

**Maryland Retired School  
Personnel Association  
Annual Business Meeting  
Celebrating**



**Virtual  
Via Zoom  
May 12, 2021**

*MRSPA "C's" You...through Communication, Commitment, Community*

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Es



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<sup>1</sup> Loans subject to credit qualifications and approval. Financing is available with 3% down of your home's appraised value. Expected monthly principal and interest payment for a 30-year fixed conventional mortgage of \$339,500 at an interest rate of 3.375% with zero points (which is an equivalent APR of 3.748%) and a payment of \$1,500.92. Total payment is \$540,329.07. APR as low as 3.748% for a 30-year fixed conventional mortgage. Rates are subject to change without notice. The interest rates, annual percentage rates (APRs), discount points and rebates shown are subject to change without notice.

<sup>2</sup> Interest will continue to accrue during the 90 days deferred period.

<sup>3</sup> Interest will continue to accrue during July and August when payments are skipped. Once you make your loan payment in June, the loan due date will automatically advance to September.

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# MRSPA Annual Business Meeting

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## *Agenda*

1. Call to Order
2. Pledge of Allegiance
3. Introduction of Guests..... George D. Denny, Jr.
4. Approval of Agenda and Announcements..... George D. Denny, Jr.
5. Delegate Registration Report..... Lonna Siskind
6. Minutes of 2020 Meeting..... Janet Williams..... 5
7. Treasurer's Report..... Alicia Hardisky..... 7
8. President's Report..... George D. Denny, Jr..... 12
9. Vice President's Report..... Dr. Debbie M. Chance..... 13
10. Executive Director's Report..... Wanda Ruffo Twigg..... 14
11. Nominating Committee Report..... Ann Marie Downey.....59
12. Election of 2021-2022 Officers and Nominating Committee Members
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14. Standing Committee Reports:
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  - Community Service Awards Presentation

# MRSPA Annual Business Meeting

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Travel.....	Vacant.....	63
16.	Unfinished Business	
17.	New Business	
	Installation of Officers.....	Ann Marie Downey
	Recognition and Appreciation.....	George D. Denny, Jr.
18.	Announcements	
19.	Adjournment	

**Maryland Retired School Personnel Association**  
**Annual Business Meeting via Conference Call Minutes**  
**May 13, 2020**

1. Call to Order: A quorum being present, President Ann Marie Downey called the teleconference meeting to order at 10:05 a.m. All Board Members were present on the call.
2. Welcome: Ann Marie welcomed everyone and thanked them for participating in the call. A moment of silence was held acknowledging our hospital workers, families dealing with the virus and those who have lost family members.
3. Approval of Agenda and Announcements: Ann Marie Downey, President, reviewed the scope of the meeting, including the Election, 2021 Proposed Budget, the Treasurer's Report and Approval of the 2019 Annual Business Meeting Minutes. Hearing no objection, the agenda was accepted as modified.
4. Minutes of 2019 Meeting: Minutes were approved as presented without objection.
5. Treasurer's Report: Alicia Hardisky, Treasurer, reviewed pages 9-12 as presented in the accompanying ABM Book.  
Page 9: Lincoln Financial mutual fund balance is lower due to the economic downturn because of the pandemic.  
Page 10: The projected transfer of funds from investments will not occur, as it occurred in the 2019 fiscal year. Membership dues are up from what was expected in the 2020 budget.  
Page 11-12: Expenses are "thrown up in the air" due to economic times. Our ABM meeting expenses will be significantly less. Other expenses are ongoing. Discussion ensued about ABM expenses already paid which are now being held for the 2021 ABM. Staff will research how expenses incurred in the 2020 fiscal year that will support the 2021 ABM will be booked. There will be an additional expense for the recent mailing about this special ABM of about \$4000 that will impact the 2020 ABM line item. A question was raised about unused funds being moved into the Reserves account at end of the budget year. This will be evaluated at year's end. The pandemic's effect on membership recruitment for 2021 has yet to be realized.  
Ann Marie Downey, President, stated that the March 30, 2020 Treasurer's Report will be filed for audit as presented.
6. Nominating Committee Report: Charlie Gable, Vice President and Chair of the Nominating Committee, referred to page 59 of the ABM Book and reviewed the nominees for election. Nominees are Dr. Debbie Chance, Vice President; Janet Williams, Secretary; and Joyce Cummings and Sharyn Doyle, Non-Board Members of the Nominating Committee.
7. Election of 2020-2021 Officers and Nominating Committee Members: Each nominee was declared elected by acclamation by President Ann Marie Downey.

8. Finance Committee Report: The Proposed 2021 Budget was presented and discussed. Referring to pages 49-53 in the ABM Book, Dr. Stephen Raucher, Finance Committee Chair, reviewed the Proposed 2021 Budget as moved and presented by the Committee. A voice vote was taken and the motion passed with unanimous approval.

Ann Marie Downey, President, referred Board Members to the last few pages of the ABM Book where the ads by sponsors were placed, a direct result of the Ad Hoc Committee on Non-Dues Revenue.

9. New Business: All items listed will take place as soon as the virus permits. Ann Marie Downey, President, thanked everyone for their support during her term as President. She extended thanks to staff, and departing Board Members (Bev Yurek, Ruth Clendaniel, Harold Siskind, Judy Reiff and Sharyn Doyle) and those repositioning (Charlie Gable, Dr. Debbie Chance, and Janet Williams).

10. Announcements:

Wanda Twigg, Executive Director, reported on the success of the MD Food Bank Drive. The original goal of \$1945 has been exceeded with a new total of \$2,363 as of this morning. She also requested a \$500 donation from MRSPA to be made with the funds from Community Service account or the Annual Business Meeting account. John Sisson moved that MRSPA donate \$500 from the Community Service account. Harold Siskind seconded the motion. A voice vote was taken and the motion unanimously passed.

Adjournment: The meeting/conference call was adjourned at 10:37 a.m.

Respectfully submitted,

Sharyn Doyle  
MRSPA Secretary

	<b>MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION</b>				
	<b>TREASURER'S REPORT</b>				
	<b>Statement of Assets, Liabilities and Net Assets</b>				
	<b>3/31/2021 (Unaudited)</b>				
	<b>ITEM</b>	<b>CODE</b>	<b>TYPE</b>	<b>AMOUNT</b>	<b>BALANCE</b>
	<b><u>ASSETS</u></b>				
	<b>CURRENT ASSETS:</b>				
<b>1</b>	<b>CHECKING</b>				
<b>2</b>	M&T Bank	1001	Checking	\$41,712.90	
<b>3</b>	M&T Bank	1005	Money Market	\$201,609.22	
<b>4</b>	<b>CHECKBOOK BALANCE</b>				\$243,322.12
<b>5</b>					
<b>6</b>	<b>MUTUAL FUND</b>				
<b>7</b>	Lincoln Financial	1352		\$622,124.38	
<b>8</b>	<b>TOTAL MUTUAL FUNDS</b>				\$622,124.38
<b>9</b>	<b>TOTAL CURRENT ASSETS</b>				\$865,446.50
<b>10</b>	<b>TOTAL ASSETS</b>				<b>\$865,446.50</b>
<b>11</b>	<b><u>LIABILITIES AND NET ASSETS</u></b>				
<b>12</b>	<b>LIABILITIES:</b>				
<b>13</b>	<b>CURRENT LIABILITIES:</b>				
<b>14</b>	Credit Cards			\$100.00	
<b>15</b>	Payroll Liabilities	2100		\$705.34	
<b>16</b>	<b>TOTAL LIABILITIES</b>				\$805.34
<b>17</b>	<b>UNRESTRICTED:</b>				
<b>18</b>	Net Assets Beginning of Year	3000		\$579,049.14	
<b>19</b>	Change in Net Assets			<b>\$280,278.55</b>	
<b>20</b>	<b>TOTAL NET ASSETS</b>				\$859,327.69
<b>21</b>	<b>TOTAL LIABILITIES AND NET ASSETS</b>				<b>\$860,133.03</b>
<b>22</b>	<b>MRSPA Endowment (Scholarship)Fund (Restricted)</b>				
<b>23</b>	Balance Prior to Market Value Adjustment				\$160,766.60
<b>24</b>	<b>October 1, 2020 through December 31, 2020</b>				
<b>25</b>	Contributions & Reinvestments & Earnings				\$9,238.02
<b>26</b>	Fund Disbursements				(1,800.00)
<b>27</b>	Management Fees				(770.50)
<b>28</b>	Market Value as of September 30, 2020				\$154,099.08
<b>29</b>	Market Value Adjustment (capital gains, interest, dividends)				\$16,297.27
<b>30</b>	<b>Market Value September 30, 2020</b>				<b>\$177,063.87</b>
<b>31</b>	<b>MRSPA Retiree Health Trust</b>				
<b>32</b>	<b>MRSPA Retiree Health Trust FY 2020-2021</b>				
<b>33</b>					
<b>34</b>	Lincoln Financial Health Trust				108,055.11
<b>35</b>					<b>\$108,055.11</b>

MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION					
TREASURER'S REPORT - Statement of Revenue					
Statement of Revenue					
3/31/2021 (Unaudited)					
	ACCOUNT NAME	CODE	BUDGET	REVENUE	VARIANCE
	<b>BALANCE FORWARDED:</b>				
1	Transfer from Investment Account		\$0.00	\$0.00	\$0.00
2	<b>TOTAL BALANCE BROUGHT FORWARD</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
3	<b>REVENUE:</b>				
4	<b>MEMBERSHIP DUES</b>				
5	MRSPA Total		\$565,965.00	\$541,976.00	-\$23,989.00
6	MRSPA (FY 20-21)	6052	\$0.00	\$541,976.00	
7	MRSPA (FY 21-22)		\$0.00	\$0.00	
8	<b>TOTAL MEMBERSHIP DUES</b>	<b>6000</b>	<b>\$565,965.00</b>	<b>\$541,976.00</b>	<b>-\$23,989.00</b>
9	<b>PROGRAM</b>				
10	Program	6100	\$0.00	\$0.00	\$0.00
11	Travel Commissions	6102	\$3,500.00	\$0.00	-\$3,500.00
12	Reimb/Miscellaneous	6104	\$1,000.00	\$0.00	-\$1,000.00
13	Reimb/Mailing	6107	\$0.00	\$0.00	\$0.00
14	Annual Meeting	6105	\$0.00	\$0.00	\$0.00
15	Facilities Use	6111	\$0.00	\$0.00	\$0.00
16	Retirement Folder Ads	6113	\$0.00	\$0.00	\$0.00
17	<b>TOTAL PROGRAM</b>	<b>6100</b>	<b>\$4,500.00</b>	<b>\$0.00</b>	<b>-\$4,500.00</b>
18	<b>INVESTMENTS</b>				
19	Interest on Money Market Savings & CD's	6501	\$150.00	\$115.06	-\$34.94
20	Investment Income Dividends	6503	\$0.00	\$89,339.96	\$89,339.96
21	<b>TOTAL INTEREST ON SAVINGS</b>	<b>6500</b>	<b>\$150.00</b>	<b>\$89,455.02</b>	<b>\$89,305.02</b>
22	<b>GAIN/(LOSS) ON INVESTMENT FUNDS</b>				
23	Unrealized Losses on Investments	6601	\$0.00	\$0.00	\$0.00
24	Unrealized Gains on Investments	6600	\$0.00	\$0.00	\$0.00
25	<b>TOTAL GAIN/(LOSS) ON INVESTMENT FUNDS</b>	<b>6600</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
26	<b>MISCELLANEOUS REVENUE</b>				
27	Non Dues Revenue	6802	\$10,000.00	\$0.00	\$0.00
28	Miscellaneous Income-Other (Includes Lists)	6901	\$2,000.00	\$7,676.39	\$5,676.39
29	MRSPA Fund Raffle	6907	\$0.00	\$1,420.00	\$1,420.00
30	<b>TOTAL MISCELLANEOUS</b>	<b>6900</b>	<b>\$12,000.00</b>	<b>\$9,096.39</b>	<b>-\$2,903.61</b>
31	<b>TOTAL CURRENT PERIOD REVENUE</b>		<b>\$582,615.00</b>	<b>\$640,527.41</b>	<b>\$57,912.41</b>
32	<b>TOTAL REVENUE</b>		<b>\$582,615.00</b>	<b>\$640,527.41</b>	<b>\$57,912.41</b>
33	<b>INCOMING TRANSFERS</b>				
34	Local Associations Membership Dues Total		\$155,000.00	\$149,892.00	-\$5,108.00
35	LA (FY 20-21)	6052	\$0.00	\$149,892.00	\$0.00
36	LA (FY 21-22)	6041	\$0.00	\$0.00	\$0.00
38	Retiree HealthCare - Lincoln Financial Transfer	6906	\$2,755.00	\$2,061.90	-\$693.10
39	Retiree HealthCare - Retiree Contribution	6905	\$1,181.00	\$923.27	-\$257.73
40	<b>TOTAL INCOMING TRANSFERS</b>		<b>\$158,936.00</b>	<b>\$152,877.17</b>	<b>-\$6,058.83</b>
41	<b>TOTAL BAL FORWARD + REVENUE + TRANSFERS</b>		<b>\$741,551.00</b>	<b>\$793,404.58</b>	<b>\$51,853.58</b>

MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION					
TREASURER'S REPORT					
Statement of Expenses					
3/31/2021 (Unaudited)					
		CODE	BUDGET	EXPENSES	VARIANCE
	<b>EXPENSES:</b>				
	<b>OFFICERS</b>	<b>100</b>			
1	President	101	\$5,000.00	\$836.46	\$4,163.54
2	Immediate Past President	102	1,500.00	100.00	1,400.00
3	President - elect	103	0.00	0.00	0.00
4	Secretary	104	200.00	0.00	200.00
5	Treasurer	105	400.00	102.50	297.50
6	Board of Directors	106	4,200.00	1,056.17	3,143.83
7	Executive Committee	107	1,300.00	35.00	1,265.00
8	Vice President	109	1,000.00	29.89	970.11
9	Area Directors	<b>200</b>			
10	Area I - West	206	500.00	0.00	500.00
11	Area I - East	207	180.00	0.00	180.00
12	Area II - North	208	200.00	0.00	200.00
13	Area II - South	209	350.00	0.00	350.00
14	Area III - North	210	150.00	22.68	127.32
15	Area III - South	211	200.00	0.00	200.00
16	<b>TOTAL OFFICERS' EXPENSES</b>		<b>\$15,180.00</b>	<b>\$2,182.70</b>	<b>\$12,997.30</b>
17	<b>STANDING COMMITTEES</b>	<b>300</b>			
18	Bylaws	303	500.00	0.00	500.00
19	Consumer Education	304	1,500.00	15.00	1,485.00
20	Legislative	305	15,000.00	8,742.79	6,257.21
21	Membership	307	35,000.00	33,900.74	1,099.26
22	Travel	311	1,000.00	28.26	971.74
23	Community Service	312	2,750.00	85.50	2,664.50
24	Finance	313	300.00	23.00	277.00
25	Member Benefits	315	1,000.00	3.00	997.00
27	Public Relations	317	5,000.00	1,016.14	3,983.86
28	Scholarship	318	1,500.00	64.54	1,435.46
29	Nominating	319	250.00	2.80	247.20
33	<b>TOTAL STANDING COMMITTEES</b>		<b>\$63,800.00</b>	<b>\$43,881.77</b>	<b>\$19,918.23</b>
30	<b>AD HOC COMMITTEES</b>				
31	Non Dues Revenue	324	500.00	0.00	500.00
32			0.00	0.00	0.00
33	<b>TOTAL AD HOC COMMITTEES</b>		<b>500.00</b>	<b>0.00</b>	<b>500.00</b>
34	<b>TOTAL COMMITTEES</b>		<b>\$64,300.00</b>	<b>\$43,881.77</b>	<b>\$20,418.23</b>

	<b>MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION</b>				
	<b>TREASURER'S REPORT</b>				
	<b>Statement of Expenses</b>				
	<b>3/31/2021</b>				
	<b>ACCOUNT NAME</b>	<b>CODE</b>	<b>BUDGET</b>	<b>EXPENSES</b>	<b>VARIANCE</b>
	<b>MRSPA NEWSLETTER</b>				
1	Publications	309	\$31,000.00	\$14,140.53	\$16,859.47
2	<b>TOTAL MRSPA NEWSLETTER</b>		<b>\$31,000.00</b>	<b>\$14,140.53</b>	<b>\$16,859.47</b>
3	<b>ANNUAL ACTIVITIES</b>				
4	Annual Business Meeting 2021	601	\$24,750.00	1,550.27	\$23,199.73
5	Organization Handbook	603	750.00	0.00	750.00
6	Leadership Training	606	6,500.00	87.10	6,412.90
7	Endowment Fund	607	0.00	382.35	(382.35)
8	Local Association Presidents' Workshop	610	5,000.00	294.49	4,705.51
9			0.00	0.00	0.00
10	<b>TOTAL ANNUAL ACTIVITIES</b>		<b>\$37,000.00</b>	<b>\$2,314.21</b>	<b>\$34,685.79</b>
11	<b>ADMINISTRATIVE EXPENSES</b>				
12	Salaries and Wages	701	\$227,338.00	\$151,589.94	\$75,748.06
13	Expense Account	705	6,500.00	632.26	5,867.74
14	Legal and Valuation Services	706	11,000.00	5,627.50	5,372.50
15	Auditor	707	13,550.00	12,925.00	625.00
16	Bookkeeping	708	0.00	4,670.00	(4,670.00)
17	Staff Development	709	1,000.00	215.00	785.00
18	Taxes (Corporate Income)	710	300.00	260.00	40.00
19	Staff Retiree Health Trust	712	0.00	0.00	0.00
20	Equipment Repairs and Maintenance	721	2,300.00	652.21	1,647.79
21	General Supplies	722	1,500.00	627.15	872.85
22	Office Supplies	723	6,000.00	5,838.34	161.66
23	Postage	724	150.00	277.45	(127.45)
24	Insurance	725	6,000.00	5,318.00	682.00
25	Office Technology/Equipment	726	2,000.00	1,956.42	43.58
26	Telephone/Communication	727	3,252.00	2,115.16	1,136.84
27	Office Rent	728	72,231.00	52,305.13	19,925.87
28	Equipment Rental	729	4,288.00	3,368.67	919.33
29	Computer Maintenance	730	4,000.00	3,265.67	734.33
30	Web Hosting	732	0.00	0.00	0.00
31	Web Development	733	400.00	387.88	12.12
32	Printing	734	5,000.00	1,134.30	3,865.70
33	<b>TOTAL ADMINISTRATIVE EXPENSES</b>		<b>\$366,809.00</b>	<b>\$253,166.08</b>	<b>\$113,642.92</b>
34	<b>OTHER</b>				
35	Contingency Fund	801	\$0.00	\$0.00	\$0.00
36	Refund	805	0.00	0.00	0.00
37	Reimbursement of Membership Dues	807	\$200.00	\$480.00	-\$280.00
38	Retiree Insurance	811	\$3,936.00	\$3,111.68	\$824.32
39	<b>TOTAL OTHER</b>		<b>\$4,136.00</b>	<b>\$3,591.68</b>	<b>\$544.32</b>



	<b>MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION</b>				
	<b>TREASURER'S REPORT</b>				
	<b>Statement of Expenses</b>				
	<b>3/31/2021</b>				
	<b>ACCOUNT NAME</b>	<b>CODE</b>	<b>BUDGET</b>	<b>EXPENSES</b>	<b>VARIANCE</b>
	<b>UNCLASSIFIED</b>				
1	Intuit Charges		\$350.00	\$101.75	\$248.25
2	Bank Charges		3,000.00	1,176.52	1,823.48
3	Paypal Transaction Fees		500.00	646.33	(146.33)
4	Payroll Taxes (FICA, Medicare, FUTA, SUTA)		17,522.00	11,864.38	5,657.62
5	Payroll Benefits (SEPIRA)		26,689.00	17,156.55	9,532.45
6	Payroll Benefits (Health,Dental, LTD, LIFE)		20,065.00	12,797.53	7,267.47
7	<b>TOTAL UNCLASSIFIED</b>		<b>\$68,126.00</b>	<b>\$43,743.06</b>	<b>\$24,382.94</b>
8					
9	<b>TOTAL EXPENSES</b>		<b>\$586,551.00</b>	<b>\$363,020.03</b>	<b>\$223,530.97</b>
10	<b>TRANSFERS</b>				
11	Transfer from Investment Account		\$0.00	\$0.00	\$0.00
12	Transfer to Investment Account		\$0.00	0.00	\$0.00
13	Local Association Dues		155,000.00	149,861.00	(5,139.00)
14	LA (FY 20-21)	527	0.00	149,861.00	0.00
15	LA (FY 21-22)	528	0.00	0.00	0.00
16	MRSPA Fund Raffle Transmittals		0.00	245.00	(245.00)
17			0.00	0.00	0.00
18	<b>TOTAL OUTGOING TRANSFERS</b>		<b>\$155,000.00</b>	<b>\$150,106.00</b>	<b>(\$5,384.00)</b>
19	<b>TOTAL EXPENDITURES + TRANSFERS</b>		<b>\$741,551.00</b>	<b>\$513,126.03</b>	<b>\$218,146.97</b>
20	<b>CHANGE IN NET ASSETS</b>				
21	Current Period Revenue + Transfers			<b>\$793,404.58</b>	
22	Current Period Expenses + Transfers			513,126.03	
23	<b>CHANGE IN NET ASSETS</b>			<b>\$280,278.55</b>	
24					
25	<b>REVENUE OVER EXPENSES</b>			<b>\$280,278.55</b>	

## President's Annual Message

"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible." -Francis of Assisi

During the past year members of MRSPA and the locals that serve the 23 counties and Baltimore City have been forced to deal with issues unique to all of us. Local presidents and MRSPA struggled with questions of how or whether to meet, how to meet the increasing needs of our communities, and how to recognize the accomplishments of students and teachers in a primarily virtual learning environment. As the year progressed it became obvious that members were finding ways to do all of those things successfully, albeit in a more limited scope than they would have liked.

Our theme this year has been *MRSPA "C's" You...through Communication, Commitment, Community*. As you read the reports in this booklet you will see that "ordinary" people have put forth "extraordinary" effort to make this year a success, while protecting the well-being of all of our members. Locals have made concerted efforts to communicate with their members and to show their commitment to meeting community needs. I am proud of all the efforts being made in our State Committees and in our locals every day of every week.

As we elect new officers and recognize the outstanding accomplishments of many of our members, I challenge you to help recruit new members and increase the recognition of MRSPA and your local in each of your communities.

I look forward to "seeing" each of you in the coming months. Meanwhile, stay safe and keep doing the impossible.

George D. Denny, Jr.  
MRSPA President

## Vice President's Report

During the month of November 2020, a work group was charged with the task of developing a statement that would reflect our beliefs and values as related to diversity and inclusion. I chaired this committee of dedicated members which included Janet Williams, Secretary; Marshall Peterson, Addie Kaufman, Tillie Barckley, Fred Evans, and Wanda Twigg, Executive Director.

Sample diversity statements were presented and discussed as a springboard for the group's work. Committee members shared personal experiences and the impact of these experiences on their lives. Much discussion ensued regarding the common values that members of MRSPA share and that were important to include in the final product. The work group also discussed the use of this statement as a recruitment tool, therefore wanting to keep it broad enough to attract a variety of potential members.

In summary, the work group forwarded the following statement and heading to the MRSPA Board of Directors for their consideration during their December 9, 2020 meeting. The Board voted unanimously to accept the proposed statement, which reads as follows:

### **Commitment to Diversity and Inclusion**

***We, the Maryland Retired School Personnel Association, are evolving to reflect the goals and aspirations of a contemporary organization. Through our shared values, we create an environment where all members are included, respected, and appreciated.***

Dr. Debbie M. Chance  
Vice President

## Executive Director's Annual Report

Even as the state and country shut down because of the COVID-19 Pandemic, protecting the retirement benefits of our over 13,000 members continued to be the top priority of the Maryland Retired School Personnel Association. In 2020-2021, MRSPA gained 408 new members, but lost 877. This is a net loss of 469 members. We will remember 471 members on May 12, 2021, some of whom we lost to COVID-19.

As the pandemic wore on last spring, NRTA offered the "We Care" grant program to state affiliates who were working to stay connected to their members either digitally or on paper. MRSPA applied for and was given a \$3,000 grant which helped offset the cost of mailing our summer *Consumer Connection* to all members without an email address and assisted us with boosting our Facebook page to more people for greater visibility. Additionally, we worked closely with AARP MD as they planned a series of tele-town halls for their members who were struggling with parenting, home-teaching, and working at home during the pandemic. MRSPA members volunteered as call screeners and expert panelists for the very successful series.

Recruiting and retaining members to maintain our strength as an association in Annapolis continues to be the focus of our committee work, along with staying connected to our locals and members during the pandemic. The Membership Committee updated their section of the MRSPA Resource Manual, which was shared with local leaders for their information and use. MRSPA has partnered with AMBA to assist us in our recruitment and retention efforts. Our mini-grant program continued through the pandemic to provide small grants to teachers in each of our six geographic regions. This program and our scholarship program provide opportunities for MRSPA and locals to be seen positively in the public schools where our future potential members work. New trips were planned by the Travel Committee. MRSPA conducted meetings via telephone and through Zoom to ensure the work of the organization continued uninterrupted throughout the pandemic.

As the 11 standing committees met during 2020-2021, new member benefits were added, and webinars were held on consumer education and member benefit topics of interest. Changes to the website and Facebook page were made regularly. Multiple editions of the *MRSPA News* and *Consumer Connection* were created and distributed. The Legislative Committee met every two weeks during the legislative session to review and discuss bills. Legislative Updates were shared regularly with the members via Constant Contact, as were Member Benefits spotlights. Staff worked diligently to maintain their usual excellent customer service and day to day work, as directed by the committees and the Board, on behalf of our members. We lost our office manager in October and have hired a bookkeeping company to perform many of the duties of the former office manager. I truly cannot speak highly enough of the staff performance during quarantine.

A successful Leadership Workshop that focused on community service initiatives in the locals was held virtually in September, and the Legislative Workshop was held virtually in January.

While the locals are working hard to recruit new members, the state membership committee, reviewed and continued incentives to boost membership. It will require all of us working together to improve our visibility to and recruitment of new members to MRSPA to offset the losses we incur. This work is paramount if we want to remain viable and relevant to our current and future members.

It is a pleasure to work with and for the dedicated members and staff of MRSPA. Thank you for the opportunity to serve as your director.

Wanda Ruffo Twigg  
Executive Director

## **Area I West**

Since March 2020, none of the three locals in my Area have met in person. I contacted all by email. Garrett County has not met. The Allegany group was to notify me if/when they will meet. Both Garrett and Allegany are searching for new presidents.

The Washington County local notified me of an Executive Board meeting they planned to hold but it was not possible for me to make that meeting. I have attempted to work with the locals as much as possible when asked to do so.

During this pandemic, I have joined via phone or Zoom the following MRSPA committee meetings: Community Service, Nominating, Finance, and Executive. I have been present via Zoom for all MRSPA Board meetings as well.

Henrietta Lease  
Area I West Director

## Allegany County Retired School Personnel

The Allegany County Retired School Personnel (ACRSP) organization enjoyed socialization and informational presentations at our monthly luncheon meetings since July 2019 including the following presentations:

- Dr. Cynthia Bambara, President of Allegany College of Maryland, shared new programs and Vocational Training available at ACM and invited members to view the newly renovated Tech Building.
- Mr. Alexander Miltenberger presented services available to seniors through Allegany Law and responded to many questions about wills and estate planning.
- Ms. Kara Kennel shared Student Service Learning opportunities in ACPS and explained the status of ACPS student involvement in the Allegany Museum Project.
- Ms. Peggy Wilson addressed What to Look for in Choosing a Nursing Home. She pointed out obvious but often not thought about indicators of care that are often overlooked during visitation and searching for care of a loved one.
- On a lighter note, we also enjoyed doing chair exercises with Judy Snyder, a member, and a virtual bake sale that supports door prizes and lunch for our speakers.

Likewise, the 2020 year started off with a full agenda of guest speakers:

- In January, we enjoyed the presentation of the annual legislative program presented by Senator George Edwards and Allegany County Commissioner, Jake Shade.
- In February, many misconceptions about the local use of medical marijuana were dispelled by Ms. Sharon Merling, General Manager of Allegany Medical Marijuana Dispensary.
- The March program was two- fold: Salvation Army Capt. Ronnette Smith discussed the need for volunteers to help fulfill the organization's role in the community and the ACEA UniServ Director Evan West gave an update on the status of the Blueprint for Maryland's Future (Kirwan Commission Recommendations) in the legislature. **Then COVID hit!**

We all know the "stay at home order" wreaked havoc with any plans, personal or organizational. ACRSP leadership chose to err on the side of safety due to the age of our retirees cancelling all events till September. On Monday, September 21, 2020 Executive Board members met at a local eatery and wearing masks and social distancing opted to continue our moratorium till January 2021. An Executive Board phone poll in January cancelled events till May 2021. During this time, we have lost many members including president- elect, Jay Stevens on November 8, 2020 and Publicity Committee Chair, Mary Virginia Alderton on June 20, 2020.

However, dedicated members continued to work behind the scenes nominating Ms. Rita Schoenadel for the MD Senior Citizen Hall of Fame and soliciting graduates for our scholarship awards which we hope to be able to present in person in May. The organization contributed \$500 to the Toys for Happiness campaign and members were encouraged to make donations to the local food pantries and to donate toys or money to support the Toys for Happiness campaign.

MRSPA Zoom meetings have been attended by Executive Board members and an ACRSP Executive Board Zoom meeting in April will decide if/when we'll begin meeting again in person.

Karen Bundy  
Acting President

## Garrett County Retired School Personnel Association

Under normal circumstances GCRSPA only has two membership luncheons per year. Our last luncheon was in September 2019. Our Executive Committee did meet in August 2020 to discuss necessary business and to decide whether to attempt to meet in person or by Zoom for our fall luncheon. The group decided not to meet at all. We did, however, decide to distribute our newsletter as usual, at the time our meeting would have occurred in September. The Community Service project for the fall was for members to support our Scholarship Fund, which is handled through the Garrett College Foundation.

Since that time our contact with members has only been through email which does not reach all members. We have kept members updated through forwarding the MRSPA *Consumer Connection*, Legislative Updates and other news from MRSPA and NRTA. Several of our members have tried to keep our Laundry Book Baskets project going when possible.

We anticipate another Executive Committee meeting in April 2021 as it will be time for a Spring Luncheon and another newsletter in May. We have gained a few new members and are hopeful that one day soon we can meet them face-to-face.

Henrietta Lease  
Past President

# Washington County Retired Educational Personnel Association

Our Executive Board meets quarterly in July, October, January, and April. These meetings are used to plan events for the organization. The pandemic put a halt to social activities as we had provided in the past, but we did continue with our quarterly meetings. Luncheons, dinners, and other social activities were cancelled.

We honored our six scholarship recipients who intend to major in or continue their major in education. Recipients each qualified for \$1,000 toward their educational expenses.

At our first Zoom meeting, we were able to approve our budget for the fiscal year. We also presented our slate of officers for WCREPA at that time. We strived to keep members connected by reaching out via Zoom meetings, e-mails, phone calls, and text messages. Newsletters continued to be sent, our Facebook page was updated at least monthly, and our website, [www.wcrepa.net](http://www.wcrepa.net), was kept current. In October, we met in person for our quarterly Executive Board meeting at The Grille at Runways. The restaurant graciously opened their doors to us for a breakfast meeting before they opened to the public for lunch. We were socially distanced and were able to conduct our meeting and share documents necessary to complete our tasks.

In our efforts to recruit new members, 59 new retiree packets were mailed out in the summer, with another 16 mailed in October.

On September 16, Kathleen Pleasant, Ann Marie Downey, and Karen Teach participated in the MRSPA Zoom Leadership Workshop. This was a great time to share how each county was trying to stay connected with their members.

This year we had two nominations for the Outstanding Member Service Award and chose to honor both for their outstanding contributions/participation in the activities of this Association on the local, state, or national levels and for continuing participation in educational, faith-based, or community projects. Catherine Grantham and Sue Dorsey were our honorees. Because of the pandemic, weather, and personal conflicts, we delayed presentations until the end of January in the front yard of one of the recipient's homes.

Our Hits and Misses bowling league did start their season in the fall. There are 40 ladies who participate in this activity. The team went on hiatus when the positivity rate for COVID-19 soared. They resumed play on March 2, 2021.

WCREPA has a community outreach project at our December luncheon yearly. We sent out notices and posted on our web and Facebook pages that Meals on Wheels was our Community Outreach for December. The response was overwhelming, and we ended up presenting \$2,000 to this organization in December and another \$55 in January.

WCREPA members Kathy Kelsey, Ann Marie Downey, and Karen Teach participated in the annual MRSPA Legislative Workshop that took place via Zoom on January 26. Karen Teach will be participating in the MRSPA Local Presidents' Meeting on Zoom on March 17.

Our next Executive Board Meeting will be held again at The Grille at Runways on April 20. At that time, we hope that many of our board members will have been vaccinated. Our goal is to meet in person at our annual picnic in September. Time will tell if that occurs.

Catherine Grantham and Karen Teach  
Co-Presidents



## Area I East

During 2020-2021, due to the pandemic, my role as Area Director has changed significantly. Unfortunately, my favorite part, meeting with locals in person has not been possible.

During the month of May, I had the opportunity to serve as a telephone call screener for two AARP/MRSPA Town Hall meetings dealing with education in the time of COVID.

Thanks to Zoom, I was able to participate in MRSPA Executive Committee meetings, Board of Directors meetings, Nominating Committee meetings, and Finance Committee meetings throughout the year. It is great to have the technology that allows us to continue to work together, almost in person, to support our retirees.

In October, again thanks to Zoom, I was delighted to attend Howard County's general membership meeting. Their meeting was extremely well organized and personalized. Also, because of Zoom technology, I have been able to participate in Frederick County's Board meetings and a general membership meeting. Holding Zoom general meetings and sending out newsletters has helped some of the locals to keep in touch with their members during this unprecedented time.

In addition to the meetings mentioned above, I also attended an extremely informative Legislative Workshop, an Area III South Meeting, and have emailed the locals in Area I East just to keep in touch.

Although this year has certainly presented all of us with many challenges, with the prospect of us all getting vaccinated, things are definitely looking up. With the thought of better days ahead I want to share this quote from Thick Nhat Hank: "Hope is important because it can make the present less difficult to bear. If we believe that tomorrow will be better, we can bear hardship today".

Sally Smith  
Area I East Director

## **Carroll County Retired School Personnel Association**

This was the third year for Carroll County's \$1,000 scholarship to be used for a CCPS employee's continuing education. This was inspired by the MRSPA scholarship and the recipients' presentations at the annual business meetings. We awarded two \$1,000 scholarships in our first year, and one scholarship each of the last two years. This year's winner was Miranda Ferrante, a permanent substitute teacher at Manchester Valley High School. She will complete her graduate studies in counseling.

Our winter luncheon featured the announcement of South Carroll High School's Special Education teacher who won a \$300 mini-grant from MRSPA. Vicky Grant won a \$300 mini-grant from MRSPA. It was presented at the SC faculty meeting December 11 by MRSPA President Ann Marie Downey, Area I East Director Sally Smith, and Bonnie McElroy. Vicky won the grant for her "Cavalier Coffee and Confections" project. MRSPA scholarship raffle tickets were sold, with all members present participating.

Most of our normal events were canceled in 2020 because of the pandemic. CCRSPA officers did get together, masked and safely distanced, in September to send letters to 2020 retirees as an outreach effort, and communicated through our newsletter. The Board of Education's pre-retirement seminar was canceled, so we were not able to maintain our efforts there.

Although we did not have an October meeting, we still made our annual contributions to Carroll County groups totaling \$1,800: Shepherd's Staff Back to School \$300 and Festival of Trees \$250, Literacy Council of Carroll County \$250, Carroll County Food Sunday \$250, Boys and Girls Club \$250, Change, Inc. \$250, Access Carroll \$250.

A Carroll County teacher again won the Area I East Mini-Grant from MRSPA in the fall of 2020. Social Studies teacher David Herman of Crossroads School won for his project, "Meditation and Remembrance Garden". His principal, Bryan Wetzel, presented the \$300 check to him on behalf of the MRSPA Community Service Committee, as visitors were not allowed into the school.

Officers met only twice, for an executive board planning session before the pandemic hit and to prepare to mail the newsletter and the letters recruiting new members.

We are hopeful that the executive board will meet this summer and that we can safely resume meetings in the fall.

Naudine Pheobus and Bonnie McElroy  
Co-Presidents

## Frederick County Retired School Personnel Association

The Frederick County Retired School Personnel Association had an interesting, actually unique, year in 2020. Like everyone else, we started the year filled with enthusiasm about the prospects of another fun-filled year of activities and good cheer. In February we sponsored a well-attended happy hour at B.J.'s Brewhouse, and in early March we held our scheduled luncheon with a fabulous guest speaker, General Linda L. Singh. MRSPA President, Ann Marie Downey, and MRSPA Executive Director, Wanda Twigg, also spoke at this meeting. General Singh just recently retired as the first female Adjutant General for the State of Maryland. She oversaw the 6,700 members of Maryland's Military Department, including the Maryland National Guard and a part of Governor Hogan's cabinet. Before that, she had a distinguished career in the Maryland National Guard, including tours of active duty in Kosovo and Afghanistan. She is a product of the Frederick County Public Schools and acknowledged how important the encouragement she received from her teachers was to her later success, especially a high school basketball coach who made sure that she was able to get to practices and games when transportation was a problem for her. Prophetically, she announced at our luncheon that she had just gotten off the phone with Governor Hogan, who asked her to become a member of a special task force he was forming to deal with COVID-19.

And then COVID-19 changed all our lives. Admittedly, we were a little slow in trying to function like normal in non-normal times. Eventually we recognized that, despite all the restrictions associated with the pandemic, life goes on, and we started to have Zoom Executive Board meetings. Shortly after the new year began in 2021, we had our first all-member Zoom meeting.

Activities that we were able to engage in virtually included the election of a new President-elect, Kathy Campagnoli, recruitment of new newsletter editors, continued membership recruitment and retainment, community service projects, like Toys for Tots, sending "Thinking of You" cards to our members who are in nursing homes and assisted living facilities, scholarships, and remembrance and sunshine activities.

We look forward to a more active year (or at least one-half year) in 2021.

Tom Slater, Esq.  
President

# The Association of Retired Howard County Public School Personnel

HEART's goals continue to inform all our work as an organization. Those goals - to Protect, Connect, and Serve – mirror the goals of MRSPA. We feel strongly that aligning our goals with those of our “parent” organization serves to strengthen us both.

For HEART, protecting is all about growth of the organization - growth in numbers. For the 4th straight year, our membership has increased, albeit by a smaller amount this year. This is due in large part to the efforts of HEART's Executive Team. Our Co-Presidents speak (now via Zoom) at retirement information sessions sponsored by HCPSS. We send congratulatory letters to all new retirees, with a complimentary invitation to our October General Meeting/Luncheon. Once COVID-19 restrictions lessen, we hope to host a prospective member “Happy/Information Hour” as we've done in the past.

Last year, HEART's increase in membership led to a new, larger venue for hosting membership meetings. Our first meeting at the new facility, in March of 2020, met with great success. We enjoyed a record number of attendees, parking was plentiful, and a new caterer provided both vegetarian and non-vegetarian options. Feedback from members was overwhelmingly positive and then - two days later - COVID-19 restrictions were put in place. Where have we held the last three meetings? On Zoom, of course. We've been pleasantly surprised with the turnout, with between 55 and 65 members joining us for our virtual sessions. Some similarities remain – fun activities thanks to our Meeting Coordinator, Guest Speakers, and even virtual door prizes! Although most of us look forward to resuming our in-person gatherings, we're thankful that we've been able to ‘Zoom around’ the meeting hurdle.

Connecting with members has certainly changed since that March meeting. Regular outings to the local dinner theatre were canceled, as was a bus trip to Longwood Gardens. Plans for a second “Not Back-to-School Happy Hour” were also put on hold. Back to Zoom... We've been sponsoring a “Virtual Happy Hour” each month. Although participants have been limited, it's still nice to laugh (and play virtual charades) with our retired colleagues. HEART's looking to resume in-person social activities this summer and we're currently taking reservations for “Elf the Musical” in July and “A White Christmas” this December. Finally, assuming restrictions continue to ease, our “Not Back-to-School Happy Hour” will take place in late September.

Serving those in our community remains important to HEART. As an organization we support three local charities: the *Howard County Food Bank*, *The Salvation Army* of Howard County, and the Maryland branch of *Comfort Cases*. Previously we sponsored a collection at each of our general membership meetings. This year we adopted an excellent idea from a neighboring jurisdiction, collecting donations at a drop-off site. HEART's first “Donation Drive-By” was held two days after our December meeting. We collected a truckload – literally (305 pounds!) – of nonperishable food items for the food bank, and a Jeep-full of items to support *Comfort Cases*. Our second event was held two days after our March meeting, with similar results. We look forward to resuming in-person volunteering for all three charities once COVID-19 restrictions are lifted.

HEART also serves the community through our scholarship program for HCPSS seniors and/or graduates pursuing degrees in education, providing \$1,500 awards for up to five recipients each year. To supplement our scholarship monies, HEART typically hosts 50/50 raffles at each of our membership meetings. We look forward to sponsoring raffles again once in-person meetings resume, hopefully this fall. Plans are also underway for a silent auction at our December holiday meeting, with all proceeds used to supplement HEART's scholarship fund.

We are extremely fortunate that our members continue to engage with us and look forward to more connecting, protecting, and serving in the coming years.

Sue Mascaro and Addie Kaufman  
HEART Co-Presidents

# Montgomery County Public Schools Retirees Association

The MCPSRA Board of Directors conducted its monthly business meetings via Zoom and teleconferences. The newsletter continued to be published in October, December, February, April, and June. The website, MCPSRA.org, was updated regularly. The “Mission and Vision Statement” and the Bylaws were reviewed and amended by the Board of Directors.

- On October 1, 2020, the MCPSRA “Mission and Vision Statement” was amended to include a diversity statement as follows:  
***Promote and welcome participation of a diverse group of retirees as an essential component of a healthy and thriving organization.***
- In the December 2020 MCPSRA newsletter, the following Emergency Powers Referendum was introduced and presented to the membership for approval through a mail-in referendum/approval process:  
***Article IX – Board of Directors, Section 3 (f). Emergency Powers: During a national, state or local emergency, as declared by the appropriate federal, state, or local authorities, that prohibits or otherwise prevents in-person meetings, all functions of the “Membership” as specified in these Bylaws shall be assumed by the Board of Directors.***  
The referendum was approved by the membership.
- Wording in Article X Section 3 was changed from “political” to “elected” as follows:  
**The Political Action Committee shall be concerned with the policies and procedures of local, state and federal; governments. This will require development of appropriate political actions to support candidates for ~~political~~ elected office.**

With declining membership, there was a sustained outreach to MCPS retirees in December and May electronically through Outlook and with direct mailings.

In April, the Budget for 2021-2022 was presented to the membership in the newsletter and on-line.

In June, scholarships of \$1,500 were awarded to current MCPS employees to assist with costs for studies they pursue during the summer or fall semester.

Throughout the year, MCPSRA members continued to support two Community Service Projects:

- The Toolkits and Backpacks Project which provides learning materials and lesson plans for Title I summer school students.
- The Josiah Henson Project which recognizes former slave Josiah Henson through the establishment of a museum and education center in Montgomery County.

The MCPSRA website may be accessed at MCPSRA.org.

Dr. Carol McVeigh Dahlberg  
President

## Area II North

I am completing my first year as Area II North Director – working with the local organizations in Baltimore City, Anne Arundel, Baltimore, and Harford Counties. Due to the Covid – 19 Pandemic, the interactions with these local associations have been limited to a few telephone conversations, e-mail messages, and Zoom meetings. It is my hope that as the pandemic numbers continue to decline and that more of our members are vaccinated that my relationship and interactions with each of these locals will grow stronger.

Despite the pandemic, we need to acknowledge that the leaders of each of these local associations have made major efforts to stay in contact and communicate with their members. This is evidenced through their newsletters which I have received from each of these groups. Each group continues to reach out to their communities through a variety of projects. All four of the association's newsletters are well done and are full of interesting and relevant information for their members. Kudos to the newsletter editors and their contributors for a job well done. Baltimore City has set up a schedule of Zoom activities the second Tuesday of each month to keep their members engaged.

I had the opportunity to attend an Executive Board meeting with ABCPSR via teleconference at the invitation of their President in October. I have also participated in all the Executive Board meetings for AARSPA, and their General Membership meeting via Zoom which was held in February. We are all looking forward to regaining broader participation when we can once again meet in person.

As Area II North Director I have participated in the following meetings this year including:

- Local Presidents – July, March
- MRSPA Leadership Conference – September
- MRSPA Legislative Workshop – January
- MRSPA Executive Board and Board of Directors Meetings – August, October, December, January, March
- MRSPA Finance Committee – January
- MRSPA Nominating Committee – November, December, February
- MRSPA Community Service Committee – November, April
- MRSPA Travel Committee – November, March

Charlie Gable, Jr.  
Area II North Director

## **Anne Arundel Retired School Personnel Association**

The Anne Arundel Retired School Personnel Association (AARSPA) once again has experienced another successful, but challenging year due to COVID-19. Our newsletter, "*The Informer*" was published and distributed four times this year thanks to the outstanding work of Carla Duls. AARSPA has held five executive board meetings in-person or by Zoom, two in-person and one Zoom general membership/luncheon meetings and various committee meetings.

AARSPA continues to be a strong supporter of all of the initiatives that are led by MRSPA. Members have participated in Leadership Workshops to increase membership, legislative forums and the Annual Business meeting. In addition, AARSPA representatives attend both the Anne Arundel County Public Schools spring and fall pre-retirement seminars to explain the benefits of membership in AARSPA and MRSPA; however, these were cancelled this year due to COVID-19. Several members of AARSPA serve as officers of MRSPA and others serve on a number of committees.

AARSPA advocates for the needs of our members through the work of our Legislative Committee. Led by Sharyn Doyle and Virginia Crespo, this committee monitored pension protection, health care and consumer protections. Members of this committee wrote introductory letters to legislators and shared priorities that dealt with pensions on the state level and health benefits on the local level.

AARSPA members have a history of being very generous with donations and support for various activities and charities within our county. At each normal in-person general membership meeting, members donate toiletries and/or pet supplies, school supplies, items for the Maryland Food Bank, clothing for the elementary school children, or books for youth centers. Members participated in the Walk to End Alzheimer's, raising donations. Community businesses have joined in our effort to raise scholarship funds. Dinner fundraisers at Brian Boru and the Killarney House netted funds toward our scholarship fund. Information related to volunteer opportunities is posted on the organization's web-site. We are very proud that two AARSPA members, Michelle and Larry Day, were inducted into the 2020 Senior Citizens Hall of Fame for their contributions to the community. The Community Service Committee supported the building and installation of Little Libraries to enhance reading with partnerships between AARSPA, CATN and two BSA Troop 918 Eagle Scout Candidates. Books were donated from various community resources.

Some dedicated members of AARSPA also carry on the important work of the association with the Sunshine Committee, Voices in Melody Chorus, the Anne Arundel Free School Museum, the Trip Committee, and the Education and Employee of the Month Committee. Most of these normal ventures were cancelled due to COVID-19.

Richard Wiles  
President

## **Association of Baltimore City Public School Retirees**

The ABCPSR, Inc., Executive Board has continued to meet via conference call during the Governor's "Stay at Home" orders. As Baltimore City Public Schools re-opened online when the school year started, we continued meeting electronically on the second Monday of each month at 10:00 A.M since we usually meet in a school building.

Edgecombe Circle Elementary School was presented with a second school grant award in the amount of \$1,000 for their approved transition art project tentatively themed "Hope in the Heights." The additional funds will be used to complete the school/community- based art project.

Member Velma C. Hicks, Past President, ABCPSR, Inc. was selected for induction into the Maryland Senior Citizens Hall of Fame, Inc. Mrs. Hicks is a retired educator of the Baltimore City Public School System.

Member Janet Williams was elected as MRSPA secretary at the Annual Business Meeting in 2020.

Scholarship awards of \$1,000 were made to Aishat Aiki a graduating senior at the Reginald F. Lewis High School of Business and Law, and Tavon Knibbs, a Senior at Frederick Douglass High School.

The Executive Board designed a "Thinking of You" post card that was sent out to the entire membership encouraging compliance with COVID-19 protections.

At this time, luncheons are postponed until further notice since Baltimore has curtailed eating inside establishments due to COVID-19.

In the meantime, treat yourselves well. Exercise, sing, get a hobby, share pictures to our/your Facebook site, sign up a new member, "Keep Busy".

Patrycia Pickett  
President



## Baltimore County Retired School Personnel Association

The BCRSPA Executive Board has been diligently working to meet the goals of our association. Because of the COVID-19 virus, providing activities that appeal to the broad spectrum of our membership has been impossible.

The 2020 - 2021 year has been a very measured year. Collectively we have:

- Held multiple Executive Board exchanges via internet.
- Continued to emphasize member recruitment.
- Continued our partnership with the Historical Society of Baltimore County where our archives are held.
- Supported our charities with financial donations to Toys for Tots, the Cancer Society, and the Alzheimer's Association, even though our Breakfast with Santa event was cancelled.
- Continued our partnership with Oak Crest Village. They sent us \$1,000 for our scholarship fund after 2 BCRSPA members moved into the complex.
- Participated in the MRSPA Legislative Workshop virtually.
- Presented 8 scholarships, each for \$2,000, to deserving BCPS seniors even though our 2021 Annual Spring Business Meeting/Luncheon could not be held.
- Published four editions of our *UPDATE* newsletter as well as 12 issues of the President's monthly "Keeping You in the Loop" e-Newsletter.
- Continued to offer our members two media websites to stay "up close and personal". Our original site at <http://www.bcrspa.org/> and our newer web page on Shutterfly, that provides the opportunity to post photos of social events is at <https://bcrspaevents.shutterfly.com/> (the password is bcrspa). In addition, a BCRSPA Face Book page has continued to attract users.
- Participated in the MRSPA Leadership Workshop that was held virtually.
- Participated in the Maryland Senior Citizen's Hall of Fame by providing a BCRSPA nominee.
- Continued to monitor and report on proposed bills in the Maryland General Assembly as well as BCPS Benefits packages.

Donna Copenhaver  
President

## Harford Country Retired School Personnel Association

During this pandemic year, like many other associations, HCRSPA has not been able to hold any of our planned events. Instead, our focus has been to try to keep our members informed and connected to our group. We added additional issues to our newsletter and used our Facebook page to remind people of the importance of membership. Several mailings to the newly retired personnel of HCPS have been sent to share information about HCRSPA and membership incentives have been highlighted. In addition, newly retired personnel have also received the most recent copies of our newsletters.

We have also established alternate ways to donate to our scholarship fund beyond donations at our luncheons. It has not been easy, but we have a strong executive board to help make things work.

HCRSPA continued to offer our annual scholarships while working to get the information out to the high school seniors via their virtual learning sites. We look forward to announcing the winners in the late Spring.

We are exploring our options for holding our Spring luncheon. When the weather improves, we are looking to have our executive board meetings outside as our usual meeting site is still not open for meetings.

A challenging year for us all but we continue to focus on our mission: **Advocating for Retirees Supporting Students**

Linda Chamberlin  
President

## Area II South

Due to COVID-19 this year has been challenging for everyone. The county and State meetings have been on Zoom, but leadership has as usual stepped up to the plate. They are continuing their goals: increasing membership, welcoming new members by offering incentives, and getting members to be more involved in leadership roles.

I have had the privilege of participating in a variety of local and state meetings through Zoom. They include:

- Board of Directors
- Local Presidents
- Finance Committee
- Nominating Committee
- Legislative Workshop
- Leadership Workshop
- Consumer Education Committee

**Prince George's County** piggybacked on MRSPA and awarded four \$300 mini-grants to their school personnel in addition to a \$1,000 scholarship to a high school student. At each virtual meeting they have had speakers giving information needed by senior citizens. They also graciously donated \$1,000 to the MRSPA MD Food Bank Food Drive.

**St. Mary's County** is involved with their area Meals on Wheels. They are still accepting donations for the food bank through the Community Bank of the Chesapeake along with many other committee projects. In September, they held a very successful "Pick- up and Go or Stay and Eat" luncheon outside.

**Charles County** has been unable to have their annual fundraisers, Golf Tournament and Bus Trips. With the funds in their treasury, they continued their community service work. They donated to hospitals to provide PPE supplies for their COVID – 19 health care workers, to high school scholarships for future educators, and to soup kitchens which are open to everyone regardless of their economic conditions.

**Calvert County** continues their scholarships to the high school students and other Committee work. Their spring fundraiser will be donations to Meals on Wheels. When the weather breaks, they will assess whether they will meet outdoors or continue to meet on Zoom.

I plan to attend the Zoom meetings for the counties and possibly meeting in person since I now have had my vaccine.

Stay safe and healthy.

Brenda Barnes  
Area II South Director

## Calvert Retired School Personnel Association

The Calvert Retired School Personnel Association (CRSPA) began its year with an Executive Board Meeting in August. During the virtual meeting, the following goals and activities were approved for FY 20-21.

- Greater Outreach Efforts
- Recruitment and Retention of Retirees
- Revising our Bylaws

During the summer and fall, an Ad Hoc committee worked on revising our Bylaws. The revisions were shared and approved by the membership at our virtual General Membership meeting on December 2, 2020.

All of our executive and general meetings have been held via Zoom due to the pandemic. We met on the following dates.

### Executive Meetings

September 16, 2020

December 2, 2020

March 3, 2021

May 5, 2021

### General Membership Meetings

October 7, 2020: Guests- George Denny, Jr. MRSPA President & Wanda Twigg, Executive Director

December 9, 2020: Guest- Virtual music from the students

March 10, 2021: Guest- Brenda Barnes, Area II South

May 12, 2021: Guest- Bridgett Scott, CCPS Health Benefits

Activities we accomplished this year:

- In the fall, we collected donations for the Calvert Churches Community Food Bank, which is a consortium of nine local churches. This organization serves over 800 people in need in Calvert County. First and foremost, we conducted this outreach effort in order to serve the Calvert County community in which we live and worked. Other reasons included adding to the camaraderie of our group and cultivating a more public profile to recruit new members.
- In the spring, the Board of Directors decided that we wanted to give more assistance to those less fortunate, especially during the pandemic. So, the general membership started another fundraiser from January until April 1, 2021 by donating to the *Calvert County Meals on Wheels*. Their goal is to ensure that homebound persons receive nutritious meals 5 days a week with a smile in Calvert County.
- CRSPA awarded scholarships to Calvert County Public Schools graduating seniors.

Victoria D. Karol, Ed.D.  
President

## **Charles County Retired School Personnel Association**

Charles County Retired School Personnel Association (CCRSPA) continues to enjoy success. Our growth has continued, slowly, and we will continue to strive to offer activities that will enhance our membership. New school retirees are offered a free membership for a year and many chose to continue that membership after that free year.

Our members continue to take advantage of their new retiree education badges in getting education discounts where possible. We continue to have a great relationship with the present Board of Education members. Due to COVID-19 CCRSPA was unable provide the children in second grade in the county the opportunity to learn about the school experiences of children in the beginning of the twentieth century through the One Room Schoolhouse. Usually, members of CCRSPA man the schoolhouse on summer weekends to keep the house open for visitors. A few of our members are still working to help renovate another one room schoolhouse on the Charles County fairgrounds which was attended only by African American children. COVID-19 has prevented another member from working with the African American Heritage Society of Charles County Inc. to schedule visitations at its Heritage House in LaPlata.

CCRSPA continued to support many charities including the Salvation Army, the Literacy Council, Relay for Life, and Project Graduation. We also collected toys for the Children's Aid Society. CCRSPA donated \$1,000 to Charles Regional Hospital for COVID-19 relief, \$1,000 to Our Place Soup Kitchen to feed the hungry and \$1,000 to The Southern Maryland Food Bank.

CCRSPA has \$7,000 in our scholarship fund for seniors. One senior from each county high school receives a scholarship from CCRSPA to help defray the rising cost of college. Popular bus trips to the casino in Harrington, DE, and our Golf Tournament were discontinued due to COVID-19.

Our purpose continues to be to offer members the opportunity to maintain old friendships, make new ones, continue to be productive members of our community, and be informed about the politics that may affect them in retirement.

Elizabeth Brown  
President

## **Prince George's Public School Retirees Association**

Prince George's Public School Retirees Association (PGPSRA) members adapted to the Covid- 19 pandemic rather quickly, holding virtual Executive Committee and General Meetings via Zoom throughout the year.

The Community Service Committee experienced difficulties interacting with the staffs and students of the five schools they selected for service. There were, however, a number of our members engaged in community service activities, including the making of face masks, providing transportation for those unable to get to doctor's appointments, making calls and offering rides during the voter registration and election process, scheduling appointments for older residents to get Covid shots, and much more. All this while trying to stay safe and dodge the scourge of the virus themselves.

Guest speakers at each of our virtual General Meetings offered valuable information on such topics as where to get assistance with life decisions as we age, the efforts of the Prince George's County Executive to guide the county through the challenges of the Covid Crisis, the importance of having a will, and returning to in-person classroom instruction from the viewpoint of the President of the Prince George's County Education Association. We had "attendees" at our General Meetings from as far away as North Carolina and Arizona.

Our membership continues to drop due to a combination of the deaths of many of our members and the failure of others to renew their memberships. Despite the difficulties, our Membership Committee still seeks to find ways to recruit new members.

The Scholarship Committee discovered that it was difficult to find applicants for our scholarships in the county school system due to the pandemic. As an alternative, the Committee chose to piggyback on the MRSPA Mini-Grant program for teachers, and after reviewing nearly 12 applications awarded four (4) \$300 Mini-Grants.

Members of the Legislative Committee attended the MRSPA Legislative Workshop earlier this year, but our group was not able to make our annual trip to Annapolis to meet legislators and see sessions of the House and Senate. Since the money allocated for the Annapolis trip would not be spent this year, the Executive Committee voted to donate \$1,000 to the MRSPA Maryland Food Bank Drive.

We look forward to continuing to work with MRSPA to attain mutually beneficial goals, better serve our community, grow and retain members, and offer potential members reasons to want to become part of our family.

George D. Denny, Jr.  
President

## St. Mary's County Public Schools Retirees Association

The St. Mary's County Public Schools Retirees Association (SMCPSRA) worked within the confines and limitations caused by the COVID pandemic and subsequent quarantine. Throughout this time, our Board of Directors followed our prescribed meeting schedule with regular virtual meetings.

We amended our Bylaws to ensure that we would not be in violation of scheduled meeting requirements. We continued to reach out to the newly retired through personal contacts, direct mail and e-mail. We continue to nurture and maintain a close relationship with the school system's Department of Human Resources.

In addition, we:

- Held two general meetings with drive-through luncheons.
- Donated to our long-time luncheon caterer in support of her small business.
- Completed revisions of our Bylaws. The changes were approved by acclamation through our broadcast communications action.
- Donated funds to three elementary schools and the Chesapeake Public Charter school to buy supplies for students in need. Each year an additional four schools will be selected to receive these donations.
- Continued to raise money for our scholarship fund and awarded a \$1,000 renewable scholarship to a local senior who was graduating from a county high school accepted into a teacher education program, with plans to return to teach in our county.
- Sponsored day and overnight trips that are planned for after COVID restrictions for travel are lifted.
- Published *Reflections* (our newsletter) regularly to keep our membership informed.
- Spent a lot of time talking and planning for next year when we can hopefully resume all in-person activities.

Karol Wolgemuth  
President

## Area III North

- Became the Area Director in late August; no in- person visiting occurred due to the Pandemic
- Attended MRSPA Leadership meeting on September 16 via Zoom
- Attended Nominating Committee meeting on November 9 via Zoom
  - Discussion was about nominating a President-elect, vice-president and secretary
- Attended MRSPA Legislative Committee meeting on November 19 via Zoom
- Attended MRSPA Nominating Committee meeting on November 23 via Zoom
  - Discussion on new officers continued
- Attended MRSPA Nominating Committee meeting on December 3 via Zoom
  - Discussion on new officers continued
- Attended MRSPA Board of Directors meeting on December 9 via Zoom
- Attended MRSPA Executive Committee and Finance Committee meetings on January 13 via Zoom
- Attended MRSPA Legislative Committee meeting on January 19 via Zoom
- Attended MRSPA Legislative Workshop on January 26 via Zoom
- Attended MRSPA Legislative Committee meeting on February 2 via Zoom
- Attended MRSPA Legislative Committee meeting on February 16 via Zoom
- Attended MRSPA Nominating Committee meeting on February 17 via Zoom
- Attended MRSPA Legislative Committee meeting on March 2 via Zoom
- Attended MRSPA Board of Directors meeting on March 10 via Zoom
- Attended MRSPA Legislative Committee meeting on March 16 via Zoom
- Attended MRSPA Presidents' meeting on March 17 via Zoom
- Will attend MRSPA Legislative Committee meeting on March 30 and April 13 via Zoom
- Contacted Area III North to introduce myself and to send out a Legislative Update

Betty Weller  
Area III North Director



## **Caroline Retired School Personnel Association**

This has been a very challenging year for CRSPA. Due to COVID-19, we have cancelled five luncheons beginning in March 2020. However, we hope to hold our first Zoom meeting on Thursday, May 20, 2021. The meeting will feature discussions of MRSPA news by Executive Director Wanda Twigg and President George Denny, Jr. If the vaccines are successful, we hope to have a picnic in the summer before resuming our regular in-person meetings in September.

We were able to award scholarships to two recent high school graduates. Each recipient is attending Chesapeake College with the goal of becoming a teacher. In November we donated \$500 each to Partners in Care, Dolly Parton's Imagination Library, and Hospice. We continue to publish our newsletter in August and January thanks to our wonderful editor Agnes Sturtz. She also sends out frequent updates to our members.

Our Caroline County Board of Education has asked us to partner with them to send information to our members. We now have a liaison person with the Board. We welcome the chance to open more lines of communication. In February, we plan to again host a Pre-Retirement Seminar for county teachers and staff.

Our newest project is stewarding two Little Free Libraries. It has been a fun, interesting, and rewarding project.

We look forward to a better year!

Barbara Short  
President

## Cecil County Retired School Personnel Association

When we are not in a pandemic, the Cecil County Retired School Personnel Association holds four general meetings a year in September, December, February, and May. These are preceded by an executive meeting held approximately 2 weeks before each general meeting. We are currently using Schaefer's Canal House, Rising Sun Banquet Hall, and Cecil School of Technology spreading out the locations within the county to accommodate the members. These general meetings provide members with information, fellowship, great food, and programs for entertainment. We also have raffles of donated items from local businesses as well as our talented and creative members – proceeds from which benefit our scholarship/program fund. We are working to increase our membership and to serve our community.

This year, we have not held meetings so some of our projects have been placed on hold. Mini Grants for teachers, donations to AGAPE, and recognition of volunteers will resume next fall, we hope. We would also like to hold an evening get together to recruit new members.

- \* Scholarship program – We were pleased to be able to offer 3 scholarships to graduates of local public high schools entering their junior or senior years of college, majoring in education. Scholarships are funded by raffle receipts and travel.
- \* School Health Room Supplies – We have contacts with the school nurses and supplement supplies for students. We also work with the nurses to provide needed coats, underwear etc. needed for students.
- \* Emeritus Members – We continue to provide support to our emeritus members.
- \* Communication – We have distributed 2 editions of our *Chalkboard* newsletter.

We continue to work for the betterment of our retirees, children, and citizens of Cecil County.

Anne Humphrey  
President

## Kent County Retired School Personnel Association, Inc.

Despite being affected by the COVID-19 pandemic, the Kent County Retired School Personnel Association, Inc. continued to be active in our community and schools during the past year.

Our Executive Committee normally meets four times a year and was able to meet in person one time this past year. Despite the pandemic, we have been active and keep in touch with each other regularly via Zoom and email.

Although we have not been able to have our luncheons, our Hospitality Committee has been active. During each month of our regularly scheduled luncheons, we have held a 50/50 raffle which has experienced great member support. In addition to the 50/50 raffle, the participating members have had an opportunity to win 2-3 seasonal decorations made and donated by the committee. This raffle was designed to take the place of tickets that we normally sell to make money for our educational scholarship fund. Since we have not held our in-person luncheons, and in order to keep our scholarship fund growing, we have encouraged our members to donate the money that would have been spent on the luncheons to the education fund.

We are so excited that our Little Library housed in the Worton Community Park continues to be checked, filled, and used regularly. Thanks to Terri Mullikin, we have more Little Libraries in our future. Girl Scout Troop 404 in Rock Hall, which is led by Terri, is making more libraries and plans to place them at the Rock Hall Civic Center and the Rock Hall Lagoon ball field.

Although COVID-19 has affected the amount and quality of the community service we have been able to perform, we are still active in our community and schools. Our members continue to serve through the activities of their churches, schools, and other community organizations. KCRSPA donated \$50 to the Kent County Christmas Basket Committee. Members donate nonperishable food, children's books, and winter coats, hats, and gloves to the local Food Pantry. We are very proud of Jean Wright who was nominated and accepted into the Maryland Senior Citizen's Hall of Fame. Unfortunately, there was no formal celebratory luncheon this year. Jean has received her official certificate, pin, and yearbook. Dr. Seuss Day readings were able to be performed by retired teachers in Rock Hall Elementary School. KCRSPA awarded 3 educational scholarships of \$2,000 each to deserving Kent County High School students who are all planning to pursue futures in the educational field. Birthday, get well, and sympathy cards continue to be sent.

Thanks to Glenn Michael, our newsletter, *The Bell Ringer*, has been redesigned. It is now being sent via email to most members and continues to be sent via USPS to those not having email. A new look and new sections have been added to the newsletter. Because we have an electronic copy, we can now send our newsletter to Bill Brose who puts it on our webpage. We are reaching out in new ways!!

KCRSPA is proud that 3 of our Kent County teachers applied for the MRSPA Mini Grant of \$300. The Area III North winner was Patrick Stalter from Kent County Middle School. His project was titled, "Creating and Performing with Ukuleles."

A huge thank you to our loyal and hardworking members who, even though faced with major obstacles this year, were able to keep KCRSPA alive and functioning as much as possible. Our community and schools have benefitted from their dedication.

Susan Crooks  
President

## **Queen Anne's County Retired School Personnel Association**

Our last formal gathering occurred December 2019. Like many others, our year was rudely interrupted by COVID-19 which did not allow for groups to come together.

With the help of our two high schools, we were able to award scholarships to graduating seniors.

In lieu of our fall October meeting, we hosted a drive through collection of snacks and food for the county's Backpack Program. This program sends food home to deserving children on weekends so they have nourishment during that time. We were able to collect enough to support 43 children for up to five weekends.

Our Facebook coordinator encouraged us to "view" Christmas decorations at member's homes via Facebook pictures and this was a great success. Over 26 members participated, even several from out of state including Florida, North Carolina, and Tennessee.

In March, again instead of our usual meeting, we sponsored another donation drive by and drop off. This time in support of the Family Center (Judy Center) program. We were able to collect supplies for learning centers, crafts, books, etc.

Several meetings were attended via Zoom and the executive team met twice in person with all safety precautions in place.

COVID permitting, we plan to have an outdoor meeting in July to celebrate the ability to meet in person, and to welcome retirees from 2020 and 2021.

Richard McNeal  
President

## **Talbot County Retired School Personnel Association**

TCRSPA is a non-profit organization serving as an advocate for retired school personnel members. We work to inform members of local and state benefits, to protect these benefits and to provide special events to socialize with friends and former colleagues. We are dedicated to excellence in education and life-long learning and promote our members' service to the community.

Our goals include increasing active membership, including increasing membership on the Executive Board, strengthening participation in and recognition of community service activities, sponsoring meaningful activities for members, and informing members of local and state initiatives affecting them as retirees.

Executive Board meetings are held four times a year. We had one meeting in August at a local park and the next one on Zoom. We will continue with Zoom meetings, including for full membership, as long as needed. Members also receive quarterly newsletters either in electronic or paper format in addition to other informational mailings. We use electronic communications as much as possible. The Sunshine Committee sends Thinking of You, special occasion, and Get-Well cards to also keep in contact with members.

Usually, there are four general membership luncheons along with Executive Board meetings. We have not been able to hold these due to the pandemic. Tentatively, we are planning an outdoor general membership meeting in the fall. Luncheons include a business meeting and our community service contributions to designated programs. Last March, we were to present the Community Organization Award and in June the Memorial Book and Teacher Academy Scholarships. Postponed due to pandemic restrictions, these awards will be given in 2021 with two Teacher Academy Scholarships and two media centers receiving Memorial Book Scholarships.

We support Talbot County Public Schools (TCPS) in a variety of ways. Annually, the TCRSPA Fine Arts Award is presented to an elementary music teacher. In December, we recognize the Teacher of the Year and the Support Staff of the Year. Our pre-retirement workshop committee and the TCPS personnel department coordinate to complete retiree program logistics and provide TCRSPA membership information.

We supported TCPS's digital divide initiative to help students needing resources for online learning with a sizeable donation as community service. Additionally, the Martha Greene Summer Scholarship (providing several middle-schoolers with summer enrichment experiences) will resume in 2021. To support teachers and staff, we will continue to partner with TCPS in our Supplies for Success initiative.

Terry Callahan  
President

## **Area III South**

Following the end of Bev Yurek's term as Area III South Director, MRSPA President Denny was unable to find a replacement, so the position has been vacant throughout the 2020-2021 membership year. We are thankful that someone has stepped up to take the position for 2021-2022. That announcement will be made at a later date.

Even as there was no Area III South Director this year, MRSPA President Denny reached out to the Area local leaders to see if they were interested in getting together via Zoom for an update on what was happening at MRSPA and to share what was happening in their locals.

On Tuesday February 9, 2021, Area III South leaders from Dorchester, Wicomico and Worcester Counties, President Denny, Area I East Director, Sally Smith; and other MRSPA leaders met via Zoom. The local leaders talked about their local successes and opportunities and spoke of the difficulties caused by the pandemic.

State leaders shared the work of MRSPA related to membership, legislative activities, consumer education events, and other relevant information. Sally Smith shared what the position of Area Director entails. Those in attendance said they found the meeting helpful, and they expressed pleasure that they had attended.

You will read the Area III South individual local reports on the following pages.

# Dorchester Retired Educators Association

The Pandemic presented challenges for Dorchester Retired Educators Association (DREA) as well as other organizations throughout Maryland and around the world. But DREA is resilient and continues to serve our schools, community and membership.

## DREA Community Activities and Projects:

- Nominated DREA Honorary Member, Shirley Jackson, to the Maryland Senior Citizens Hall of Fame (MSCHF). Shirley is one of the key community persons working with the Archives Committee researching history and locations of schools of Dorchester County. Shirley won a prestigious Geri Award from MSCHF.
- Partnered with NAACP to make 200 masks for needy persons in Dorchester County. The two organizations surpassed their pre-set goal.
- Formed alliances with community organizations including Care & Share Fund, Dorchester Chamber of Commerce and Judy Center - Early Learning Hub.
- Celebrated with the county in recognizing 2020 - 2021 Teacher of the Year and First-Class Teacher of the Year. The First-Class Teacher of the Year celebrates a first-year teacher nominated by their school.
- Bestowed \$1,500.00 scholarships to a senior from our two high schools pursuing a degree in education.
- Recognized Educational Support Professional of the Year, Joe Spenser, a Dorchester County Grounds Foreman/Maintenance Technician.
- Continued to share retiree benefits and legislative information through DREA and MRSPAs social media (websites, Facebook, email) and publications (newsletter and handbook).
- Received the 2020 Small Local Association Project Community Service Award from MRSPA for "Book Buggy - Books on Wheels" project. Book Buggy traveled to multiple locations in the county providing opportunities for children and adults to select books to take home; also offered on-site reading and read aloud experiences by a local library staff person.
- Presented personal gifts and congratulations to new retirees; circumstances prevented co-hosting the Annual Pre - Retirement Reception with the Board of Education.
- Continued to receive and process donated books at the Book Depot for distribution to the community.
- Continued to receive requests for hand-made/construction and delivery of Little Free Libraries, 20 Little Free Libraries have been distributed throughout the County.
- Dorchester Retired Educators Association (DREA) has undergone the process to change the association's title to **Dorchester Retired School Personnel Association (DRSPA)**.

Dorchester Retired School Personnel Association will continue to work with MRSPA to keep our membership up to date with their benefits and on legislative issues.

Alice Mitchell  
President

## **Somerset Retired School Personnel Association**

The Somerset Retired School Personnel Association did not meet this year due to the pandemic.

Despite not having meetings, however, the members still awarded a \$1,000 scholarship for a student at Crisfield High School in May of 2020, and anticipate awarding two scholarships of \$1,000 each to students at Washington High School and Crisfield High School in May of 2021.

As our community service projects, the SRSPA collects non-perishable food items for the local food pantry at the Seton Center, a Catholic Charity. A number of our members also volunteer at the Center.



## **Wicomico Retired Educational Personnel**

Social distancing, virtual learning, Zoom meetings, Covid-19. Words we never thought would become common place are now part of our regular vocabulary. Since March 2020, Wicomico Retired Educational Personnel have not been able to meet in person. The suggested theme for 2020-2021 for WREP was "SHAKE IT UP", meaning some new programs and new community service ideas. Who knew in March 2020 what the year would bring? "SHAKE IT UP" has a whole new meaning now!

Newsletters, Zoom meetings, emails and telephone calls have kept the business of the organization active. Scholarships were awarded to three 2020 graduating seniors planning to pursue careers in public education and WREP will award three scholarships to graduating seniors in May of 2021.

Community service projects have been an important way to stay connected. Donations for Fenix Youth Program were solicited from members and the Board of Directors approved continued support of the Fresh Start Back to School event, a Wicomico County back to school event that this year helped provide internet connections to students in Wicomico County. A successful drive by toy collection was held to benefit The Salvation Army as they helped provide Christmas items to local families.

The WREP membership again reached deep into their personal pockets and supported the United Way of Wicomico County with \$11,900 in contributions. This generous support positively impacted the local community to help address the many needs the pandemic created.

Unfortunately, we did lose several long-time members and friends. Remembrance memorial donations were contributed to the WREP scholarship at the Community Foundation in their memory.

Optimistically, we are all looking forward to the time we can again meet in person, share meals and move the organization forward, but "SHAKE IT UP" will NOT be the theme. Something more like "BACK TO NORMAL" will be the goal.

Lynne Bratten  
President

## **Worcester County Retired School Personnel Association**

Officers: President- Helen Schoffstall; Past President, Vice President- Mamie Saunders; President-Elect- Beverly Dunham; Recording Secretary- Patricia Nottingham; Corresponding Secretary, Newsletter Editor- Gwen Lehman; Treasurer- Barbara Jackson; Membership Chair- Helen Schoffstall

Meetings: Due to the Covid- 19 restrictions we have been unable to have in-person meetings. We are working to develop an email list and plan to have Zoom meetings of the Executive Board and General Membership in the near future.

Communication: Due to Covid, early on we were unable to access Board facilities. We communicated with members via a post card campaign in April and published a newsletter in November. We sent a poster created by Gwen Lehman to each school building. The poster outlined our mission and member benefits.

Officers attended the MRSPA Local Presidents' Meeting and Legislative Workshop. We continue to encourage our members to renew their membership and continue to reach out to recent retirees to gain new members.

Scholarship: Our Scholarship Program coordinated by Olivia Hutt offers three \$1,000 scholarships to a student at each high school. We have an annual raffle drive to support the MRSPA Scholarship Program.

Community Relations: We continue providing clothing for elementary school children. Members assist with reading programs and setting up programs in the various elementary schools. Each year we select a group of county employees to recognize.

Recognition: The Necrology and Archives Committee recognizes and memorializes our deceased members. A Resolution in Remembrance of a Deceased Member created by Leola Smack and Fred Grant is delivered to each member's family. A \$25 contribution in the name of each deceased member is given to the Community Foundation of the Eastern Shore.

Helen Schoffstall  
President

## Bylaws Committee

The MRSPA Bylaws Committee began FY 21 with Jay Stevens (Allegany) agreeing to serve as committee chair. Jay resigned his position following a stint in the hospital with ongoing medical concerns. Sadly, Jay lost his battle with cancer late in 2020. He will be sorely missed by the MRSPA community.

The committee met under the leadership of President, George D. Denny, Jr. on October 28, 2020 via Zoom.

Following a discussion of possible language for a proposed bylaw amendment to resolve issues with governing the organization during a pandemic or other state or national emergency, the Proposed Bylaw Amendment on the next page was agreed upon by the committee and was presented to the Board of Directors for their discussion and approval during the December meeting. The Proposed Amendment was approved by the Board in December.

Other suggested topics for amendments were discussed with no language proposed or action taken at this time. Those topics included:

1. Examining the qualifications of officers as finding qualified candidates to run for office becomes more difficult
2. Considering redrawing the boundaries for the 6 MRSPA Areas to possibly aid in the search for Area Directors
3. Considering allowing associate members (or hiring a company) to become newsletter editor, and removing them as a member of the Board
4. Considering increasing the length of terms of office for committee chairs
5. Considering allowing co-chairs of standing committees

Frances “Fay” W. Miller, (Kent & Cecil) agreed to chair the Bylaws Committee following the October committee meeting.

*Frances “Fay” W. Miller, Chair, Kent and Cecil Counties  
Dr. Debbie M. Chance, Talbot County  
George D. Denny, Jr., Prince George’s County  
Ann Marie Downey, Washington County  
Dr. Stephen M. Raucher, Montgomery County  
George T. Sparks, Jr., Baltimore County*

## MRSPA Bylaws Committee 2021 Proposed Bylaw Amendment

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Current Language	Proposed Change	Rationale
ARTICLE IX – Board of Directors	<p><b>ARTICLE IX – Board of Directors</b></p> <p><b>Section 3 (New)</b></p> <p><b><i>Emergency Powers</i></b>  During a national or state emergency as declared by the appropriate federal or state authority that prohibits in person meetings, all functions of the Annual Business Meeting as specified in Article XI, Section 1, c of these Bylaws shall be temporarily assumed by the Board of Directors.</p>	<p>To enable the Board of Directors to continue governing the organization during emergencies like the current pandemic to ensure the business and work continue with minimal interruption.</p>

*Frances “Fay” W. Miller, Chair, Kent and Cecil Counties*  
*Dr. Debbie M. Chance, Talbot County*  
*George D. Denny, Jr., Prince George’s County*  
*Ann Marie Downey, Washington County*  
*Dr. Stephen M. Raucher, Montgomery County*  
*George T. Sparks, Jr., Baltimore County*

## Community Service Committee

The MRSPA Community Service Committee met (via Zoom) three times during the year.

The Mini-Grant winners were selected and notified in December. Recipients were as follows:

- Area I West: Garrett County, Bethany Meyers, Southern High School, "Hydroponic System"
- Area I East: Carroll County, David Herman, Gateway School and Crossroads Middle School, "Meditation and Remembrance Garden"
- Area II North: Anne Arundel County, Alexis Haab, Lake Shore Elementary School, "Hands on Learning"
- Area II South: St. Mary's County, Jennifer Brodfuehrer, Greenview Knolls Elementary School, "Shark Week: Investigate and Dissect"
- Area III North: Kent County, Patrick Stalter, Kent County Middle School, "Creating and Performing with Ukuleles"
- Area III South: Wicomico County, Stephanie Rush, Delmar Elementary School, "All County Elementary School Choir"

On April 8<sup>th</sup>, the Committee met to discuss and select the Community Service Project winners. New nomination forms were created because of potential changes to local ability to do community service projects due to the pandemic.

The Maryland Food Bank drive for the Annual Business Meeting is virtual once again. Our goal is \$2,500.

*Trish Bendler, Chair, Montgomery County  
Bonnie Brose, Prince George's County  
Dr. Debbie M. Chance, Talbot County  
Betty Coleman, Anne Arundel County  
George D. Denny, Jr., Prince George's County  
Ann Marie Downey, Washington County  
Charlie Gable, Jr., Anne Arundel County  
Nancy Gordon, Frederick County  
Henrietta Lease, Garrett County  
Dr. Russell G. Wright, Montgomery County*

## Consumer Education Committee

The Consumer Education Committee adopted cybersecurity, credit and ID theft, consumer fraud, falls prevention, document retention, and issues related to aging in place as major areas of concentration for this administrative year.

With in-person meetings out of the question as a result of the continuing pandemic crisis, the committee kept members informed through the bi-monthly "Consumer Connection" newsletter. We are indebted to the MRSPA staff for their work on this popular and important publication.

In January of each year, the Consumer Education Committee normally meets with a representative of the Maryland Attorney General's Office to express member concerns and to receive information regarding consumer concerns and criminal activities targeting senior citizens. In light of the Covid restrictions, the committee decided to request a virtual meeting with the Attorney General's representative and ascertain if it would be possible to open such an event to a wider audience. The Association staff arranged to increase MRSPA's capacity for Zoom meetings, and the concept was presented to the Attorney General's staff.

As a result, on January 6 MRSPA held its first ever interactive Webinar open to all members. Representing the Attorney General was Jeannine Robinson-Hurley, Director, Consumer Protection Division. She talked about how con artists and cyber criminals operate, methods they employ, and how to recognize danger signs. She went into detail about specific scams that are currently operated in the State of Maryland. These include Covid-19 scams, identity theft, social media and tech support scams, "puppy" scams, banking and family emergency scams and others. She answered members' questions and outlined resources available through the Office of the Attorney General for mediation of consumer disputes, problems with medical billing and health insurance, and assistance with problems related to identity theft. Her presentation was very well received. The event was recorded, and an edited version is available through the MRSPA website.

The Consumer Education Committee is grateful to the Executive Director and her staff, whose efforts have enabled us to further our mission in the face of the pandemic crisis.

*John C. Sisson, Chair, Prince George's and Worcester Counties*

*Brenda Barnes, Prince George's County*

*Dr. Debbie M. Chance, Talbot County*

*Phyllis A. Cherry, Anne Arundel County*

*George D. Denny, Jr., Prince George's County*

*Bonnie Dixon, Queen Anne's County*

*Nancy Jean Martin, Washington County*

*Dr. Norma Martof, Prince George's County*

*Susan Peterson Mundy, Howard County*

## Finance Committee

The Finance Committee met on January 13, 2021 with two items to discuss:

1. Review Proposed 2021 – 2022 Budget: The proposed budget is based on the current number of dues paying members, 12,080 plus the 250 members promised to MRSPA in the AMBA Agreement, for a total of 12,330 members. After reviewing the proposal line by line, the only suggested changes were to remove the almost \$30,000 on line 6, page 1 Investments and make it \$570 to balance removing the entire line 6 on page 4, Contingency.

The proposed 2022 budget as amended was referred to the Executive Committee for their review and possible approval. The Executive Committee also approved the proposed budget, and it was presented to the Board of Directors for approval at their March 2021 meeting. The Board approved the proposed budget. It will be presented to the delegates at the Annual Business Meeting in May for approval.

2. Bill.com: Committee members received materials explaining Bill.com and reviewed some pros and cons of how the electronic program might streamline the invoicing/bill payment processes of the organization. After open discussion, the committee approved recommending the use of Bill.com to the Executive Committee for their discussion and possible approval. The Executive Committee approved migrating MRSPA bill payment to Bill.com at their January 2021 meeting. Local associations, vendors, contractors, and other companies that do business with MRSPA will be invited to participate in electronic banking/bill payment with us.

*Dr. Stephen M. Raucher, Chair, Montgomery County  
Brenda Barnes, Prince George's County  
Dr. Debbie M. Chance, Talbot County  
George D. Denny, Jr., Prince George's County  
Ann Marie Downey, Washington County  
Charlie Gable, Jr., Anne Arundel County  
Alicia Hardisky, Anne Arundel County  
Henrietta Lease, Garrett County  
Sally Smith, Frederick County  
Betty Weller, Kent County*

**MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION**  
**PROPOSED BUDGET 2021-2022 - Page 1**

**INCOME**

LINE #	ACCOUNT NAME	ACTUAL 2019-2020	BUDGET 2020-2021	RECEIVED TO January 2021	REQUESTED BUDGET 2021-2022	PROPOSED BUDGET 2021-2022
1	<b>REVENUE</b>					
2	MEMBERSHIP DUES					
3	Membership Dues-State	\$ 564,511	\$ 565,965	\$ 538,948	\$ 554,850	\$ 554,850
4	TRAVEL COMMISSIONS	7,080	3,500	-	3,500	3,500
5	INTEREST ON SAVINGS/CD	210	150	79	150	150
6	GAIN/LOSS ON INVESTMENT FUNDS	8,491	-	26,011	570	570
7	REIMBURSEMENT/MISCELLANEOUS	-	1,000	-	1,000	1,000
8	Annual Meeting	3,950	-	-	-	-
9	Retirement Folder Ads	1,200	-	-	-	-
10	Miscellaneous - Other Income	5,750	2,000	2,620	2,000	2,000
11	Non Dues Revenue	-	10,000	-	4,000	4,000
12	<b>TOTAL REVENUE</b>	<b>\$ 591,192</b>	<b>\$ 582,615</b>	<b>\$ 567,658</b>	<b>\$ 566,070</b>	<b>\$ 566,070</b>
13	<b>INCOMING TRANSFERS</b>					
14	Membership Dues - Local Associations	\$ 151,062	\$ 155,000	\$ 148,397	\$ 150,000	\$ 150,000
15	Transfer from Investment Account	\$ -	\$ -	\$ -	\$ -	\$ -
16	MRSPA Fund	1,155	\$ -	225	\$ -	\$ -
17	Retiree HealthCare - Lincoln Financial Transfer	2,752	\$ 2,755	687	\$ 2,755	\$ 2,755
18	Retiree HealthCare - Retiree Contribution	1,179	1,181	613	1,181	1,181
19	<b>TOTAL INCOMING TRANSFERS</b>	<b>\$ 156,148</b>	<b>\$ 158,936</b>	<b>\$ 149,923</b>	<b>\$ 153,936</b>	<b>\$ 153,936</b>
21	<b>BAL FORWARD+REVENUE+TRANSFERS</b>	<b>\$ 747,340</b>	<b>\$ 741,551</b>	<b>\$ 717,581</b>	<b>\$ 720,006</b>	<b>\$ 720,006</b>



**MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION**  
**PROPOSED BUDGET 2021-2022 - Page 2**

**Expenditures**

LINE #	ACCOUNT NAME	ACTUAL 2019-2020	BUDGET 2020-2021	EXPENDED TO January 2021	REQUESTED BUDGET 2021- 2022	PROPOSED BUDGET 2021-2022
1	<b>OFFICERS</b>					
2	President	\$ 4,590	\$ 5,000	\$ 666	\$ 4,600	\$ 4,600
3	Immediate Past President	-	1,500	-	-	-
4	President-elect	106	-	-	1,500	1,500
5	Vice-President	109	1,000	30	1,000	1,000
6	Secretary	45	200	-	200	200
7	Treasurer	255	400	103	800	800
8	Board of Directors	4,232	4,200	726	4,200	4,200
9	Executive Committee	1,160	1,300	4	1,300	1,300
10	<b>AREA DIRECTORS</b>					
11	Area I - West	24	500	23	500	500
12	Area I - East	29	180	-	180	180
13	Area II - North	100	200	-	200	200
14	Area II - South	196	350	-	350	350
15	Area III - North	193	150	-	150	150
16	Area III - South	213	200	-	200	200
17	<b>TOTAL OFFICERS</b>	\$ 11,251	\$ 15,180	\$ 1,550	\$ 15,180	\$ 15,180
18	<b>STANDING COMMITTEES</b>					
19	Bylaws	\$ -	\$ 500	\$ -	\$ 500	\$ 500
20	Consumer Education	3,524	1,500	7	1,500	1,500
21	Legislative	17,089	15,000	1,280	15,000	15,000
22	Membership	25,284	35,000	33,038	35,000	35,000
23	Travel	661	1,000	28	1,000	1,000
24	Community Service	2,646	2,750	38	2,750	2,750
25	Finance	175	300	7	200	200
26	Member Benefits	1,509	1,000	3	1,000	1,000
27	Public Relations	4,642	5,000	930	5,000	5,000
28	Scholarship	1,596	1,500	1	1,500	1,500
29	Nominating	106	250	3	200	200
30	<b>TOTAL STANDING COMMITTEES</b>	\$ 57,233	\$ 63,800	\$ 35,335	\$ 63,650	\$ 63,650
31	<b>AD HOC COMMITTEES</b>					
32						
33	<b>TOTAL AD HOC COMMITTEES</b>	\$ -	\$ -	\$ -	\$ -	\$ -
34	<b>TOTAL COMMITTEES</b>	\$ 57,233	\$ 63,800	\$ 35,335	\$ 63,650	\$ 63,650

**Maryland Retired School Personnel Association**  
**Proposed Budget 2021-2022 - Page 3**

**Expenditures**

LINE #	ACCOUNT NAME	ACTUAL 2019-2020	BUDGET 2020-2021	EXPENDED TO January 2021	REQUESTED BUDGET 2021-2022	PROPOSED BUDGET 2021-2022
1	<b>MRSPA NEWSLETTER</b>					
2	Publications	\$ 26,427	\$ 31,000	\$ 13,508	\$ 30,000	\$ 30,000
3	<b>TOTAL MRSPA NEWSLETTER</b>	\$ 26,427	\$ 31,000	\$ 13,508	\$ 30,000	\$ 30,000
4	<b>ANNUAL ACTIVITIES</b>				-	
5	Annual Business Meeting	\$ 11,264	\$ 24,750	\$ 3	\$ 24,750	\$ 24,750
6	Organization Handbook	750	750	-	750	750
7	Leadership Training	7,925	6,500	4	6,500	6,500
8	Endowment Fund	-	-	-	-	-
9	Local Association Presidents' Workshop	4,821	5,000	223	5,000	5,000
10	<b>TOTAL ANNUAL ACTIVITIES</b>	\$ 24,760	\$ 37,000	\$ 230	\$ 37,000	\$ 37,000
11	<b>ADMINISTRATIVE</b>					
12	Salaries and Wages	\$ 224,184	\$ 227,338	\$ 112,223	\$ 206,508	\$ 206,508
13	Bookkeeping	-	-	2,600	10,800	10,800
14	Expense Account	4,951	6,500	273	6,500	6,500
15	Staff Development	50	1,000	215	1,000	1,000
16	Legal and Valuation Services	6,425	11,000	5,168	11,000	11,000
17	Auditor	12,150	13,550	700	13,550	13,550
18	Taxes (Corporate Income)	294	-	-	300	300
19	General Supplies	1,872	1,500	442	1,500	1,500
20	Office Supplies	5,887	6,000	2,115	6,000	6,000
21	Printing	3,164	5,000	888	5,000	5,000
22	Postage	450	150	56	150	150
23	Insurance	8,599	6,000	3,194	6,500	6,500
24	Telephone/Communication	3,338	3,252	1,330	3,252	3,252
25	Office Rent	70,562	72,231	35,425	69,208	69,208
26	Equipment/Office	2,478	2,000	1,956	2,000	2,000
27	Equipment Rental	4,529	4,288	2,059	4,288	4,288
28	Equipment Repairs and Maintenance	5,460	2,300	390	2,300	2,300
29	Maintenance - Software and Virus Protection	5,250	4,000	2,328	3,795	3,795
30	Web Development	388	400	388	400	400
31	Staff Retiree Health Trust	-	-	-	-	-
32	<b>TOTAL ADMINISTRATIVE</b>	\$ 360,031	\$ 366,509	\$ 171,749	\$ 354,051	\$ 354,051

**Maryland Retired School Personnel Association  
Proposed Budget 2021-2022 - Page 4**

**Expenditures**

LINE #	ACCOUNT NAME	ACTUAL 2019-2020	BUDGET 2020-2021	EXPENDED TO January 2021	REQUESTED BUDGET 2021-2022	PROPOSED BUDGET 2021-2022
1	<b>OTHER</b>					
2	Retiree Insurance	3,969	3,936	1,761	3,936	3,936
3	Reimbursement of Membership Dues	\$ 325	\$ 200	\$ 600	\$ 500	\$ 500
4	<b>TOTAL OTHER</b>	<b>\$ 4,294</b>	<b>\$ 4,136</b>	<b>\$ 2,361</b>	<b>\$ 4,436</b>	<b>\$ 4,436</b>
5	<b>UNCLASSIFIED</b>					
6	Intuit Charges	\$ 285	\$ 350	\$ 102	\$ -	\$ -
7	PayPal Transaction Fees	608	500	597	1,000	1,000
8	Bank Charges	3,742	3,000	1,153	3,000	3,000
9	Payroll Taxes (FICA, Medicare, FUTA, SUTA)	17,507	17,522	8,576	16,135	16,135
10	Payroll Benefits (SEP IRA)	26,119	26,689	12,605	23,482	23,482
11	Payroll Benefits (Employee Insurance)	12,480	20,065	9,077	22,072	22,072
12	<b>TOTAL UNCLASSIFIED</b>	<b>\$ 60,741</b>	<b>\$ 68,126</b>	<b>\$ 32,110</b>	<b>\$ 65,689</b>	<b>\$ 65,689</b>
13	<b>TOTAL EXPENDITURES</b>	<b>\$ 544,737</b>	<b>\$ 585,751</b>	<b>\$ 256,843</b>	<b>\$ 570,006</b>	<b>\$ 570,006</b>
14	<b>TRANSFERS</b>					
15	Transfer to Investment Account	-	-	-	-	-
16	Local Association Dues	151,062	155,000	148,799	150,000	150,000
17	Scholarship Fund	-	-	200	-	-
18	<b>TOTAL TRANSFERS</b>	<b>\$ 151,062</b>	<b>\$ 155,000</b>	<b>\$ 148,999</b>	<b>\$ 150,000</b>	<b>\$ 150,000</b>
19	<b>TOTAL EXPENDITURES &amp; TRANSFERS</b>	<b>\$ 695,799</b>	<b>\$ 740,751</b>	<b>\$ 405,842</b>	<b>\$ 720,006</b>	<b>\$ 720,006</b>

**FINANCE COMMITTEE MEMBERS**

*Dr. Stephen M. Raucher, Chair, Montgomery County*  
*Brenda Barnes, Prince George's County*  
*Dr. Debbie M. Chance, Talbot County*  
*George D. Denny, Jr., Prince George's County*  
*Ann Marie Downey, Washington County*  
*Charlie Gable, Jr., Anne Arundel County*  
*Alicia Hardisky, Anne Arundel County*  
*Henrietta Lease, Garrett County*  
*Sally Smith, Frederick County*  
*Betty Weller, Kent County*

## Legislative Committee

The Legislative Committee met in August 2020 via Zoom to set the legislative priorities of the association and begin planning the Legislative Workshop. A new Technology priority was added as the pandemic brought the digital divide of many seniors to the forefront. The 2021 Legislative Priorities brochure was produced and distributed to all the locals and to all new and potential members.

Another successful Legislative Workshop was held via Zoom in January 2021 with over 60 members attending from across the state. Rebecca Ruff from the Department of Legislative Services shared an update on the 2021 and 2022 Maryland budget with emphasis on potential impacts of the pandemic on state funding of local school systems and the pension system; Dean Kenderdine presented an update on the State Retirement and Pension System; and MRSPA's Legislative Aide, Virginia Crespo, shared information on MRSPA's Legislative Priorities. Tammy Bresnahan, AARP MD, shared their priorities for the 2021 session, while Betty Weller, member of the MRSPA Legislative Committee spoke about the likely override of the Governor's veto of the Blueprint for Maryland's Future legislation from 2020. Committee Chair Fred Evans spoke about MRSPA's 2021 Lobby Day. House Speaker Adrienne Jones (Baltimore Co.) sent greetings via video. Dean Kenderdine was presented with a retirement gift from MRSPA for his years of dedicated and exemplary service to MSRA.

Introductory letters, priorities brochures, and pension information were mailed to every legislator in Annapolis in January after the session began. The Committee met bi-weekly via Zoom during the legislative session to review and discuss legislation. The committee followed the new procedure for distributing letters and testimony to General Assembly committees in accordance with pandemic guidelines.

The Committee reviewed and followed numerous bills and took positions on twenty-five, many of which, were cross-filed. Letters of support or opposition were written and delivered to the appropriate Senate or House Committee. Legislative Updates were produced bi-weekly and shared on the MRSPA website and via Constant Contact to our members with email addresses.

Because of COVID-19 pandemic restrictions, no MRSPA Lobby Day could be held.

*Fred Evans, Chair, Montgomery County*  
*Dr. Debbie M. Chance, Talbot County*  
*Virginia Crespo, Legislative Aide, Anne Arundel*  
*Elaine DiAiso, Sharon Doyle, Shirley Hicks, Bob Jervis, Ron Ruffo, Anne Arundel County*  
*Thurman "Tim" Doolittle, Harford County*  
*Linda Elwood and Jan Fraser, Cecil County*  
*Mary Hughee and Patricia Pickett, Baltimore City*  
*Kathy Kelsey, Washington County*  
*Virginia Beauchamp, George D. Denny, Jr., and Dr. Norma Martof, Prince George's County*  
*Bill Price, Jr., Frederick County*  
*Harold Siskind, St. Mary's County*  
*Gene Streagle, Howard County*  
*Steve Strobeck, Queen Anne's County*  
*Betty Weller, Kent County*

## Member Benefits Committee

Representatives from AutoPilot made presentations to the Member Benefits Committee. The Committee voted to include the MRSPA Board of Directors in the decision-making process, so AutoPilot representatives presented their program to the Board during their December virtual meeting. Following the presentation, the Board chose not to take any action on AutoPilot, therefore they will not be a MRSPA member benefit provider.

Since late 2019, the Member Benefits Committee had discussed Passport, which is an Association Member Benefits Advisors (AMBA) discount program platform. In the fall of 2020, the Committee voted to recommend to the Board of Directors that they approve the Passport program as a MRSPA member benefit. The MRSPA Board of Directors voted to support that recommendation during their December 2020 meeting.

At the March 2020 Board of Directors meeting, the Board approved beginning a conversation with AMBA to see how our relationship and agreement could possibly change to benefit MRSPA members. The executive director, in consultation with the MRSPA president and Member Benefits, Membership, and Public Relations Committee representatives, continued this work throughout 2020. Through conversations and many meetings, a draft MRSPA/AMBA agreement was written and shared with the committees for their review. Several meetings were held with AMBA to ask and answer questions. Once the committees approved the draft, it was shared with the Board of Directors for their approval during the December 2020 meeting. The Board approved moving forward with the agreement with some suggested language changes that would be resolved in early 2021, and which would be reviewed by a small subcommittee of Board members.

The newly revised MRSPA/AMBA agreement was signed in February 2021 and will remain in effect until 2025. AMBA will provide new benefits (like Passport) for our members and assist MRSPA with membership recruitment and retention. Additional assistance with our website and Facebook page is available, as is financial support should agreed upon membership goals not be reached. This agreement would not have been attained without the work of the Member Benefits, Membership, and Public Relations Committees.

*Alice Mitchell, Chair, Dorchester County*  
*Bonnie Brose, Prince George's County*  
*Dr. Debbie M. Chance, Talbot County*  
*George D. Denny, Jr., Prince George's County*  
*Dorothy Glasco-Jones, Baltimore City*

# Membership Committee

## Unfinished Business

The committee met several times to discuss and eventually approve taking the draft AMBA agreement to the Board for approval. Our hope is that the increased membership anticipated by working with AMBA will trickle down to local active memberships. From new members may come new local and state leaders. New plastic membership cards will be distributed to all the current MRSPA members sometime this summer. The new cards will have no expiration date and should keep in a wallet for a long time.

In March of 2020, a membership special was approved by the Board of Directors to allow prorated state dues for March to early June. 2021 is the first year for this special. The goal is to sign new members up for dues deduction which would result in them paying no state dues for the remainder of the 2021 membership year.

## New Business

Keeping ever vigilant on our membership trends, the committee examined some highs/lows and why these may occur. Reviewing some suggestions on how best to assist the local membership chairs, the discussion yielded many good ideas to present to the local chairs through a Zoom meeting. A thread that developed through the discussion was connectivity – for local membership chairs to meet the MRSPA membership committee and discover how we can mutually support each other. The need is great in both levels of the organization to involve and tap new retirees to assist in moving us into the future. The committee also discussed suggesting that some MRSPA member benefit information be added to local newsletters to make members more aware of what the state has to offer and demonstrate further our connectivity.

## Next Steps

- Work on the membership cards: design, refine, and develop a distribution plan
- ZOOM meeting with local membership chairs on April 29, 2021
- ZOOM meeting with new retirees: after the blind mailing from MRSPA, invite them to a short meet and greet to introduce the organization to them – tentative time frame late August or early September (a “no back to school” type event)

*Leslie Heiderman Schell, Chair, Anne Arundel County*

*Dr. Debbie M. Chance, Talbot County*

*George D. Denny, Jr., Prince George’s County*

*Ann Marie Downey, Washington County*

*Carla J. Duls, Anne Arundel County*

*Thomas Hickman, Frederick County*

*Angela Hill, Baltimore City*

*Nancy Jean Martin, Washington County*

*Dr. Norma Martof, Prince George’s County*

*Janet Williams, Baltimore City*

**Maryland Retired School Personnel Association**  
**Yearly Recap of Membership Report**  
**March 1, 2020**

LOCAL ASSOCIATION	March 2020	March 2021	New Since 3/1/2020	Numerical/Percentage Increase/Decrease	
Allegany County	162	146	0	-16	-9.88%
Anne Arundel County	1570	1498	25	-72	-4.59%
Baltimore City	801	739	17	-62	-7.74%
Baltimore County	1516	1432	26	-84	-5.54%
Calvert County	185	182	8	-3	-1.62%
Caroline County	171	170	5	-1	-0.58%
Carroll County	330	308	9	-22	-6.67%
Cecil County	276	278	14	2	0.72%
Charles County	278	274	5	-4	-1.44%
Dorchester County	198	186	2	-12	-6.06%
Frederick County	751	749	40	-2	-0.27%
Garrett County	83	87	5	4	4.82%
Harford County	660	634	9	-26	-3.94%
Howard County	550	540	38	-10	-1.82%
Kent County	98	93	0	-5	-5.10%
Montgomery County	2351	2288	92	-63	-2.68%
Prince George's County	1264	1211	39	-53	-4.19%
Queen Anne's County	164	168	11	4	2.44%
St. Mary's County	349	353	13	4	1.15%
Somerset County	104	103	4	-1	-0.96%
Talbot County	149	146	8	-3	-2.01%
Washington County	537	510	11	-27	-5.03%
Wicomico County	321	311	11	-10	-3.12%
Worcester County	159	157	5	-2	-1.26%
MRSPA	238	224	11	-14	-5.88%
Total 03/01/2020			13,265	Total New	Membership Increase / Decrease <b>-478</b>
Total 03/01/2019			12,787	408	Percentage Increase / Decrease <b>-3.60%</b>

## ***MRSPA News***

Despite the challenges of COVID-19, five issues of the 39th volume of the *MRSPA News* were issued. Each issue included messages from the Executive Director and President as well as information on various MRSPA committee projects/awards such as the awarding of scholarships for school system employees and mini-grants for classroom teachers, membership awards for local associations, *MRSPA Fund* raffle winners, and community service awards for locals and individuals. The Legislative Committee provided articles wrapping up the 2020 Legislative session as well as encouraging members to participate in the 2020 Presidential Election.

Events covered included the 2020 Annual Business Meeting held via teleconference, the Fall Leadership Conference held via Zoom, the MRSPA Virtual Food Drive for the Maryland Food Bank, and the annual Legislative Workshop, also held via Zoom. Members were provided with information on areas of interest: the Maryland State Retirement Agency, available trips, candidates running for MRSPA offices, the proposed budget for 2021 - 2022, and suggested bylaws changes. Several articles were accompanied by pictures highlighting the emphasis on continuing community service.

Articles addressed COVID-19 in relation to pensions and the economy and provided information on telephone check op-in services available for members feeling isolated during quarantine. Articles emphasized that locals around the state were “thinking outside the box” in continuing to meet the needs of their members and their communities.

In May 2020, the Consumer Education Committee produced a *Consumer Connection* devoted to COVID - 19 which was reformatted and sent out as a supplement to the *MRSPA News*.

I wish to thank Executive Director Wanda Twigg, President George Denny, Jr., and Immediate Past President Ann Marie Downey, for their assistance and patience. Thank you also to the MRSPA office staff (Frankie McDonnell, Julia Williams, and Lonna Siskind) and all the contributors for their efforts in getting the *MRSPA News* to press.

And lastly, many thanks to AlphaGraphics and BriteStar Mailing for their expertise with the finishing touches. Many people are involved in getting the newsletter out to nearly 13,000 members five times a year.

Carla J. Duls  
*MRSPA News* Editor



## Nominating Committee

The 2020-2021 Nominating Committee was charged with securing candidates to run for the offices of President-Elect, Treasurer, and Secretary. It was also necessary to find candidates for two non-board members to serve on this committee.

Letters and nomination forms were sent to local units in August and November requesting nominations for officers and non-board members, respectively.

The MRSPA Nominating Committee met by Zoom on August 12, Nov. 9th, and November 23rd in 2020 and on February 17th in 2021. Communication via phone and email also kept committee members informed of progress in the search process.

The following nominees were approved by the Board of Directors in December, were introduced to the membership in the Winter *MRSPA News* and at the Presidents' Meeting in March and will be submitted for election at the Annual Business Meeting on May 12, 2021.

Carla J. Duls - President-Elect - Anne Arundel County (1-year-term, moving into office of president in 2022)

Dr. Stephen Raucher - Treasurer - Montgomery County (3-year-term)

Janet Williams - Secretary - Baltimore City (1-year-term) Incumbent

Nominees for non-board members for the 2021-2022 year were brought before the MRSPA Board of Directors at the March 10th meeting and will be submitted for election at the Annual Business Meeting as well. They are:

Sharyn Doyle - Anne Arundel County - (2nd year)

Beverly Dunham - Worcester County - (1st year)

The committee thanks Joyce Cummings of Baltimore County for serving the maximum of two one-year terms as a non-board member of this committee.

Considering that the meetings are typically shorter than other committee meetings, and in an effort to broaden the geographic representation, it was decided that the Nominating Committee would meet by Zoom next year, following Article XI - Meetings, Section 1.e. of the Bylaws.

*Ann Marie Downey, Chair and IPP, Washington County*

*Brenda Barnes, Prince George's County*

*Dr. Debbie Chance, Talbot County*

*Joyce Cummings, Baltimore County*

*Sharyn Doyle, Anne Arundel County*

*Charlie Gable, Jr., Anne Arundel County*

*Henrietta Lease, Garrett County*

*Sally Smith, Frederick County*

*Betty Weller, Kent County*

## Public Relations Committee

Due to the COVID- 19 Pandemic, no regular meetings of the Public Relations Committee were held. We did participate in the tri-committee (Member Benefits, Membership, and Public Relations) meeting to look at and make a recommendation for a proposal made by AMBA to deliver insurance and other benefits for our members and to help us to recruit new members for MRSPA and our locals.

The MRSPA website and Facebook page were monitored and updated regularly throughout the year. Attempts to engage members on our Facebook page included offering some games with prizes and pushing them out to more people with limited success. We are hopeful that our relationship with AMBA may result in more members accessing both our website and Facebook page as they assist us with the content and appearance of both.

The Committee also continued our work to get our name out to future potential members by supporting the annual MSDE Teacher of the Year program that was held via Zoom this year.

Local associations are encouraged to share the wonderful work they do with their local newspapers with several having articles published on their community service projects.

*Anne Humphrey, Chair, Cecil County*  
*Deborah Ahalt, Anne Arundel County*  
*Dr. William Brose, Prince George's County*  
*Dr. Debbie M. Chance, Talbot County*  
*George D. Denny, Jr., Prince George's County*  
*Carla J. Duls, Anne Arundel County*  
*Brenda Gibson, Anne Arundel County*  
*John C. Sisson, Prince George's and Worcester Counties*  
*Bonnie Troxell, Allegany County*

## Scholarship Committee

The MRSPA Scholarship Committee met on August 19, 2020, using the Zoom platform, to establish a procedure to disseminate information about our only fundraiser of selling raffle tickets. After a joint meeting with the MRSPA Community Service Chair, Trish Bendler, it was decided to continue the raffle with a different format. The MRSPA staff created the tickets and names were added to the tickets by staff as checks (donations) arrived. A \$10 donation would equal one raffle ticket while a \$25 donation would equal three raffle tickets. The local associations were made aware of this procedure and asked to include the raffle information in their local newsletters. With raffle money supplementing the returns of our *MRSPA Fund* investments with Community Foundation of Frederick County, we offered three \$2,000 scholarships again this year.

The raffle drawing will take place, virtually, on May 12, 2021 following the Annual Business Meeting with the following prizes: 1<sup>st</sup> place \$300 cash, 2<sup>nd</sup> place Maryland themed basket, and (5) 3<sup>rd</sup> place baskets-Cooking, Spa, Wine Lover, Movie Night, and Sports Lover. Prizes are supported with cash donations from local associations.

It is imperative that we continue to keep qualified personnel in our schools, so communication has been established to encourage current school employees seeking teacher certification or a new certification in another education field to apply for one of three \$2,000 MRSPA Scholarships between January 1-January 31, 2021. One hundred twenty-four applications were submitted compared to ninety-nine applications in 2020. We encourage all MRSPA members to help us continue to provide scholarships by donating to the *Fund* by increasing donations in the memory of, in honor of, or as a celebratory gift. Your generous donations will never be erased from the hearts and minds of those who receive the scholarships.

We extend our gratitude to our MRSPA office staff, Board of Directors, local associations, and all others who supported our endeavors to encourage current public-school employees to further their education.

*Matilda "Tillie" Barckley, Chair, Anne Arundel County*  
*Lynne Bratten, Wicomico County*  
*Dr. Debbie M. Chance, Talbot County*  
*George D. Denny, Jr., Prince George's County*  
*Carla J. Duls, Anne Arundel County*  
*Nancy L. Gordon, Frederick County*  
*Frances "Fay" W. Miller, Kent and Cecil Counties*

## State Retirement/Pension System

The **MSRPS** administers active-member and retiree benefits and manages the investment of assets contributed by participating employers and public employees (*judges, law enforcement, correctional officers, and teachers*) in the state of Maryland. The continued success of these two processes ensure that active, vested, and retired members will receive their promised benefits in the decades to come. At the end of FY2020, there were 109,336 Active Plan Participants of the Teachers Retirement & Pension Systems and 56,581 Retirees & Beneficiaries.

**Management:** The Board of Trustees meets once monthly *in toto* to address policy issues, and Trustees also serve on at least one committee. (*We have been meeting virtually during the pandemic.*) Treasurer Nancy Kopp serves as chairman and Comptroller Peter Franchot as vice-chairman of the fifteen-member board. Doug Prouty, a high school teacher in Montgomery County Public Schools, and I represent Maryland's public-school educators as your elected trustees. Executive Director Dean Kenderdine continues to manage Agency activities this year. However, Dean has announced his retirement for the end of the fiscal year. I am chairing the *ad hoc* committee charged with the national search for candidates to become his successor.

**Funding and Expenses:** The **Maryland State Retirement Trust Fund** is funded through employer contributions (*currently for educators 4.38% of payroll from county school systems and 11.92% from the State to amortize unfunded liabilities*), employee contributions (*currently 7% of salary*) and returns on investments. This year alone, the Agency paid out \$4.2 billion in benefits to retirees, distributions that contribute to the local economy.

**Investments and Assets:** The Board of Trustees sets the asset allocation of the Agency's portfolio spreading the investments across many asset classes to increase the probability of achieving the assumed rate-of-return and minimize the risk from downturns for any single asset class. Chief Investment Officer Andrew Palmer and his staff collaborate with external investment consultants to choose specific managers and maximize return on investments and minimize risk. In fiscal year 2019 we earned 3.57% *net of fees* which fell short of our Assumed Rate of Return of 7.50% (*but exceeded our benchmark of 3.14% in a very stressed investment environment*). The total value of the Trust Fund ended the year at \$54.8 billion on June 30, 2020. The *Actuarial Evaluation Report* showed that the Teacher Combined System is 75.43% funded while the whole state-system is 73.6% funded and remains on target to achieve 80% funding by 2028.

The Agency continues its implementation of the 2018 Senate Bill 899 which granted authority to hire investment staff instead of external managers for some investments. When fully implemented, this initiative should save the Agency approximately \$300 million in fees. The Trustees continue to refine the recommendations of the Objective Criteria Committee to set qualifications and compensation for employees serving in similar positions at comparable public pension funds. The long-term goal of this initiative is to reduce management fees, \$361.8 million in 2020, thus adding value to the Trust Fund.

Visit the agency's new website: [www.sra.state.md.us](http://www.sra.state.md.us) for more information.

Kenneth B. Haines  
Trustee

## Travel Committee

The Travel Committee met via Zoom in November 2020 and in March 2021 to discuss various proposals for future trips. President George D. Denny, Jr. led the meetings as the committee currently has no chair. That search continues.

We solicited offers from eight (8) tour vendors and travel agents but did not receive responses from all because of the pandemic. The committee evaluated destinations, tour operators, itineraries, package features, exclusions and inclusions, pricing, dates, commission paid to MRSPA, and overall presentation to make its selections. The committee also decided to offer any previously approved MRSPA trips that were postponed by the pandemic to our members, if the trip/tour company still offers the trip.

The following new trips were selected by the committee for 2021- 2022.

September/October 2021 – **Collette/Mackinac Island** – specific dates not yet available.

April 2022 - **Collette/Holland & Belgium River Cruise including Floriade-** specific dates not yet available.

May 2022 - **Mayflower/America's Music Cities, featuring Nashville, Memphis, and New Orleans** -- specific dates not yet available.

In addition, MRSPA plans to offer a couple of regional bus trips for members travel permitting, dates to be determined.

Reminder to all members: Our partnership with Grand Circle Travel offers MRSPA members a discount on ALL tours that Grand Circle & Overseas Adventure Travel offer.

*Kimberly Cannon, Montgomery County  
Dr. Debbie M. Chance, Talbot County  
George D. Denny, Jr., Prince George's County  
Margie Eiserike, Montgomery County  
Charlie Gable, Jr., Anne Arundel County  
Gary Galloway, Garrett County  
Karen Grossman, Montgomery County  
Marcie Leibowitz, Montgomery County  
Ernestine Pence, St. Mary's County  
Judith Adler Reiff, Montgomery County  
Ann Vermillion, Montgomery County  
Janet Williams, Baltimore City*

# MRSPA Annual Business Meeting

## *Program*

Door Prize Drawing

George D. Denny, Jr.  
*President*

Announcement of 2021 Scholarships

Matilda “Tillie” Barckley  
*Scholarship Committee Chair*

*MRSPA Fund* Raffle Drawing

Matilda “Tillie” Barckley  
*Scholarship Committee Chair*

Closing Remarks

George D. Denny, Jr.  
*President*

# Many Thanks to the Local Associations Who Donated to Offset the Cost of the Raffle Baskets!

Allegany County Retired School Personnel Association

Anne Arundel County Retired School Personnel Association

Association of Baltimore City Public School Retirees

Baltimore County Retired School Personnel Association

Dorchester Retired Educators Association

Frederick County Retired School Personnel Association

Garrett County Retired School Personnel Association

Harford County Retired School Personnel Association

The Association of Retired Howard County Public School Personnel

Kent County Retired School Personnel Association

Montgomery County Public Schools Retirees Association

Prince George's Public Schools Retirees Association

St. Mary's County Public School Retirees Association

Talbot County Retired School Personnel

Washington County Retired Educational Personnel Association

Wicomico Retired Educational Personnel

Worcester County Retired School Personnel Association



**Raffle ticket money is not used to purchase  
items for the gift baskets. Local donations are  
greatly appreciated to offset this expense.  
Thank you!**





# Citations





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Sincerely, Marjorie"



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