



Baltimore County Retired School Personnel Association

# UPDATE

Vol. 39, No. 4  
September 2013

## From the President

We have been able to enlist several new members to join us. Check out the Membership Accounting item in this newsletter. If you know someone



Edna Harris-Kurre

who has retired from Baltimore County Public Schools, please let us know and/or direct them to our new website: [www.bcrspa.org](http://www.bcrspa.org).

The organization needs a chairperson and members for the Travel Committee. If you know of anyone who might be interested, please contact us. Parker Koons has volunteered to chair the group on a temporary basis. A day trip in the spring is on the horizon. Members have selected among such trips as Gettysburg; New Hope and antiques; the Philadelphia Museum of Art; Luray Caverns, Virginia; and Charlestown, WVA with their gaming tables and horse races along with six other destinations. We will keep everyone posted as to when, where, how much, and other pertinent details.

Another position that is still open on the Executive Board is the Insurance/Health Care Chair. If you

know of someone who might be interested, let us know.

Join us on Tuesday, October 15, 2013, at Columbus Gardens for our Spring Membership Luncheon Meeting. Be sure to make your reservations by the RSVP date, Friday, October 4, 2013. The menu entrées reflect your choices from the membership survey. The Patapsco High School choir will be the entertainment.

And now, I wish a warm “hello” to all. It was an interesting spring and summer. I hope you were able to stay dry during all the rainy weather we had. I lost some older evergreen trees due to a fungus caused by the high amount of moisture. The good news is that I am enjoying my new, fabulous wooden deck.

I look forward to seeing everyone in October; enjoy the fall and cooler temperatures.

— Edna Harris-Kurre

## Let us hear from you...

The *UPDATE* is accepting and encouraging “Letters to the Editor” (16655 Miller Lane, Parkton, MD 21120) or “emails to the Editor” ([ewveit@me.com](mailto:ewveit@me.com)) but *UPDATE* shall retain the right to edit or disregard. You may send pictures with cut lines or captions

We would like to know things such as the good books you have read, places you have traveled (again send pictures). It would be great to know what interests you have modified or developed since retirement— anything from scuba diving to hang gliding, or what new hobbies you have taken up, or have you had a career change? Please place your telephone number on any item you submit...but, *let us hear from you.*

## CORRECTION!

In the previous edition of the *UPDATE* it was wrongfully reported that members of BCRSPA could claim emeritus status when they reach the age of 80. This is not true. Like everyone else in MRSPA, to become an emeritus member you must be 90 years of age before July 1, 2013.

**SHARE WITH A FRIEND – Invite them to join us**

MRSPA members are asked to share this copy of the newsletter with a friend who has not joined MRSPA. You may print the newsletter from the website: *mrspa@mrspa.org* and share this page with a friend, asking them to join MRSPA and your local association. Encourage them to join as a continuing member by authorizing annual dues deduction.

**MRSPA – Application for Membership**

Please give this application to a friend who is not currently a member of the association.

Name: \_\_\_\_\_ Local Unit: \_\_\_\_\_  
 Address: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip + 4: \_\_\_\_\_  
 Email: \_\_\_\_\_ Soc. Sec. #: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Please authorize dues deduction, or make check payable to: **MRSPA**.

**MRSPA Dues:**   \$35   + \_\_\_\_\_ **Local Dues:** *(see chart below)* = **Total:** \_\_\_\_\_

**I would like to authorize dues deduction from the Maryland State Retirement and Pension System (MSRPS). I understand that my social security number is required for this payment option. This authorization will remain in effect until cancelled by written notice mailed to the Maryland Retired School Personnel Association (MRSPA).**

**Signature** \_\_\_\_\_ **SSN:** \_\_\_\_\_ **Date** \_\_\_\_\_

Local Dues Chart		
\$20: Allegany Co.	\$15: Baltimore City, Kent Co., and Prince George's Co.	\$12: Talbot Co.
\$ 8: Caroline Co. and Washington Co.	\$7: Queen Anne's Co.	\$5: Dorchester Co., Somerset Co., and Towson University
\$10: Anne Arundel Co., Baltimore Co., Calvert Co., Carroll Co., Cecil Co., Charles Co., Frederick Co., Garrett Co., Harford Co., Howard Co., Montgomery Co., Saint Mary's Co., Wicomico Co., and Worcester Co.		

***UPDATE* Deadline**

**DECEMBER ISSUE — November 1, 2013**

**BCRSPPA CALENDAR**

**October 15** ..... General Meeting @ Columbus Gardens  
**November 19** ..... Executive Board at St. Isaac Jogues  
**February 18** ..... Executive Board at St. Isaac Jogues  
**March 18** ..... Executive Board at St. Isaac Jogues  
**April 8\*\*** ..... Annual Meeting & Lunch at Columbus Gardens  
**May 20** ..... Executive Board at St. Isaac Jogues

\* Find registration form on page 5 of this issue.  
 \*\*Early date because of conflicts with Passover and Spring Break for schools.

**Baltimore County Retired School Personnel Association, Inc.**  
 305 East Joppa Road  
 Towson, MD 21286-3252

**UPDATE**

The Baltimore County Retired School Personnel Association newsletter will be published four times a year: September, December, March, and June. Circulation 1999.

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*John T. Case, Publisher*  
**UPPER CASE Letters**

# Maryland State Retirement Agency reports preliminary return of 10.6% on investments in FY 2013

## Exceeds 7.75% Assumption

Baltimore, MD (July 16, 2013) — The Board of Trustees of the Maryland State Retirement and Pension System has been informed that its portfolio returned 10.6 percent on investments for the fiscal year ending June 30, 2013—exceeding the 7.75 percent assumed actuarial return rate. The 10.6% return is net of investment manager fees. The performance also exceeded the market benchmark for the total fund of 8.6%. The performance raised the assets of the system to \$40.25 billion—a total gain of \$3.2 billion for the year.

“We are happy to report preliminary returns for the year that exceed both the fund’s market benchmark and the actuarial assumed rate,” said Dr. A. Melissa Moye, Chief Investment Officer. “The strong performance was driven by public equities with significant value generated from active management.”

	Asset Allocation	Return
Public Equity	42.3%	19.1%
Private Equity	6.2%	11.7%
Fixed Income	16.2%	1.1%
Credit	8.4%	13.4%
Real Return	12.6%	-1.5%
Real Estate	5.8%	12.6%
Absolute Return	7.3%	3.4%
Cash	1.2%	1.5%
Total	100.0%	10.6%

“The returns reflect both a healthy market environment on balance over the year and positive returns from active management,” said State Treasurer Nancy K. Kopp, Chair of the Maryland State Retirement and Pension System Board of Trustees. “The Board has adopted a very balanced and diversified asset allocation that should provide an attractive risk and return profile to plan beneficiaries.”

*The Maryland State Retirement and Pension System is charged with the fiduciary responsibility for properly administering the retirement and pension allowances of more than 132,000 retirees and beneficiaries as well as the future benefits for more than 244,000 active and former members. These groups include state government employees, teachers, law enforcement personnel, legislators, judges and local government employees and fire fighters whose employers have elected to participate in the system.*

## From the Consumer Education Communicator

A publication of the MRSPA  
Consumer Education Committee

### Going Green to save some green

- Machine wash clothes in cold water whenever possible. This could save as much as 85% of the energy used to wash clothes.
- Share power tools and lawn care equipment with neighbors so you both don't have to buy these non-everyday items.
- Install a low-flow showerhead to reduce water use. The showerhead doesn't cost much and you can quickly recoup costs through water and energy savings.
- Add faucet aerators to all faucets. This will help to conserve heat and water without sacrificing pressure.
- Invest in high-quality products. Although they may be more expensive, they will last longer. You

won't be replacing them as often, which will cut down on cost and waste.

### Sleep Hygiene—dos and don'ts

Sleep hygiene is not about washing the sheets. Follow these tips for a peaceful slumber:

**Do** something relaxing before bed such as reading or taking a warm bath.

**Do** keep your bedroom quiet and dark.

**Do** maintain a steady room temperature—not too hot or cold.

**Don't** exercise within three hours of bedtime.

**Don't** eat a large meal before bed.

**Don't** drink caffeine late in the afternoon or evening.

**Don't** drink alcoholic beverages to go to sleep.

*continued on page 4*

## Emeritus Membership in BCRSPA

(Age 90 as of June 30, 2013)

Name \_\_\_\_\_

Address (include Apt # and ZIP+4 code)  
\_\_\_\_\_  
\_\_\_\_\_

Date of Birth (month, day, year) \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_

Mail to: Mrs. Charlotte Price  
4862 Brightleaf Court  
Baltimore, MD 21237-4946

## Change of Address

BCRSPA (effective date) \_\_\_\_\_

Name \_\_\_\_\_

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

New Address (include Apt # and ZIP+4 code)  
\_\_\_\_\_  
\_\_\_\_\_

New Telephone (\_\_\_\_) \_\_\_\_\_

Mail to: Mrs. Charlotte Price  
4862 Brightleaf Court  
Baltimore, MD 21237-4946

# COMMUNITY SERVICES PROJECT

Please bring one (1) item below  
to the Fall 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-size 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

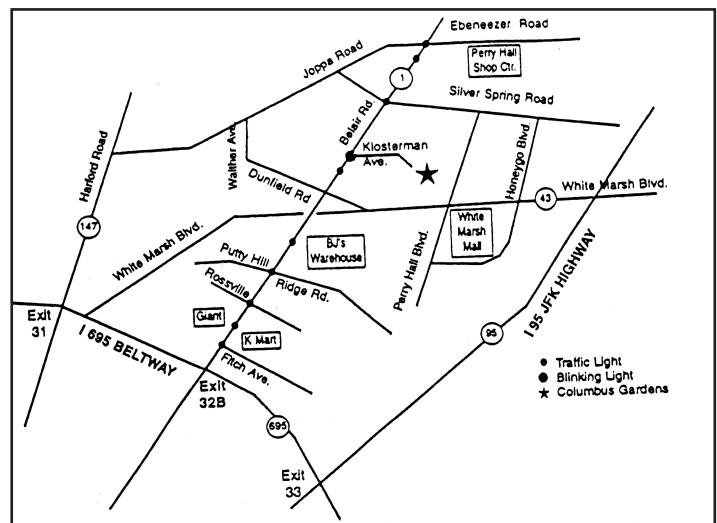
- pencils (new), pens
- school boxes
- glue sticks, paper
- marbled black composition books

## Consumer Education... ...continued from page 3

### Tips for volunteering

1. Research causes or issues important to you.
2. Look at the skills you can offer. Consider volunteer work that matches your personality, interests, and/or expertise.
3. Combine your goals. Consider volunteer opportunities that will also help you achieve other goals for your life.
4. Consider volunteer work that lets you learn something new. Volunteering to work on a newsletter will help hone your writing and editing skills.
5. Volunteer as a family.

## Directions to Columbus Gardens



From I-695, take Exit 32B (Bel Air) north 1-1/4 miles to the blinking light at Klosterman Ave. Turn right and follow the street down until it dead ends in the Columbus Gardens parking lot.

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

**FALL LUNCHEON MEETING**

**Tuesday, October 15, 2013 at *Columbus Gardens***

**Program**

<b>Registration</b> .....	9:30 a.m.
<b>Program</b>	
Student Entertainment .....	10:00 a.m.
Baltimore County Teacher of the the Year .....	10:45 a.m.
<b>Program</b>	
BCPS Office of Employee Benefits — Update.....	11:15 a.m.
<b>Social Hour</b> — <i>cash bar available</i> .....	11:45 a.m.
<b>Luncheon</b> .....	12:15 p.m.

**LUNCHEON MENU**

*Crisp Garden Fresh Salad with Ranch or Italian Dressings  
Lasagna with Meat Sauce and Boneless Baked Chicken Breast  
Sweet Potato, Green Beans Almandine, Rolls and Butter  
Ice Cream Sundae with assorted toppings*

**Cost: \$23.00**

**Deadline for Registrations: Friday, October 4, 2013 (no refunds after this date)**

Please remember to bring your food/school supply item(s) for the ACTC.  
(For list of items, see the boxed item in this issue of *Update*.)

Directions to Columbus Gardens are on the facing page of this agenda.

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**RESERVATION FOR FALL LUNCHEON MEETING—OCTOBER 15, 2013**

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

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

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

Number of Reservations: \_\_\_\_\_ Scholarship Donation: \$ \_\_\_\_\_

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

*Make checks payable to **BCRSPA**.*

Send reservation(s) and check(s) to:

**Mr. Clair Price, 4862 Brightleaf Court, Baltimore, MD 21237-4946**

# **BCRSPA**

305 East Joppa Road  
Towson, MD 21286-3252

# VISIT

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

**OPEN  
24 hours  
a day!**

## ***Membership News***

The BCRSPA Executive Board and the General Membership welcome the following new members:

Deborah Bittner	Yasmin S. Boodhoosingh
June Bowers	Donald C. Boyd
Dorothy Buckley	Pamela M. Carter
Rita Corn	Linda Falter
Wini Frye	Sharon Hewitt
Harold Gill Levin	Elmer R. Miller
Madelon Neusinger	Elizabeth K. Nevill
Janice Ann Piccinini	Stephen Ponzillo
Paula Rees	Cindy Shultz
Carolyn Simms	M. Katherine Warner
Stephen M. Watson	

We invite you to join your friends and colleagues at our Fall Luncheon and meeting to be held at Columbus Gardens October 15, 2013. More information and a reservation form may be found elsewhere in this publication.

— *Charlotte Price Member Accounting Chair*

## **Member Accounting Report**

*March 18, 2013*

Year-end membership totals as of 02/28/2013

<b>TOTAL MEMBERSHIP AS OF 2/28/2013</b>	<b>.1961</b>
3/01/2012 .....	.200
DECREASE .....	.47
99 .....	State Emeritus (Over 90)
122 .....	County Emeritus (80–90)
54 .....	New Members
65 .....	Deceased Members
1,299 .....	Dues Deduction Members
547 .....	Cash Members
30 .....	Members Cancelled Nov. 1
16 .....	BCRSPA Only Members
1,846 .....	MRSPA Dues Paying
1,740 .....	BCRSPA Dues Paying

Former member letters have been mailed to those cash members who cancelled November 1, 2012. If they rejoin now; they will be counted for the 2013–14 membership year.

— *Charlotte Price Member Accounting Chair*