



UPDATE

Baltimore County Retired School Personnel Association

Vol. 43, No. 1

September 2016



From the President

Donna Copenhaver

It is with great pleasure that I extend a sincere hello as your President for the next two years.

I would like to introduce myself. I am married to David, my wonderful husband of 33 years, and we have two terrific sons, Jonathan and Matthew, and a 10 year old grandson whom I simply adore. I served in education for 40 years as a teacher and administrator. In addition, I taught for the Loyola University for 8 years and Towson University for 7 years. Retired for 5.5 years, I spend my time serving BCRSPA, doing a little traveling, and enjoying my family and friends.

During my tenure as your President, I hope to continue the numerous initiatives of our Past President and to start a few of my own. I want to thank you for the honor of serving as your President. I will work hard to meet the challenges ahead. Please feel free to contact me with any questions, concerns, or suggestions, at dmcopenhaver@gmail.com or by phone at 410-515-0456.

I look forward to meeting as many of you as I can over the next two years.

Sincerely,
Donna



Comptroller of Maryland to Speak at BCRSA Fall Luncheon

Peter Franchot, Comptroller of MD, will be the special guest speaker at our Fall Luncheon Meeting on October 18, 2016. As Maryland's Chief Fiscal Officer and Vice Chairman of the Maryland Retirement and Pension System, he has worked with his fellow trustees to safeguard the hard-earned financial security of our active and retired public work force. Mr. Franchot will be addressing the current

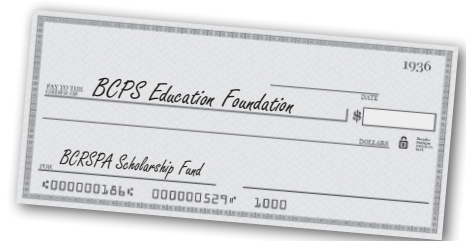
state of our Pension Fund, its structure and solvency for the future.

If you miss the Fall Luncheon, you will miss some extremely important information about our pensions. Come, meet Peter Franchot, and get your questions answered. Learn how to play your part in protecting Maryland's pension fund!

Memorial Scholarship Donations Are Now Tax Deductable

By membership request, your BCRSPA Executive Board created an Ad Hoc Committee to investigate having your Memorial Scholarship contributions being tax deductible. After much investigation and work, the committee recommended that we partner with the BCPS Education Foundation, an established 501 C3 organization that has tax deductible status. The Executive Board approved a trial partnership for two years.

If you wish to donate to the BCRSPA Memorial Scholarship and would like your donation to be **tax deductible**, all you need to do is alter the way you fill out your check. You will make your check payable to BCPS Education Foundation and on the memo line write BCRSPA Scholarship Fund (*see sample check*). You still send your form and check to the BCRSPA Treasurer. He/she will forward the check to the Foundation and they will send you a receipt for your taxes.



If you are not interested in having your gift be tax deductible, you may continue to make your check payable to the BCRSPA Scholarship Fund.

If you have questions regarding the partnership with the BCPS Education Foundation, feel free to contact our treasurer, Stu Tucker, at rstucker@juno.com. Thank you for your generous contributions to our Scholarship Fund. We hope that you will continue to donate. Now you have two options, one that is tax deductible and one that is not. Choose the one that best suits you.

Fall Luncheon Meeting

Tuesday, October 18, 2016

Program

Registration..... 9:30

Call to Order..... 10:00

Pledge to Flag & National Anthem
Student Entertainment

Greeting and Recognition of Guests

Teacher of the Year, Corey Carter – Guest Speaker

Updates

MRSPA
BCPS Office of Employee Benefits

Social Hour..... 11:30

Luncheon..... 12:00

State Comptroller Peter Franchot, Special Guest Speaker..... 12:30

Luncheon Menu

Garden Salad • Hot Rolls and Butter
Boneless Breaded Chicken Breast • Lasagna with Meat Sauce
Sautéed Red Potatoes • California Medley of Vegetables
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 10, 2016 (no refunds after this date) Please remember to bring your nonperishable food/personal care items/school supplies/financial donations to support our Community Service Project to ACTC. Directions to Columbus Gardens are on another page in this newsletter.



**Reservation for Fall Luncheon Meeting
October 18, 2016**

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:

Luncheon Chairperson, PO Box 44016, Nottingham MD 21236-9998



YOU ARE OUR MOST VALUABLE RESOURCE!

You can help bring more retirees into the fold of BCRSPA! Listed below are the latest 22 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!

July 1, 2016

Susan Adess ✂ Theresa Aldao ✂ Merah Burke ✂ Marcia Carlson ✂ Karen Clarke
 Jacquelyn Grimes ✂ Kathryn Hayes ✂ Bonnie Hess ✂ Sandra Hoffman
 Richard Magee ✂ Pamela Moser ✂ Trinna Parris ✂ Maria Rauser ✂ Linda Reines
 Mary Roney ✂ Katherine Smyth ✂ Sharyn Stein ✂ Pamela Sullivan ✂ Robin Thrift
 Lance Williams ✂ Rebecca Williams ✂ Maryrita Wittstadt

Save Green by Being Green

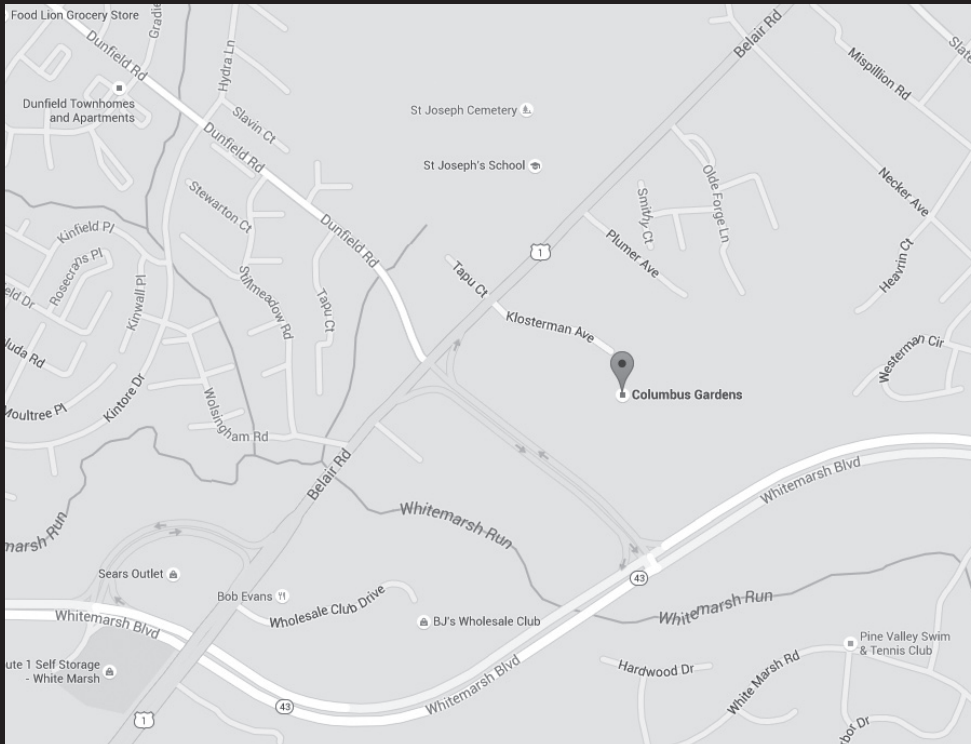


Re-use everything:

Check **Freecycle.org** before you buy supplies for that one-time project. It's free to join, and people give away everything from tools and building supplies to appliances they no longer need. You might also want to rent power tools if you don't use them regularly (search **HomeDepot.com** or **Lowes.com** for "Tool Rental.")

Reprinted from MRSPA, Consumer Connection May-June 2015

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.

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
cdavidcopenhaver@gmail.com

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

UPDATE Deadline:
December Issue • October 15



Breakfast With Colleagues

BCRSPA Members, Guests & Prospective Members
Are Invited To Breakfast
Columbus Gardens,
4301 Klosterman Avenue, Nottingham, MD 21236
Thursday, December 8, 2016 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 \$3.50 Each)

No Business Meeting

Christmas Caroling Visit With Santa
Perry Hall HS Steel Drum Band Door Prizes
Visiting With Colleagues

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

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



Breakfast with Colleagues

Name(s) _____ Guest(s) _____

Number of Reservations _____ Telephone # _____

Address _____

Send Reservations to:
Mr. Clair Price, BCRSPA, P.O. Box 44016, Nottingham, MD 21236-9998

Membership News

New Members:

BCRSPA/MRSPA welcomes the following new members:

*Agnes Chavis • Christopher Providence
Mandi Dietrich • Elizabeth Skruch
Susan Evans • John Smeallie
L. Tanya Geddie • Sandra Toth
Kenneth Hopkins • Lelia Walker
Peggy Ortt • Judith Zahren*

Cash Members:

As of this writing there are still 135 of our members whose dues remain unpaid for 2016-17. 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.



Scholarship Memorials

In Memory of...

May

Phillip Weinstein *by* Gardner (Dick) Wolfe

Genevieve Wolfe *by* Gardner (Dick) Wolfe

June

Bixler Wheeler *by* Duval & Barbara Sollers

Visit...

<https://bcrspaevents.shutterfly.com>

(password is lower case bcrrspa)

& www.bcrspa.org

In Memoriam

Alma S. Contrino

Helen Eder

Thomas T. Glancy

Dennis Lane

Marlene R. Marne

Albert H. Naeny

Ann Rouch

Richard W. West

Lettie Y. Wilson

William Wisel

BCRSPA Memorial Scholarship Fund

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Phone: _____ **Donation Amount: \$** _____

Make check payable to: BCRSPA Memorial Scholarship Fund

In Memory of _____ *(please print)*

In Honor of: _____ *(please print)*

For tax-deductible donation: Make check payable to BCPS Education Foundation. Be sure to put BCRSPA Memorial Scholarship Fund on the memo line of the check.

For non tax-deductible donation: Make check payable to BCRSPA Memorial Scholarship Fund.

Mail to:

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

Plan Ahead to Avoid Probate's Costs, Delays

Probate is a process by which property is distributed to a decedent's beneficiaries. In most situations, probate offers no benefits and can result in expensive, avoidable legal expenses. Probate costs vary by state but you can expect them to be approximately 5 percent of the value of property in the estate. There are ways to avoid probate, and it's in the interest of your heirs to investigate these options. Here are a few strategies.



1 A living trust. A living trust is a revocable trust, meaning you can change it at any time while still living. You specify the beneficiary of any assets in the trust agreement, as you would in a will. After your death, the assets go directly to your inheritors without probate and without a waiting period. A living trust does not eliminate the need for a will.

2 Payable-on-death accounts. Bank accounts, including certificates of deposit, can easily be kept out of probate by designating them as payable-on-death and naming your intended beneficiary.

3 Transfer-on-death registration for stocks and bonds. In Maryland you can name someone to inherit your stocks, bonds or brokerage accounts without probate.

Re-written from Baltimore Beacon - May 2015

Nursing Homes & Alternatives



"Nursing Homes: What You Need to Know" is a free book published by the Maryland Attorney General's office. The book is designed for those who are thinking about the possibility of needing nursing care, and those looking for alternatives, such as home care and other long-term care.

The book includes a comprehensive checklist to use on a nursing home tour. There is also information on how to judge the quality of a nursing home – including state inspections deficiency lists and the ombudsman program. Chapters on how to pay for care, contracts, and state and local resources are also included. The book can be read in PDF format online at

www.org.state.md.us/Consumer/NursingHomeGuideWeb.pdf.

Reprinted from Baltimore Beacon – April 2016



Get a \$10 Lifetime Senior Pass to U.S. National Parks

One of the best senior travel bargains anywhere is a low-cost lifetime national park pass that admits seniors free of charge to most U.S. national parks, forests, refuges, monuments and recreation areas, from Denali National Park in Alaska to the Florida Everglades.

Senior Pass Eligibility

As part of the American the Beautiful - National Parks and Federal Recreational Lands Pass program, U.S. citizens or permanent residents who are at least 62 years old can purchase a Senior Pass for a one-time processing fee of \$10. This Senior Pass to national parks and lands offers benefits to you and your traveling companions. Access the link below to apply for a pass...

<http://ebookinga.com/pdf/america-the-beautiful-senior-pass-application>

Retirees Who Rock!

Do you know someone who has given new meaning to the term "Retired" in a unique way?

Maybe he has reinvented himself through a completely different career path as a trainer of prize winning Cocker Spaniels. Maybe she has started her own business and made a fortune selling organic applesauce. Maybe they (*spouses/partners/best friends*) have opened a bed and breakfast in Hawaii or New England or Key West. Maybe he has written a crime novel or a prize winning jingle. Maybe she designs jewelry from discarded objects. Or maybe—well, you get the idea. If you know of a fellow retiree who does something cool or different or noteworthy or laudable, TELL US ABOUT IT! It is a wonderful (*and easy*) way to put the spotlight on a deserving colleague.

Send that person's name and email address (*or phone number*) to C. David Copenhaver at P.O. Box 44016, Nottingham, MD 21236-9998 or call 410-515-0456 so that we can feature him or her in an upcoming newsletter. (*With the person's permission, of course!*)

Avoid Chronic Dehydration ... Drink Your Water!



Water isn't just "good for you" — water burns fat. Water suppresses hunger. Water renews your skin. Just drinking 12 ounces of pure water every day can take a few years off your face in a matter of weeks. You'll also drop fat, have more energy, and save your kidneys and liver from chronic overwork.

When your kidneys are taxed from too little water, your liver has to take over. Now,

get this: Your liver is your number one fat-burning organ. Do you REALLY want it processing liquids and toxins rather than BURNING FAT? No way, right? Well, grab a glass of water, and watch the mirror. Within a few weeks, the change to your face and body will be noticeable.

Clever Ideas and Solutions

1. Rub a walnut kernel on damaged wooden furniture to cover up dings!
2. How to hull strawberries, all you have to do is poke em' with a straw! You start at the bottom of the strawberry, push the straw up, and the stem and white bit just pop right up!
3. When heating leftovers, in a microwave, space out a circle in the middle, it will heat up much more evenly.
4. If you ever need to stop and ask directions, skip the gas station and find a pizza delivery place
5. Can you hear me now? Place your iPhone in a bowl and crank up the volume. The concave shape of the bowl will amplify the music.
6. Use a staple remover to save your fingernails when trying to add things to your key ring.
7. Hold Oreos with a fork so your fingers don't get messy when dunking them.
8. Put coffee in an ice tray so when you make an ice coffee it doesn't get watered down.
9. To open sealed plastic packaging, Use a can opener
10. To get rid of sunburn, Use Earl Grey teabags
11. To soothe a sore throat, eat marshmallows
12. To erase water stains from wooden furniture, Use mayonnaise

Source: <http://www.buzzfeed.com/community>. Some changes were made.

Thank You!

Scholarship Recipient's Thank You

Dear BCRSPA,

I am sincerely honored to have been selected as the recipient of the BCRSPA Scholarship. Thank you for your generosity which has allowed me to pursue my dream of going to college.

As I begin my education at the Community College of Baltimore County, I am very thankful for receiving your thoughtful gift. Because of your scholarship, I will be able to conquer my dream career.

Thank you again for your thoughtful and generous gift.

Sincerely,
Giana Krieger

A Very Special Thank You

to Donna Copenhaver for composing, formatting, and assisting with this issue of the "UPDATE"!

Punography

- I tried to catch some Fog. I mist.
- When chemists die, they barium.
- Jokes about German sausage are the wurst.
- A soldier who survived mustard gas and pepper spray is now a seasoned veteran.
- I know a guy who's addicted to brake fluid. He says he can stop anytime.
- How does Moses make his tea? Hebrews it.



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

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BCRSPA Calender:

September 20	Executive Board Meeting <i>St. Isaac Jogues, Cronin Center, Room 1</i>
September 18	Crab Feast <i>Camp Running Bear, Monkton</i>
October 18	Annual Fall Business Luncheon Meeting <i>Columbus Gardens</i> <i>(Deadline for reservations is Monday, October 10, 2016)</i>
November 15	Executive Board Meeting <i>TABCO – 305 E. Joppa Rd., Towson 21286</i>
December 8	Breakfast with Colleagues <i>Columbus Gardens</i> <i>(Benefits Toys for Tots & Alzheimer’s Association)</i>
December 18	U.S.Navy Band Holiday Concert <i>DAR Constitution Hall - Washington, D.C.</i>

UPDATE Deadline:

December Issue – October 15, 2016

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.

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