



UPDATE

Baltimore County Retired School Personnel Association

Vol. 42, No. 1

September 2015

From the President

Here's hoping that everyone had a safe and enjoyable summer. Now, are you ready for a busy, fun packed fall? Hopefully you are registered to attend at least one of the numerous planned activities. If not, we invite you to join us! Deadline dates for registrations are rapidly approaching.

Upcoming Events:

September 26 • Crab Feast

October 8 • Western MD Train trip/luncheon
(sold out)

October 20 • Fall Luncheon Meeting

December 10 • Breakfast with Colleagues

December 15

Sight & Sound Show & Smorgasbord Lunch

Watch for information on these possible activities:

Spring 2016

D.C. Cherry Blossom Luncheon Cruise

April 19 • Spring Annual Luncheon Meeting

Spring 2016

President's Seminar on "Getting Your Paperwork in Order"

May • Wine & Cheese Social
at Boordy Vineyards



C. David Copenhaver

Your Executive Board is working diligently on the following:

- A committee is investigating the feasibility of obtaining Nonprofit 501c3 Tax Exempt status.
- The By-Laws Committee continues to make great progress with updates.
- The Scholarship Committee is formalizing the Matthew J. Tress scholarship to be awarded in 2016.
- The Membership Recruitment Committee continues to contact recent retirees and invite them to join BCRSPA.

Continued on page 3

Calling All High School Seniors... Scholarship Applications Now Available!

Do you know of a high school senior who plans on attending college next year and is deserving of a scholarship? Well, the 2015-2016 scholarship application season is upon us. BCRSPA offers several \$1,500 scholarships. In August, flyers announcing the scholarships were sent to all Baltimore County Public High School Guidance Departments and sponsors of Future Educators of America clubs. This year, we will award 7 scholarships; 5 BCRSPA scholarships, a WEBCO scholarship, and the newly established Matthew J. Tress Memorial Scholarship.

Interested students can call 410-847-9700 with questions and to obtain an application or they can visit the BCRSPA website at www.bcrspa.org. Let's get the word out to deserving Baltimore County students!

Membership News

BCRSPA/MRSPA welcome the following new members:

*James Clodfelter • Lloyd Martinez • Vivienne Davis • Edwin D. McKenzie • Anthony Ferrara
Deborah O'Neal • Susan Fleming • Susan Piccioni • Karen Gantz • Margo Rogers • Linda Heinbaugh
David Ingle • Janice Sparwasser • James Joy • James Wharton • Carolyn Lee • Kenneth Witts
Margaret Lookingbill • Barbara Wolkstein*

Dues Deduction Incentive

Thanks to those cash members who took advantage of the one-time \$10.00 reduction in dues offer from MRSPA when they authorized the automatic dues deduction.

Cash Members

As of this writing there are still 135 of our members whose dues remain unpaid for 2015-16. Your membership in BCRSPA/MRSPA helps to protect the pensions of all Baltimore County retired school personnel. The more members we have, the louder our voice in Annapolis. Don't let your membership lapse!

Submitted by: *Charlotte Price • Member Accounting Chair.*

Do You Know Where These Members Are?

**Linda Baker
& Lucille Harms**

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

Baltimore County Retired School Association, Inc. (BCRSPA)

Fall Luncheon Meeting

Tuesday, October 20, 2015 at Columbus Gardens

Program

Registration.....9:30

Call to Order.....10:00

Program

- Student Entertainment
- Pledge to Flag and National Anthem

Greeting and Recognition of Guests

Guest Speaker, Introduction.....10:45

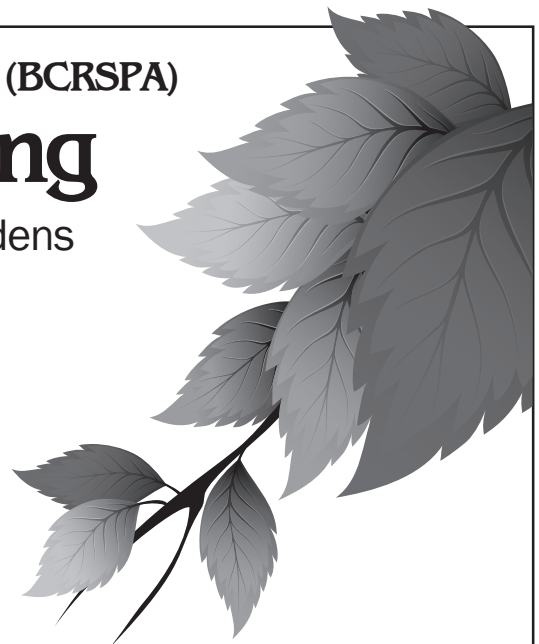
Updates

MRSPA

BCPS Office of Employee Benefits – Update

Social Hour – cash bar available..... 11:45

Luncheon..... 12:15



Luncheon Menu

Tropical Fruit Cup

Baked Ham with Pineapple Sauce served on side

Turkey Cutlet with Stuffing and Gravy

Twice Baked Bacon and Cheddar Mashed Potatoes

Green Bean Casserole

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 Registration: Monday, October 12, 2015 (no refunds after this date) Please remember to bring your nonperishable food/school supply item(s) for the ACTC. Directions to Columbus Gardens are on another page in this newsletter.

.....✂
Reservation for Fall Luncheon Meeting
October 20, 2015

Name: _____ Phone: _____

Address: _____

Name of Guest(s): _____

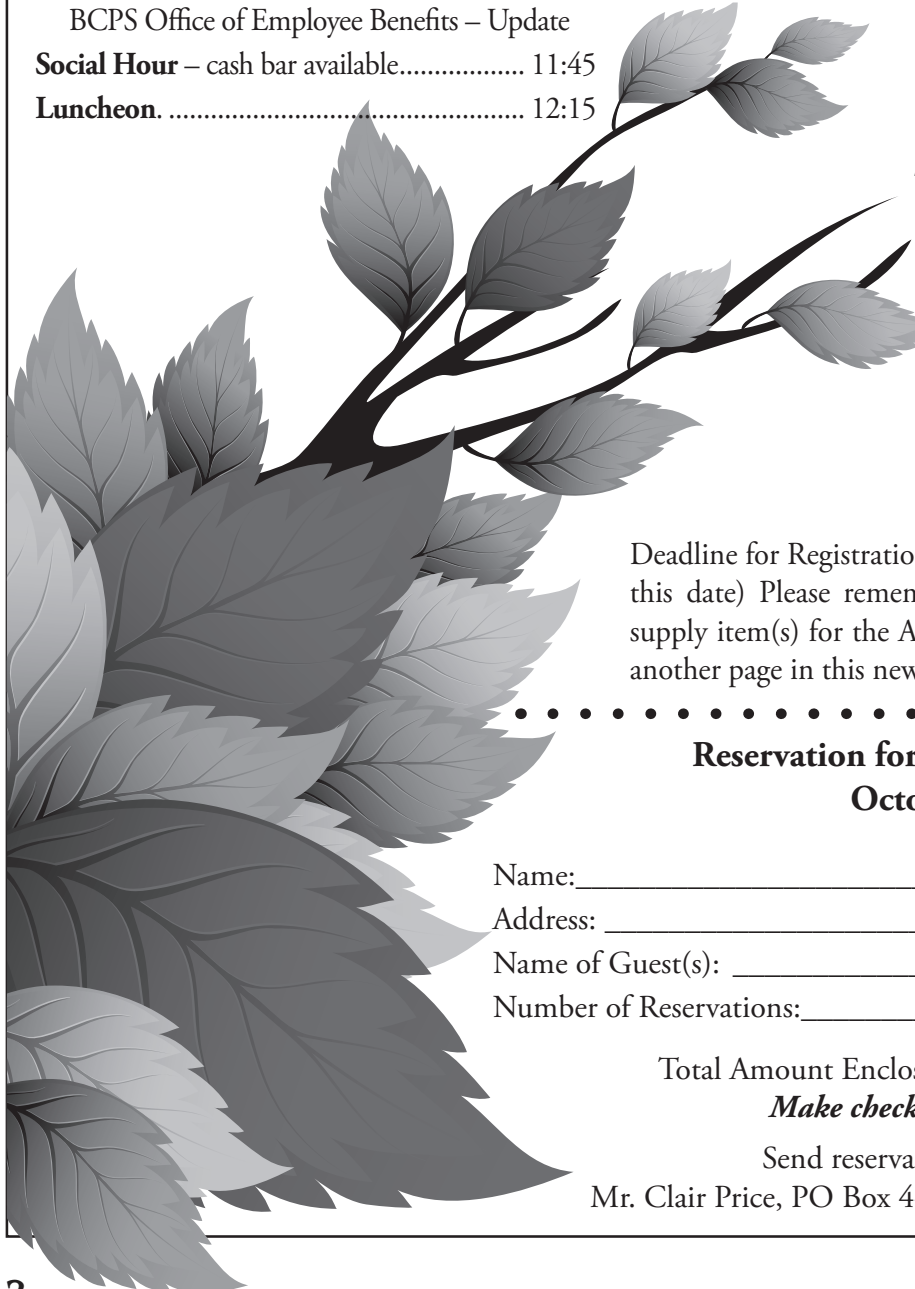
Number of Reservations: _____ Scholarship Donation: \$ _____

Total Amount Enclosed: \$ _____

Make checks payable to BCRSPA

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

Mr. Clair Price, PO Box 44016, Nottingham MD 21236-9998



From the President

Continued from Page 1

If you are not receiving my monthly “Keeping You in the Loop” eNews, I invite you to share your email address (if you have one) with me so you can receive this valuable communication. It allows you to receive timely news, announcements, and advanced notice of BCRSPA events to come. If you don't have an email address, you can still see the monthly “Keeping You in the Loop” by logging onto our Shutterfly website at <https://bcrspaevents.shutterfly.com> (password is lower case bcrspa). The Shutterfly site is quite informative. You can read the Update newsletter; see the “Keeping You in the Loop”, view pictures of events, and much more. I urge you to take some time to check out Shutterfly. Remember, the original BCRSPA website www.bcrspa.org/index.html has information and links to MRSPA as well. The two sites will provide a broader scope of opportunity for our membership to stay in touch and truly feel a connection wherever they may be.

Recovering After Surgery

Having surgery? Here are some new medical suggestions you may want to discuss with your doctor ahead of time. New findings suggest:

- that the patient may eat solids up to 6 hours before surgery and to drink clear liquids with electrolytes and carbohydrates up to 2 hours before surgery to help in recovery.
- analgesic pain medications be given before surgery as well as nonnarcotic pain relief delivered directly by catheter directly into the surgical site.
- getting out of bed and walking within 24 hours of major surgery to help lungs, prevent pneumonia, regain bowel function, and reduce the need for pain medication.

Thinking of Decluttering?

What Is My Stuff Really Worth?

Part 3

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

www.priceminer.com

An online price guide that helps you identify your items by viewing photos of similar items, ascertain current values, and find a venue to sell your items.

www.collectorsweekly.com

Links to eBay auctions of hundreds of categories of collectibles.

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.

Visit...

<https://bcrspaevents.shutterfly.com>

(password is lower case bcrspa)

& www.bcrspa.org

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.

www.bcrspa.org

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.

Editor: Donna Copenhaver
dmcopenhaver@gmail.com

Publisher: Anne Fullem
MindsEye Design
443-243-7219
afullem@harfordstyle.com



Breakfast With Colleagues

BCRSPA Members, Guests & Prospective Members
Are Invited To Breakfast
Columbus Gardens,
4301 Klosterman Avenue, Nottingham, MD 21236
Thursday, December 10, 2015 at 10:00 A.M.



**Admission: A "new unwrapped" toy for Toys For Tots
and/or a contribution to fight Alzheimer's
(Check(s) made payable to the Alzheimer's Association)**



Delicious Full Breakfast Including:

Fruit; Bacon; Sausage; Cream Chipped Beef; Scrambled Eggs;
Hash Browns; Belgian Waffles; Biscuits; Coffee, Tea, OJ
(Mimosa or Bloody Mary Available at \$3.00 Each)

No Business Meeting

Christmas Caroling	Visit With Santa
Singing Group	Door Prizes
Visiting With Colleagues	

Current Members – bring a former colleague or friend who is not a member for a free breakfast and a chance to visit with other colleagues.

Hurry – send in your registration; space is limited. **Deadline is November 30.**
Any reservation received after deadline may not be honored.



Name(s) _____ Guest(s) _____

Number of Reservations _____ Telephone # _____

Address _____

Send Reservations to:

Mr. Clair Price, BCRSPA, P.O. Box 44016, Nottingham, MD 21236-9998



Scholarship Memorials

June 2015

John B. Shock Jr. *by* Anthony G. Marchione
Dr. Ralph Daniels *by* Priscilla M. LaMar

July 2015

William Watkins *by* Sue Dingle
William Watkins *by* Anthony G. Marchione
Sam Herman *by* Doris Ensminger
Sam Herman *by* Robert Eads
Ben Herman *by* Robert Eads
Charles L. Smith *by* Robert Eads
John B. Shock, Jr. *by* Robert Eads
John Delabio *by* Robert Eads
William Watkins *by* Patricia & Rowland Stebbins
William Watkins *by* Linda Yaffe

Myths About Hearing Loss

A leading audiologist wants you to know about 4 common myths when it comes to hearing loss.

Myth 1 • Hearing loss only happens to old people. In fact, 40% of Americans with hearing loss are under the age of 60. Hearing loss does tend to accelerate with age, however.

Myth 2 • Hearing loss is caused by loud rock concerts. In fact, there are many contributing factors to hearing loss. Those concerts didn't help but genetics, aging, medications, smoking, poor diet, and diabetes can all be contributing factors.

Myth 3 • If others would just talk louder you could hear just fine. In fact, damaged hearing causes distortion. Today hearing devices strive to make sounds louder but also to reduce background noise to help clarify speech.

Myth 4 • It's OK to wait to get a hearing aid as long as you can hear some sound. In fact, the longer you wait to address the problem the harder the loss is to treat. If your auditory system isn't stimulated, it tends to stop recognizing sounds.

Just for Laughs



Finally, some perks of being over 60 and heading towards 70 or 80 or so!

No one expects you to run ...anywhere.

People call at 9pm and ask, "Did I wake you?"

There is nothing left to learn the hard way.

You can eat supper at 5pm.

Things you buy now won't wear out.

You get in to heated arguments about pension plans.

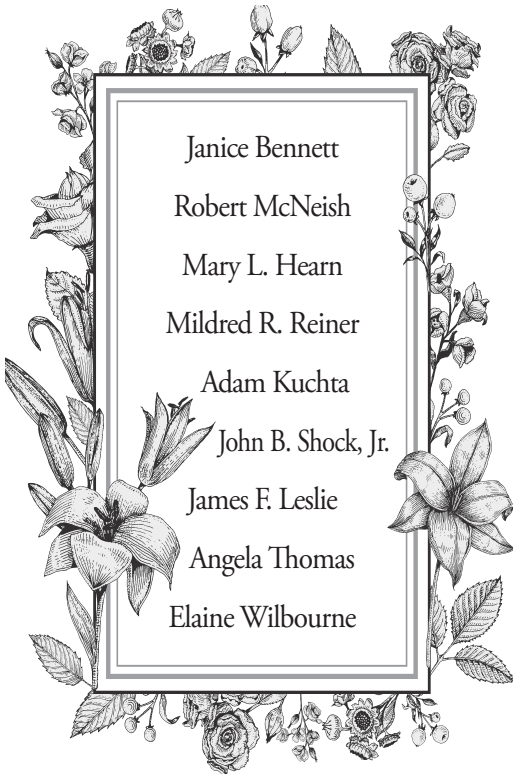
You no longer think of speed limits as a challenge.

You quit trying to hold your stomach in, no matter who walks into the room

Your investment in health insurance is finally beginning to pay.

Your secrets are safe with your friends because they can't remember them either.

In Memoriam



Janice Bennett
Robert McNeish
Mary L. Hearn
Mildred R. Reiner
Adam Kuchta
John B. Shock, Jr.
James F. Leslie
Angela Thomas
Elaine Wilbourne

BCRSPA Memorial Scholarship Fund

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

BCRSPA Bus Trip to Lancaster, PA

Miracle of Christmas at Sight & Sound Theatres!



Go back in time and witness the greatest birth in history when Miracle of Christmas returns to Lancaster County, PA in 2015! Be surrounded by the bustling village of Bethlehem as camels, horses, donkeys and villagers pass by. Be transported to the hillside where legions of angels descend upon the shepherds to proclaim, "The Savior is born!" Come early and enjoy our on-site Christmas festivities and seasonal treats.

The Sight & Sound Millennium Theatre is one of the most popular tourist attractions in Lancaster County, Pennsylvania, the largest Christian live theatre in the United States, and one of the most popular live theatres in the Eastern US.

We are leaving the driving to Superior Tours of Baltimore County

Join us!

Date: December 15, 2015

Location: 1. Baltimore County I-695 at Cromwell Bridge Rd Park & Ride. Take exit #29B-A/MD-542 S/Loch Raven Blvd./Cromwell Bridge Road

Time: Depart: Baltimore 8:00am
Return: Baltimore 6:00pm

Reservations: Please send reservation and payment to:
C. David Copenhaver
419 Amy Drive
Abingdon, MD 21009

Cost: \$115.00 per person ... no refunds
Please make checks payable to BCRSPA.
Cost includes transportation, show, lunch and all gratuities.

.....
Any profits will benefit the BCRSPA Special Projects Fund.

Please **eMail** cdavidcopenhaver@gmail.com with any questions. Or call: 410.515-0456

After the show, we will have Lunch at Miller's award winning Traditional Smorgasbord Buffet.

We only have 54 seats for this trip. Please send your reservation and payment ASAP!

BCRSPA Sight and Sound Theatre Registration Form

* The trip is limited to 54 participants. Registration and payment deadline: "when all tickets are sold"!

Please complete registration form and mail with payment to:
C. David Copenhaver
419 Amy Drive, Abingdon, MD 21009

Name(s): _____

Phone/cell: _____

Address: _____

City, State, Zip: _____

eMail: _____

(Please Print ... eMail address)

Guest(s): _____

My check made payable to BCRSPA is enclosed:

Total enclosed: _____

Note: Confirmations and itineraries will be **eMailed** upon receipt of your payment and registration. If no eMail provided, confirmation will be by phone. Please remember, no refunds. The bus leaves on time. Please allow yourself time to board and settle in.

Visit Miller's at <http://www.millerssmorgasbord.com/>

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: _____ Telephone #: _____

City: _____ State: _____ Zip: _____

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

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

STATE DUES.....	\$35.00
LOCAL DUES.....	15.00
TOTAL:	\$50.00

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: _____

Don't Fall for Infomercial Tricks

TV infomercials that sell shampoos and gadgets can be hard to turn away from. But before you pick up that phone, you should know that the “low, low prices” advertised are not always what you’ll pay.

Setting aside whether the miracle products really work as well as advertised, it is important to check out online product reviews at such places like Amazon.com or elsewhere. You have to be careful and aware that the \$19.95 price often advertised winds up being a lot more.

One popular tactic (used by infomercials) is adding high processing and handling fees. The company behind the Snuggie, Perfect Bacon Bowl and other “As Seen on TV” products agreed to pay \$8million in March 2015 to settle charges that it deceived customers. The Federal Trade Commission said customers were led to believe they would get two \$19.95 products for less than \$10.00 each, but actually paid \$35.85 when a processing and handling fee was added.

(Reprinted from the Baltimore Beacon July 2015)

www.bcrspa.org

Ads Don't Tell the Whole Story About Reverse Mortgages



We’ve all seen the TV ad pitches from actor and ex-senator Fred Thompson touting the benefits of reverse mortgages for older homeowners. Now, the U.S. regulators are warning: “Don’t be fooled. Many ads don’t tell the whole story about reverse mortgages”. The Consumer Financial Protection Bureau (CFPB) recently said that a study it conducted with older homeowners found they were given the false impression by the ads that reverse mortgages are

a government benefit and ensure consumers can stay in their homes for the rest of their lives. The CFPB agency said “people should be aware that reverse mortgages must be repaid with interest and can sometimes deplete seniors’ funds.” A reverse mortgage allows borrowers to receive cash or a line of credit tapping into the accumulated equity within their homes and0 isn’t paid down in monthly installments. The CFPB said “many reverse mortgage ads do not mention anything about interest rates, repayment terms or other crucial requirements of the loan.”

Moving to Oak Crest Village!

Remember that BCRSPA has a partnership with Oak Crest Village?

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.



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

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BCRSPA Calendar:

September 15	Executive Board Meeting <i>St. Isaac Jogues, Cronin Center, Room 1</i>
September 26	Crab Feast <i>Camp Running Bear, Monkton</i>
October 8	Fall Foliage Train Trip to Western MD <i>(Trip is sold out)</i>
October 20	Annual Fall Business Luncheon Meeting <i>Columbus Gardens</i> <i>(Deadline for reservations is Monday, October 12, 2015)</i>
November 17	Executive Board Meeting <i>TABCO – 305 E. Joppa Rd., Towson 21286</i>
December 10	Breakfast with Colleagues <i>Columbus Gardens</i> <i>(Benefits Toys for Tots & Alzheimer’s Association)</i>
December 15	Sight & Sound Theatre Trip Lancaster, PA “Miracle of Christmas”

UPDATE Deadline:

December Issue – October 15, 2015

Emeritus Membership in BCRSPA

(Age 90 as of June 30, 2015)

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