



November 2024

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President's Message by Kenny Garvey



By the time you read this, November will have silently crept in on you, bringing with it the harbingers of a fading fall.

The leaves of the deciduous trees, long morphed from their summer greens to the beautiful yellows, oranges and reds of autumn will have begun falling, leaving the deeper greens of the firs and pines, now more obvious than just a month ago, punctuating the landscape. The morning air will have become cool and crisp, suspending your breath before you as you head out on your morning run or to take your dog for his first walk of the day. Your flannel shirt will have given way to a lined jacket while the windshield of your car will have frosted over with a beautiful crystalline opaqueness. You'll hate to destroy it but, you have places to be. Your home thermostats will have been switched to heat mode and your window screens will have been replaced by their insulated and double-paned glass counterparts. The evening's darkness will have begun descending over your home far sooner than you'd like, carrying with it the familiar, and pleasantly earthy, aroma of campfires, apple cider, and the plants that are now hunkered down in the fallen leaves preparing for the coming winter. Yes, November's arrival, though silent, will not have gone unnoticed!

But, let's not give November short shrift as it is the month of gratitude. Since 1997, November has been designated National Caregivers Appreciation Month, honoring caregivers who support aging parents, ill spouses, or other older or disabled loved ones. If someone you know is a caregiver, professionally or not, show them some love and appreciation for their service. Speaking of service; November 11th is Veterans Day, specifically set aside to express gratitude to the men and women of our armed forces. No matter your position on the conflicts in which they served, every veteran deserves a "Thank You!" for his or her selfless service. My guess is their response would be something akin to, "It was an honor to serve." I know it was for me! I also know that our sacrifices pale in comparison to the sacrifice of those who did not come home, and to the sacrifices of their families. So, this Veterans Day, don't forget to thank a Vet and their family; they serve, too! And, of course, November 28th is Thanksgiving (or Friendsgiving to some of the younger generation), the embodiment of gratitude. Thanksgiving Day is the busiest travel day of the year as families throughout the nation take extraordinary measures to gather with friends and loved ones in order to share a meal, to openly express gratitude for the bounties in their lives and to give thanks for the blessing of simply being in one another's company. Yes, November is truly a month for gratitude.

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"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.



President's Message Continued

I would happily show my gratitude if you, our members, could offer some help with filling several vacant positions on our Board of Directors. My two-year term as President is coming to an end in May and we have been without a **President-Elect** for over a year, now. I will be serving an additional year as Past-President in an advisory role but, without a President-Elect to elevate to the President's chair, there will be no one to advise. The Board is also seeking members to serve as chairpersons for several Standing Committees, including **Nominations** (actively seeks out members to nominate for roles on the board); **Archives** (gathers and preserves important articles and artifacts pertaining to our past and current operations and activities); **AARP** (acts as liaison between FCRSPA and the Frederick chapter of AARP); **E-mail** (manages association e-mail lists and creates/sends e-mails to membership conveying important news of upcoming events at the Board's request). Each of these roles is crucial in helping us to fulfill our promise to serve you. Any one remaining unfilled indefinitely will hamper our efforts. If all continue to remain so, our organization may not survive. Please consider serving, or nominating someone to serve, in any of these roles. Thank you!!

Kenny G



Health/Insurance – Colette Baker

Medicare Changes for 2025

The standard monthly premium for Medicare Part B enrollees is projected to be \$185.00 for 2025, an increase of \$10.30 from \$174.70 in 2024. Medicare premiums are income-based.

The Medicare annual deductible for 2025 is projected to be \$257, an increase of \$17 from the annual deductible of \$240 in 2024. This deductible will reset January 1, 2025. The medical deductible must be paid before medical claims are paid by CareFirst. The Delta Dental deductible also resets on January 1, 2025.

Once the new premiums and deductibles are officially announced for 2025, go to Medicare.gov to view the new costs for Medicare eligible retirees.

Social Security Increase

Social Security payouts will increase by 2.5% in 2025. The 2.5% cost-of-living-adjustment (COLA) will begin January 1, 2025.

Medicare Open Enrollment

You are probably seeing and receiving a lot of Medicare ads now during the Medicare open enrollment. For those who continued FCPS retiree benefits, Medicare-eligible retirees have medical supplemental coverage through CareFirst and prescription coverage through Silver Script. There is no need to enroll in another Medicare plan, this would terminate the coverage through FCPS.

Medical Plan Update

The contract with CareFirst expires June 30, 2025, and FCPS will be requesting proposals for the administration of the FCPS medical/vision plan. Proposals are scheduled to be submitted in late November and reviewed in December. The goal of the selection committee is to submit a recommendation to the Board of Education for approval in January. The effective date of the new contract will be July 1, 2025.

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

Faye Buckingham

brmartz@comcast.net

Buck0107@comcast.net

301-662-951



FCRSPA Fall Picnic

October 1, 2024

at

Ballenger Creek Park



A misty, chilly day but all still had a great time catching up with each other while enjoying delicious food from Mission BBQ.



Last Call!



Thankful for My Retirement Happy Hour

November 14, 2024

Capital Crave

RSVP to Sally Smith by November 10

simplysally@comcast.net

Looking for a few good volunteers!

- ⇒ President Elect
- ⇒ Nominations
- ⇒ Archives
- ⇒ AARP Liaison
- ⇒ Email Distributor



We train!

We do good work!

PLEASE contact Kenny Garvey today to join our Board of Directors team at

mrgarvey@msn.com

FCPS has a new phone system!

Our Retirees Benefit Manager, Christine Hobble has a new phone number.

Christine Hobble's new phone number:

240-586-8012

**BRING A FRIEND AND JOIN US AT THE
2024 FCRSPA Holiday Breakfast**

Tuesday, December 3rd, 2024 Vistas at Richland Golf Club

50 Glenbrook Drive, Middletown, MD 21769

From Frederick: Rt. 40 Alternate to Middletown, left at the stoplight by the shopping centers onto Middletown Parkway, left onto Glenbrook Drive. An elevator is available on the lower level up to ballroom.

Doors open at 8:30 with breakfast served at 9:00 AM.

Scrambled eggs, Sausage and Bacon, Breakfast Potatoes and Muffins,

Freshly Brewed Coffee, Tea, Iced Tea and Juice

\$20.00 per person for cash or check

Links below with the additional processing fee are found below:

One (1) Person: <https://buy.stripe.com/14k15gfQka45gbmdR3>

Two (2) People: <https://buy.stripe.com/aEUdS2cE8gst4sE14i>

Three (3) People: <https://buy.stripe.com/cN229kbA4dghe3ecN1>

Four (4) People: <https://buy.stripe.com/cN27tE5bGgst5wl6oE>

Or Zelle, an electronic payment to samcdonald72@gmail.com that does not have a processing fee.



Reservations are due to Ann Keyfauber, 205 Linden Blvd., Middletown, MD 21769 by November 20, 2024

Phone 301-371-5782

Name _____ Guest(s) _____

Phone _____ Email _____

Total number attending _____

Are you a new member attending your first meeting? YES _____ NO _____

Emeritus (90 or older) _____

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

Send your reservation and pay by check to FCRSPA or online as soon as possible. Seating is limited so please make your reservation early. The deadline for reservations is November 20, 2024.

WE LOOK FORWARD TO CELEBRATING WITH YOU!

Community Services Committee

Irene Bailey, Claudia Harrington, Charlie Perry



TOYS FOR TOTS!

The December 3 holiday breakfast at Richland Golf Club will feature our annual Marine Corps Toys for Tots collection. Please bring unwrapped toys for children aged 0 to 12. The Marines are also always happy to accept cash and checks (made out to Toys for Tots). Please also bring any school supplies or toiletries you may have accumulated.

Thanks to those who contributed a few school supplies, ten dollars in cash earmarked for school needs, and several bags of toiletries at the Ballenger Creek Park picnic in October. More pencils, pens, folders, paper, scissors, etc. will make a more generous donation. The toiletries were donated to SHIP, the Student Homelessness Initiative Partnership (www.shipfrederick.com), which also accepts monetary donations. If you would like to donate, please **make checks payable to FCRSPA with SHIP on the notation line and bring to the holiday breakfast or mail to:** Shirley McDonald 3677 Ridgeview Rd. Ijamsville, MD 21754

The Community Services Committee continues to connect with our emeritus members (age 90+) several times per year with "hello" notes, which have been well received.

SAVE THE DATE!!!

FEBRUARY 26, 2025

FIRST HAPPY HOUR OF THE NEW YEAR



Come join the fun! All members and their guests welcome.

\$2 OFF House year-round drafts, wine by the glass, rail cocktails

\$4 OFF Select Starters

Parking on the street and in the deck

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

Please RSVP to Sally Smith simplysally@comcast.net by February 21, 2025






No-Sew Blanket News

A huge thank you goes out to Regine Schwab, Maryann Frank, Peggy Harrison, Mary Beth Gates, Wanda Ford, Brenda Hedges, Mitzi Smith, and Barb Ferguson (not pictured). These wonderful volunteers made 14 blankets for Children of Incarcerated Parents Partnership. Maryann also hand knitted seventeen hats for the children.

The next no-sew blanket making will be on February 7 from noon to 3:00 at the Career and Tech Center. Please RSVP by February 4th to Sally Smith at simplysally@comcast.net so we have enough kits.

Looking to make a donation to another worthy cause?

Please consider donating to our Scholarship fund. We award several scholarships to students who are completing an education degree. There's a teacher shortage so our scholarships help to address the shortage. A check can be sent to: Shirley McDonald 3677 Ridgeview Road Ijamsville, MD 21754 or sent electronically using Zelle to: samcdonald72@gmail.com Please label your donation Scholarship fund.

Thank you!

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.

On Friday, October 18, we hosted a recruiting table at the FCPS Open Enrollment Event. Several visitors to our table converted their membership through Switch & Save. We hope to gain other new members from other attendees taking applications to join.

Thank you to our table hosts: **Lee Jeffrey, Sally Smith, Claudia Harrington, and Kenny Garvey**. Congratulations to **Sara Wilfong**, who won the raffle of the beautiful floral arrangement made and donated by **Debbie Thackston**.

As of October 1, 2024 we had **783 Unified and 27 Local Only, for a total of 810 Members**.



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.



Sally & Lee waiting for attendees to arrive.

As of October 23, we have 294 Members.



Welcome New Members



Pam Glatfelter	607 Bushytail Dr. Frederick, MD 21703	240-439-0554	slpglatfelter24@gmail.com
Virginia Karlen	2416 Graystone Ln. Frederick, MD 21702	240-405-9059	vkginny@gmail.com
Kathleen Leber	822 Rocky Fountain Dr. Myersville, MD 21773	301-401-0044	kathleenleber@gmail.com
Sallie Sterling	251 Bryan Place Hagerstown, MD 21740	301-800-3509	sallietgjn@gmail.com



In Memoriam



Paul Lambertson 10/21/1932 ~ 10/21/2024	Daniel Pfeiffer 3/18/2024 ~ 8/24/2024	Carol Stockhausen 10/5/1943 ~ 9/13/2024	Jack Tritt 1/2/1937 ~ 10/12/2/24
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Maryland Retired School Personnel Association Membership Form

Personal Information

Name: First/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.
 Expected Month/Year of Retirement: ____/____
 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 Administrator/Supervisor
 Non-Cert/Support Staff Other: _____

Additional Information-Preferences

Newsletter: Email US MAIL
 Billing Method: Email US MAIL
 Benefit Provider: OK Do Not Share

Local Associations & Dues

MRSPA Annual State Dues: \$50.00
 \$5.00 - Somerset
 \$8.00 - Caroline
 \$10.00 - Chert, Cecil, Cecil, Charles, Dorchester, Frederick, Garrett, Queen Anne's, St. Mary's, 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: _____

Payment Methods

Automatic Deduction from MD Pension (see chart)
 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.
 Addrs Public School Employees or Spouses of MRSPA members (if payment option, card and/or check only)
 Check - Make payable to MRSPA
 \$80 State + \$ _____ Local + \$ _____ Total Dues
 Credit Card - Go to: www.mrspa.org

Please complete form and mail to: MRSPA, 8379 Piney Orchard Pkwy, Ste A, Odenton, MD 21113.
 Or email to: mrspadues@mrspa.org



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

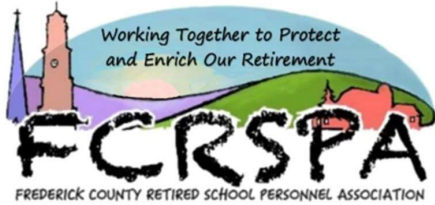
SWITCH AND SAVE! AUTHORIZATION FOR ANNUAL DUES DEDUCTION

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

Alliegany 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 _____ \$90 _____
 *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

When will we get to see you?



Happy Hour at Capital Crave

November 14, 2024

Holiday Breakfast at the Vistas at Richland Golf Club

December 3, 2024

No-Sew Blanket Making at the Career Tech Center

February 7, 2025

Happy Hour at Brewer's Alley

February 26, 2025

*All the details
are inside!*