

## Legislative Update

The focus of the 2020 Maryland General Assembly session so far has been House Bill 1300 and Senate Bill 1000 Blueprint for Maryland's Future – Implementation. The 200-page legislation explains how the Kirwan Commission recommendations will be implemented and phased-in over 10 years. After much sincere and honest debate, our MRSPA legislative committee voted 10 to 8 to support the legislation with some caveats. One concern is the cost of implementation to county governments and school systems who may seek to find cost savings by decreasing retiree health insurance benefits. We are also concerned about the effects of any possible or proposed tax increases on retirees on fixed-incomes, especially some of our support staff members whose pension barely covers the cost of their health insurance. As MRSPA members lobbied their legislators on March 5, we stressed the seriousness of our concerns, while sharing our support for active teachers and students. At this writing, HB 1300 has passed both the House and Senate and is awaiting action by the Governor.

Our committee also followed bills on Long Term Care Tax Credits, Asset Recovery for Seniors and Vulnerable Adults and bills concerning the cost of prescription medications to name a few.

Also on March 5, MRSPA Legislative Aide Virginia Crespo, testified before the House Ways and Means Committee in support of HB 1365 Income Tax-Credit for Long - Term Care Premiums at the request of the bill sponsor Delegate Seth Howard (AA). Virginia shared MRSPA's support for the legislation on a panel with Delegate Howard and representatives from the National Association of Active and Retired Federal Employees (NARFE).

Because of directives related to COVID-19, the Maryland General Assembly session adjourned (Sine Die) on Wednesday, March 18, 2020. A special session may be called in May. We will keep you informed should that occur.



Delegate Seth Howard (R-District 30B) Ed Bice, National Active and Retired Federal Employees (NARFE); and Virginia Crespo, MRSPA Legislative Aide, testify on HB 1365.



Brian Spiering of Caroline County, Shirley Hicks and Linda Elwood, Cecil County and Sharon Corkran, Talbot County with Delegate Jeff Ghrist (R-District 36) on Lobby Day

As the stock market has been greatly impacted by uncertainty related to COVID-19, the state retirement agency assures us that our "pensions are safe, and will be paid on time and in full, just as they were during the "Great Recession."



# PRESIDENT'S MESSAGE

by Ann Marie Downey

## A Part of the Story

There is so much excitement when young readers first get to choose “chapter books” to read! They recognize that they are reading a longer story in which each chapter is only *part* of the narrative, but is important to the whole. In celebrating MRSPA's 75th Anniversary, we recognize that MRSPA has progressed through 75 essential “chapters” to bring us to this point. New characters are continually introduced to “drive the plot line”, and I'm eager to “read” future installments of the MRSPA story.

For those of you who enjoy reading for pleasure as I do, you know the mixed feelings of wanting to get to the end of a good book, while at the same time being reluctant for it to be over. If you're really involved in the plot and like the characters, it's hard to think of not being immersed in that story. Similarly, I am ready for my term as president to end when our very-capable president-elect, George Denny, Jr. is installed at the Annual Business Meeting and begins his term on July 1st. However, in some ways, I am reluctant for my role as state president to end. I have truly enjoyed being involved in decision-making that impacts retired school personnel and I appreciate the many and varied experiences of the last two years. It has been such a pleasure to travel around the state to visit local members at meetings from the mountains to the Shore! Thank you all for your warmth and hospitality (and excellent food, too)!

I am so thankful for the members of MRSPA's Board of Directors who have stepped into leadership positions that require vision and pragmatism to guide our organization effectively. Thank you, too, to those who serve on MRSPA committees, the local leaders, and our membership at large. Deserving of tremendous

## MRSPA News

is published five times each year by the Maryland Retired School Personnel Association.

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Carla J. Duls

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gratitude is our very talented, hardworking and wonderful MRSPA staff - Administrative Assistant, Julia Williams, Secretary, Frankie McDonnell; Office Manager, Shirl Scanlon; and Executive Director, Wanda Twigg!

I hope to see many of you at MRSPA functions in the future.

Best wishes, MRSPA members, as we all continue “Connecting, Protecting, and Making a Difference”

Ann Marie Downey  
MRSPA President

## Vision Statement

*The Maryland Retired School Personnel Association inspires the dedication, commitment, skills and abilities of its members in service to fellow retirees and the entire community in an ever-changing world.*

## Mission Statement

*The Maryland Retired School Personnel Association is a nonprofit organization comprised of retired school system personnel. It serves as an advocate for retirees and provides expanding services to members, empowering them to enrich the quality of their lives. The organization is dedicated to excellence in education and life-long learning. It promotes community service by its members through a myriad of volunteer activities.*

# 2020 Annual Business Meeting and the Corona Virus

Just as much of our regular life has been affected by COVID-19, our MRSPA Annual Business Meeting is also impacted.

The 75<sup>th</sup> Anniversary 2020 Annual Business Meeting that was scheduled for May 13, 2020, at Camelot by Martin's in Upper Marlboro will not take place as originally planned, but it will take place!

Because of the need for six feet of social distancing between attendees and the fact that many of our delegates are over age 60 and most at risk for contracting the virus, the meeting will take place by conference call/electronically. This is allowable under the MRSPA Bylaws.

The MRSPA Board of Directors and Local Presidents have been informed of the change to the Annual Business Meeting. **Local association delegates will still be needed.** The 2020-2021 Proposed Budget, included in this newsletter, will need to be approved. The MRSPA Vice President, Secretary and Non-Board members on the Nominating Committee, will need to be elected. The Scholarship Raffle winners will be drawn and the prizes will be mailed or delivered in person.

All registered delegates to the 2020 Annual Business Meeting will receive their meeting materials through the US Mail. The ABM program book that contains the agenda as well as the officers and local committee reports will be mailed, along with the 2020 Memorial Book of our deceased members.

Additionally, ballots for the election of officers and non-board members of the MRSPA Nominating Committee will be included in the mailing. Ballots to approve the Proposed 2020-2021 Budget will also be included. A self-addressed stamped envelope and directions how to complete and return both ballots will be included for prompt return to MRSPA.

This is not the way we wanted to celebrate our 75<sup>th</sup> Anniversary; however, it is prudent to abide by directives to stay safe from the new virus. We will hold our celebration in May of 2021, when we are able to meet again!

Delegates to the Annual Business Meeting are asked to watch your mail in coming weeks for a package of information about the meeting and to return your ballots immediately after receiving them.

Thank you in advance for your patience and cooperation as we work through these unforeseen circumstances. Please take good care of yourselves and your loved ones.



## NAEP IS HIRING

The National Assessment of Educational Progress (NAEP) is seeking proctors for digitally based assessments in schools between January 25 and March 12, 2021, when work is available. NAEP offers paid training (during January), hourly wages paid weekly, and mileage reimbursement for local driving. This is a part-time, temporary position.

Visit <http://www.WorkNAEP.com> and provide your contact information! In July, we'll send you an email invitation to apply for the position.

WESTAT

EOE Minorities/Females/Protected Veterans/Disabled

## 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](mailto: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.**





**MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION**

**PROPOSED BUDGET 2020-2021 - Page 1**

**INCOME**

LINE #	ACCOUNT NAME	ACTUAL 2018-2019	BUDGET 2019-2020	RECEIVED TO January 2020	REQUESTED BUDGET 2020-2021	PROPOSED BUDGET 2020-2021
1	<b>REVENUE</b>					
2	MEMBERSHIP DUES					
3	Membership Dues-State	\$ 428,200	\$ 500,955	\$ 556,201	\$ 565,965	\$ 565,965
4	TRAVEL COMMISSIONS	2,147	3,000	7,080	3,500	3,500
5	INTEREST ON SAVINGS/CD	7,488	150	140	150	150
6	GAIN/LOSS ON INVESTMENT FUNDS	3,259	-	43,710	-	
7	REIMBURSEMENT/MISCELLANEOUS	1,020	1,000		1,000	1,000
8	Annual Meeting	2,200	5,000	350	-	
9	Retirement Folder Ads	-	-	600		
10	Miscellaneous - Other Income	2,984	2,000	2,080	2,000	2,000
11	Mini Grant Raffle		2,000			
12	Non Dues Revenue				10,000	10,000
13	<b>TOTAL REVENUE</b>	\$ 447,298	\$ 514,105	\$ 610,161	\$ 582,615	\$ 582,615
14	<b>INCOMING TRANSFERS</b>			-		
15	Membership Dues - Local Associations	\$ 114,420	\$ 155,000	\$ 148,954	\$ 155,000	\$ 155,000
16	Transfer from Investment Account	\$ 50,000	\$ 57,115		\$ -	
17	Scholarship Fund Contributions	1,909	\$ -	180		
18	Retiree HealthCare - Lincoln Financial Transfer	1,927	\$ 2,688	2,065	\$ 2,755	\$ 2,755
19	Retiree HealthCare - Retiree Contribution	1,149	1,152	883	1,181	1,181
20	<b>TOTAL INCOMING TRANSFERS</b>	\$ 169,405	\$ 215,955	\$ 152,082	\$ 158,936	\$ 158,936
21	<b>TOTAL BAL FORWARD+REVENUE+TRANSFERS</b>	\$ 616,704	\$ 730,060	\$ 762,243	\$ 741,551	\$ 741,551

**MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION**

**PROPOSED BUDGET 2020-2021 - Page 2**

**Expenditures**

LINE #	ACCOUNT NAME	ACTUAL 2018-2019	BUDGET 2019-2020	EXPENDED TO January 2020	REQUESTED BUDGET 2020-2021	PROPOSED BUDGET 2020-2021
1	<b>OFFICERS</b>					
2	President	\$ 6,443	\$ 7,500	\$ 4,132	\$ 5,000	\$ 5,000
3	Immediate Past President	488	-		2,000	1,500
4	President-elect	-	2,000	87	-	
5	Vice-President	157	1,000	73	2,000	1,000
6	Secretary	127	100	23	200	200
7	Treasurer	283	400	166	400	400
8	Board of Directors	4,274	4,200	2,426	4,200	4,200
9	Executive Committee	1,238	1,200	831	1,300	1,300
10	<b>AREA DIRECTORS</b>					
11	Area I - West	98	500	24	500	500
12	Area I - East	27	180		180	180
13	Area II - North	90	200	56	200	200
14	Area II - South	-	150	196	350	350
15	Area III - North	172	150	192	150	150
16	Area III - South	83	200	64	200	200
17	<b>TOTAL OFFICERS</b>	\$ 13,480	\$ 17,780	\$ 8,269	\$ 16,680	\$ 15,180

18	<b>STANDING COMMITTEES</b>					
19	Bylaws	\$ 162	\$ 500		\$ 500	\$ 500
20	Consumer Education	1,400	1,500	293	1,500	1,500
21	Legislative	14,341	15,000	8,344	15,000	15,000
22	Membership	46,785	35,000	20,068	35,000	35,000
23	Travel	809	1,000	177	1,000	1,000
24	Community Service	485	2,300	2,596	2,500	2,750
25	Finance	117	300	169	300	300
26	Member Benefits	860	750	1,201	1,000	1,000
27	Abenity	3,000	790	1,040	-	
28	Public Relations	1,551	3,150	2,804	5,000	5,000
29	Scholarship	1,901	1,500	1,268	1,750	1,500
30	Nominating	360	250	106	250	250
31	<b>TOTAL STANDING COMMITTEES</b>	\$ 71,771	\$ 62,040	\$ 38,067	\$ 63,800	\$ 63,800
32	<b>AD HOC COMMITTEES</b>					
33	Non Dues Revenue	-	1,000	171	1,000	500
34						
35	<b>TOTAL AD HOC COMMITTEES</b>	\$ -	\$ 1,000	\$ 171	\$ 1,000	\$ 500
36	<b>TOTAL COMMITTEES</b>	\$ 71,771	\$ 63,040	\$ 38,238	\$ 64,800	\$ 64,300

**Maryland Retired School Personnel Association**  
**Proposed Budget 2020-2021 - Page 3**  
**Expenditures**

LINE #	ACCOUNT NAME	ACTUAL 2018-2019	BUDGET 2019-2020	EXPENDED TO January 2020	REQUESTED BUDGET 2020-2021	PROPOSED BUDGET 2020-2021
1	<b>MRSRA NEWSLETTER</b>					
2	Publications	\$ 29,210	\$ 32,000	\$ 16,758	\$ 32,000	\$ 31,000
3	<b>TOTAL MRSRA NEWSLETTER</b>	\$ 29,210	\$ 32,000	\$ 16,758	\$ 32,000	\$ 31,000
4	<b>ANNUAL ACTIVITIES</b>				-	
5	Annual Business Meeting	\$ 22,971	\$ 30,000	\$ 1,326	\$ 26,000	\$ 24,750
6	Organization Handbook	-	750	750	750	750
7	Leadership Training	13,127	10,000	5,924	6,500	6,500
8	Endowment Fund	-	-			
9	Local Association Presidents' Workshop	4,272	5,000	2,999	5,000	5,000
10	<b>TOTAL ANNUAL ACTIVITIES</b>	\$ 40,369	\$ 45,750	\$ 10,999	\$ 38,250	\$ 37,000
11	<b>ADMINISTRATIVE</b>					
12	Salaries and Wages	\$ 208,288	\$ 215,211	\$ 131,129	\$ 227,338	\$ 227,338
13	Expense Account	12,863	6,500	3,202	6,500	6,500
14	Staff Development	807	1,000	50	1,000	1,000
15	Legal and Valuation Services	14,853	12,000	5,714	12,000	11,000
16	Auditor	13,635	13,300	12,150	13,550	13,550
17	Taxes (Corporate Income)	144	-	294	300	300
18	General Supplies	1,543	750	1,066	1,500	1,500
19	Office Supplies	6,463	7,500	3,181	6,000	6,000
20	Printing	7,655	5,000	2,044	5,000	5,000
21	Postage	168	150	86	150	150
22	Insurance	6,090	6,000	5,780	6,000	6,000
23	Telephone/Communication	2,681	2,484	1,901	3,252	3,252
24	Office Rent	69,791	70,815	41,134	72,231	72,231
25	Equipment/Office	1,517	2,500	636	2,000	2,000
26	Equipment Rental	4,969	5,080	2,713	4,288	4,288

27	Equipment Repairs and Maintenance	720	750	3,180	2,300	2,300
28	Maintenance - Software and Virus Protection	3,896	3,535	3,714	3,795	4,000
29	Web Development	48	388	388	400	400
30	Staff Retiree Health Trust		-			
31	<b>TOTAL ADMINISTRATIVE</b>	\$ 356,132	\$ 352,963	\$ 218,360	\$ 367,604	\$ 366,809

## Maryland Retired School Personnel Association

### Proposed Budget 2020-2021 - Page 4

#### Expenditures

LINE #	ACCOUNT NAME	ACTUAL 2018-2019	BUDGET 2019-2020	EXPENDED TO January 2020	REQUESTED BUDGET 2020-2021	PROPOSED BUDGET 2020-2021
1	<b>OTHER</b>					
2	Retiree Insurance	3,883	3,840	2,300	3,936	3,936
3	Reimbursement of Membership Dues	\$ 190		\$ 195	\$ 200	\$ 200
4	<b>TOTAL OTHER</b>	\$ 4,073	\$ 3,840	\$ 2,495	\$ 4,136	\$ 4,136
5	<b>UNCLASSIFIED</b>					
6	Intuit Charges/ Paypal Fees	\$ 240	\$ 350	\$ 168	\$ 350	\$ 350
7	Paypal Transaction Fees	321	450	523	500	500
8	Bank Charges	1,137	1,000	3,656	3,000	3,000
9	Payroll Taxes (FICA, Medicare, FUTA, SUTA)	16,207	16,942	10,254	17,522	17,522
10	Payroll Benefits (SEP IRA)	23,445	25,825	15,221	26,689	26,689
11	Payroll Benefits (Employee Insurance)	8,194	15,120	6,445	15,020	20,065
12	<b>TOTAL UNCLASSIFIED</b>	\$ 49,543	\$ 59,687	\$ 36,267	\$ 63,081	\$ 68,126
13	<b>TOTAL EXPENDITURES</b>	\$ 564,579	\$ 575,060	\$ 331,385	\$ 586,551	\$ 586,551
14	<b>TRANSFERS</b>					
15	Transfer to Investment Account	-	-		-	-
16	Local Association Dues	114,420	155,000	148,954	155,000	155,000
17	Scholarship Fund	1,909		180		
18	<b>TOTAL TRANSFERS</b>	\$ 116,329	\$ 155,000	\$ 149,134	\$ 155,000	\$ 155,000
19	<b>TOTAL EXPENDITURES &amp; TRANSFERS</b>	\$ 680,908	\$ 730,060	\$ 480,519	\$ 741,551	\$ 741,551

## NOTES ON THE BUDGET

**General Comment:** The budget reflects a conservative and balanced budget with no transfers of funding from MRSPA Reserve, i.e. "Pay as you go."

**Specific Notes:**

**Note 1 Revenue** - Membership dues revenue is based on the 12,577 dues paying members of record as of 1/2/2020. (Pg 1; Ln 3)

**Note 2 Revenue** - Non-Dues revenue is projected as a result of advertising and other sponsorships received due to actions of the Ad Hoc Committee on Non- Dues Revenue. (Pg 1; Line 12)

**Note 3 Committee Expenses** - reflect levels of expenditure and minor (\$250 or less) shifting of projected expenditures between standing committees. Reduction of \$500 (as agreed to by the As Hoc Committee on Non-Dues Revenue) is based on projected needs. (Pg 2; Ln 18-33)

**Note 4 Administration** - Staff salary reflected a 3% increase for all staff and a "catch up" of 4% for the Secretary who did not receive an increase in previous years. (Pg 3; Ln 12)

**Note 5 Administrative** - shows an increase of \$204 in anticipated software maintenance contract renewals. (Pg 3; Ln 28)

## FINANCE COMMITTEE MEMBERS

Dr. Stephen Raucher, Chair, Montgomery County  
 Brenda Barnes, Prince George's County  
 Dr. Debra M. Chance, Talbot County  
 George D. Denny Jr., Prince George's County  
 Ann Marie Downey, Washington County  
 Charles V. Gable Jr., Anne Arundel County  
 Alicia Hardisky, Anne Arundel County  
 Henrietta Lease, Garrett County  
 Sally W. Smith, Frederick County  
 Janet Williams, Baltimore City  
 Bev Yurek, Wicomico County





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## Take a Guided Tour of Historic St. Mary's City

-Bonnie Troxell

Things to do after you retire: Sit and watch TV or read books, but then again, maybe write a book or illustrate it.

Just ask members Ellyne Davis and Joyce Judd, who are retired teachers and residents of St Mary's County. They just finished their fourth collaboration with the newly published *Whispers from the Colonial Past - A Self-Guided Walking Tour for Visitors to Historic St. Mary's City*.



This new publication's format features a starting point for your tour of the historic city and guides you step-by-step via the spiral-bound book that easily folds for handling as you walk and read the research information gathered by Ellyne.

Skillfully drawn by Joyce, the beautiful and factual illustrations assist in identifying the real places and objects, as well as maps, visitor guides, interpreters, ad docents.

Myra Raspa, another retired teacher member from St. Mary's County, served as their editor. Her expertise as a high school English and Publications teacher served her well as the editor of the well-written book.

This St. Mary's City guidebook took a lot of research, according to Ellyne. Dr. Henry Miller, Director of Research and Maryland Heritage for Historic St. Mary's City, assisted with verifying facts to ensure accuracy.

Other books by Ellyne and Joyce are *The Chesapeake Cats and the Easter Surprise*, *Halloween Fright on a Chesapeake Night*, and Ellyne's *Top Tomato Cookbook*.

Published by Breton Bay Publishing, the two children's books are available on Kindle and *Whispers from the Colonial Past* is available at the Gift Shop at Farthing's Ordinary in historic St Mary's City. All of the books are available at [LynnneBDavis@gmail.com](mailto:LynnneBDavis@gmail.com).

For more information, contact their website at [bretonbaypublishing.com](http://bretonbaypublishing.com).



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### MRSPA CALENDAR

April 10-13 .....	Spring Break <i>MRSPA Office Closed</i>
May 13.....	Annual Business Meeting <i>Conference Call</i>
May 25 .....	Memorial Dday <i>MRSPA Office Closed</i>
June 3 .....	Executive Committee Meeting <i>MRSPA Office, Odenton</i>
July 29 .....	Local Presidents' Meeting <i>MRSPA Office, Odenton</i>

### MRSPA 2019/2020 TRIPS



**Charleston, Savannah, & Jekyll Island** – Mayflower Tour, Liz Unger, April 17 – 23, 2020, 443-904-4540 or [poppy4100@aol.com](mailto:poppy4100@aol.com) or Debbie Martinez 810-797-5710 or [debbie@mayflowercruisesandtours.com](http://debbie@mayflowercruisesandtours.com)

**Southwest National Parks** – Grand Circle Travel, Amanda Turrell, May 23 – June 2, 2020, 1-800-955-1925 or [aturrell@oattravel.com](mailto:aturrell@oattravel.com) **CODE: GO-28192**

**Newfoundland & Labrador** – Globus Tour with Palms and Peaks Travel, Karen Allanach, June 12 – 24, 2020, 301-442-6658 [karen@palmsandpeaks.com](mailto:karen@palmsandpeaks.com)

**Alaska Cruise Tour** – Cruises Plus, Carl Love, July 31 – August 12, 2020 410-530-1842 or [carlcruisesplus1@gmail.com](mailto:carlcruisesplus1@gmail.com)

**Imperial Cities with Oberammergau Passion Play** – Collette Travel, Jerard Welch, August 5 – 15, 2020 1-410-296-8330 or [jwelch@collette.com](mailto:jwelch@collette.com)

**Ireland in Depth** – Grand Circle Tour, Amanda Turrell, August 26 – September 15, 2020, 1-800-955-1925 or [aturrell@oattravel.com](mailto:aturrell@oattravel.com) **CODE: GO-28192**

**Texas Cowboy Country** – Mayflower Tour, Liz Unger, October 17 – 25, 2020, 443-904-4540 or [poppy4100@aol.com](mailto:poppy4100@aol.com) or Debbie Martinez 810-797-5710 or [debbie@mayflowercruisesandtours.com](http://debbie@mayflowercruisesandtours.com)

**Rhine River Boat Cruise/Christmas Markets** – Avalon Tour with Palms and Peaks Travel, Karen Allanach, December 12 – 19, 2020 301-442-6658 [karen@palmsandpeaks.com](mailto:karen@palmsandpeaks.com)

**Remember to say you are a *MRSPA* member, family member or friend when calling or emailing travel vendors!**