



*Why Join the  
Maryland Retired School  
Personnel Association?*

Membership Committee, 2016-2017

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July 2017

## Why Join the Maryland Retired School Personnel Association (MRSPA)?

Given the importance of one’s pension/retirement, joining MRSPA is wise because MRSPA is the only organization that has as its top priority the full actuarial funding of Maryland’s defined benefit teacher pension/retirement trust fund.

Equally important is unified membership, meaning retirees join their local association. Local associations monitor and interact with local Boards of Education concerning other post-employment benefits (OPEB), which may include health, life and other insurances along with additional services.

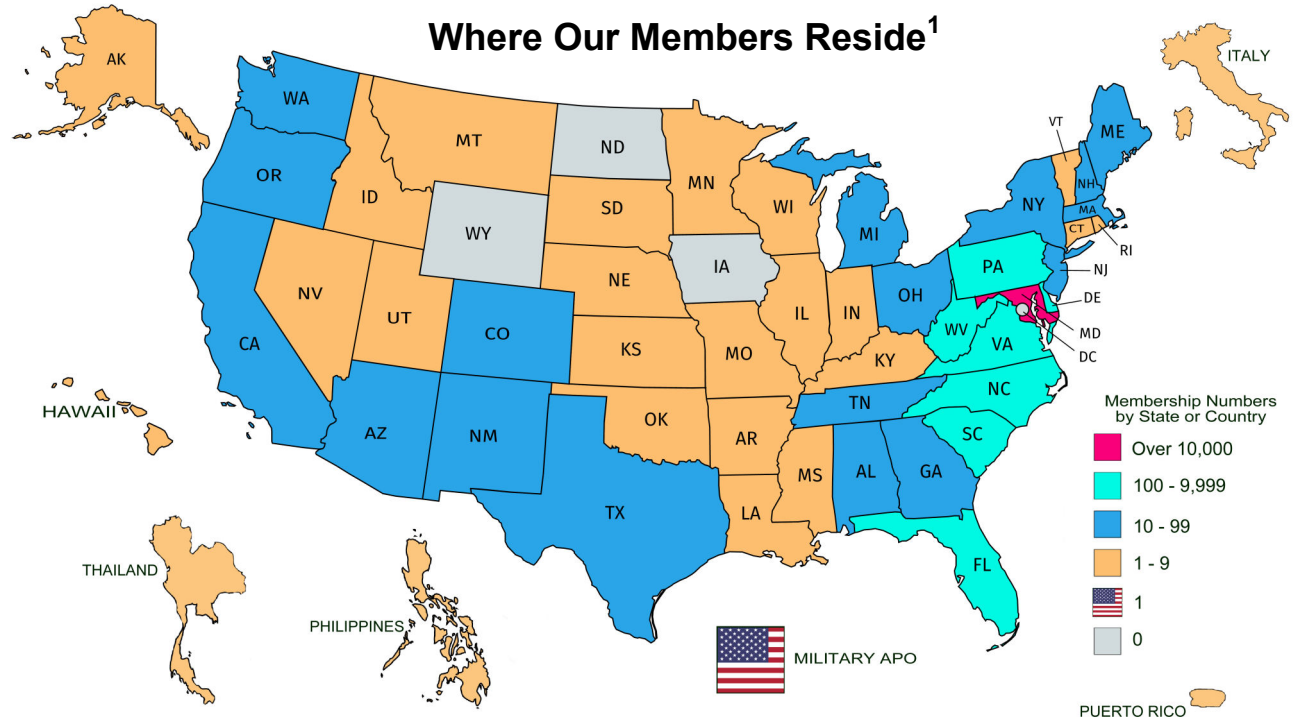
MRSPA and local Retired School Personnel Associations (RSPA) memberships are important allies in the protection of members’ retirement benefits.

The prudent retiree needs to consider his/her needs and priorities. Membership in MRSPA is vital to the protection of retirement needs.

All retirees, for their own protection, must be aware that funding of public education has to remain a priority at all levels - local, state and national. If local Boards of Education are to continue to

- make retirement contributions both for retired and current employees,
- maintain the quality of education they provide, and
- meet their commitments to retirees,

we, as retirees, must support their work and be supportive of their funding.



1. Maryland Retired School Personnel Association. (2017, June). Membership database

## Groups Serving Retired Educators in Maryland

Retired education personnel in Maryland have several associations or groups that aim to meet a variety of their needs. Each strives to gain retirees' membership. Many retired educators choose to take advantage of the activities and benefits that each offers by joining and participating in one, two, three or all four of these groups.

The four groups are

- Maryland Retired School Personnel Association (**MRSPA**)
- Local Retired School Personnel Associations in each Maryland county and Baltimore City
- American Association of Retired Persons/National Retired Teachers Association (AARP/NRTA)
- Maryland State Education Association-Retired/National Education Association-Retired (MSEA-R, NEA-R)

**MRSPA**, MSEA-R, and AARP offer members

- Activities for socialization,
- Travel, and
- Opportunities for political action or advocacy at the local, state or national level.

AARP provides as part of dues paid a professional educators' membership in NRTA. In addition, NRTA maintains a collaborative working relationship with a network of state and locally-based Retired Educators Associations (REAs) who collectively represent over 750,000 retired educators. **MRSPA** is one of those REAs.

## HISTORY & CURRENT BENEFITS

Histories intertwine between and among groups. Knowing our history connects us with the values of our founders and enhances our current vision.

Many benefits are offered by each group at no cost other than membership dues while others are offered at reasonable prices. Benefits listed are not all-inclusive.

**I. Maryland Retired School Personnel Association (MRSPA)<sup>2</sup>** was founded in 1945 by twenty-three retired teachers who gathered at the YMCA in Baltimore City. Mary Ellen Logan was leader of the group and served as the 1st president for 7 years, the longest tenure of any president. Initially named the Retired Teachers of the State of Maryland, the group was re-named the Maryland Retired Teachers Association in 1954. In 2006, the name was changed to the Maryland Retired School Personnel Association. **MRSPA** is an AARP/NRTA affiliate by virtue of the work of Dr. Percy Andrus. NRTA maintains a collaborative working relationship with a network of state and local retired educators' associations (REAs).<sup>3</sup>

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2. <https://mrspa.org/history-of-mrspa>

3. [www.aarp.org/about-aarp/nrta/info-2005/about\\_nrta.html](http://www.aarp.org/about-aarp/nrta/info-2005/about_nrta.html)

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**Selected Benefits of MRSPA Membership** (\*denotes at reduced cost)

- A paid and registered lobbyist, the **MRSPA** Legislative Aide, who reviews proposed legislation in the Maryland General Assembly for possible action by the **MRSPA** Legislative Committee
- Scholarships available to employees in the Maryland public school systems to obtain educational certification in Maryland
- Opportunities to serve as an **MRSPA** officer, committee chair, or committee member and enjoy interacting with colleagues from across Maryland
- Experienced, dedicated and professional **MRSPA** office staff
- International and domestic trips with colleagues
- Quarterly publication, **MRSPA News**, with association updates
- Life, dental, vision, long-term care and other insurances\*
- Legal Benefits program\*
- Abenity on-line discount program, password protected for members only
- Auto rental discounts - Avis, Budget and Hertz\*
- Technology discounts - Apples and Dell\*
- Association Member Benefits Advisors offers numerous benefits including Medical Air Services Association, identity theft solutions, final expense insurance, Road Scholar program, etc.\*
- Fast Park and Relax at BWI Airport\*
- PetsBest Health Insurance\*

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*“Sure we have fun, we give scholarships, we help children, etc. But most important — we are the advocacy group that stands up for our pensions and benefits.”*  
*Dr. Stephen M. Rauscher . President’s Message, (2017, February). Newsletter, Montgomery County Public Schools Retirees Association, Inc.*

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**II. MRSPA/Local Associations**<sup>4</sup> - Local associations exist in each county and in Baltimore City that are affiliated with the state organization.

**Selected Benefits of Local Association Membership** - Offerings vary from local to local depending on the preferences of members. Examples include:

- Monitoring of health insurance and other post-employment benefits (OPEB) offered by the local Board of Education and lobbying efforts when those are threatened
- Offering breakfast, luncheon or dinner meetings with opportunities for socialization, entertainment or informative guest speakers
- Providing opportunities to volunteer in a variety of ways
- Supporting a scholarship program to benefit public school students who are enrolled in a teacher education program, students attending a summer camp program, or Board of Education employees attending courses or programs

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4. <https://mrspa.org/area-i-west-east>, <https://mrspa.org/area-ii-north-south>, <https://mrspa.org/area-iii-north-south>

- Donating food, clothing, books, toys, etc. to schools for families in need
- Scheduling local, national and international travel opportunities
- Keeping members informed on local issues and group activities through newsletters
- Maintaining and offering a local membership directory

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*“This association keeps me up to date on issues that impact me; allows me to use my skills and talents when and if I choose, and permits me to be involved close up or from afar! Plus, it’s fun fellowshipping with someone with whom you can share a glance and know that you have a meaningful, but amusing past!”*

*Barbara Woolford, Dorchester County*

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**III. The National Retired Teachers Association (NRTA)**<sup>5</sup> was founded by Ethel Percy Andrus in 1947. The chief goal was to provide reasonably priced health insurance and a livable pension to retired educators. In 1958, she agreed to form the American Association of Retired Persons (AARP) to provide the same benefits to more Americans. Today retired school personnel who join AARP can become a member of NRTA, AARP’s Educators Community at no additional cost.

#### **Selected Benefits of AARP/NRTA membership**

- Home owners insurance as well as life and other insurances
- Discounts on travel, dining, entertainment, phone plans, technology, clothing, drugstore purchases, services, gifts and more
- Publications - *AARP Bulletin* and *AARP The Magazine*
- Advocacy in Washington on issues like Medicare, Social Security and consumer safety
- Advocacy at the state level on issues affecting members, such as utility costs, care giving, etc.
- Member assistance programs, such as Driver Safety, Tax-Aide Program, etc.

**IV. The National Education Association (NEA)**<sup>6</sup> was founded in 1857. Forty-three educators gathered in Philadelphia to found what would become the NEA. Zalmon Richards from Columbian College (now George Washington University) became the first president.

Since schools were segregated, Black educators formed the American Teachers Association. NEA worked actively for the integration of schools, and as this occurred, Black educators became a part of NEA. NEA and NEA-R membership is open to teachers and educational support staff. NEA-R was first created as a membership category in 1950 and in 1983 became a division of NEA. In Maryland retired educational personnel may continue their membership in the Maryland State Education Association by joining MSEA-R.

#### **Benefits of NEA-R/MSEA-R membership**

- Government relations and legislative action, including lobbying efforts
- Regional and national conferences

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5. [www.aarp.org/about-aarp/nrta/info-2005/about\\_nrta.html](http://www.aarp.org/about-aarp/nrta/info-2005/about_nrta.html)

6. [www.nea.org/home/1704.htm](http://www.nea.org/home/1704.htm)

- Publications - *This Active Life* and *NEA Today*
- State affiliate publications
- Opportunity to maintain NEA benefits as you retire

**While both NEA/MSEA and NEA-R/SEA-R support funding of teacher retirement systems and public education, commitments to current employees preclude making funding of retirement systems their top priority.** Since MSEA's primary membership are those currently working in the schools, their primary concerns are those that are of importance to current educational personnel. Things like state-wide student testing programs, teacher and supportive staff ratings systems, funding of public education, and teacher salaries are the priorities MSEA must lobby for each year.<sup>7</sup>

This is understandable since it is estimated that in Maryland 75% of the current teachers will never draw a pension from the Maryland State Teachers' Pension/Retirement System.<sup>8</sup>

Data to explain this statement include the facts that

- Current teachers, those hired on or after July 1, 2011, must accumulate 10 years of eligibility ... in the Teachers' Pension System<sup>9</sup>
- "Maryland had the 8th highest percent of first and second year teachers in 2014"<sup>10</sup>
- In Maryland, "Nearly half (47%) of teachers who completed one full year ...of teaching have left the field by the beginning of the third full year of teaching"<sup>11</sup>
- The percentage of teachers with experience indicates that the number of teachers with experience continues to decline, as shown in the chart on the following page<sup>12</sup>

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7. Maryland State Education Association *Action Line*, (2016, June) p. 16; (2016, December) p. 16

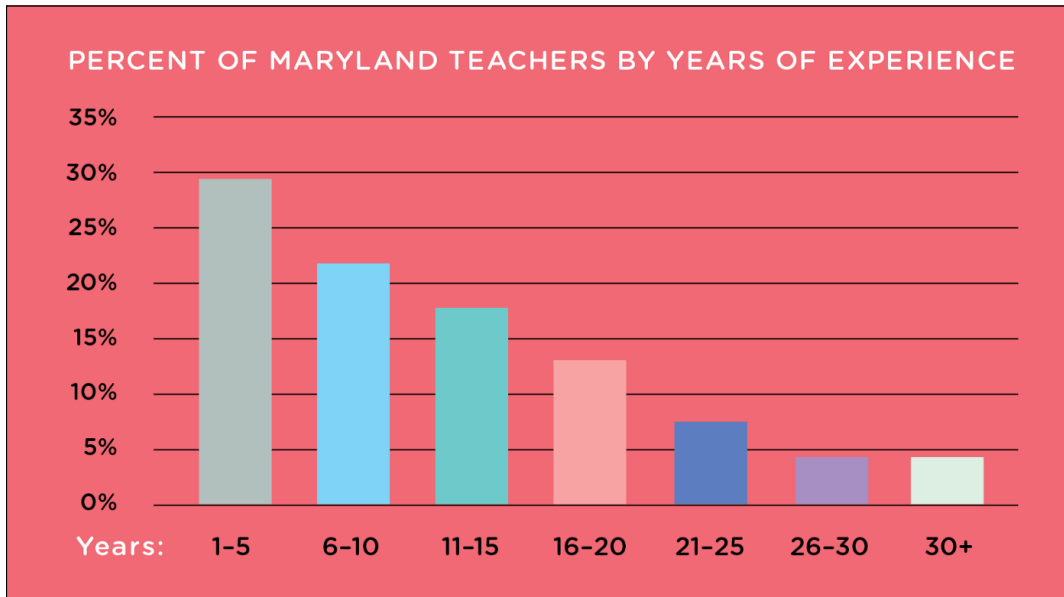
8. Rotherman, A. and Aldleman, C. (2014, May 16). The Hidden Penalty on Teachers. *The Washington Post*. Retrieved from <https://www.highbeam.com/doc/1P2-36062376.html>

9. Maryland State Retirement and Pension System. (2016). *Comprehensive Annual Financial Report (CAFR): A Pension Trust Fund of the State of Maryland for the Years Ended June 30, 2016 and 2015*, p. 126. Retrieved from [http://www.sra.state.md.us/Agency/Downloads/CAFR/CAFR\\_FullReport.pdf](http://www.sra.state.md.us/Agency/Downloads/CAFR/CAFR_FullReport.pdf); *Welcome to the Employees' and Teachers' Pension System*. [Brochure]. (2017.) (n.p.) Maryland State Retirement and Pension System

10. Presentation to the Maryland State Board of Education: *Descriptive Analysis of School Year 2014-2015 Teacher and Principal Effectiveness Ratings*. (2015, October 27) p. 10. Retrieved from <http://bit.ly/2ewULJv>

11. Newton, Casey. (2016, December 5). They Say You'll Be Gone after Three Years. Don't Go Yet. Maryland State Education Association Newsfeed. Retrieved from <https://mseanewsfeed.com/they-say-youll-be-gone-after-three-years-don-t-go-yet-1d122713c452>

12. Lawteched.com. Retrieved from <http://www.lawteched.com/maryland-teaching-requirements/>



The percentage of teachers with experience indicates that the number of teachers with experience continues to decline.<sup>12</sup>

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*“I joined MRSPA to keep current with educational issues both state and local as well as national. I also wanted to have a say in state laws related to education. Finally, I like the idea of staying in touch with educators around the state and sharing ideas to advocate for education.” Pat Skebeck, Harford County*

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## CONCLUSION

We invite you to join the Maryland Retired School Personnel Association (MRSPA).

- First and foremost, MRSPA is the only organization that has as its top priority the full actuarial funding of Maryland’s defined benefit teacher pension/retirement trust fund.
- The MRSPA Legislative Aide, a registered lobbyist paid by MRSPA, reviews and addresses all bills coming before the General Assembly. The MRSPA Legislative Committee discusses the legislation and decides what position and action to take on these bills. The Legislative Aide works under the direction of MRSPA’s Legislative Committee, MRSPA President, and the MRSPA Executive Director.
- In addition, you become the beneficiary of money-saving benefits that meet your needs as a retiree.
- Finally, enjoy the socialization of group events and the satisfaction of promoting scholarships and volunteer activities that continue to support schools and students.

For membership information, please contact the Maryland Retired School Personnel Association at 1.877.625.6782 (Toll-free) or by email [mrspa@mrspa.org](mailto:mrspa@mrspa.org) or visit us on the web @ [www.mrspa.org](http://www.mrspa.org).

**Don’t wait another minute to become involved!**