There are many ways to vote in the 2020 Presidential Election, the most consequential election of our time. Due to COVID-19, all Marylanders are encouraged to vote by mail. By law, absentee ballots and absentee voting are now referred to as “mail-in ballots” and “mail-in voting”. Election Day is Tuesday November 3, 2020.

Vote by Mail – Request a Mail-in Ballot

All eligible Maryland voters were sent an application for a mail-in ballot with a postage-paid return envelope. Complete the application and mail it. You may also complete an application online at www.voterservices.elections.maryland.gov. Your local Board of Elections office must receive your request by October 20, 2020.

Maryland voters who have requested a mail-in ballot can expect to receive their ballot beginning at the end of September. Follow the instructions with your ballot and return it in the postage-paid envelope that accompanies your ballot or drop it in a drop box (see below). Be sure to mail your ballot in time for it to be postmarked on or before November 3. We are urging all members to return their ballots as soon as possible due to backlogs at the U.S. Postal Service.

Drop Box Voting

You may drop your completed ballot in drop box locations that will be available statewide. A list of these locations will be included with your ballot.

Voting in Person

In person, early voting will take place from Monday, October 26 to Monday, November 2 (including Saturday and Sunday) from 7 am to 8 pm at designated early voting centers. These centers and some (not all) neighborhood polling places will be open on Election Day. You will receive a mailing from your local Board of Elections in October that will tell you where and when you can vote in person. On Election Day, there will be about 350 voting centers open statewide. You can cast your vote at any center in your county of residence and Baltimore City.

To make in-person voting safe, voters will be kept six feet apart and the number allowed inside at a time will be limited. The best times to vote in person is on the weekends during early voting and between 10:00 a.m. and 3:00 p.m. on Election Day.

All early voting and election day centers are accessible to voters with disabilities.
This is the time of year when students, parents, teachers, bus drivers and school support staff normally eagerly look forward to schools reopening, friendships being renewed and summer experiences being relived. This is also the time of year when some retirees consider what they are missing by not being a part of the excitement of a new school year - some with remorse, most with glee. But not this year.

Despite that reality, however, MRSPA members have continued to work to meet the needs of their communities through assistance with food distribution, mask making, free book distribution, helping to provide internet connectivity to underprivileged families, and a myriad of other activities. The local leaders also have been communicating with their members through newsletters, emails and phone calls.

Many local associations have been meeting via Zoom. The MRSPA Board of Directors and a number of state committees have been doing the same, and will continue to do so as long as circumstances dictate. The July MRSPA Presidents' meeting was held via Zoom, and the State Leadership Conference was held virtually in mid-September. The MRSPA Legislative Agenda for the coming General Assembly session is being refined. In all of these endeavors, flexibility is the operative word. MRSPA's staff, Board of Directors and State Committee Chairs make two plans for every event - one if we can meet in person, another if we must “meet” virtually. Local leaders are doing the same.

We have not lost sight of our primary mission - to protect our defined benefit retirement pension and to inspire the dedication, commitment, skills and abilities of our members in service to fellow retirees and the entire community in an ever-changing world. It is my hope that each of you will take an active role in helping to make a difference, both in your local and in your community. With state and county resources dwindling, it is more important than ever that MRSPA and locals grow, and that locals work to ensure that retiree health benefits are not jeopardized. You can help with that by
Americans will elect many leaders, including our president, on November 3. Wading through the campaign rhetoric in search of policies and plans for a positive future for all Americans is a challenge. Where will we go as a nation? The answer to that likely depends on where you think we are now.

In the late-1960’s in the last years of her life, National Retired Teachers Association founder and president, Ethel Percy Andrus wrote an editorial about knowing where you are and where you are trying to go. The events of the mid to late sixties were both similar and different to the events and the world we live in now. She wrote:

... “Perhaps no question do we more often ask in these troubled days, ‘Where are we?’ Unsavory political compromises, disturbing incidents make us neither afraid nor ashamed to take a closer look for the causes – our own possible and needless shortcomings. We older folks realize that this is no time for laxness or slackness in our concern for our country’s welfare.” She concluded the editorial stating that our obligation to ourselves and our country during these troubled days was “momentous.”

As we continue to fight through the coronavirus pandemic and make sense of the emotions we experience daily resulting from these troubled days, let’s never forget where we are, nor forget where we want to go. We must look to the future with hope, knowing it is our momentous duty to be educated about our political leaders and their policies, that we hold them accountable at the ballot box, and that we never shy away from our right and duty to vote. Where we go next as a nation is in our own hands.

To our valued MRSPA members,

Our team at AMBA (Association Member Benefit Advisors) wants to apologize for the recent mailing that contained information about MASA, our endorsed medical transport benefit. This was a MRSPA-approved mailing that was sent to every member. Unfortunately, the addresses where the mailing was delivered did not correlate with the correct member name.

AMBA has a process to improve the quality, scope, and accuracy of the data we use when sending direct mail. In our efforts to produce a most accurate list, we inadvertently mismatched the name and address resulting in a big mistake! We have taken steps to ensure we do not make an error like this again, as it was solely our responsibility.

We understand that we have damaged your trust. However, we greatly value our relationship, and have enjoyed collaborating on successful mailings throughout the years. We look forward to continuing our work together and thank you for your partnership.

Sincerely,

AMBA

Association Member Benefit Advisors

Why wait for the mail?

Receive MRSPA News up to two weeks earlier with email delivery!
If you’d like to receive MRSPA News via email, just let us know, and we’ll add you to our electronic distribution list. You’ll receive the publication faster AND help us reduce printing costs. Email your request to: mrspa@mrspa.org and put “Newsletter by Email” in the subject line of the email and please include your full name and your email address.
encouraging retirees you know to become members of both MRSPA and your local.

It is equally important that some of you take the extra step to become more actively involved at the state level. Our leadership team welcomes fresh ideas and new methods of reaching out, both to our membership and to potential members.

MRSPA will get through these uncertain times, and together our organization will come out on the other side stronger.

Thank you for your dedication and hard work. Stay safe.

George D. Denny, Jr.

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**Feeling a Little Isolated at Home During Quarantine?**

Maryland is the first state in the country to start a free, opt-in, telephonic service to check on older residents across the state through the Department of Aging. It’s called **Senior Call Check**, and it’s quick and easy to sign-up! You can register by calling 1-866-50-Check (1-866-502-4325) or by logging online at [www.aging.maryland.gov](http://www.aging.maryland.gov). A volunteer will call you every day around the same time between the hours of 8:00 a.m. and 4:00 p.m. All the details are online or call 1-866-502-4325.

![Senior Call Check](https://www.mrspe.org/images/senior-call-check.png)

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**Scholarship Applications Due by January 31, 2021**

Current school employees seeking teacher certification or a new certification in another education field may apply for one of three $2000 MRSPA scholarships.

Scholarship applications may be submitted from January 1 to January 31, 2021, by setting up an online account and by securing a copy (official or unofficial) of your college transcript. The name of the institution must be clearly visible on the transcript and a minimum 2.5 GPA at the time of the application is required. Additional information can be found at [www.frederickcountygives.org](http://www.frederickcountygives.org).

MRSPA’s Fund is managed by the Community Foundation of Frederick County. This Fund depends on the market value of its investments, the annual raffle fundraiser, and the generosity of our members.

With the rising cost of tuition and the financial struggle that students face, it is becoming more and more financially difficult for school employees to get required certifications, and some find it necessary to work more than one job. The MRSPA Fund is designed to help those individuals. It is imperative that we continue to keep qualified personnel in our schools.

Uncertified teachers, paraprofessionals and other current public school system employees pursuing Maryland teacher certification may apply for one of three $2000 scholarships.

In addition, certified Maryland teachers pursuing Maryland certification in a different education specialty field such as school counselor, speech pathologist, school social worker, school psychologist and physical or occupational therapist are eligible.

Our raffle fundraiser has been adapted to accommodate social distancing due to COVID-19. Further information is included in this newsletter on page 5.

A profound thank you goes to all our regular raffle fundraising participants, previous donors and to all who will be donating for the first time. Please consider donating today!
The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. In the past, funds for these scholarships and mini-grants were partially obtained through in-person sale of raffle tickets statewide. This year, that option is not available to us due to the pandemic. Therefore, we are seeking donations to the MRSPA Fund so that we can continue our work. All donations are tax deductible and come with our thanks and appreciation!

To show our appreciation, your name will be entered into a drawing upon receipt of your donation based on this criterion: Donations of $10 will earn 1 raffle ticket while donations of $25 will earn 3 raffle tickets incrementally. MRSPA staff will write your name on the correct number of tickets when we receive your check. The drawing will take place at the May 2021 Annual Business Meeting whether held in person or virtually. You can win the $300 cash first prize, a Maryland themed basket valued at $150 second prize, or one of 5 third place themed baskets valued at $75: Cooking, Spa, Wine Lover, Movie Night, and Sports Lover.

MRSPA Fund
Request for Donations – Raffle Drawing

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. In the past, funds for these scholarships and mini-grants were partially obtained through in-person sale of raffle tickets statewide. This year, that option is not available to us due to the pandemic. Therefore, we are seeking donations to the MRSPA Fund so that we can continue our work. All donations are tax deductible and come with our thanks and appreciation!

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Entering the drawing is fun and easy!

1. Make your check payable to The Community Foundation of Frederick County
2. Write MRSPA Fund Donation on the FOR line
3. Date and sign your check
4. Mail check and completed form to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 before February 28, 2021

Will you send a donation today? Receipts will be sent via email or US Mail.

Please include the form below with your donation.

MRSPA Fund Donation

| Your Name: | _________________________________________________________________ |
| Your Address: | ___________________________________________________________________ |
| Home Phone: | ___________________________ | Cell Phone: | _________________________ |
| Email Address for Receipt: | ___________________________________________________________________ |
MRSPA Member Benefits Committee
& Fusco Financial Associates Present

**COVID-19 Market Update Webinar**

**WHEN:** Wednesday, October 14, 2020 at 10:00 a.m.

**WHERE:** Virtually on ZOOM. An email with login instructions will be sent prior to the meeting.

**REGISTER to ATTEND:** By Friday, October 9 at

https://raymondjames.zoom.us/webinar/register/WN_1BnHy4UkTFaAmT9iMkQ9aA

Email MRSPA with registration questions at

mrspa@mrspa.org

Kevin Fusco, CAP, MSFS
Vice President
The 2020 MRSPA Leadership Conference took place via Zoom on September 16, 2020. MRSPA Area Directors, Local Association Presidents, State and Local Community Service Chairs and State and Local Public Relations Chairs and/or Newsletter Editors attended. The theme of the conference was “Communicating with our Communities during Covid.”

Presenters included George Denny, Jr., MRSPA President; Richard McNeal, Queen Anne’s President; and Dr. Vicky Karol, Calvert President who shared what’s new with community service projects during the pandemic. Carla Duls, editor of MRSPA News and AARSPA Informer, stressed the importance of digital and non-digital newsletters as well as other communication media during the pandemic. Deb Ahalt, MRSPA Public Relations Committee member and Lonna Siskind, SMCPsRA Communications/Publicity Chair addressed Facebook posting to promote and celebrate community service.
MRSPA CALENDAR

October 14 .................. Fusco Financial Market Update Webinar via Zoom
November 3................. Election Day
                       Please Vote!
November 11.............. Mayflower Travel Trip Preview Meetings via Zoom
November 11.............. Veteran's Day
                       MRSPA Office Open
November 26-27 .......... Thanksgivng Holiday
                       MRSPA Office Closed
December 9 ............... Board of Directors Meeting
                       TBD

MRSPA TRIPS AND TRAVEL 2020-2021


**Scandinavia & Russia**, Cruises Plus, June 28 – July 11, 2021, Contact Carl Love at (410) 530 – 1842, or CarlCruisesPlus1@gmail.com.

**Colorado Historic Trains**, Mayflower, July 16 – 24, 2021 departure options, Contact Debbie Martinez at (810) 797 – 5710 or (630) 673 – 0773 or Debbie@mayflowercruisesandtours.com.

**Canadian Maritimes**, Grand Circle Travel, August 2021 (Dates TBD), Contact Amanda Turrell at (386) 597 – 1380 or (386) 290 – 2997 or ATurrell@oattravel.com. **Code: GO- 28192**.

**Discover Scotland**, Collette, September 2021 (Dates TBD), Contact Todd Bridges at (513) 289 – 1445 or (888) 637 – 5699 or tbridges@collette.com.

**New England Rails and Sails**, Mayflower Tours, October 1-9, 2021, Contact Debbie Martinez at (810) 797 – 5710 or (630) 673 – 0773 or Debbie@mayflowercruisesandtours.com.

**Backroads of Iberia: Spain and Portugal**, Overseas Adventure Travel (Grand Circle Travel Small Group), October 2021 (Dates TBD), Contact Amanda Turrell at (386) 597 – 1380 or (386) 290 – 2997 or ATurrell@oattravel.com. **Code: GO- 28192**.

**Santa Fe Holiday**, Collette, November/December 2021 (Dates TBD), Contact Todd Bridges at (513) 289 – 1445 or (888) 637 – 5699 or tbridges@collette.com.

Many of the cancelled 2020 MRSPA trips have been rescheduled and are available. Please contact the agents about those trips.

All MRSPA trips are open to MRSPA members, their family and friends. Please use **Code: GO- 28192** anytime you travel with Grand Circle Tours to access a special deal for you and MRSPA, even if it’s not a MRSPA sponsored trip.