



September 2024

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President's Message by Kenny Garvey



A few weeks ago, I went shopping for school supplies to donate to our charity partners. Instead, I found the displays which the week prior were touting half-off sales on gel pens, notebooks and backpacks were now brimming with Halloween candy, costumes, and pumpkin decor!! I know, I know; You snooze, you lose! And, I know Halloween is now the second most celebrated 'holiday' in the U.S. But, come on! Halloween stuff in early August? Really? *Really?!?* Isn't it enough that we are bombarded by Christmas trees and muzak carols weeks before the first frost of November? Why must retailers hurry the year along? Ok, I know why (spoiler alert: follow the \$\$), but I don't like it!

I prefer my days, weeks and months to progress naturally, in their own time and in the proper order. Last I checked, there was a whole other month lodged in there between August and October. I believe it's called *September*. September is still a month, isn't it? Every day, week, month, and season matter to me. I savor the sights, the smells and the sounds each has to offer. I laud their arrival and allow each to stoke my memories and to stir the stew pot of nostalgia. "A September breeze smells like notepaper and pencil shavings, autumn leaves and ... progress, like moving on." - Lauren Oliver. Oh, September, you are a contrary month - no longer summer but not yet fall. Short in days but long in name; a name that belies your position in the calendar. And yet, "September" appears in more song titles than that of any other month.

September, from the Roman word "septem," or seven, was the seventh of ten months in the Roman calendar, marking a 'year' from March through December. Initially, the time after December and until March was simply known as 'winter' but, over time, winter gave rise to the months of January and February, each named for a minor Roman god. Later, Julius Caesar chose to rename one of the summer months in his own honor (July), choosing it due to the longer days. He even added some days just to ensure that his would be the longest month. Not to be outdone, Augustus Caesar followed suit during his reign, leaving us with August. Eventually, the first of the year was moved from March to January, forcing September and the other "numbered months" (October, November, December) two spots from their namesake positions.

Though now the ninth month, September celebrates many firsts. It is the first of the numbered months. Labor Day in the U.S has been the first Monday since 1894. The first day of school was once a September ritual nationwide, with students returning from summer vacation after the Labor

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President's Message Continued

Day holiday. In 1978, Pres. Jimmy Carter proclaimed National Grandparents Day to be "the first post-Labor-Day Sunday." The moniker "United States of America" first appeared on September 9, 1776, replacing "United Colonies" in our Declaration of Independence. Not all firsts are great. :(The first successful act of international terrorism to target the U.S. on its own soil was September 11, 2001, a date we shall never forget!) September 17, Constitution Day, commemorates the 1787 signing of the U.S. Constitution and the creation of the world's first constitutional democracy. September 17 also brings this year's Harvest Moon - the full moon nearest the autumnal equinox, and Sept. 22 is the equinox itself, ushering in the first beautiful days of fall.

Frederick County is great in the fall! The Alive @ 5 concert series won't end until Oct. 3. The Sky Stage continues to offer family friendly, open air performances through October. Load up the station wagon and you'll find a plethora of Fall Festivals and agri-tainment events offered by our local farmers. Lose yourself in a corn maze, pick a pumpkin or hail a hay ride! Gather your kith and kin and visit The Great Frederick Fair. Ride the rides, eat cotton candy, and catch a show. Downtown Frederick awaits with ghost tours, escape rooms, breweries, shopping, dining, and monthly First Saturday events. Whatever your plans, be sure to join us October 1st for a Picnic at Ballenger Creek Park and, again, on November 14th for Happy Hour at Capital Crave. Details on these two events can be found inside this newsletter. Come on . . . Fall into fun!!

Kenny G

Health/Insurance

Colette Baker

CareFirst Identification Cards



CareFirst issued new identification cards in error to many Medicare-eligible retirees earlier this summer. The incorrect cards included copayment amounts, P20 (\$20 copay for primary care) and S35 (\$35 copay for specialist care). Medicare-eligible retirees do not pay these copayments, they pay a deductible instead. Once the error was identified, CareFirst issued corrected ID cards without the copayment amounts on the cards. Medicare-eligible retirees should destroy the ID cards showing copayments and just use the corrected cards that were issued in July.

Open Enrollment

Retirees who continued health and or dental coverage have the opportunity to change their level of coverage during the open enrollment period to be held in October 2024. The benefit changes will be effective January 1, 2025.

An open enrollment information session will be held on Friday, October 18, 2024, from 9 am to 12 noon. The session will be at the Learning & Leadership Center (formerly FCPS Staff Development Center), 44 West Frederick St., Walkersville, MD. FCPS and benefit plan representatives will be available to provide information about making insurance coverage changes.

Additional information about open enrollment and the information session will be issued from the FCPS Benefits Office soon.

2024 FCRSPA Annual Audit Report

On July 24, 2024, Shirley McDonald, as treasurer and Shirley Stroup, as Audit Committee, met and reviewed the books of July 1, 2023, to June 30, 2024.

- During this time, the association moved \$5,000 from checking to the money market account causing the Profit and Loss Statement to show a loss of \$4,047.35.
- All checks and deposits have documentation.

The auditor found the records and documentation to be in order.



SCENES FROM THE JULY LUNCHEON



**Held July 13
at the
Lewistown
Fire Hall**



Photo to the Right: Two guests from the Maryland Retired School Personnel Association (MRSPA) joined us: Wanda Twigg, Executive Director and Betty Weller, President.



Photo Above: Melissa Muntz, Executive Director of Students Homelessness Initiative Partnership (SHIP) explained their many services and ways we can help homeless students of Frederick County.



BLANKETS FOR COIPP BACK AT CTC

Hooray! We are getting together again to make no-sew blankets for Children of Incarcerated Parents Partnership. Thanks to the Career and Tech Center we will be meeting on Tuesday, October 15 from noon until 3:00 in the Spires Café. If you are able to join in the fun and catch up with old friends, all you will need to bring with you is a pair of sharp scissors. Please contact Sally Smith by October 11 so that we can be sure to have enough kits. Hope to see you soon.



simplysally@comcast.net

FCRSPA Scholarship Update

Nancy Gordon



Four scholarships were awarded from the FCRSPA Fund and from the FCRSPA/Petre Fund to: Maggie Cole, Leah Johanson, Emma Magers, and Sara Rippeon. The two funds are managed by the Community Foundation of Frederick County with the criteria reviewed annually by the FCRSPA Board of Directors and Dr. Richard and Pat Petre. Several members of FCRSPA, Bonnie Strine and Shirley Stroup, are part of the Community Foundation Review Panel which selects the winning recipients.

FCRSPA encourages members to contribute in March to the scholarship funds as part of the Community Service Committee outreach. In addition, a number of members contribute annually and often dedicate the funds in honor or memory of an individual. Please consider making a contribution to the fund. You may send them to our treasurer, Shirley McDonald at 3677 Ridgeview Road, Ijamsville, MD 21754. Checks should be made out to Community Foundation of Frederick County, memo: FCRSPA Fund. Thank you for your dedication to helping students complete their education.

The scholarship recipients are invited to the FCRSPA July luncheon. Because of work schedules and vacations, only Emma Magers (along with her parents) was able to attend. Three of the recipients sent us an update. They are found below

Maggie Cole: I graduated from Oakdale High School in May 2022. I will be a junior at Lebanon Valley pursuing a degree in Early Childhood and Special Education. I am also a member of the women's volleyball team at LVC. With my degree, I hope to teach kindergarten or a high school life skills program for students with disabilities. Thank you!

Emma Magers: I just graduated from Catoclin high school. Where I completed the entire child development program and completed my internship at Thurmont primary school. I am going to attend Salisbury University next year to dual credit in early childhood education and elementary education. My goal is to become a kindergarten teacher! I have worked at Springfield Manor winery for the past two years. I have played soccer my entire life and I also competed in track and field in high school. I plan to continue being active in college. I am also active in my community and love volunteering and helping those in need. I also plan to continue volunteering in the future. (Photo to the right is of Emma, her parents, Nancy Gordon, Scholarship Chairperson and Kenny Garvey taken at the July luncheon.)



Sara Rippeon: I'm so honored to be a recipient of the FCRSPA Scholarship. My name is Sara Rippeon. I attended Gov. Thomas Johnson High School and graduated in June of 2020. After High school I completed my Associates degree in Early Childhood education/ Special Ed at Frederick Community College and I am transferring to Towson University as a Junior to earn my Bachelors degree in Elementary Education in the Fall. I plan to go into teaching as a First grade or early childhood teacher. I care about children and I love working with and teaching them. I want to be a source of positivity, encouragement, and a safe space for my future students!

(No response received from Leah Johanson.)

Remembrance and Sunshine Committee

Please notify us if you know of any members who are ill, have passed away, or who have had an immediate family member pass away. We will send thinking of you, get well, and sympathy cards.



Brenda Martz: brmartz@comcast.net or 301-662-951

Faye Buckingham: Buck0107@comcast.net



Community Services

Irene Bailey, Claudia Harrington, Charlie Perry



At the Lewistown luncheon on July 17 a huge amount of school supplies and cash were collected. The bagged and boxed supplies filled two shopping carts at the 7th St. Common Market where they were donated for the United Way/FCPS Stuff the Bus project. The \$204 in cash purchased another cart-full of supplies. Well done FCRSPA!

A few toiletries were collected and were taken back to the SHIP (Student Homelessness Initiative Partnership) office by Development and Marketing Manager Laurie Robb, who presented lots of information about SHIP at the luncheon. FCRSPA and FCPS have partnerships with SHIP helping to serve homeless students from age 5 to 24, many of them on the streets without any adult family members to help them. Please continue to gather new travel-size or full-size toiletries for

students -- including, but not limited to, soap, body wash, hair care products (ethnic and dandruff), shaving needs, deodorant, feminine products, nail care supplies, sunscreen, hard cases for glasses, mini first aid kits, and laundry detergent.

Want to help? There will be a county-wide collection of products for SHIP through local businesses in the fall called Homeless for the Holidays. Volunteers will be needed to sort and organize the toiletries and other products in December or January. More information on this will be included in the next newsletter.

Please contribute what you can at the October 1 picnic, whether it's cash, toiletries, or school supplies. There will be plenty of good sale prices this time of year. Also, if you've been retired a long time and feel a little out of touch with what students need, take a look at some of the school supply request lists that are posted at many of the retail outlets.

One thing that those "in the trenches" have mentioned recently is a need for boxes of tissues. Families stretching budgets as far as possible for basic school tools may not be able to add tissues to their students' backpacks. If you can't make it to the picnic, bring a few school items to the December Holiday Breakfast along with the usual Toys for Tots. Students at every level will be needing supplies all year long!

The Community Services Committee also continues to send our well-received "Hello" notes to Emeritus members.

Looking for a way to “give back” in a very meaningful way?

Volunteering Training for Children's Disaster Services

Sept. 27-28, 2024

4:30 PM Friday--5:30 PM Saturday

Frederick Church of the Brethren

201 Fairview Ave.

Frederick, Maryland 21701



Children's Disaster Services trains and certifies volunteers for specialized child care after disasters. CDS volunteers work cooperatively with the American Red Cross, providing a safe environment and a comforting presence for children impacted by traumatic events. Go to <https://www.brethren.org/cds/> for registration information. FCRSPA member Doretta Dorsch is coordinating this effort to recruit volunteers.

BRING A FRIEND AND JOIN US AT THE FCRSPA FALL PICNIC

Tuesday, October 1, 2024

11:30 am lunch served at NOON

\$20.00 per person



Ballenger Creek Park (Shelter #1) 5420 Ballenger Creek Pike, Frederick, MD 21703

From Frederick: Follow Ballenger Creek Pike to park entrance road on the right. Continue on this road as it curves to the left passing playing fields.. Shelter will be on the left.



Catered by



SLICED BEEF BRISKET, PULLED CHICKEN, MACARONI AND CHEESE, BAKED BEANS WITH BRISKET, COLE SLAW,
SLIDER ROLLS, CORNBREAD, COOKIES AND ASSORTED BEVERAGES

RESERVATIONS ARE DUE BY CHECK MADE OUT TO FCRSPA OR SENT ELECTRONICALLY

SEND FORM AND CHECK TO ANN KEYFAUVER, 205 LINDEN BLVD., MIDDLETOWN, MD 21769 by September 24th, 2024.

Name _____ Guest _____

Phone _____ Email _____ Total Attending _____ Emeritus (90 or older) _____

New member since January 2024? _____

Amount enclosed (\$20.00 per person Members and Guests) _____

ELECTRONIC WAYS TO MAKE A PAYMENT BY SEPTEMBER 24, 2024 (STRIPE has a processing fee)

IF you are bringing a guest, please email their name to Ann at annkeyfauver@comcast.net. Thank you!

ZELLE Send \$20.00 per person to samcdonald72@gmail.com

Stripe for 1 person is \$21.00: <https://buy.stripe.com/4gw3dobA4a455wl8wT>

Stripe for 2 people is \$42.00: <https://buy.stripe.com/aEU7tE9rWgst6AM5kl>

Stripe for 3 people is \$63.00: <https://buy.stripe.com/4gwg0a7jOeklgbm7sR>



*NOT Back to School Happy Hour
August 13 at Avery's Maryland Grill
A good time was had by all!*



You're invited to...

Thankful for My Retirement



HAPPY HOUR

Thursday November 14, 2024 4-7 pm



The Capital Crave

5901 Old National Pike (Old VFW Golf Course)



Come join the fun!



All members and
their guests welcome.

No cover, plenty of free parking and run your own tab.

**Free drink for new members and those who join dues
payment by payroll deduction!**

Please RSVP to Sally Smith

simplysally@comcast.net by **November 10, 2024**

Looking forward to seeing you!

**Our need for YOU keeps growing
greater!**

Volunteers are the **ONLY** thing that makes FCRSPA possible and we need additional ones to make certain we don't disappear.

We immediately need people for the following positions:

- ◆ **President-elect**
- ◆ **Email Distributor**
- ◆ **Archives Chairperson**



We do good work! *We train!*

We work together! We support each other!

**We need YOUR help to keep us strong to
continue to be able to work for our members
and serve our community.**

Contact Kenny Garvey today to join our Board of Directors team at mrgarvey@msn.com.

HELLO

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 is now more important than ever** since Board Docs no longer publishes names of retirees. We have processes in place with the assistance of HR, but it will still take an even **greater team effort** to connect with retirees. Efforts to conserve resources, both labor and the environment have proven successful with **12** members converting to Switch & Save since the end of June and 30 members converting their newsletter delivery to email! Thanks to all who have been able to make these changes. We invite all members to make these changes to conserve resources.



Member Changes



Please add the following changes noted in **bold font** to your records (online or hard copy) so that you have an updated, accurate roster.

Judy	Brandenburg	#124 Spring Arbor of Frederick 6001 English Muffin Way Frederick, MD 21703		
Marsha	Cohen	13828 Vadini St Venice, FL 34293	240-457-0818	marshcoh@gmail.com
Kathryn	Golightly	9802 Big Woods Ct. Ijamsville, MD 21754	301-788-4187	kgoligh@aol.com
Pauline	Flanagan	7404 Willow Rd, AL 332 Frederick, MD 21702	301-644-3966	
Evelyn	Zimmerman	7401 Willow Rd #344 Frederick, MD 21702	240-575-4636	evelynzim2@gmail.com



In Memoriam



Catherine Feaga 1/17/1926 ~ 6/11/2024	Josephine Swope 11/9/1938 ~ 8/1/2024	Susan Wirths 9/2/1934 ~ 6/6/2024



Recruitment Incentive:

MRSPA is offering a \$10 gift card to ANY member who recruits a *NEW* member who signs up for *DUES DEDUCTION*. All you have to do is get the *NEW* member to complete an application form, sign up for *DUES DEDUCTION*, and then **WRITE YOUR NAME** on the application before sending it to MRSPA. MRSPA will send you a gift card. ★★ You can recruit as many *NEW DUES DEDUCTION* members as you like! **Remember** to put your name on each application! The *NEW* member who signs up for *DUES DEDUCTION* will also receive the ONE-TIME \$10 reduction in state dues, so their state dues will be \$40 for 2024-2025. Remember that FCRSPA local dues are an additional \$10.

We are calling on ALL members to assist us in this recruitment effort!

The Final Billing Notices will be sent out at the end of August. There will be only two billing notices sent this year. Members who remain unpaid on November 1, 2024, will be dropped.

SAVE A TREE. SAVE TIME.

Switch and Save Invitation



MRSPA has extended an invitation to cash members to switch to dues deduction for 2024-2025. If you make the change, you are eligible for a one-time \$10 reduction in state dues. You would pay \$40 for state dues for 2024-2025, plus your \$10 local dues. Members need to complete and return the Dues Deduction Authorization Form, which is available on the MRSPA website under Switch and Save

(<https://www.mrspa.org/switch-and-save>).

Current Cash dues payers, who have not yet paid their dues, are eligible for Switch and Save and can have their dues deducted any month. We invite current cash dues payers (who haven't already paid their dues for 2024-2025) to Switch and Save!

Should you have questions, please contact Debbie (240-315-7148) OR Marsha (301-788-1117) OR Email (myfcrspa@gmail.com)

★★ If you choose not to add your name as the “recruiter” please add Debbie Thackston or Marsha Wise, membership chairpersons, and they will use the card as a **door prize at one of our events.**



Our FB page provides up-to-date, FCRSPA-related news and reminders as soon as we have information. There is no waiting for the next newsletter. 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.

As of August 15, we have **293** members who have joined our page.

FCRSPA will host a table at the October 18th Open Enrollment Event.

Encourage your newly-retired friends to stop by to say hello and to pick up our FCRSPA flyer and a membership application.

9 am to 12 noon.
Learning & Leadership Center
(formerly FCPS Staff Development Center),
44 West Frederick St., Walkersville, MD.

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.

Do you know of an FCPS retiree who might like to join the FCRSPA?

If so, please share with them the flyer below and the application found on page 11.

Thanks for helping us share the benefits of our organization with all FCPS retirees!

Working Together to Protect and Enrich Our Retirement

FCRSPA
FREDERICK COUNTY RETIRED SCHOOL PERSONNEL ASSOCIATION

ALL FCPS RETIREES WELCOME

WHY SHOULD YOU JOIN?

- **PROTECTION**
 - Pension
 - Health Insurance
- **SOCIAL OPPORTUNITIES**
 - Luncheons and Breakfasts
 - Happy Hours
 - Community Service Projects
- **REPRESENTATION**
 - Maryland State Legislature
 - FCPS Insurance Council
- **DISCOUNTS**
 - Restaurants & Retailers
 - Hearing Screenings
 - Long-term Care Insurance

Thinking of retiring?
Contact us

We need YOU!

www.fcrspa.org
myfcrspa@gmail.com

FCRSPA is your connection to

www.mrspa.org
mrspa@mrspa.org

Volunteers at the Frederick Fair

Member Donations for "Toys for Tots"

Picnic at Ballenger Creek Park

COME JOIN US!

No-Sew Blanket for COIPP

Luncheon at the Elks Lodge

Happy Hour at Avery's

Leap Day at La Paz



Get involved as much or as little as you wish.

These materials are neither sponsored nor endorsed by the Board of Education of Frederick County, the Superintendent of FCPS, FCPS or any FCPS school.



Maryland Retired School Personnel Association
Membership Form

New Renew Reinstatement

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 a MD public school system retiree.

I am an active, public school employee.

I am the spouse of a MRSPA member.

Spouse Name _____

Retirement Information

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

Position at Retirement:

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

Additional Information-Preferences

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

Please complete form and mail to: MRSPA, 3379 Piney Orchard Pkwy, Ste A, Odenton, MD 21113.
Or email to: mrspsa@mrspa.org

Local Associations & Dues

MRSPA Annual State Dues: \$50.00

\$5.00 - Somerset

\$8.00 - Caroline

\$10.00 - Calvert, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Queen Anne's, St. Mary's, Wicomico, Worcester

\$12.00 - Harford, Washington

\$15.00 - Anne Arundel, Baltimore City, Baltimore, Kent, Montgomery, Talbot

\$20.00 - Allegany, Howard, Prince George's

Select Local: _____

Referred by: _____

The MRSPA Membership year is July 1 - June 30. You will be billed in late June for the next year's membership dues. If paying via dues deduction, no bills are sent.

Payment Methods

Retired School Personnel: Choose 1 (one) method only.
(3 Payment options: deduction from MD pension, credit card or check.)

Automatic Deduction from MD Pension (two 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

\$50 State + \$ _____ Total Dues

Credit Card - Go to: www.mrpsa.org



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

SWITCH AND SAVE!

AUTHORIZATION FOR ANNUAL DUES DEDUCTION

Dues Deduction from MD pension authorization. I hereby authorize annual dues deduction from my MD retirement check or deposit. This authorization shall remain in effect until I revoke it. By authorizing dues deduction, I will receive a one-time \$10 reduction in my state dues (see chart below). Your member ID can be found either on your yearly dues bill, or your Membership Card.

Print Name _____ Member ID: _____ Date: _____

Address/City: _____ State: _____

Signature: _____ SSN: _____

Local Association: Frederick

Please mail this form to the Odenton, MD address above. Do NOT include a check.

Local Association Dues 2024-2025

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	\$20	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	\$12	Wicomico County	\$10	Worcester County	\$10

MRSPA dues (\$40) * + local Association dues \$ _____ \$10 _____ = Total Membership Dues _____ \$50 _____

*Switch and Save dues deduction members will receive a one-time \$10 reduction in state dues. MRSPA dues is \$40 the first year and \$50 per year thereafter.

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



FREDERICK COUNTY RETIRED
SCHOOL PERSONNEL ASSOCIATION
8101 Claiborne Ct.
Frederick, MD 21702

General Election Early Voting Information for Frederick County

Early voting is available beginning October 24 until October 31 from 7 am to 8 pm daily including Sunday. Early voting sites are listed below:

Frederick Prospect Center
(Use entrance G off Himes Avenue)
[585 Himes Avenue, Frederick, MD 21703](#)

Urbana Regional Library
[9020 Amelung Street, Frederick, MD 21704](#)

Thurmont Regional Library
[76 East Moser Road, Thurmont, MD 21788](#)

Middletown VFD Activities Building
[1 Fireman's Lane, Middletown, MD 21769](#)

If voting using a mail-in ballot, please mail early or use a drop box.

All drop boxes have 24/7 camera security.

Election Day is Tuesday, November 5, 2024

LET YOUR VOICE BE HEARD! VOTE