

Vol. 43, No. 3





From the President

Donna Copenhaver

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 and March 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.

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

Breakfast with Colleagues





On December 8, approximately 100 members and potential members came together to celebrate the season and give generously to Toys for Tots and the Alzheimer's Association. We collected 4 large boxes of toys and \$142 for Toys for Tots as well as \$527 for Alzheimer's.

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facebook.

join our group + We had a wonderful time and contributed to two worthy causes.

Please Join Our Facebook Page For Updates!

BCRSPA's Facebook page encourages group communication and an opportunity for people to share their common interests and express their opinion.

It provides a place for members to come together around a common cause, issue or activity to organize, express objectives, and discuss issues, post photos and share related content. If you would like to join our closed group, simply **click the + JOIN box below our profile picture**. As long as you are a member of BCRSPA, you can be added to this page. Once your membership is verified, you will be added to the group! Once you join, visit BCRSPA "wall" by searching (top of your window or screen) for BCRSPA!

Rockin' Retirees

Most of us remember riding bicycles when we were young and many of us still ride bikes today! Bob Carson takes bicycling to new heights. Bob started riding in 1939 and hasn't stopped yet. He went from a one speed Schwinn, to a recumbent bike.

Bob has traveled "far and wide" and had many "priceless experiences" traveling on his bike. Growing up in Buffalo, NY, Bob and his friends decided to bike to Canada one day. They followed the trolley route to downtown, and then took the Peace Bridge into Canada. To cross the border, all they had to do was tell where they were born.

In high school, Bob and some friends traveled 100 miles on bikes over 3



days to Letchworth State Park (called the Grand Canyon of the East). After graduating from the University of Buffalo, he gave up his bikes in favor of a car. But as a Physical Education teacher at Parkville Elementary School, Bob knew the value of exercise and became an avid "hiker" and hiked the entire Appalachian Trail. He also worked for a white water rafting outfitter out west. But in 1972 his love of bikes returned. He took the American Youth Hostel leadership course in Connecticut which involved bicycling. Their culminating activity was a 3 day ride during Hurricane Agnes.

Bob continued riding his bicycle. In 1976 he was the lead rider for Bikecentenial 76 from Oregon to Williamsburg, a distance of 4,280 miles.

Bob has bicycled in almost all of the U.S. states and in many European countries. Currently, Bob serves as the Chairperson of the "Cycling Seniors" based at the Altease Senior Center in Dundalk, MD. Bob is planning a 4 day event at Washington College in Chestertown over the Memorial Day weekend this year.

Membership News

BCRSPA/MRSPA welcomes the following new members:

Richel Aquino Cynthia Bradshaw Susan Monroe Barbara Dolle Glenda Myrick Greta Gay Maureen Partilla Cheryl Jones Elizabeth Pezzica Linda Kleinman Sharon Whitlock Vivian Lomax Roger Wilde

We hope to meet all of you at our Spring Luncheon to be held April 18th at Columbus Gardens. More details elsewhere in this publication.

Submitted by: Charlotte Price • Member Accounting Chair.



You are our most valuable resource!

You can help bring more retirees into the fold of BCRSPA! Listed below are the latest 48 Baltimore County retirees. If you recognize someone, please take a few minutes to contact them and invite them to attend an upcoming event and to join the organization. BCRSPA is counting on you!

November, 2016 - January, 2017

Lynn Ash & Charmaine Bandell & Laura Cabezas & Debra Carpenter Donna Cegielski & Mary Ciresi & Harry Cook & Kathleen Davenport Patricia Dobihal & Mary Dukehart & Joan Escol & Rita Galford & Cynthia Gardina Terrie Gilmore & Tanya Harris & Gennine Hartsock & Audrey Haskins & Marilyn Healy Kathleen Herr & Margaret Kelly & Pamela Koehler & Maryjane Krasnoff Linda Kreshtool & Stephen Kucera & Carolyn Lamborn & Victoria Lockwood Sally March & Debra Martin & Kathleen McKenzie & Joseph McKoy & Susan Mettee Judy Monk & Jo Parker & Michele Patras & Mary Peterson & Debra Reyes Mary Rifkin & Timothy Saleem & Pamela Savoie & Kathleen Schimpf & Beverly Simms Susanne Skovira & Marguerita Smardzewski & Sherlann Smith & Robert Swezey Marion Underwood & Mary Williams & Jeffra Zell

Scholarship Memorials

December 2016 - January 2017

In Memory of ...

Mary Buckheister *by* Patricia Davis Louis DiPietro *by* Dr. Robert Dubel Helen Eder *by* Dr. Robert Dubel Donna Harold *by* Donna Carr Dr. George Hohl *by* Dr. Robert Dubel Charles G. Miller *by* Clair and Charlotte Price Albert Naney *by* Dr. Robert Dubel Albert Naeny, Jr. *by* Priscilla M. LaMar Albert Naeny, Jr. *by* Robert G.C. Eads Harvey C. Refo *by* Robert G.C. Eads Toby G. Schenerman *by* Donna Carr Toby G. Schenerman *by* Francis R. Bell D. Bixler Wheeler *by* Dr. Robert Dubel George Hohl *by* Dr. Edna May Merson

In Honor of...

Paul P. Plevyak *by* Robert G.C. Eads Carol A. Schexnayder *by* Robert G.C. Eads

•		
Name:		
Street		
City:	State:	Zip:
Phone:		
Donation Amount: \$		
Make check payable to B or BCPS Education Four		olarship Fund
In Memory of		
• • •	(please print)	
In Honor of:		
•	(please print)	
*For non-tax deductible contributions, make the check payable to BCRSPA Memorial Scholarship Fund. *For tax deductible contributions, make the check payable to BCPS		
		Memorial Scholarship Fund
on	the memo line of the c	heck.
•	Mail to:	

BCRSPA Memorial Scholarship Fund

E. Stuart Tucker, Treasurer • P.O. Box 44016, Nottingham, MD 21236-9998

Application fo	r Automatic Dues Deduction
	RED SCHOOL PERSONNEL ASSOCIATION UNIT #04
	Soc. Sec. #: Birthdate:
I understand that my social security number is req	uired if I wish to become a dues deduction member.
Address:	Telephone #:
City:	State: Zip:
*Please sign authorization below for dues ded	uction and MAIL TO:
BCRSPA Membership Chair	STATE DUES\$45.00
P.O. Box 44016	LOCAL DUES 15.00
Nottingham, MD 21236-9998	TOTAL: \$60.00
MRSPA and Local Retired School Personnel Assoc	tem of the State of Maryland to deduct annual membership dues for the iations from one of my Retirement checks each year. This authorization is to notice mailed to the Maryland Retired School Personnel Association.

Signature:	_ Date:
· · · · · · · · · · · · · · · · · · ·	
www.bcrspa.org	

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 2016 Maryland Senior Citizens Hall of Fame. Nomination forms and specific details for eligibility are available at mschf.org or by contacting Tom Kline at mschf1@verizon.net or 410-322-5193. All nomination forms must be received by April 30, 2016.

Source: Perry Hall Patch. Some changes were made.



The Executive Board recommends the following slate of officers to be elected:

President Elect • Parker Koons Treasurer • E. Stuart Tucker Recording Secretary • Barbara Barzyk Corresponding Secretary • Linda Yaffe Director • Sharon Norman Director • Della Curtis

Nominations for these positions will also be accepted from the floor at the Spring Business Luncheon Meeting on April 18, 2017 at Columbus Gardens. After being elected, the slate of officers will be installed.

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BCPS & MESA...Volunteers Needed! What is MESA?

Maryland MESA, a 3-12 STEM (science, technology, engineering, and math) initiative, works to identify and support students statewide in order to prepare them to matriculate and graduate from a two-year



and/or four-year college or university with a degree in science, technology, engineering, or mathematics. Maryland MESA seeks to target students who are traditionally underrepresented in these fields — specifically minority and female students.

Through participation in Maryland MESA, students develop academic and leadership skills, improve their academic performance, and gain confidence in their ability to compete professionally. To volunteer and for additional information please contact Anne Meckel, Coordinator Maryland MESA. Baltimore County Public Schools at ameckel2@bcps.org

BCRSPA Christmas 2017 - Trip Survey

Your Social Committee is considering planning a trip in December to one of the three places. Our selections are:

Toby's Dinner Theatre in Columbia

to experience "Miracle on 34th Street" and Lunch at an estimated cost of \$85.00.

Dutch Apple Dinner Theatre in Lancaster

to experience "White Christmas" and Lunch *at an estimated cost of \$125.00.*

Radio City Music Hall

Christmas Spectacular featuring the "Rockettes" *at an estimated cost of \$135.00.*

To help us decide, we need your input! If you are seriously interested in attending a December trip, let us know your preference by eMailing David your choice at cdavidcopenhaver@gmail.com or call David at 410-515-0456.





Ice Your Cell Phone!

In Case of Emergency (ICE) is a programme that enables first responders, such as paramedics, firefighters, and police officers, as well as hospital personnel, to contact the next of kin of the owner of a working mobile phone to obtain important medical or support information. The phone entry or entries are intended to supplement or complement written information in a wallet or on a marked bracelet or necklace.

The programme was conceived in 2004 by Bob Brotchie, a British paramedic, and ICE was subsequently promoted. It

encourages people to enter emergency contacts in their mobile phone address book under the name "ICE", or multiple contacts as "ICE1", "ICE2", etc.

(Source: From Wikipedia, the free encyclope/dia. Some changes were made.)

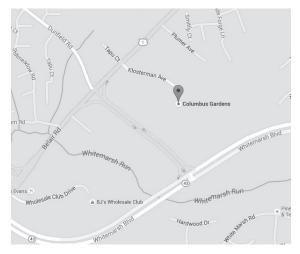
Moving to Oak Crest Village?



Did you know that BCRSPA has a partnership with Oak Crest Village? Well we do! 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. That's a significant

contribution that you can make to BCRSPA, and it won't cost you a dime!

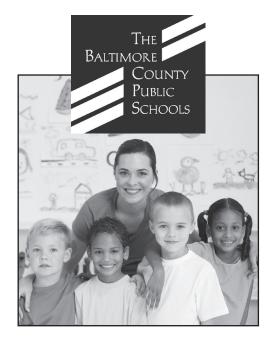
So if you are contemplating a move to Oak Crest Village, be sure to mention that you belong to BCRSPA, and you will earn \$500 for our scholarship program. Also, remember to send a change of address to Charlotte Price at P.O. Box 44016, Nottingham, MD 21236-9998 so you continue to receive your newsletter.



Directions to Columbus Gardens

From I-695, take exit 32B (Bel air) north for 1.25 miles to the blinking light at Klosterman Avenue. turn right and follow the street down until it ends at Columbus Gardens Parking lot.





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 go to...

http://www.bcps.org/offices/personnel/ temporary_services/

From the President

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The December UPDATE contained the "Early Bird" registration for the April 18th Annual Membership Luncheon Meeting. A full registration form is included in the this 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

www.bcrspa.org



Top 3 Scams of 2016

It's a new year, but unfortunately scams that happen every day are not. With the help of consumers and the more than 30,000 scam reports they filed, Better Business Bureau has compiled a list of the top scams of 2016. BBB Scam Tracker confirmed that the IRS/tax scam continues to be the top scam of the year.

IRS/tax scam.

Someone claiming to be with the IRS, will call you and tell you that you owe money to the government, and if you don't pay now, you will be arrested. Scammers threaten you to send them money via a prepaid debit card or wire transfer, and many people pay out of fear. BBB advises you to hang up—the IRS and other government agencies won't call you to collect money or ask you to make a payment via a prepaid card or wire transfer.

Debt collections scam.

You receive a phone call from someone claiming that you have an unpaid debt. You are threatened with garnishments, lawsuits and even jail time if you don't pay right now. The scammer will often use Caller ID spoofing and pretend to be a government agency or law enforcement in order to further invoke fear and make you send money.

3 Facebook Fake Friend scam

Did you ever get a Friend Request on Facebook from someone you already thought was your Friend? If you hit Accept, you may have just friended a scammer.

> Read more at... http://www.consumerfraudreporting. org/current_top_10_scam_list. php#JLM1ZumomcOI2B1A.99

Punography

I used to have a fear of hurdles, but I got over it.

I'm reading a book about anti-gravity; it's impossible to put down.

If towels could tell jokes, they would probably have a dry sense of humor.

I was going to look for my missing watch, but I could never find the time.

I wondered why the football was getting bigger, and then it hit me.

I couldn't quite remember how to throw a boomerang, but then it came back to me.

If you asked a plastic surgeon to make you look like a pelican, would you get a massive bill?

Plant Power



Common household plants such as ferns, palms, snake plants and spider plants not only protect your health (by absorbing indoor toxins) but also your wallet. Their air purifying punch, costing a fraction of commercial units, may help HVAC systems work more efficiently and extend air-filter life. Plants also add humidity to the air, so you can set your thermostat a few degrees lower while saving money, being healthier and feeling more comfortable this winter. Always make sure the plant is pet-friendly before bringing it home.

(Source: MRSPA "Consumer Connection" Plant Power)

Money Moves That Don't Pay Off

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 in vacation schedule possibility. 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 abouit 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.)

Baltimore County Retired 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.

> Editor: C. David Copenhaver <u>cdavidcopenhaver@gmail.com</u>

Publisher: Anne Fullem 443-243-7219 • *afullem@harfordstyle.com*

Baltimore County Retired School Personnel Association, Inc. (BCRSPA)

Spring Luncheon Meeting

Tuesday, April 18, 2017, at Columbus Gardens

 Registration
 9:30 a.m.

 Annual Business Meeting
 10:00 a.m.

 Treasurer's Report • Budget Presentation • Election of Officers

 Installation of Offers • Remembrance Service Program

Luncheon Menu

Tossed Fresh Garden Salad served with Ranch or Italian dressings Baked Honey Ham • Beef Burgundy over Egg Noodles Green Beans Almondine and Glazed Baby Carrots • Hot Rolls and Butter Ice Cream Sundae Bar with Assorted Toppings Regular and Decaffeinated Coffee, Hot and Iced Tea with Dinner

Cost: \$23.00

Deadline for Registrations: Monday, April 11, 2017 (No refunds after this date)

Please remember to support our Community Services Project for the ACTC (Assistance Center of Towson Churches)

Food/Personal Items/School Supply Items Needed

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

Reservation For April Luncheon Meeting – April 18, 2017

Name:	Telephone:
Address:	
Name of Guest(s):	
Number of Reservations:	Scholarship Donation (\$)
Make checks payable to BCRSPA. Send reservation(s) and check(s) to: Luncheon Chairperson, P.O. Box 44016, Nottingham, MD 21236-9998	Total Amount (\$) Enclosed:



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BCRSPA Calender:

March 21	Executive Board Meeting <i>Eastern Technical High School)</i>
April 11	Cherry Blossom Luncheon Cruise <i>Washington, D.C.</i>
April 15	Articles due to Editor for June UPDATE
April 18	Annual Spring Business Luncheon Meeting Columbus Gardens Deadline for reservations is Tuesday, April 11, 2017
May 16	Executive Board Meeting TABCO
Early June	Newsletter distribution
June 20	Executive Board Meeting St. Isaac Jogues, Church Hall

···· Emeritus Membership in BCRSPA

(Age 90 as of June 30, 2017)

Name:

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

Date of Birth: (month/day/year)

Telephone: _

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

······ 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

UPDATE Deadline: June Issue – April 15, 2017