as it passes: breathe the air, drink the drink, taste the fruit."
July thoughts—Henry David Thoreau

Hello BCRSPA Members,



Happy 4th of July everyone! It's a wonderful day to celebrate. Gather with friends and family, have fun outdoors and enjoy great food.

I have been made aware that some of you may still be concerned about issues surrounding your health benefits. Keep communicating with the BCPS Benefits Office and be persistent. The number to call is 443-809-8943.

With so many people now vaccinated, we are proceeding with plans to hold the October Membership Meeting and Luncheon. I hope we will have enough people who feel comfortable to join us. So, mark your calendar for October 19, 2021. Early Bird Registration was included in the June UPDATE Newsletter and regular registration will be coming in the August Loop and The September UPDATE. Let's get our organization back on track!

David Copenhaver is working on putting together a Fall trip. If you have any suggestions, please email him at cdavidcopenhaver@gmail.com. He would love to hear your ideas.

Have fun outdoors this month and be mindful of the sun. Remember that sunscreen and a hat.

Best wishes,

Donna

On the Horizon:

- *Executive Board Meeting September 14, 2021—10:00am. @ St. Isaac Jogues Church Hall.*
- *Fall Members Meeting at Columbus Gardens, October 19, 2021, registration 9:30a.m.*
- *Executive Board Meeting November 16, 2021*
- *6th Annual Breakfast with Colleagues, at Columbus Gardens, December 3, 2021.*
(To be determined.)

FYI

Cost of Living Adjustment (COLA)

This year's (2021) COLA rate is 1.812%.

Payees may be eligible to receive COLAs on their retirement allowance each July. The adjustment is tied to the U.S. Department of Labor's Consumer Price Index. A member must be retired at least one year as of July 1 to be eligible to receive that year's increase.

COLAs are effective with the July benefit payment, and are based upon changes in the Consumer Price Index. A payee must be retired for at least twelve months before they are eligible for their first COLA. For example, a payee with a retirement date of July 2018 would become eligible for their first COLA in July 2019. A payee with a retirement date of August 2018 would become eligible for their first COLA in July 2020.

Members will see the COLA beginning with their July 31, 2021 pension check/deposit. The formula used by the state is not the same that Social Security uses. The COLA rate is calculated using a formula provided in state law and is based on the change in the Consumer Price Index (CPI) for the most recent calendar year ending December 31, compared to the CPI for the prior calendar year.

For more information, please visit the Maryland State Retirement Agency's website at <https://sra.maryland.gov/retirees>

Source: MRSPA....some changes were made.

Donna



Did you know?

- Leading a sedentary lifestyle with prolonged sitting can build up excess fat around your internal organs.
- According to a Harvard psychologist, dogs probably have dreams about their owners.
- Keeping a strong social life can lead to significantly improved memory in old age.
- Facebook has a snooze button. If you need a break from a friend, group, or page but don't want to permanently unfollow them, you can hit the snooze button to mute their updates for 30 days.
- The Twitter bird's name is Larry
- Bananas are curved because they grow against the pull of gravity. They start off hanging downwards, but as they get bigger, they start trying to grow upwards to get more sun and end up having a curved shape
- The best way to remember information long-term is to read it out loud to yourself.
- Add a few drops of vodka and a teaspoon of sugar, to make cut flowers last longer.
- For iced coffee and ice cappuccinos, use frozen coffee cubes to ensure the drink doesn't get watered down!
- Use toothpaste to clear up hazy car headlights.





Walking: Trim Your Waistline And Improve Your Health

Starting a walking program takes initiative. Sticking with it takes commitment. To stay motivated: Set yourself up for success. Start with a simple goal, such as, "I'll take a 10-minute walk during my lunch break." When your 10-minute walk becomes a habit, set a new goal, such as, "I'll walk for 20 minutes after work." Find specific times for walks. Soon you could be reaching for goals that once seemed impossible.



Calling All Seniors!

Make walking enjoyable. If you don't enjoy solitary walks, ask a friend to join you. If you're invigorated by groups, join a health club. You might like listening to music while you walk. Vary your routine. If you walk outdoors, plan several different routes for variety. If you're walking alone, be sure to tell someone which route you're taking. Walk in safe, well-lit locations.

Take missed days in stride. If you find yourself skipping your daily walks, don't give up. Remind yourself how good you feel when you include physical activity in your daily routine, and then get back on track.

Once you take that first step, you're on the way to an important destination — better health. Ready to reap the benefits of walking? Here's how to get started — and stay motivated.

Know the benefits

Physical activity doesn't need to be complicated. Something as simple as a daily brisk walk can help you live a healthier life. For example, regular brisk walking can help you:

- Maintain a healthy weight
- Prevent or manage various conditions, including heart disease, high blood pressure and type 2 diabetes
- Strengthen your bones and muscles
- Improve your mood
- Improve your balance and coordination

The faster, farther and more frequently you walk, the greater the benefits.

Source: The Mayo Clinic Staff...for additional information visit

www.mayoclinic.org/about-this-site/welcome

Noteworthy...

Walking gets the feet moving, the blood moving, the mind moving.

And movement is life. " — Carrie Latet

A Little 4th of July Humor

(Almost makes you want to be back in the classroom!)

The Fourth of July weekend was approaching, and Miss Pelham, the nursery schoolteacher, took the opportunity to tell her class about patriotism. "We live in a great country," she announced. "One of the things we should be happy about is that, in this country, we are all free."

Trevor, who was a little boy in her class, came walking up to her from the back of the room. He stood with his hands on his hips and said loudly, "I'm not free. I'm four."

Have a "Safe" July 4th!



Thanks to all who have served our great nation!



*Sometimes you just have to make
your own sunshine!*