

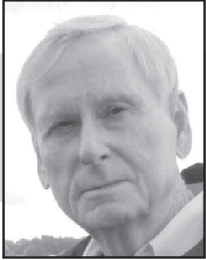


# UPDATE

Baltimore County Retired School Personnel Association

Vol. 42, No. 2

December 2015



*C. David Copenhaver*

## From the President

- started working toward having scholarship donations become tax deductible
- fully staffed the Executive Board
- working on updating the Bylaws
- formalized the Matthew J. Tress scholarship so it can be presented in 2016
- celebrated our 70th year anniversary as an organization
- held several successful social activities

We will continue to work for you! If you are interested in the social aspects of BCRSPA, watch for activities and trip possibilities in the UPDATE newsletter, the monthly eNews "Keeping You in the Loop" sent out by your President, and on Shutterfly or our original website.

As we look toward the year's end, we should reflect on our accomplishments and begin to focus on our direction and charge for 2016.

### Our accomplishments include:

- funded and awarded 5 scholarships of \$1,500 each
- supported various charitable organizations
- informed the membership of changes to our health care plans
- kept the membership apprised of legislative issues that could affect them

## Parker Koons & Carmela Veit Honored at 2015 Senior Citizens Hall of Fame Inductions



*Carmela Veit & Parker Koons*



BCRSPA is proud to announce that Carmela Veit was inducted to the Maryland Senior Citizens Hall of Fame. Carmella is an active volunteer. Congratulations to her!

Our own Parker Koons was also honored at the induction. Although Parker has been a member for many years, the organization chose Parker as the recipient of a Special Geri. This geriatric "Nobel Prize" is awarded to honorees demonstrating extraordinary community service. This is only the 3rd Special Geri that has ever been presented since the Maryland Senior Citizens Hall of Fame was organized in 1987. Congratulations, Parker!

## Oak Crest Presents Check to BCRSPA

On October 21 at the Fall Luncheon Meeting, Jim Antonakos presented a check for \$1,000 to President Copenhaver. The donation was made on behalf of Ms. Erickson and Mr. Boyle, two BCRSPA members who moved into Oak Crest Village in 2015. The money will be deposited into the Scholarship Fund and used to help a deserving young person with their college tuition. Thank you Oak Crest Village!



*Jim Antonakos presents check to President Copenhaver*

Did you know that BCRSPA and Oak Crest maintain a partnership? Any time a BCRSPA member moves into Oak Crest and informs them that they are a member of our association, Oak Crest will donate \$500 to our scholarship fund. So if you are contemplating a move to Oak Crest Village, be sure to mention that you belong to BCRSPA, and you will earn \$500 for our scholarship program. Also, remember to send a change of address to Charlotte Price at P.O. Box 44016, Nottingham, MD 21236-9998 so you continue to receive your newsletter.

# Membership News

## Thank You

Thank you to all of our members who have renewed their membership for 2015-16. Maintaining your membership supports our Legislative Committee as they work to protect our retirement benefits.

## Increasing Membership

As in recent years our membership continues to decline. New and exciting events are being planned for Spring! If you are aware of a friend or colleague who is a BCPS retiree and not a member of BCRSPA/MRSPA invite him/her to join you at one of these events and acquaint him/her with member benefits. More information and application packets may be obtained by calling our BCRSPA Answering Service at 410-847-9700, or an application may be downloaded from the BCRSPA website at [www.bcrspa.org](http://www.bcrspa.org).

BCRSPA/MRSPA welcome the following new members:

*Patricia Alexander • Nancy Henderson • Gary Brager • Susan Law • Sue Capron • Edwina McKenzie  
Elizabeth Ceanfaglione • Marian Mitsak • Susan Douglas • Dale Rauenzahn • Anne Groth  
Carol Ann Schexnayder • William Groth • Carmela Veit • Mary Harden*

Submitted by: *Charlotte Price • Member Accounting Chair*

## Change of Address



BCRSPA

(Effective Date) \_\_\_\_\_

Name: \_\_\_\_\_

Old Address: \_\_\_\_\_  
\_\_\_\_\_

New Address: (Include Apt. # & Zip +4 Code)  
\_\_\_\_\_  
\_\_\_\_\_

New Telephone: \_\_\_\_\_

**Mail to:** Mrs. Charlotte Price  
P.O. Box 44016  
Nottingham, MD 21236-9998

# BCRSPA Calender:

December 10	<b>Breakfast With Colleagues</b> Columbus Gardens <i>(Benefits Toys for Tots &amp; Alzheimer's Association)</i>
December 15	<b>Sight &amp; Sound Theatre Trip</b> Lancaster, PA • "Miracle of Christmas"
January 19, 2016	<b>Executive Board Meeting</b> St. Isaac Jogues, Cronin Center, Room 1
February 16	<b>Executive Board Meeting</b> St. Isaac Jogues, Cronin Center, Room 1
March 15	<b>Executive Board Meeting</b> St. Isaac Jogues, Cronin Center, Room 1
April 19	<b>Annual Spring Business Meeting</b> Columbus Gardens Deadline for Reservations is Monday, 4/11/16 Early Registration Form on Page 8

## UPDATE Deadline:

June Issue – April 15, 2016

## Thinking of Decluttering?

### What Is My Stuff Really Worth?

Part 4

Here are a couple suggestions where to look to answer this question.

#### [www.worthpoint.com](http://www.worthpoint.com)

A "Worthopedia" with more than 200 million "sold for" prices with item details and images, plus a library of articles written by experts in different categories.

#### <http://worthmonkey.com>

Maintains prices for cars, trucks, motorcycles, bikes, electronics, mobile devices, apparel, computers, boats, and sports equipment and directs you to the websites to sell your items.

Look for more suggestions in future issues of the Update.

The information given here is an excerpt from an article in the Senior Spirit newsletter of the Society of Certified Senior Advisors, Sept. 2014 edition. To read the full article, visit [www.csa.us/wp-content/uploads/0914Money.html](http://www.csa.us/wp-content/uploads/0914Money.html).



# BCRSPA Memorial Scholarship Fund

## Scholarship Memorials

September 2015

Sam Herman *by* Carolyn and Stan Smith

Mildred Reiner *by* Regis & Jennie Kegel

William Watkins *by* William Beckwith

Mildred R. Reiner *by* Gwen & Jim Skeens

Rodney L. Hoover *by* Gwen & Jim Skeens

Mildred R. Reiner *by* Elaine Bousquet

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Donation Amount: \$ \_\_\_\_\_

**Make check payable to: BCRSPA Memorial Scholarship Fund**  
*(Non tax-deductible donation)*

*In Memoray of* \_\_\_\_\_ *(please print)*

*In Honor of:* \_\_\_\_\_ *(please print)*

### Mail to:

E. Stuart Tucker, Treasurer

P.O. Box 44016, Nottingham, MD 21236-9998

**Baltimore County  
Retires School Personnel  
Association, Inc.**

P.O. Box 44016  
Nottingham, MD 21236-9998

## UPDATE

The Baltimore County Retired School Personnel Association Newsletter will be published four times annually: September, December, March & June.

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443-243-7219  
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## Do You Know Where This Member Is?

**James Sweeney**

*If so, please call Mary Lou Brown  
at 410-252-4710*

## In Memoriam

Delores A. Brunner	Emma E. Kovac
Sarah A. Burbank	Yu Chen Lee
Gertrude Byrd	Otis L. Milby
Sara D. Carter	Kathleen M. O'Brien
Dr. Clara Cobb-Fraling	Edward C. Saffell
Esther S. Del Rosario	Richard P. Sass
Elizabeth DiNardo	Gladys J. Saunders
Sara Eustis	Nancy L. Sengstacke
William A. Groth	Gerald Sklar
Charmaine J. Gwynn	Howard L. Smith
Richard J. Harden	Hilda G. Spencer
Margaret Hayes Wood	Hazel H. Sperry
Janet F. Himes	Kermit M. Stong
Robert G. Keenan	Margaret M. Sydnor
Jeane S. Klender	Frederick D. Young
George Koneyak	Kay Walker

## Crab Feast/Cal Ripken Sculpture - A Huge Success



The 2nd annual crab feast was held on September 26 at Camp Running Bear in Monkton. The use of the camp was donated, by the owners by Al and Suzie Henneman. The feast included all you could eat appetizers, fried chicken, steamed shrimp, corn on the cob, cold salads, desserts, and of course steamed crabs, as well as a wide variety of beverages. The event was a big hit! Thank you to all the members and guests that attended.

The Scholarship Committee also wishes to thank the patrons who purchased raffle tickets for the Cal Ripken sculpture. The sculpture was donated by Ed Veit. The sculpture was won by Gerry Weller, an Oriole fan. The \$128.00 collected will benefit the BCRSPA Scholarship Fund. A special thanks goes to Bob Kane for selling the tickets at the crab feast.



## Western Maryland Train Trip



Our fall foliage train trip from Cumberland to Frostburg was a great success. Not only did we experience the beauty of the trees as they transitioned from summer to winter, we also had a fantastic lunch on the train.

More pictures of these events on Shutterfly site [bcrspaevents.shutterfly.com](http://bcrspaevents.shutterfly.com) (password is bcrspa)

# Fall Luncheon Meeting & 70th Anniversary Celebration



If you were not able to attend the Fall Luncheon Meeting, you missed a good time. The morning started off with super entertainment by the Perry Hall High Pan Groove Steel Drum Band under the direction of Scott Engle. They made sure we were all awake and ready to enjoy the day. The music was lively and the musicians were fun to watch. They even played Happy Birthday to BCRSPA as a tribute to our 70th Anniversary celebration.

We heard from the Baltimore County Teacher of the Year, Orly Mondell. Her talk was filled with fun tidbits about her family and early years as a teacher in New York. She told us about her current teaching assignment at New Town HS and shared her love of teaching.

The Office of Benefits shared two big pieces of information: no price increase for members 65 and over and as of January 1, 2016 Express Scripts will no longer service our prescription plan. Please see your benefits book that was mailed out to every member for specifics.

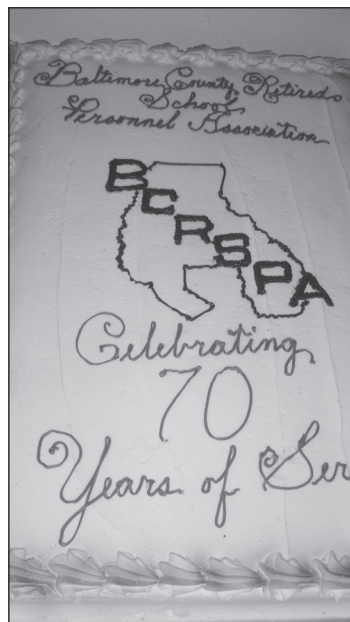
In addition, there were words of wisdom from the organization's two longest serving Board members still with us today. Parker Koons gave a brief history

of BCRSPA, a "walk down memory lane" so to speak and Donna Copenhaver relayed special thoughts from Dr. Edna May Merson. Specifically, Dr. Merson wanted to share three ideas. Watch your retirement carefully. There are examples all across the US where politicians have "played" with the retirement of public servants. Maintain a healthy understanding with the school system. AND lastly, continue to work and play together.

Lunch was superb! Many compliments were heard about the food. Besides the usual ice cream sundae bar, there was a beautifully decorated cake for our anniversary. Billy Burke, of Dr. Dance's Staff, and David Uhlfelder, Chair of BCPS Board of Education spoke. Both delivered messages of praise to our organization. Oak Crest Village representative, Jim Antonakos, presented BCRSPA \$1,000 check as part of our partnership. The 50/50 raffle to benefit the Scholarship Fund netted \$122.

This was a great meeting/luncheon. We hope more of you can join us at the Annual Business Meeting in the Spring.

More pictures of this event on Shutterfly site [bcrspaevents.shutterfly.com](http://bcrspaevents.shutterfly.com) (password is bcrspa)



## Updated Bylaws in the March UPDATE!

As you may know, the BCRSPA Bylaws are being updated to reflect verbiage and organizational changes that will keep our organization current and “with the times”. This Ad hoc committee has been working for the better part of a year and is almost finished their work. The current version of the Bylaws, as well as the updated version showing changes in red, will be placed on both websites for your convenience. The new version of the Bylaws will be published in black only in its entirety in the March newsletter. We ask each member to examine the new Bylaws carefully. We will be voting to accept the revisions at the Annual Business Meeting in the spring.

Because of the lengthiness of the Bylaws, the March UPDATE will be devoted almost entirely to that document. We will resume our usual newsletter format with the June edition.

### Interest Survey

#### Do you have a suggestion for a future trip or social event?

If so, drop a line to your Social Committee Chair, C. David Copenhaver.

He can be reached by email at [cdavidcopenhaver@gmail.com](mailto:cdavidcopenhaver@gmail.com), by mail at 419 Amy Drive, Abingdon, MD 21009, or by calling him at 410-515-0456.

We do good work for our charities and scholarships; let's have some fun as well.

## Legislative Report

MRSPA held its Legislative Workshop On November 4 in Annapolis.  
MRSPA's legislative priorities for 2016 are:

- Pension Protection – to protect defined benefit pensions; full actuarial funding
- Secure Choice Retirement – secure retirement for all Marylander seniors
- Health Care – seeking full state funding to assist local school systems provide benefits
- Quality of Life – services for adults to allow individuals to age in place
- Safety – eliminating neglect and abuse for older adults
- Consumer Protection – phishing scams and identity theft assistance/protection
- Education – support for public education throughout Maryland
- Supplemental Pension Funding – state promised make-up contributions
- Long Term Care – supporting long term care insurance for adults

### Replace Lost Medicare Card Online



The Medicare card is the most important piece of identification a beneficiary needs because it is proof that they have Medicare health insurance. Medicare beneficiaries can now obtain a replacement card if they have lost, damaged, or simply need to replace it using their online My Social Security account.

The portal is at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Once logged in, select “Mail my replacement Medicare card.” After you request a card, it will arrive in the mail in approximately 30 days.

In addition, you can also get a letter showing what benefits you receive, change your address and phone number, and access Social Security information.

*Reprinted from Baltimore Beacon (August 2015)*

### BCRSPA Supports Charities

BCRSPA awards five \$1,500 scholarships to high school seniors each year. In addition, we handle the awarding of the yearly WEBCO scholarship, and this year for the first time, will award the Matthew J. Tress Scholarship.

We are also proud to say that we support other charitable causes as well. At our luncheon meetings in April and October, attending members bring non perishable food items, personal hygiene items, school supplies, and monetary contributions. These donations directly benefit the Assistance Center of Towson Churches. Other charities that we support include Toys for Tots, Breast Cancer Foundation, and Alzheimer's Association.



## Medical Alert

# New Warnings on Over the Counter Painkillers

More than 20 million Americans regularly use painkillers such as ibuprofen and naproxen which are also sold under the brand names Advil, Motrin and Aleve. The government has issued new warnings for consumers which states: “Using these drugs increases your risk of heart attack and stroke”.

The Food and Drug Administration advisory panel reviewed numerous studies which found evidence that NSAIDS, or nonsteroidal anti-inflammatory drugs, increase the risk of heart attack, strokes, and heart failure whether or not the person has heart disease.

A new warning label on prescriptions and over the counter NSAIDS will indicate that an increased risk of heart problems can occur within the first weeks of taking the medications and may increase with higher doses taken over extended periods of time.

The key take away from this information is for patients to restrict NSAID use to more severe cases of pain. If it is necessary to take NSAIDS, adhere to the lowest effective dose for the shortest time frame possible.

*Health Article by Candy Sagon Summarized from the September 2015 AARP Bulletin Vol. 56 No.7*

## Plan for Taxes in Retirement

Not all taxes end when you stop working. Here are a few big ones to keep in mind.

### 1. Pensions

Most company pensions are fully taxable.

### 2. Social Security

In some cases, payments are federally taxable. Up to 85 % of the benefit can be taxed depending on your income and marital status.

### 3. RMD'S

If you are 70 ½ years old, you will need to start taking annual required minimum distributions from your retirement accounts such as traditional IRA's, SEP and SIMPLE IRA's and 401(k), 403(b), 457(b) and profit sharing plans. If too much comes out it could bump up your tax bracket. On the other hand, Roth IRA distributions, starting at age 59 ½, are tax free.

### 4. Early Withdrawals

Taking money out of your IRA or 401(k) before age 59 ½ creates a tax bill for you as well as a 10% penalty.

*Reprinted from AARP (April 2015)*



## A Safer Deposit Box

That heirloom jewelry, those high-value baseball cards stored in a safe deposit box – you think they are insured from mishap? Unlike bank deposits, they are NOT, says the Federal Deposit Insurance Corp. An estimated 50,000 boxes have been burglarized or have suffered flood, fire or tornado damage since 2011, with more than \$1 billion in losses, according to Safe Deposit Box Insurance Coverage, a company that insures boxes' contents. Consider protecting yourself with coverage from specialty insurers or, if it's offered, your homeowners insurance company.

*Reprinted from AARP Bulletin (September 2015)*

Visit...

<https://bcrspaevents.shutterfly.com>

(password is lower case bcrrpa)

& [www.bcrspa.org](http://www.bcrspa.org)

## Are You Downsizing?

If you are planning a move or just want to reduce clutter, **Freecycle** can help you give away your goods – from furniture to dishes to shoes. Find the closet **Freecycle** group to your neighborhood (there are more than 5,000 groups) by typing in your city name. Then join the local list to post things you'd like to give away. Choose someone who responds to your listing to pick it up curbside at a specified time. You never have to meet.

Of course, the flip side to **Freecycle** is that you can also request things others are giving away. But don't give in to temptation for things you don't need simply because they cost nothing.

[www.freecycle.org](http://www.freecycle.org)

*Reprinted from the Baltimore Beacon (September 2015)*



P.O. Box 44016  
 Nottingham, Maryland  
 21236-9998

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..... **Be an "Early Bird"** .....

... and send in your reservation

**for the Annual Spring  
 Luncheon Meeting today!**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Name(s) of Guest(s):  
 \_\_\_\_\_

Number of Reservations: \_\_\_\_\_

Scholarship Donation: \$ \_\_\_\_\_

Total Amount Enclosed: \$ \_\_\_\_\_

Make checks payable to **BCRSPA**  
 Send Reservation(s) and check(s) to:

Luncheon Chairperson • PO Box 44016 • Nottingham, MD 21236-999

**April 19, 2016 • \$23 Registration Fee**

## Community Services Project



Please Bring (1) item below to the Spring Luncheon:

### FOOD ITEMS NEEDED

*(Assistance Center of Towson Churches)*

- Canned Pasta (meals with meat)
- Powdered Milk • Peanut Butter • Jelly
- Canned Beef Stew • Spam • Canned Peas
- Individual Size Cans/Cartons of Juice
- Any Nonperishable Item Such as Rice
- Cereal or Boxed Potatoes
- Small, Hotel-Sized Bottles of Shampoo
- Toothpaste/Toothbrush • Toilet Paper • Hand Lotion

*If you prefer, a check may be written payable to the  
 Assistance Center of Towson Churches*

### SCHOOL SUPPLY ITEMS NEEDED

- Pencils (new) • Pens • School Boxes • Glue Sticks,  
 Paper • Marbleized Black Composition Books