



UPDATE

Baltimore County Retired School Personnel Association

Vol. 46, No. 3

March 2020



From the President

Parker Koons

We are still in the midst of winter with its wind and cold weather, but thankfully, Spring begins this month. Plans for outdoor activities will then begin as we venture out. Whether you start your gardening or prepare for vacations, we will soon put winter behind us.

It is also the time that BCRSPA plans for its yearly business meeting and luncheon where we recognize our scholarship recipients, hear from the Benefits Office, and hold our Remembrance Ceremony.

This edition of the Update may be considered the most important as it allows you to be prepared for the meeting. We have included the slate of new officers that will be voted upon.

Please try to join us at the meeting to congratulate our scholarship winners.

Parker

Do You Know Where This Member Is?

Irma J. Seitz

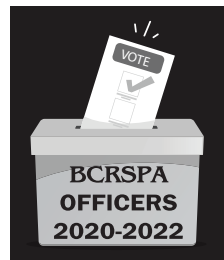
If so, please call **Mary Ellen Zimmerman** at 410-668-2563 and give her an update.

Carney Elementary & Parkville Middle Schools Receive Library Donation

Four years ago, the Baltimore County Retired School Personnel Association decided to donate \$1,000 annually to one elementary and one middle school library to help put more books on the shelves for students. This year, Carney Elementary and Parkville Middle were the recipients of our library donation. A check was presented to Parkville at a faculty meeting and to Carney at their holiday concert.



The students, teachers, and parents of both schools were highly appreciative. The librarians will affix donation bookplates inside each book purchased with the funds.



Nominating Committee's Proposed Slate of Officers

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

- President..... **Donna Copenhaver**
- Vice President ...**Joyce Cummings**
- Cindy Schulz**Asst. Treasurer**
- Director**Jack Woodward**
- Director**Margaret Kidder, Ph. D**
- Director**Barbara Falkingburg**

Nominations for these positions will also be accepted from the floor at the Spring Business Luncheon Meeting on April 21, 2020 at Columbus Gardens. After being elected, the slate of officers will be installed.

Breakfast with Colleagues 2019 a Huge Success

On December 5, 2019 more than 100 members and potential members came together to celebrate the season and gave generously. We collected 4 large boxes of toys for Toys for Tots as well as \$570.00 donated to the Alzheimer's Association.



The festivities started with a delicious breakfast and then featured a fun filled concert by the Perry Hall High School Steel Drum Band under the direction of Scott Engle.

Everyone received a raffle ticket for a chance to win a bottle of Maryland wine as a door prize. In addition, each table was adorned with a beautiful Poinsettia plant that was awarded to the individual whose birthday was closest to a blind draw birthdate. If you did not have the opportunity to join us this year, mark your calendar for December 3, 2020 right now and plan to join us for this annual Holiday Celebration.

Rockin' Retirees

I grew up in rural Southern Maryland, and I am one of twelve children. Living on the Patuxent River gave me many opportunities to enjoy boating, swimming, fishing, milking my cow, and helping on the farm.

I have lived in three different states and held many different jobs. I worked at Black & Decker for over ten years as an Executive Secretary. Then I became a substitute for both Baltimore City and Baltimore County schools. While subbing, I married and had my daughter. I got my bachelor's and master's degrees when my daughter was young. Then I started my teaching career. I started in Baltimore City and eventually was employed by Baltimore County.



Edna Harris-Kurre

After my retirement, I served as the President of BCRSPA from 2012-2014. I also served as the newsletter editor and was able to get the BCRSPA website started with the help of a member of MRSPA. The website has evolved over the years and is quite informative. Check it out when you have a chance (bcrspa.org)

Retirement finds me enjoying a variety of activities including gardening, walking, and exercising at home and at the gym. Two to three days a week you can find me playing bridge at the senior center. My husband and I enjoy dancing at the VFW, the Overlea/Perry Hall American Legion, and at Columbus Gardens. We cut a mean rug! After my husband, John, retired he became a Knight of Columbus, and I became a Lady Knight with the Auxiliary. We do volunteer and charity work for the Council. We travel in the U.S. and out of the country to the Caribbean, Europe, and we love cruising. We will be taking a trip to Asia this fall.

My daughter and I take a "Girls" trip every year. Our last trip was to Costa Rica where I fell and broke my wrist. I still finished the trip, after having surgery there. Get travel insurance! Thank goodness we did. We are hoping this year's trip is a bit less eventful!

Enjoy your retirement. I am loving mine.



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 2020 Maryland Senior Citizens Hall of Fame.

To obtain specific details and/or questions, please send an email to mschf.mail@verizon.net or call **410-828-5852**.

Nomination forms may be downloaded @ www.msCHF.org. All nomination forms must be received by **April 13, 2020**.

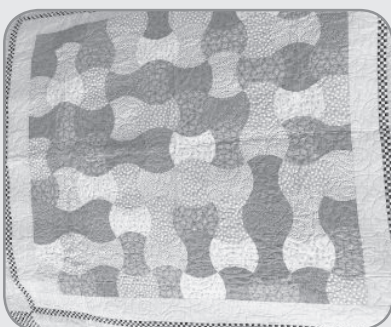
Things to Ponder

**Sixty might be the new forty,
but 9:00 is the new midnight!**

**I finally got 8 hours sleep.
It took me three days,
but whatever!**

**I don't mean to interrupt
people. I just randomly
remember things and get
really excited!**

**When I ask for directions,
please don't use words like "east"!**



**For only
\$1 per chance,
here's a way to support
BCRSPA causes & possibly
win a valuable quilt.
Good luck!**

3rd Annual Quilt for a Cause Raffle

Della Curtis has made another gorgeous quilt (*featured here*) and has generously donated it once again. This masterpiece was on display at the October 16th luncheon and we began selling chances at that time. The last chance to purchase tickets will be at the April 21, 2020 Annual Luncheon Meeting at Columbus Gardens.

You can also purchase your chance(s) to win the prize of a lifetime by contacting Parker Koons at 410.828-5852. The winning ticket will be drawn at the Spring Luncheon on April 21, 2020. You do not need to be present to win! All proceeds will go directly to the Scholarship Fund.

Baltimore County Retired School Personnel Association, Inc.

P.O. Box 44016 • Nottingham, MD 21236-9998
443-793-5867

UPDATE

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

Editor: C. David Copenhaver
cdavidcopenhaver@gmail.com

Publisher: Anne Fullem
afullem@harfordstyle.com



You are our most valuable resource!

You are our most valuable resource! You can help bring more retirees into the

fold of BCRSPA! Listed below are the latest 37 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!

- Anita Bondarenko
- Linda Caccavalla
- Elizabeth Carman
- Becky Crist
- Linda DeCarlo
- Mary Demski
- Devin Durham
- Diane Elliott
- Inna Giller
- Janet Heil
- Judith Heller
- Renata Henderson
- Sheila Jackson
- Timothy Kent
- Timothy Kjer
- Eula Keyes
- Carol Kukucka
- Susan Lang
- Mary Lucas

- Linda Mairose
- Cynthia McGaunn
- Patsy McGee
- Desmond McNelis
- Linda Osborne
- Linda Piazza
- Yvonne Pointer
- Theresa Prevosto
- Kathryn Robinson
- Maria Rochfort
- Sara Rybczynski
- Charles St. Clair
- Cynthia Shelton
- Barbara Sipes
- Sarah Stevens
- Darlene White
- Denise Winkler
- Van Youngblood

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 MRSPA, 8379 Piney Orchard Parkway-Suite A, Odenton, MD 21113-1508 so you continue to receive your newsletter.

Membership News

Maintaining your membership is important not only to you, but to future retirees as it supports our Legislative Committee as they work to protect our retirement benefits. Word of mouth is the best way to recruit new members.!"

BCRSPA/MRSPA welcomes the following new members:

- Renee P. Bruce*
- Allen Fleischmann*
- Kathleen Powers-Freeman*
- Patricia Jenkins*
- Bonnie s. Kuncl*
- Albert Thompson*
- Stacey M. Fields*
- Mary C. Schumacher*
- Cheryl Thim*
- Barbara J. English*
- Patricia J. Rostek*
- BarbarLee Olert*
- Donald Walters*

Submitted by:

Dale Rauenzahn, Member Accounting Chair

Application for Automatic Dues Deduction



**MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION
BALTIMORE COUNTY RETIRED SCHOOL PERSONNEL ASSOCIATION UNIT #04**



Name: _____

Soc. Sec. #: _____ Birthdate: _____

I understand that my social security number is required if I wish to become a dues deduction member.

Address: _____ City: _____ State: _____ Zip: _____

Telephone #: _____

***Please sign authorization below for dues deduction and MAIL TO:**

BCRSPA Membership Chair
P.O. Box 44016
Nottingham, MD 21236-9998

STATE DUES	\$45.00
LOCAL DUES	15.00
TOTAL:	\$60.00

I hereby authorize the Teachers Retirement System of the State of Maryland to deduct annual membership dues for the MRSPA and Local Retired School Personnel Associations from one of my Retirement checks each year. This authorization is to remain in effect until cancelled by written notice mailed to the Maryland Retired School Personnel Association.

Signature: _____ Date: _____



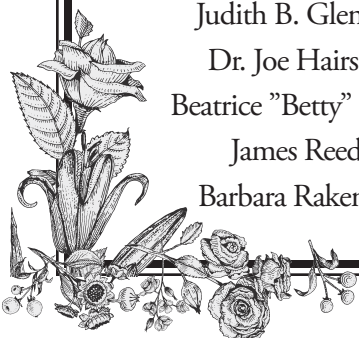
Scholarship Memorials

In Memory of...

- Eugene Amberman *by* Rick & Cass Junk
- Eugene Amberman *by* Ed & Stella Holmes
- Eugene Amberman *by* Charlie & Sharon Higdon
- Eugene Amberman *by* Martha Cote
- Eugene Amberman *by* Stu & Ruth Tucker
- Eugene Amberman *by* Michael & Jessica Jones
- Eugene Amberman *by* Mary Sowers
- Eugene Amberman *by* Kathryn Sowers
- Eugene Amberman *by* Barbara Charnock
- Eugene Amberman *by* Barbara Browning Huyett
- Mary Lou Brown *by* Bonita Patrick
- Dr. Joe Hairston *by* Donna & David Copenhaver
- Faith C. Hermann *by* Maryann Hughes
- Dr. Alice Kempner *by* Doris Forster
- Allan Starkey *by* Elaine Bousquet

In Memoriam

- Janet O'Rourke • Joan Block
- Willa Kackley • Dr. Alice Kempner
- Edward P. Nordberg
- Eugene Amberman
- Judith B. Glennon
- Dr. Joe Hairston
- Beatrice "Betty" Levine
- James Reedy
- Barbara Rakentzes



How to Report the Death of A BCRSPA Member

Name of Deceased Member: _____

Date of Death: _____

Death Reported By: _____

Relationship of the Reporter to Deceased: _____

Mail this form to: Mary Ellen Zimmerman
 9001 Chateaugay Court • Parkville, MD 21234
 OR
 Call Mary Ellen Zimmerman at 410-668-2563

BCRSPA Memorial Scholarship Fund

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Phone: _____

Donation Amount: \$ _____

Make check payable to BCRSPA Memorial Scholarship Fund or BCPS Education Foundation.*

In Memory of _____
(please print)

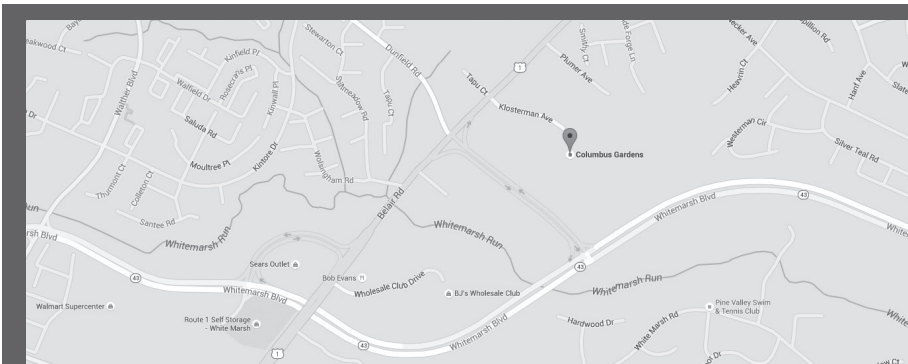
In Honor of: _____
(please print)

*For non-tax deductible contributions, make the check payable to BCRSPA Memorial Scholarship Fund.

*For tax deductible contributions, make the check payable to BCPS Education Foundation. Be sure to put BCRSPA Memorial Scholarship Fund on the memo line of the check.

Mail to:

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



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.

Annual Spring Luncheon Meeting

Tuesday, April 21, 2020 at Columbus Gardens

(Directions on Page 4)

Registration 9:30 a.m.

Annual Business Meeting 10:00 a.m.

*Treasurer's Report • Budget Presentation • Election of Officers
Installation of Officers • Remembrance Service Program*

Representative from the Employee Benefits Office has been invited.

Social Hour – *cash bar available* 11:30 a.m.

Luncheon – *Introduction of Scholarship Recipients* 12:00 noon

Luncheon Menu

House Salad served with Ranch or Italian dressings
Top round of Beef Au Jus • Boneless Stuffed Chicken Breast
Green Bean Amandine • Glazed Baby Carrots • Hot Rolls and Butter
Ice Cream Sundae Bar with Assorted Toppings
Regular and Decaffeinated Coffee, Hot and Iced Tea with Lunch

Cost: \$25.00

Please remember to support our Community Services Project for the ACTC

(Assistance Center of Towson Churches)

Food/Personal 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

Deadline for Registrations: Monday, April 13, 2020 *(No refunds after this date)*

Reservation For April Luncheon Meeting – April 21, 2020

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: _____

2020 Tax Season Scams Already Underway

Here's what you need to know to stay safe in the new year



The Canceled Social Security Number

One scam that's been making the rounds is a scare campaign using robocalls claiming that law enforcement is going to suspend or cancel the call recipient's Social Security number (SSN) in response to taxes owed. According to the Federal Trade Commission (FTC), a person's Social Security number will never get suspended. Plus, the IRS only contacts taxpayers through snail mail or in-person.

The IRS Impersonation Email

You might receive a message that claims to be from the IRS, either reminding you to file your taxes or offering you information about your refund. These spoofed sites collect any information you input, facilitating identity theft. They can also infect your computer with malware, allowing fraudsters to steal more data. Remember, the IRS does not send unsolicited emails or engage through text messaging or social media. Plus, they will never ask you for personal information, such as your SSN, PINs or passwords.

The Bureau of Tax Enforcement

Scammers are sending out letters. This mail will claim to be from the Bureau of Tax Enforcement and may mention the IRS, demanding immediate payment. While these letters look legit, the Bureau of Tax Enforcement does not exist. Official letters will always have a seal and a letter or notice number. You can also call the IRS directly to verify the information. Remember, if you decide to call, don't call the number on the fake letter, as it could connect you to the fraudster. Instead, look up the number online.

The Ghost Tax Preparers

Taxes are complicated, which is why so many people rely on the skills of a preparer or CPA. However, it's vital to be aware of scammers posing as professionals. These ghost preparers will take money to complete your taxes but won't sign the return, making it look like you did the work yourself. Ghost preparers often lie on the return to make you qualify for credits you haven't earned or apply changes that will get you in trouble. Since they don't sign, you'll be responsible for any errors. Protect yourself from fraudsters by ensuring your tax preparer has a valid preparer tax identification number (PTIN).

Be Vigilant About 2020 Tax Scams

Tax scams are a year-round business for fraudsters. To keep your personal information and finances secure against 2020 tax season scams, be vigilant and double-check everything.

Source: Kayla Matthews on January 3, 2020. Some changes were made.



Need Surgery? What to Know About Anesthesia!

Before going under anesthesia, ask:

- Which type of anesthesia will I have? Do I have more than one option?
- Do I need to stop taking any of my medications before anesthesia?
- Do I need to do anything special before I have anesthesia?
- Will I be awake or aware of what is happening during anesthesia?
- Will I feel any pain?
- How soon will I wake up after anesthesia?
- Will I have any side effects from the drugs used?
- How long will I need to stay in the hospital afterward?

Source: News in Health, January 2020. Some changes were made.

Healthy Eating

Healthy eating is one of the best ways to prevent or delay health problems. What you eat helps shape how you feel and how your body performs. But how do you eat best for your health? Learn about how to reach your healthy eating goals in NIH News in Health's special issue on healthy eating.

Eating well, along with getting enough physical activity, can help you lower your risk of heart disease, diabetes, obesity, and other health problems. But our scientific understanding of what's healthy to eat and

drink is continuously evolving. These changes can be confusing.

Still, the basic ideas have been consistent over time. Healthy eating means getting a variety of foods, limiting certain kinds of carbs and fats, watching out for salt, and being aware of your portion sizes.

To reach your goals, experts advise making small, gradual changes. It can be a lot easier than you might think to make smart, healthy choices. It takes just a little planning.



Read more in the new special issue... go to <https://newsinhealth.nih.gov/2019/11/healthy-eating-special-issue>

Reprinted from News in Health Special Issue, January 2020. Some Changes were made

Treating Seasonal Affective Disorder



Is the long, cold winter getting you down? For people with seasonal affective disorder (SAD), the change in seasons brings on a form of depression. Most often, it begins in late fall or early winter each year and goes away in the spring and summer. Common signs of SAD include low energy, overeating, and sleeping too much.

If you have SAD, there are several things you can do. Try to be active and exercise. Spend time with other people and confide in a trusted friend or relative. Medications like antidepressants and psychotherapy can also help. Some people may find relief through complementary health approaches, like light therapy. Using an ultrabright light box each day may help replace the natural sunlight you're missing during the winter. Light boxes give off light that's about 20 times brighter than ordinary lighting.

Some studies support a form of talk therapy adapted for SAD. This type of cognitive behavioral therapy focuses on replacing negative thoughts with positive ones. You may also be asked to identify activities you enjoy.

A few small studies suggest that supplements like St. John's wort and melatonin may help with SAD. But experts caution that St. John's wort can interact with many medications. And melatonin may improve sleep for some people with SAD, but it's not known if long-term use is safe.

If you're experiencing SAD, talk with your doctor to come up with a plan to feel better.

*Source: News in Health, January 2020.
Some changes were made.*

www.bcrspa.org

FIVE SENIOR DISCOUNTS: DID YOU KNOW?

1. Cruise lines offer a variety of discounts for senior citizens. Carnival Cruises and Royal Caribbean Cruises offers exclusive deals to citizens over the age of 55. You will be able to get a cruise deal anywhere in the world. Keep in mind that not all cruises have discounts, so it is best to check with the specific cruise company.
2. If you're paying more than \$50 per month for car insurance and have had no accidents or tickets in the past two years, you can probably secure a much lower insurance rate. The best way to do that is to compare quotes from multiple insurers – let them compete for your business. In fact, there's a new website that allows you to do just that – it's called Best Quotes Auto Insurance.
3. A lot of seniors have a bit of extra time on their hands after they retire. What if you could get paid a little bit of extra pocket money just for taking a few online surveys? Would you do it? There's a new website called Survey Junkie that allows you to do just that. Check it out for yourself.
4. Some local Maryland stores give seniors discounts. For example, at Kohl's on Wednesday anyone over 60 gets 15% off. On Tuesday's, Marshall's and Ross offers up to 10% discount for seniors - though the exact age is determined by each store. If you are 62 or older, you can get a 10% discount every Tuesday and Wednesday at Dress Barn. Finally, Goodwill gives 10% - 20% discounts varying by store. Just remember to check with the specific store as discounts might vary and change without notice.
5. Seniors can save money eating out. Look at the list of fast food restaurants listed below for discounts:



McDonald's
DISCOUNT on coffee
& beverages (55+)



KFC
FREE small drink with
any meal depending
on location (55+)



Burger King
10% DISCOUNT on
purchase depending
on location (60+)



Subway
10% OFF (60+)
varies by location



IHOP
10% DISCOUNT (55+)
and a MENU for
seniors 55 & over



Wendy's
gives FREE coffee
to seniors

Reprinted from www.Life'd.com April

Visit...

<https://bcrspaevents.shutterfly.com>

(password is lower case bcrspa)

& www.bcrspa.org

or call 443-793-5867

Join our BCRSPA Facebook page!





P.O. Box 44016
 Nottingham, Maryland
 21236-9998
 443-793-5867

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BCRSPA Calendar:

March 17, 2020	Executive Board Meeting <i>(St. Isaac Jogues, Church Hall)</i>
April 21, 2020	Annual Spring Luncheon <i>(Columbus Gardens)</i>
May 19, 2020	Executive Board Meeting <i>(St. Isaac Jogues, Church Hall)</i>
June 16, 2020	Executive Board Meeting <i>(St. Isaac Jogues, Church Hall)</i>

UPDATE Deadline:

June Issue - April 15, 2020

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,

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.

Change of Address

BCRSPA (Effective Date) _____
 Name: _____
 Old Address: _____

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

 New Telephone: _____

Mail to: MRSPA/BCRSPA Membership
 8379 Piney Orchard Parkway, Suite A • Odenton, MD 21113-1508

Emeritus Membership in BCRSPA

(Age 90 as of June 30, 2020)

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

 Date of Birth: (month/day/year) _____
 Telephone: _____

Mail to: MRSPA/BCRSPA Membership
 8379 Piney Orchard Parkway, Suite A • Odenton, MD 21113-1508