On September 29, 2021, MRSPA hosted a webinar. It explained the Emergency Broadband Benefit (EBB) subsidy. The event was led by Adam Goldberg, NRTA's Senior Legislative Representative. These federal benefits are available because of Congressional legislation to offset the effects of the Covid-19 pandemic which made clear the disparities in access to high-speed internet service across Maryland and the United States.

The first speaker, Keyla Hernandez-Ulloa, FCC Associate Division Chief for the FCC Consumer Government Affairs Bureau, Consumer Affairs and Outreach Division, explained the Emergency Broadband Benefit (EBB) subsidy and answered the following questions:

- What is the Benefit?
- Who is eligible?
- How can households apply?

She also shared the EBB Toolkit. The toolkit contains a variety of print and multi-media resources.

To locate the Toolkit or to apply directly online go to GetEmergencyBroadband.org for an application and information about how to apply. To apply by mail, download and print the application from the website. Complete the application and mail it to Emergency Broadband Support Center, P.O. Box 7081, London, KY 40742. Be sure to include supporting documents as requested with your application.

The second speaker, Amanda Gimble, Director, Aging Connections with Older Adults Technology Services (OATS), shared the goal of OATS to close the digital divide by connecting one million seniors to the internet by June 2022. In Maryland, 64.7% of seniors aged 65+ are connected to the internet while almost 81% of individuals aged 18-64 have internet connections, a gap of almost 17%. Two-thirds of seniors who are not online are eligible for the EBB subsidy.

An OATS survey involving 200 seniors indicated that the major uses of the internet by seniors during the pandemic have been Zoom, connecting with friends, family, church services, and exercise classes. The internet was less used by seniors for online banking, E-books, training and workshops, social events, and groceries.

MRSPA is grateful to the presenters and Adam Goldberg of NRTA for his assistance in getting such wonderful presenters, and to the dozens of members who attended the webinar.

To learn more about the Emergency Broadband Benefits subsidy or the work of OATS, please go to the Home Page of our MRSPA website at www.mrspa.org to view the hour-long webinar in part or in its entirety.

Please share this information with any family members or friends who may be in need of access to high-speed internet service.

Carla Duls
President-Elect
Sometimes it seems as if there is no good news in the world. Climate fluctuations bring horrendous destruction to our residents through violent storms, wild fires, flooding, and more. Our leaders often cannot agree on even the most basic legislation. Covid continues to separate us from our loved ones. Our schools and businesses are torn between factions that espouse opposing views regarding vaccination and mask-wearing mandates. Negative motives are assigned to even the most honorable of intentions. Social media platforms air the vilest of comments and images. The list goes on and on.

As I ponder the approach of the Thanksgiving season, however, I find that there is an abundance of good news. There are so many things for which our state and local organizations all can be thankful.

Locals around the state are involved actively in serving their communities in meaningful ways. Members are helping other members who cannot get to and from doctor appointments, or do food shopping or other errands on their own. More and more local membership meetings are being held in person. From all reports, those who have attended in-person meetings have felt a sense of excitement and relief at being able to finally see their friends and colleagues face to face.

Some of our more adventurous members have been taking exciting trips, either through their own resources, or through MRSPA-guided travel options. One took a train excursion in the Rockies, another took a river cruise, and still another took several RV trips around the country. These are just a few of many examples that have been shared with me.

Our state committees have been meeting on a regular basis to evaluate new member benefit opportunities for our members, plan the up-coming scholarship program, identify legislative priorities for the next General Assembly session in Annapolis, and set guidelines for awarding community service recognition for our locals. Our membership committee held a very successful meet-and-greet program for new retirees. The committee continues to work with local membership chairs to bolster member recruitment activities state-wide. Planning is underway for our Legislative Workshop in January or February and our Annual Business Meeting in May of 2022.

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It's the Little Things...

Unbelievable as it seems, the holiday season is upon us again. Last year at this time we were looking forward to a vaccine being approved and hoping for a more “normal” life—a life that would allow us to be close to those we love. We were ready to move on from 2020. We looked to 2021 with faith and hope for a truly better New Year. We looked forward to the New Normal.

I don’t think any one of us would say that 2021 turned out as we thought it would, but we are ready to try again. We are looking to 2022 anxiously in hopes of reaching our New Normal.

A couple of weeks ago, I received an email from a member regarding my fall newsletter message. He asked us to continue such messages. I asked him for an idea. He sent me a brief story of how teachers at a school where he worked years ago banded together to make sure two students who had struggled to meet graduation requirements had the celebration ceremony they deserved.

I was a teacher. I know the story and thousands like it. They happened year after year in classrooms and schools across the state. Countless stories of victories—small and large—that forever changed a child's life and made our lives so much richer. The member’s story made me think of so many little things that happen over a 30-year career; so many children, so many interactions, so much impact on young lives, indeed, so many little things that add up to a lot of everything. Giving so much, and getting so much in return.

If the last 20 months have taught us anything, it is likely that we really need to appreciate the little things; whatever they may be to you. As you prepare and celebrate this holiday season, remember it is those little things that mean the most. Remember and rejoice in all we accomplished in our careers and all the lives we touched in ways we may never know. Be thankful for all the little things.

I wish you and your family much joy in your favorite little things this holiday season.

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.

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.
According to a Washington Post article from October 13, 2021, 70 million Social Security recipients will see the largest increase in their cost-of-living adjustment since 1983. Beneficiaries will receive a 5.9% increase for 2022. This COLA is tied to a measure of inflation that has surged this year as prices rise in an economy emerging from the pandemic and that is dealing with extreme weather events, both of which have impacted the world's supply chains. "The 5.9% increase amounts to roughly an additional $92 per month for seniors." (Jeff Stein)

The Bureau of Labor Statistics said that prices are up 0.4 percent in September compared to August. Overall, prices are up 5.4% this year over the last. We have all seen these increases when we shop for everything from groceries, to gas, to prescription drugs.

Experts caution that recipients will see substantially less than the full 5.9% increase in their monthly benefit as their Medicare Part B premiums are also slated to rise. Social Security benefit increases have averaged about 1.7% over the last 10 years making this year's increase historically significant.

While the increase is welcomed by beneficiaries, it also comes at a cost to the Social Security program as it struggles to remain solvent in the future. "There's been huge inflation, so seniors are about to get a big raise. The problem is that's going to cut into Social Security's finances," said Marc Goldwein, a budget expert at the Committee for a Responsible Federal Budget.

Social Security is funded by a payroll tax of 12.4% on eligible wages, with employers and employees each paying half. The money paid in by today’s workers goes to cover current benefits, with any excess going into the Social Security Trust Fund. Future legislative action is needed to resolve the shortage of Trust funds resulting from the increasing number of recipients and decreasing number of workers.

A number of our locals have had members step up to fill vacant officer and committee chair positions. Local editors have been producing and distributing very interesting and informative newsletters for their members. I have gleaned more than one beneficial suggestion from reading those newsletters.

These are just some of the things for which we can all be thankful as an organization. I haven’t even touched on my personal list, and I am sure each of you has a list of your own.

Meanwhile, we have not lost sight of our primary mission—to protect our defined benefit retirement pension and to inspire the dedication, commitment, skills and abilities of our members in service to fellow retirees and the entire community in an ever-changing world.

As we approach the holiday season, I leave you with two unoriginal thoughts:

"There’s always something to be thankful for on Thanksgiving. Even if it’s just not being a turkey.”
—Anonymous

“What if today, we were just grateful for everything?”
—Charlie Brown

Happy Holidays
George D. Denny, Jr.
Maryland state Treasurer Nancy K. Kopp is retiring at the end of the year.

Ms. Kopp was first elected treasurer in 2002 and subsequently re-elected to 5 full four-year terms. In a press release on October 18, 2021, Ms. Kopp stated that she hopes to spend more time with her husband, children and grand-children and travel extensively.

Ms. Kopp also serves as chair of the Board of Trustees of the Maryland State Retirement and Pension System and the Maryland 529 savings plans. Andrew Palmer, chief investment officer of the retirement agency said it was an honor to work with Ms. Kopp as “she has been a moderating voice and helped me and the board remain unified through pension reform and all the changes we’ve gone through.” Maryland has retained its AAA bond rating throughout Ms. Kopp’s tenure including during the Great Recession and recent pandemic.

MRSPA thanks Treasurer Kopp for her many years of stalwart service and congratulates her on her retirement.

**MRSPA Fund Raffle**

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in schools across Maryland. In the past, funds for these scholarships and mini-grants were partially obtained through in-person sale of raffle tickets statewide. Last year, we sold raffle tickets via this newsletter and via local newsletters with great success. This year we are again seeking donations to the MRSPA Fund to continue our work. All donations are tax deductible and come with our thanks and appreciation!

To show our appreciation, your name will be entered into a drawing upon receipt of your donation. Donations of $10 will earn 1 raffle ticket, and donations of $25 will earn 3 raffle tickets incrementally. MRSPA staff will write your name on the correct number of tickets when we receive your check. The drawing will take place at the May 2022 Annual Business Meeting, whether held in person or virtually. You can win the $300 cash first prize, a Maryland themed basket valued at $150 second prize, or one of 5 third place themed baskets valued at $75: Cooking, Spa, Wine Lover, Movie Night, and Sports Lover. Out-of-state basket winners will receive gift cards in lieu of basket contents.

**Entering the drawing is fun and easy!**

1. Make your check payable to “The Community Foundation of Frederick County”
2. Write MRSPA Fund Donation on the FOR line
3. Date and sign your check
4. Mail check and completed form to:
   MRSPA
   8379 Piney Orchard Parkway, Suite A,
   Odenton, MD 21113
   Due by March 22, 2022

Please, include the form below with your donation. Receipts will be sent via email or US Mail.

**MRSPA Fund Donation**

Your Name: 

Your Address: 

Home Phone: _____________________ Cell Phone: _____________________

Email: _____________________

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New Membership Cards are Coming – Watch Out!

In the Fall 2021 MRSPA News, we informed members of the new plastic membership cards that should be delivered to you in the US Mail beginning in mid-November. Please, do not throw it away thinking it is junk mail, as we cannot send duplicate cards for multiple people. The envelope containing your new card will have MRSPA’s logo in red, black, and white and our mailing address as the return address, as seen below. Please be on the lookout for this important envelope!

These new cards are permanent and can be kept in your purse or wallet for several years. If you haven't renewed your MRSPA membership for 2021-2022 by November 1, 2021, you will not receive a new card in this November distribution. Anyone who renews after November 1 will receive the new plastic card in the next distribution in the spring. Plastic cards will be distributed quarterly to new or later renewing members. New members will receive a paper card to use until you receive your plastic card.

Given all the delays with the US Postal Service, and the crush of holiday mail they will be processing, please be patient as you look for your new card in the mail. IF you renewed your membership before November 1 and you have not received your new card by January 15, 2022, please contact us at mrspa@mrspa.org.

Enjoy your new card!
Maryland Retired School Personnel Association
8379 Piney Orchard Parkway, Suite A
Odenton, MD 21113-1508

MRSPA CALENDAR

December 8..............Board of Directors Meeting.
        via Zoom
Dec. 23 - Jan. 2........Winter Break
        MRSPA Office Closed
January 12.............General Assembly Opening Day
        Annapolis, MD
January 12.............Executive Committee Meeting
        TBD
January 17.............Dr. MLK, Jr. Holiday
        MRSPA Office Closed
January 26.............MRSPA Legislative Workshop
        TBD
January 27.............New Member Meet & Greet
        via Zoom
February 2.............MRSPA Legislative Workshop
        (Snow Date) TBD

MRSPA TRIPS AND TRAVEL
2021-2022

Backroads of Iberia: Spain and Portugal, April 2 – 17, 2022, Overseas Adventure Travel (Grand Circle Travel Small Group) Contact Amanda Turrell at (386) 597-1380 or (386) 290-2997 or ATurrell@oattravel.com Code: GO-28192.
Holland and Belgium Springtime River Cruise, April 2022 (Collette) Contact Leigh Ann Keller at Action Travel at (301) 843-0887 or admin@actiontraveltours.com.
America’s Music Cities Featuring Nashville, Memphis, & New Orleans, May 20 – 27, 2022 (Mayflower Tours) Contact Debbie Martinez at (810) 797-5710 or (630) 673-0773 or Debbie@mayflowercruisesandtours.com.
Oberammergau and Passion Play, May 22 – 31, 2022 (Collette) Contact Leigh Ann Keller at Action Travel at (301) 843-0887 or admin@actiontraveltours.com.
Alaska Cruise/Tour, July 8 – 20, 2022 (Cruises Plus) Contact Judy Warsaw at (410) 494-1414 or judycruisesplus@aol.com.
Mackinac Island, September/October 2022 (Collette) Contact Leigh Ann Keller at Action Travel at (301) 843-0887 or admin@actiontraveltours.com.

Check our website at www.mrspa.org, click Travel to locate more information on trip.

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