

## MRSPA Community Service Committee Celebrates New Initiative

Teachers all around the state are smiling, thanks to MRSPA. Read all about it in the "President's Message" on page two!



**South Carroll High, Carroll County:** Ann Marie Downey, MRSPA President; Robyn Szymanski (teacher accepting the grant for Vicky Grant); Sally Smith, MRSPA Area I East Director



**Sharpsburg Elementary, Washington County:** Ann Marie Downey, MRSPA President; Julie Bare, mini-grant winner; Keith Allshouse, Principal Sharpsburg ES



**Parkside High, Wicomico County:** Bev Yurek, MRSPA Area III South Director; Lisa McKinnon, mini-grant winner; Allen Brown, WREP Pre-retirement Committee Chair and member of the WCPS Board of Education



**Aberdeen Middle, Harford County:** Barbara Douglas, HCRSPA member; Sara Fratrick, mini-grant winner; Linda Chamberlin, President HCRSPA; Sarah Dodson, mini-grant winner

**Rosa Parks Elementary, Prince George's County:** George Denny, Jr., MRSPA President-Elect and PGPSRA President; Jenelle King, mini-grant winner; Craig Barnes, Assistant Principal, Rosa Parks ES



**Caroline Career and Technology Center, Caroline County:** Ann Marie Downey, MRSPA President; Gene Smith, Principal CCTC; Kristi Hall, mini-grant winner CCTC; Brian Spiering, Treasurer, CRSPA; Dr. Debbie Chance, MRSPA Area III North Director

# PRESIDENT'S MESSAGE

by Ann Marie Downey



## *Making the Most of MRSPA Mini-Grants*

Since retiring from public education, how many times have you thought, "I really wish that I could go to a staff meeting again. I miss those!" I would be willing to bet that most people would respond with something like, "Hmmm . . . not many times," or even more likely with an eye-roll and a resounding, "Never!"

On page one of this issue, you will see numerous MRSPA members enjoying faculty meetings as MRSPA mini-grants were awarded to current staff at six schools across the state of Maryland. What a pleasure it was to celebrate with the very deserving winners of these \$300.00 awards that will be used to enhance student learning in such a variety of ways!

This is the first year of the "Mini-Grant Initiative" that was sponsored by the Community Service Committee. As part of MRSPA's dedication to excellence in education and community involvement, funds were budgeted to support one grant in each of MRSPA's six geographic areas. (In the future, raffle-ticket sales will hopefully support this initiative in addition to the scholarships that MRSPA already supports.)

These mini-grants were advertised to local school systems and were designed to be used to fund a project that did not have a budget through traditional funding sources. There were 120 applications received, and committee members selected one winner for each MRSPA area - and then the fun began!

### **MRSPA News**

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

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Local presidents and officers, MRSPA Area Directors and officers, and the Executive Director presented the winners with ceremonial and real checks, flowers, and balloons, and brought cookies for the faculty who joined together to celebrate at a staff meeting. Besides helping students and being a feel-good event for all who gathered, the Mini-Grant Initiative contributes to MRSPA's emphasis on visibility and membership growth. Six groups of

(Continued on page 4)

### **Vision Statement**

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

### **Mission Statement**

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

From the

## Executive Director Wanda Ruffo Twigg



The high cost of prescription drugs remains a concern for all of us. Information on pending federal legislation to reduce the cost of prescription drugs was shared in the Winter Edition of the *MRSPA News*. There was hope that some relief would be included in the end of the year budget bill that was making its way through Congress at the time. Unfortunately, no parts of HR 3, the *Lower Drug Costs Now Act of 2019*, or of SB 2543, the *Prescription Drug Pricing Reduction Act*, were included in the end of year federal budget legislation (HR 1158 and HR 1865).

On the positive side, HR 1865 included provisions of the *CREATES Act of 2019*. CREATES (Creating and Restoring Equal Access to Equivalent Samples Act) removes the barriers that have prevented lower cost generic medications from entering the market. By addressing skyrocketing drug prices, CREATES will help bring more low-priced generic and biosimilar drugs to market by targeting anticompetitive behavior that drug companies have used to stifle competition. This is a step in the right direction, but more work needs to be done on legislation to lower drug prices and out of pocket costs.

Parts of the SECURE Act of 2019 (*Setting Every Community up for Retirement Act*) were also included in HR 1865. This will permit seniors to wait until they are 72 to begin making their mandatory withdrawals from their investment accounts, allowing for a longer accumulation of assets. This is an improvement over the past practice of withdrawing funds at age 70.5. Additionally, the SECURE Act

makes it easier for smaller employers to join together to offer a retirement plan for their workers and expands the prudent selection of lifetime income options for retirees. Having a defined benefit pension that provides that same type of lifetime income, MRSPA members appreciate and support the concept of a more secure retirement for other retirees.

January 8, 2020 marked a historic day in Annapolis as the General Assembly opened its 2020 session. The first African American female Speaker of the House, Delegate Adrienne Jones (Baltimore County) was sworn in as was the first new Senate President, Senator Bill Ferguson (Baltimore City) in decades. As the session progresses, please follow the work of the MRSPA Legislative Committee when you receive the Legislative Update via Constant Contact. If you would like to receive these bi-weekly updates, please email the MRSPA office at [mrspa@mrspa.org](mailto:mrspa@mrspa.org) with your email address and a request to be added to the list of recipients. It's going to be an interesting 90 days!



### Why wait for the mail?



Receive MRSPA News up to two weeks earlier with email delivery!

If you'd like to receive MRSPA News via email, just let us know, and we'll add you to our electronic distribution list. You'll receive the publication faster AND help us reduce printing costs. **Email your request to: [mrspa@mrspa.org](mailto:mrspa@mrspa.org) and put "Newsletter by Email" in the subject line of the email and please include your full name and your email address.**

(President's, continued from page 1)

potential members now know who MRSPA is! It also provides an opportunity for local retired school personnel and MRSPA to receive publicity in local papers, getting the word about MRSPA out to the wider community.

Congratulations to Kristi Hall of Caroline Career and Technology Center, Caroline County for "Shear Excitement"; Julie Bare of Sharpsburg Elementary, Washington County for "Study Bags"; Sara Fratrik and Sarah Olson of Aberdeen

Middle, Harford County for "Cooking as a Life Skill"; Vicki Grant of South Carroll High School, Carroll County for "Cavalier Coffee and Confections"; Jenelle King of Rosa Parks Elementary, Prince George's County for "Kinder Learning Parties"; and Lisa McKinnon of Parkside High School, Wicomico County for "Hop On It To Parkside".

With MRSPA now involved, more people may wistfully say, "You know, I'd really like to attend a school staff meeting!"

## You're Invited



MRSPA Member Benefits Committee  
& Fusco Financial Associates Present

### *Protect Your "Stuff" Estate Planning Seminar*

**WHEN:** Wednesday, March 18, 2020  
10:00 - 11:30 a.m.

**WHERE:** MRSPA Office  
8379 Piney Orchard Pkwy, Suite A  
Odenton, MD 21113

**RSVP:** MRSPA Office by Monday, March 9  
410-551-1517, 877-625-6782, or at  
[mrspa@mrspa.org](mailto:mrspa@mrspa.org).

**We can't wait to see you!**



Britt Stouffer  
Owner, Managing Partner



# Scholarship Fundraiser

Annually, MRSPA provides three scholarships to current school employees seeking teacher certification or a new certification in another education field. With your assistance, we will be able to continue awarding these \$2000 scholarships.

MRSPA's Executive Board, Executive Committee Chairs, and Local Presidents are helping to increase the Scholarship Fund by selling raffle tickets (1 for \$2.00 and 3 for \$5.00). Winning tickets will be drawn at our Annual Business Meeting on Wednesday, May 13, 2020, at Martin's Camelot, Upper Marlboro, MD. You do not need to be present to win. First prize is \$300, second prize is a Maryland themed basket worth \$150, and six third place prizes are themed baskets valued at \$75 each. You may also participate with the ring toss (bottle) game winning a bottle of wine or a gift card at the Annual Business Meeting. There will be 3 throws for \$5 with 5 practice throws. All proceeds go the MRSPA Scholarship Fund, which is managed by the Community Foundation of Frederick County.

If you would like to help by selling raffle tickets, please call the MRSPA Office at 410-551-1517 to request some tickets. If you would like to purchase some tickets, please contact your local president or area director or call the MRSPA Office.



Henrietta Lease  
Garrett County



Linda Chamberlin  
Harford County



Bonnie McElroy  
Carroll County



Frankie McDonnell



Tillie Barckley, MRSPA Scholarship Committee Chair

# Qualified Charitable Distributions

By: Gino Zazzetta, CFP®  
Fusco Financial Associates - 505 Baltimore Ave Towson, MD 21204  
gino.zazzetta@fuscofinancial.com - 410-296-5400 Ext. 108

With the beginning of the New Year, starts another year of required distributions from retirement accounts. For most individuals with qualified retirement accounts, (IRAs, 401(k)'s, 403(b)'s, etc.), once the account holder reaches the age of 70 ½, distributions are required to be taken from their retirement accounts each year. Due to the recent passing of the Setting Every Community Up For Retirement Enhancement (SECURE) Act, many rules pertaining to Required Minimum Distributions (RMDs) have been modified, including one pertaining to the age at which RMD's are required to start. For most IRA holders, the SECURE Act has pushed this age from 70½ to 72, although individuals should consult with their financial advisor to verify their RMD age.

Distribution amounts differ from individual to individual, and are dependent on the account holder's account balance and age. Retirees often find that these distributions represent additional taxable income that the individual has to recognize. For some retirees, this additional taxable income can push them into higher tax brackets, or make them eligible for income adjustments on their Medicare premiums. These income adjustments, better known as IRMAA (Income-Related Monthly Adjustment Amounts), are applied to Medicare Part B and Part D (drug plans) premiums for higher-income beneficiaries of Medicare. Many retirees are searching for ways to help control the amount of taxable income they recognize in any given tax year.

Some retirees exercise this control by utilizing Qualified Charitable Distributions (QCD). These distributions can serve a dual purpose, by fulfilling both an individual's charitable inclinations, as well as their mandated RMD. The account holder may request that their IRA custodian directly distribute either all, or a portion, of their annual RMD to a qualified charity of their choice. The payment must be sent directly from the holder's IRA, and cannot be distributed to the IRA owner first. If done properly, the distribution will not be taxed as ordinary income to the donor, and the charity will often receive more than they would have with after-tax proceeds. Although the account holder will not be able to further deduct the QCD, the ability to keep this taxable income from their tax return, may be a larger benefit.

The QCD is just one of a number of planning techniques available to individuals that can be utilized in conjunction with tax and financial planning, provided by your advisors, to ensure retirement assets are managed efficiently. We at Fusco Financial Associates encourage you to reach out to your financial advisors with questions and concerns in regards to these techniques, and as always, if we can be of assistance, please do not hesitate to contact us. We would be happy to help.

*This information does not purport to be a complete description of the developments referred to in this material, it has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Raymond James and its advisors do offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional. Securities offered through Raymond James Financial Services, Inc, member FINRA/SIPC. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Fusco Financial Associates is not a registered broker/dealer and is independent of Raymond James Financial Services.*

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MSFS, ChFC, CAP, AIF\*

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# Annual Business Meeting Features MRSPA Elections

Vice President and Secretary positions will be filled during the May 13, 2020, Annual Business Meeting at Martin's Camelot , 13905 Central Avenue, Upper Marlboro, MD.



**Nominee for MRSPA  
Vice President  
2020-22  
Dr. Debra M. Chance**



**Nominee for MRSPA  
Secretary  
2020-21  
Janet K. Williams**

Debbie worked as a teacher and an administrator in Talbot and Caroline counties for 38 years. During her tenure, she served as a middle school English teacher, assistant principal and principal at both the elementary and middle school levels. She also served as a supervisor of instruction. She retired from Caroline County in 2012 and joined the Talbot County Retired School Personnel Association (TCRSPA) and MRSPA.

Since her retirement she has served TCRSPA as its Publicity Chairperson and is currently finishing her second year as Co- President of the local organization. She has served on several MRSPA committees and has helped proof-read the MRSPA newsletter before publication. Debbie has served MRSPA for the past five years as Area III North Director – offering support to the local associations in Cecil, Talbot, Queen Anne's, Caroline and Kent counties.

When asked why she wanted to serve MRSPA as its Vice President, Debbie replied: "I believe in the mission of MRSPA and would like to assist the president in setting and achieving the goals that will continue moving our organization forward. I also believe that if you are a member of any organization, you should be actively involved. Serving as vice president will allow me the opportunity to do so."



Janet worked in Baltimore City Public Schools for thirty-five years. She began her career as a Home Economics teacher and was promoted to department chairperson. She next served as a Career and Technology Education Supervisor and ended as an Assistant Principal. Most of Janet's tenure after she left the classroom was in vocational education at the secondary level. After retiring in 1991, she worked on a special project for the school system for three additional years.

Janet has served in her local association, the Association of Baltimore City Public School Retirees, Inc., as its secretary and served two terms as President of the association.

During her membership in MRSPA, she has served on several committees including: Scholarship (formerly chairperson), Travel, the Board of Directors, the Executive Board and the Finance Committee. She has served as the Area II North Director for the past six years – offering support to the local organizations in Anne Arundel, Baltimore, and Harford counties and Baltimore City.

When asked why she would like to serve MRSPA as its secretary, she responded: "Having served this organization as long as I have, I have observed the hard work put forth by all concerned to preserve and protect the former educators of this state. I feel that I want to continue to be a contributing member."



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**MRSPA CALENDAR**

February 17 .....	President's Day <i>MRSPA Office Closed</i>
February 25 .....	MRSPA Legislative Committee Meeting <i>MRSPA Office, Odenton</i>
March 5.....	MRSPA Lobby Day <i>Taylor House Office Building, Annapolis</i>
March 4 .....	MRSPA Board of Director's Meeting <i>MRSPA Office, Odenton</i>
March 12 .....	MRSPA Lobby Day Snow Date <i>Taylor House Office Building, Annapolis</i>
March 10 .....	MRSPA Legislative Committee Meeting <i>MRSPA Office, Odenton</i>
March 11 .....	Local Presidents Meeting <i>MRSPA Office, Odenton</i>
March 24 .....	MRSPA Legislative Committee Meeting <i>MRSPA Office, Odenton</i>
April 6 .....	MD General Assembly Session Closes <i>Sine Die, Annapolis</i>

**MRSPA 2019/2020 TRIPS**



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

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

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

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

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

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

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

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

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