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President's Message *by Kathy Campagnoli*

INSIDE THIS ISSUE

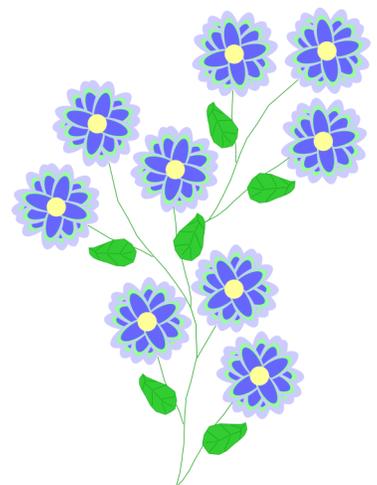
Dear Fellow Members,

This is my last message to you as I prepare to pass the baton in June to our President-elect Kenny Garvey who will move forward in leading our wonderful organization. I am truly honored to have served as FCRSPA's President these past two years and have thoroughly enjoyed working with the Board of Directors—one of the most dynamic, knowledgeable, and forward-thinking teams I have ever experienced. I will continue to serve on our local Board as Past-President, as well as Chair the MRSPA Community Service Committee and serve on Maryland's Executive Board. My late mother modeled and instilled in me the importance of service, best expressed in the words by Muhammed Ali: "Service to others is the rent you pay for your room here on earth." I highly encourage you to consider stepping forward to serve our local association. We are currently seeking a volunteer to oversee our website and others to serve on our nominating committee. **WE NEED YOUR SERVICE!**

One of the key objectives of this association is to provide service for the general welfare of retired school personnel, whether initiating and supporting legislation on education or working to protect or enhance the pension fund. Martin Noven, Executive Director of the Maryland State Retirement and Pension System announced that our pensions are in "good standing" through 2039 without increasing employee contributions. Given that Maryland lost 2.9% of pension funds last year, we remain stable due to strong gains from previous years of sound investments to balance out pensions. In these challenging economic times, I hope this good news brings you some comfort.

Another one of our key association goals is to promote good fellowship among members. As evidenced by the increasing attendance at our most recent Happy Hours at Oscar's Ale House and La Paz, as well as at our March luncheon at Morningside Inn, we are proud to host such social gatherings for the benefit of our members. We were grateful to learn about the local non-profit services afforded seniors from Mandy Arnold, the Partners in Care business CEO who spoke at our most recent luncheon. We are excited about our upcoming gathering on May 17 at Schroyer's Tavern located at Maryland National Golf Course. I hope you can join us as we will be recognizing our new Emeritus members and installing our new President. We are also very excited to hear from our keynote speaker,

Insurance Updates	2
You can charge your lunch!	
Need Volunteers	3
More Beautiful Blankets	
Community Service	4
Morningside Inn Luncheon	
May Lunch Invitation	5
Happy Hour Invitation	6
2023-24 Proposed Budget	
Membership News	7
In Memory of our Members	8
Special Offer Membership Applications	9
Join our Facebook Page	10



Past-President Tom Slater, who will be presenting—" Presidential sites within two hours of Frederick that you probably never heard of". We are so fortunate for such opportunities to connect with others and to continue our life-long adventure of learning. I hope you will join us!

Finally, I wish to thank all of you who are chairing committees or serving as active members. FCRSPA is a volunteer organization and would not be thriving post-Covid without your support. During my leadership tenure I was able to gain a better understanding that for an association to be truly successful, all parts of the organization are mutually valuable and must all work together in a balanced and intentional way to accomplish longevity. Thank you for the opportunity to serve as your leader.

With kind regards,

thank you

Kathy

Health/ Insurance Updates

Joe Polce

Medicare Part B Deductible: The Medicare Part B yearly deductible is \$226.00. Many of us should be facing this cost at this time of year. This deductible must be paid before CareFirst will pay a claim. The deductible was \$233.00 last year.

The Status Self Insurance Fund: The insurance plan for FCPS is self-insured. This means that the plan must have funds to pay claims and administrative costs. The fund is financed with premiums from members and the BOE contribution. The monthly financial reports show that total claims and administrative costs are increasing at an alarming high rate. This is due to increased medical and dental costs. Of course, the high rate of inflation is a contributing factor. The annual reports from CareFirst and Delta Dental indicate that members are using the plans as designed. The basic fact is that staying healthy costs more.

FY24 Premiums: The Insurance Council along with a consultant is deliberating the insurance premiums for next year (FY24). This is a very difficult and at times a frustrating endeavor. There are many factors that are considered in this process. The impact on members of any possible increase in premiums is a major concern. The other major consideration is the overall performance of the plan. The bottom line is that the plan must cover the cost of claims. The final determination on premiums will be made in mid-April.

Credit Card Payments Now Available to our Members for Luncheons and Breakfasts

After almost 2 years of trying, our treasurer, Shirley McDonald, is pleased to say that she has finally found a method to be able to accept credit card charges for upcoming luncheons and breakfasts. The only issue with this company (which is the only one that MRSPA will endorse) is that the company charges us approximately a 2.9% fee with every transaction. (This is slightly more than the cost of a stamp and envelope which came out to \$1.11 for the Morningside luncheon.) If you choose to use this electronic service to charge your meal, the processing fee will be added to the cost of your meal. No additional fees will be added if you choose to pay by mailing a check.

The link and cost of the event will be included in each newsletter with the information about the upcoming event. Use either the link or QR code found on the event's invitation page to access the site if you choose to use a charge card to pay. If you are charging more than one meal, we ask that you email Ann Keyfauver the name(s) of the additional attendees so a name tag can be made for them. Thank you.

Any questions, please contact Shirley McDonald at samcdonald72@gmail.com

Thank You
Shirley!



Looking for No Sew Blanket Makers!

On February 27 Mary Ann Frank, Shirley Richardson, Deb Buckman, Mitzi Smith, and Nancy Gordon joined Sally Smith to make no-sew blankets for children served by Children of Incarcerated Parents Partnership. Blankets are distributed at Sharing Fairs on visiting days at the Detention Center and other events.

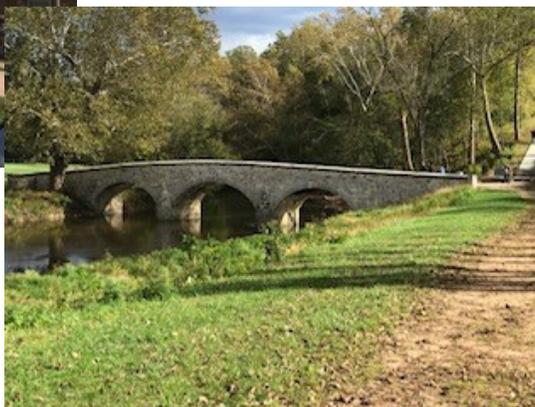
Your next opportunity to participate in this project will be May 23 from noon to 3:00 PM in the Clustered Spires Cafe at the Career and Technology Center on Opossumtown Pike. Come a socialize with new and old friends. All you need is a pair of sharp scissors.

If you are able to join in the fun please contact Sally Smith at simplysally@comcast.net or 240-626-8166 by May 16 so we will be sure to have enough kits.

Do you know the answers?



Here are two Presidential sites within 2 hours of Frederick that you've probably never heard ofcome to the May luncheon and learn where they are and to which President they are connected!



Desperately Seeking Volunteers!

We are a volunteer organization, and our success relies upon a steady group of volunteers. It is not a huge time commitment and there are always Board members ready to help. Please consider accepting a position:

- President-Elect
- Nominating Committee Member
- Webmaster (Very low-key web site; training available)



To help keep us strong or for more information, please contact Kathy Campagnoli at Kathy2157@comcast.net or phone 301-401-1637.

Remembrance and Sunshine Committee

Please notify Brenda if you know of any members who are ill, have passed away, or who have had an immediate family member pass away.



Brenda will send thinking of you, get well, and sympathy cards.



Brenda Martz

brmartz@comcast.net

301-662-9519



March 15 Luncheon Morningside Inn

Our Guest Speakers



Mandy Arnold,
CEO of Partners in Care



April Stup,
Partners in
Care, Coordina-
tor of Volunteers



Photos courtesy of Brady Densock, CTC Student

Community Services Irene Bailey, Claudia Harrington, Charlie Perry

The Community Services Committee has nominated Debbie Thackston for the annual MRSPA Community Service individual award. She has been a top fundraiser and organizer for the Alzheimer's Association for several years. The state committee will meet and select a winner to be announced at the Annual Business Meeting in May.

At the March 15 luncheon a few bags of toiletries and school supplies were donated as well as \$40 in cash earmarked for school supplies, which were purchased and donated.



Please bring all your accumulated (or newly purchased) school supplies and toiletries to the May 17 luncheon at Schroyer's Tavern. The committee is hoping for large donations to two or three schools. There are always students at every level in need of basic supplies. SHIP (Student Homelessness Initiative Partnership) accepts travel-size or full-size toiletries -- everything from soap and toothpaste to shaving and feminine products-- for homeless students and has been very appreciative of FCRSPA's contributions.



Often, when children and teens find themselves suddenly moving to a new place to live because of family upheaval, everything has to be transported in large trash bags. These young people sometimes get the feeling that "my stuff is trash and I'm trash." If you find any gently used luggage, duffel bags, backpacks, or totes in your spring cleaning please consider donating them to SHIP of Frederick County (the Student Homelessness Initiative Partnership), 203 Broadway St. Suite 210, Frederick, MD 21701. If you bring them to the May luncheon the Community Services Committee will take them to SHIP for you. Having a real suitcase or travel bag could make a huge difference to someone.

If you would like to make a monetary donation to SHIP, which provides "new clothing, funding for youth enrichment activities, counseling services, and emergency shelter when no other options exist" (from the website www.shipfrederick.com), please **make checks payable to FCRSPA with SHIP on the notation line and bring to the luncheon or mail to FCRSPA Treasurer:**

Shirley McDonald 3677 Ridgeview Rd. Ijamsville, MD 21754



BRING A FRIEND AND JOIN US AT THE FCRSPA SPRING LUNCHEON

Wednesday, May 17, 2023 Doors open at 11:00 Lunch served at 11:30

\$25.00 per person (Cash)

\$26.00 per person (Credit Card)



SCHROYER'S TAVERN AT MARYLAND NATIONAL GOLF CLUB

8836 Hollow Road, Middletown, MD 21769

From Frederick: Follow Route 40 West for approximately 5 miles and turn left on Hollow Road. At the stop sign, turn right to access Hollow Road. Follow Hollow Road for 1 mile, Maryland National Golf Club is on the left.

Served Garden Caesar Salad, Rolls and Beverages. Buffet includes: Penne with Peppers and Mozzarella in Marinara Sauce, Marinated Black Angus London Broil, Chicken Madeira, Scalloped Potatoes, Chef's choice of Vegetable and Cake

Reservations are due to Ann Keyfauver, 205 Linden Blvd., Middletown, MD 21769 by May 3, 2023

Name _____ Guest _____

Phone _____ Email _____ Total Attending _____

Have you become a new member since March 2020? _____ Emeritus (90 or older) _____

_____ Amount enclosed (\$25.00 per person Members and Guests)

ONLINE PAYMENT: (\$26.00 per person Members and Guests which includes the service charge)

<https://buy.stripe.com/dR6eW69rW7VxbV6fZ3>



Scan to pay

Please email Ann Keyfauver (annkeyfauver@comcast.net) names of any additional guests so a name tag will be ready for them at the luncheon. Thank you!

Please use this space to make comments about this past year's events and any suggestions you might have to help us plan for next year. Thanks Ann and Mary

Proposed 2023—24 FCRSPA Budget

Income	Proposed
Member Dues	6600
July Luncheon	1600
October Picnic	1900
December Breakfast	2400
March Luncheon	2500
May Luncheon	2500
Donations from Money Market	
MRSPA	
Directory	
	17500
Expenses	Proposed
Membership	100
July Luncheon	1100
October Luncheon	1700
December Breakfast	2800
March Luncheon	2800
May Luncheon	2500
MRSPA scholarship prize	75
Handbook	200
Postage	1000
Community Outreach	1000
Newsletter	1350
Sunshine	75
Website	16
Emeritus Awards	300
Garden ESSL	400
President Discretionary Fund	259
COIP Projects	800
Scholarship	1000
MRSPA liability insurance	25
	17500



Don't miss our next Happy Hour!!!
End of the School Year Happy Hour



SAVE THE DATE
June 6 4:00-7:00

Avery's Maryland Grille
9009 Baltimore Road (Old Jug Bridge)

Drink and appetizer specials
Plenty of parking

Check out the menu at
averysmarylandgrille.com

RSVP by May 30 to Sally Smith
simplysally@comcast.net 240-626-8166



HELLO

While new membership has slowed down, we are happy to welcome three new members. **MRSPA continues to offer a \$10 gift card to ANY member who recruits a NEW member who signs up for DUES DEDUCTION as well as a \$10 dues savings for members who switch to DUES DEDUCTION.** Twenty-seven existing members have switched to Dues Deduction in the past two years. See the end of the newsletter for forms. As always, we appreciate your assistance in recruiting new members, sharing the names of those who have passed away, and informing us of contact information changes. It really is a team effort.

Since our last newsletter and **as of March 25**, we have gained **3** new members, but sadly, we have lost **5** members to the Memorial Roster.



Karen	Kehoe	6779 Brace Ct. Frederick, MD 21703	240-285-2686	kl473@hotmail.com
Barbara	Lawson	165 Wicomico Ct New Market, MD 21774	301-518-2303	
Marcia	Tessier	1215 Glatco Lodge Rd. Hanover, PA 17331	301-514-5962	tessmj2@comcast.net



We were pleased to recognize new members **Sharon Marconi** and **Larry Steinly** during the March Luncheon at Morningside Inn on March 15.

Member Changes

Please add the following changes noted in **bold font** to your records (online or hard copy) as well as saving the New Members list so that you have updated, accurate information

Elizabeth Selby
1204 Pinewood Drive
Frederick, MD 21701-4260
301-698-9689
301-401-6777
theselbys@comcast.net

Jeannette Tuck
1 Todd Court
Gettysburg, PA 17325
301-471-7572
jeannette.tuck@gmail.com

In Memoriam

Mark Bowman
1/22/1950 ~ 3/24/2023

Kathryn Crawford
1/9/1958 ~ 3/23/2023

James Moffatt
6/13/1940 ~ 3/27/ 2023

Patricia Petre
4/2/1938 ~ 3/25/2023

Carrie Pierson
6/21/1958 ~ 3/19/2023

1

“EACH ONE REACH ONE”

You know why you belong to MRSPA and FCRSPA. Talk to a retired friend and invite him or her to join us. You know why you are a member. Let your friend know, too! We have learned from new members that personal contact is the most effective approach to recruit new members.

This is the month when MRSPA recognizes members who have passed away or were recognized between March 1 and the following February 28 or 29. In searching the past year's newsletters, we could not find the annual list from March 1, 2021-February 28, 2022. This year's list captures our members whom we've lost or recognized during the past two years March 1, 2021 ~ February 28, 2023.



IN MEMORY OF OUR DEPARTED COLLEAGUES AND FRIENDS
MARCH 1, 2021 ~ FEBRUARY 28, 2023

**A Better Place
Faith Elizabeth Brigham**

my heart is strongly set
to do what good i can do
and when i leave this world
i hope to have made a difference
to have made the world
a better place in my own way
even if it is in a small way
by having tried to be kind

to all whose path has crossed mine
by treating others with respect
helping those in need of encouragement
to reach their goals
or perhaps by writing something
that helps someone in some fashion
if i have accomplished this
then i have completed my soul's work

Audrey Asbury 1/19/1927 ~ 7/22/2022	Albertine Baker 4/13/1928 ~ 12/20/2021	Helen Barry 3/11/1931 ~ 5/14/2022	Warren Brake 7/12/1927 ~ 5/13/2021
Eleanor Briggs 10/23/1937 ~ 9/6/2021	Fred Brown 8/28/1927 ~ 1/25/2023	Linda Brown 6/29/1951 ~ 11/30/2021	Pat Charuhas 7/10/1942 ~ 10/29/2022
Betty Clem 10/12/1925 ~ 8/7/2022	Roger Copeland 8/28/1951 ~ 10/14/2022	Joan Cox 12/5/1934 ~ 12/21/2022	Sylvia Creamer 10/2/1931 ~ 9/29/2022
Robert Dacey 10/3/1952 ~ 1/8/2023	Doris Damuth 3/8/1933 ~ 8/17/2022	Nancy Davis 6/21/1942 ~ 6/24/2021	Debra Ensor 1/23/1958 ~ 2/7/2022
Kathryn Fagan* 6/7/1921 ~ 11/22/2016	Virginia Flaherty* 3/4/1934 ~ 1/18/2021	Nancy Franck 5/4/1926 ~ 3/29/2022	Pamela Gearhart 9/4/1948 ~ 9/7/2021
Peggy Githerman 6/21/1949 ~ 2/12/2023	Jean Grossnickle 8/28/1930 ~ 2/22/2023	Kathleen Hartsock 11/20/1954 ~ 5/3/2022	Willard Isaacs 11/28/1932 ~ 7/22/2021
JoAnn Keyser 2/6/1936 ~ 1/6/2023	Patsy Lushbaugh 9/5/1933 ~ 1/27/2022	William Luzier 11/21/1929 ~ 1/21/2023	Betty McBee* ~ 12/4/2020
Kenneth McGolerick 3/11/1925 ~ 9/7/2021	Linda Mullineaux 5/28/1946 ~ 2/8/2022	Mildred Nicodemus 10/23/0923 ~ 8/15/2022	Alfred Pansa 11/7/1933 ~ 6/5/2021
Helen Schley 8/31/1927 ~ 9/29/2022	Thomas Shade 4/20/1937 ~ 4/5/2022	Grace Sheetenhelm 6/24/1930 ~ 7/20/2021	John Slezak 2/15/1940 ~ 7/10/2022
	Samuel Staub* 4/1/1938 ~ 1/31/2022	John Thompson 10/27/1929 ~ 6/8/2021	

*Not aware of passing at original publication





Maryland Retired School Personnel Association Membership Form

Member ID: _____

New Reinstatement
The MRSPA Membership year is July 1 - June 30

Personal Information

Name: First MI Last _____

Address (Street or PO Box) _____

Address _____

City, State, ZIP _____

Home Phone _____ Cell Phone _____

Email _____

Date of Birth _____

Membership

- I am an active, public school employee.
- Expected Monthly Year of Retirement: _____
- I am the spouse of a MRSPA member. (spouse name) _____
- I am a MD public school system retiree.

Retirement Information

Date of Retirement: _____
Retired from (school system/college/university): _____

Position at Retirement:

- Teacher/Other Certified
- Administrator/Supervisor
- Non-Cert/Support Staff
- Other:

Additional Information

Mailing Preferences:

- Newsletter: Email US Mail
- Billing: Email US Mail
- Benefit Providers: OK Do Not Share

Please complete form and mail to: MRSPA, 8379 Piney Orchard Pkwy, Ste A, Odenton, MD 21113 2/23



MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113-1508

SWITCH AND SAVE! AUTHORIZATION FOR ANNUAL DUES DEDUCTION

I hereby authorize the Maryland State Retirement Agency to deduct state and local annual membership dues for the Maryland Retired School Personnel Association from one of my retirement checks each membership year. This authorization will remain in effect until cancelled by written notice by me. I understand that my full social security number is required, if I wish to become a dues deduction member.

Print Name _____ Member ID: _____ Date: _____

Signature: _____ SSN: _____

Please mail this form to the Odenton, MD address above

Local Association Dues 2022-2023

Allegany County	\$20	Anne Arundel County	\$15	Baltimore City	\$15
Baltimore County	\$15	Calvert County	\$10	Caroline County	\$8
Carroll County	\$10	Cecil County	\$10	Charles County	\$10
Dorchester County	\$10	Frederick County	\$10	Garrett County	\$10
Harford County	\$12	Howard County	\$10	Kent County	\$15
Montgomery County	\$15	Prince George's County	\$20	Queen Anne's County	\$10
St. Mary's County	\$10	Somerset County	\$5	Talbot County	\$15
Washington County	\$10	Wicomico County	\$10	Worcester County	\$10

MRSPA dues (\$35)* + Local Association dues \$_____ = Total Membership Dues _____

*Switch and Save dues deduction members will receive a one-time \$10 reduction in state dues. MRSPA dues is \$35 the first year and \$45 per year thereafter.

(Recurring Dues deduction is made once/year from the July 31 pension check.)

Local Associations & Dues

MRSPA Annual State Dues: \$45.00 \$10

Join or reinstate your membership between March 1 and May 31 and pay just \$10.00 for state dues. If you select dues deduction as your payment method, you will receive a one-time \$10 reduction in state dues (50 state dues).

FREE
2022-2023
FCRSPA
Membership
With Dues Deduction
until
May 31, 2023

- \$5.00 - Somerset
- \$8.00 - Caroline
- \$10.00 - Calvert, Carroll, Frederick, Garrett, Howard, Washington, Wicomico
- \$12.00 - Harford
- \$15.00 - Anne Arundel, Montgomery, Talbot
- \$20.00 - Allegany, Prince George's

Selected Local: Frederick

Referred by: _____

Payment Methods

Retired School Personnel (2 payment options: deduction from MD pension, credit card or check)

Automatic Deduction from MD Pension (no check)

I hereby authorize the Maryland State Retirement and Pension System to deduct annual membership dues for the Maryland Retired School Personnel Association (MRSPA) and my local retired school personnel association from one of my retirement checks each membership year. I will receive a one-time \$10 reduction in my state dues. This authorization will remain in effect until cancelled by written notice to MRSPA.

SSN: (Dues Deduction requires your social security number)

Signature _____ Date _____

I prefer to call 410-551-1517 to give my SSN over the phone AND will mail this form with my signature.

Active Public School Employees or Spouses of MRSPA Members (2 payment options: credit card or check only)

Check - Make payable to "MRSPA"

\$10 State + \$10.00 Local = \$20.00 Total Dues

Credit Card - www.mrspa.org/membership-special



FREDERICK COUNTY RETIRED
SCHOOL PERSONNEL ASSOCIATION

8101 Claiborne Ct.
Frederick, MD 21702

Our FB page provides up-to-date, FCRSPA-related news and reminders. If you are a FB member, you should be able to find our page by going to FaceBook, then Groups, then typing FCRSPA in the search bar. All requests will be vetted against our membership roster.

Currently we have **239** members who have joined our page.

Please join us!

