

Local Associations Awarded for Service

Between 2020 and 2022, the MRSPA Community Service Committee suspended awarding local associations for outstanding community service projects because many activities moved to virtual or drive-through events because of the pandemic. 2023 saw the return of local association awards for community service projects.

During the May 2023 Annual Business Meeting, Community Service Committee Chair Kathy Campagnoli, Frederick County, presented the following local associations with \$100 checks to support their outstanding community service projects.

Small Local Association (1-199 members): *Caring is Sharing* - Garrett County Retired School Personnel Association



provides and replenishes little laundromat libraries in laundry baskets at 5 community laundromats throughout the county.

Medium Local Association (200 - 899 members): *Crocheting for Comfort* – Washington County Retired Educational Personnel Association members learned how to crochet. They created large, crocheted mats from



plastic bags and donated 16 mats. The mats function as a moisture barrier for unhoused people through the REACH shelter for use when sleeping outdoors. Between 500 and 700 plastic bags were recycled in each mat. Eighteen tote bags were also crocheted and filled with toiletry items for women at CASA.

Large Local Association (900+ members): *Interfaith Works* – Montgomery County Public Schools Retirees Association



donates gently worn clothing, gently used household items, and cash to Interfaith Works for families in need. MCPSRA members also volunteer to sort and package the items for shoppers.

Other project nominees were: Medium local – Cecil County – Teacher Mini-Grants and Harford County – Boys and Girls Clubs.

The MRSPA Community Service Committee is so proud of all the work our members do in the community! Nomination forms for the 2024 awards will be available in January.



PRESIDENT'S MESSAGE

by Carla Duls

I recently heard this time of year, September through December, referred to as *Hallothanksmas*. This portmanteau word conjures up memories of my childhood tri-holiday expectations of a bulging bag of Halloween candy, followed by the gastronomical delight of Thanksgiving dinner enjoyed with cousins at the children's table, and culminating with waking up on Christmas Day to find that Santa had indeed read my letter. Years later, my 9th grade English students and I traveled through time with Philip Pirrip, a.k.a. Pip, as he sought his *Great Expectations*. Today, I have *great expectations* for MRSPA, the locals, and members as we continue to travel through 2023-2024 together.

First, I have expectations that MRSPA will continue to serve education, the community, the locals, and association members. Mini-grants and scholarships will provide assistance to those working in Maryland school systems as well as providing in-school visibility for MRSPA. Donation drives for Toys for Tots and the Maryland Food Bank throughout the year will benefit the community. The MRSPA membership and public relations committees are ready to offer assistance to increase local membership through an increased online presence. Individual members are encouraged to visit the MRSPA website to review the many benefits that the Consumer Education, Legislative, Member Benefits, and Travel Committees work to provide for members.

Next, my expectations for the local associations stem from the Leadership Workshop held virtually in September. Several locals have already contacted the MRSPA office to explore ways they can increase their digital presence to attract new tech-savvy retirees by creating or improving websites. Bill Brose, a member of the Public Relations Committee, or Lynn Cox, Public Relations Committee Chair, will work with these locals to achieve their goals. My expectations also include more effective use of Facebook. Although many locals have *pages*, others have moved to *groups*.

MRSPA News

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These groups provide opportunities for interacting with all members, even those who live out of state or are unable to attend meetings. Groups serve a purpose other than simply reporting information by helping to create and strengthen a sense of community by soliciting member opinions through polls, participating in games or contests, responding to engagement posts, etc. Again, if your local would like assistance in setting up a Facebook group, contact the MRSPA office for a referral to a member of the Public Relations Committee who can assist you.

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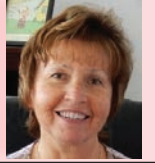
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From the

Executive Director

Wanda Ruffo Twigg



It is an unfortunate and sad reality that Americans are subjected to all kinds of fraud and scam attempts daily. Weird emails, text messages, phone calls from numbers you think you know; criminals are very good at trying to steal your personal or your bank account information or your entire identity.

Because the MRSPA Consumer Education Committee is well aware of these scam attempts, they have scheduled a new Fraud and Scams webinar for Tuesday, November 21, 2023, from 10:00 to 11:00 a.m. This webinar will be presented by FBI agent, SSA Keith Custer. His specialty area is cybercrime. If you'd like to know what the latest trends in scams and fraud are and potential ways to protect yourself from them, please click the link in the email you receive in your inbox via Constant Contact to register to attend. There will be time to ask questions after the presentation.

You likely know someone who has been impacted by a scam or fraud if you haven't been a victim yourself. We are all at risk. We know that AI continues to change the fraud and scam landscape. But we can all be vigilant and aware and that's what this webinar will help you to be.

My husband and I have been mailing mortgage checks for decades. This summer, we learned the hard way that we needed to stop doing that. Even as we took the envelope to the post office, someone still intercepted the check, washed it, wrote it out to themselves for a larger amount, and mobile deposited it into a bank account. It took a couple of days of running around to rectify the situation. Luckily the credit union refunded the money, but the emotional toll was great.

We did what we were supposed to do. We used the non-washing ink on our check. We used a check printed by our credit union not a mail order check. We took the check to the post office. We followed the payment online to be sure it arrived on time - and still this happened. But it won't happen again, as we now take our payment directly to the bank. It is more effort on our part, and it seems a sad testament that we have to take such precautions, but we must face our reality and responsibility.

Knowledge is power, and we all need to know what the latest trends are, so we know how to protect ourselves from the scammers, fraudsters and hackers of the world. We hope that many of you will take advantage of the webinar on November 21, 2023.

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.

MRSPA Foundation Raffle

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. Therefore, we are seeking **donations** to the *MRSPA Foundation* so that we can continue our work. Again, this year, raffle tickets will be purchased solely through the MRSPA newsletter using the form below and through local association newsletters using the same form. All donations are tax deductible and come with our thanks and appreciation!

Your name will be entered into a drawing upon receipt of your donation based on this criterion: Donations of \$10 will earn 1 raffle ticket while 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 2024 Annual Business Meeting whether held in person or virtually. You can win the \$300 cash first prize, a Maryland themed basket valued at \$175 second prize, or one of 5 third place themed baskets valued at \$125: Cooking, Game Night, Wine Lover, Book Worm, and Sports Lover. Out-of-state winners will receive gift cards in lieu of basket contents.

Entering the drawing is fun and easy!

1. Make your **check payable** to **MRSPA Foundation**
2. Write **MRSPA Foundation Raffle** on the FOR line
3. Date and **sign** your check
4. **Mail** check and completed form to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 **before March 22, 2024**

Will you send a donation today?

Receipts will be sent via US Mail.



MRSPA Foundation

Your Name: _____

Your Address: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

(President, continued from page 2)

Finally, I also have expectations for individual members. If it's been a while since you attended a meeting of your local association, consider doing so. Over the last year I have attended meetings from one end of the state to the other and have observed people having a good time visiting with friends, playing games, listening to interesting speakers, participating in community service activities, etc. I have expectations that members will become more actively engaged at both the local and state levels. MRSPA committee meetings are held by Zoom so no travel is required.

Your ideas and enthusiasm would be most welcome.

And finally, I have the expectation that you and your families will enjoy the upcoming holiday season. Happy holidays to all!

Carla Duls
President



As the end of 2023 approaches, you may be mulling where to make your charitable donation for 2023. Did you know that you can give to the *MRSPA Foundation* through your estate or from your annual investment distribution? The following article was written for MRSPA by our representatives at Academy Financial Services, Richard Craft and Joseph Barger. If you'd like to talk with Richard or Joe about donating to the *MRSPA Foundation* through one of the below mentioned options, please contact them at Richard.Craft@LFG.com or at Joseph.Barger@LFG.com. You may want to consult a legal or tax advisor regarding any legal or tax information as it relates to your personal circumstances. Lincoln Financial Advisors Corp. and its representatives do not provide legal or tax advice. Academy Financial, Inc is not an affiliate of Lincoln Financial Advisors Corp.

Charitable Giving – What's the best way for me to give?

Many people know they can deduct donations to charity from their income taxes...but increasing your knowledge of tax planning strategies can maximize your giving impact. Check out a couple easy tips!

1. Long-term appreciated assets—If you donate long-term appreciated assets like bonds, stocks or real estate to charity, you generally don't have to pay capital gains, and you can take an income tax deduction for the full fair-market value. This becomes much more efficient than giving cash!

2. Combine multi-year deductions into one year - Many taxpayers won't qualify for the necessary deductions to surpass the standard deduction threshold established by tax reform in 2017. However, you can still receive a tax benefit by "bunching" multiple years' worth of charitable giving in one year to surpass the itemization threshold. In off-years, you take the standard deduction.

3. Donor-advised fund - A donor-advised fund is a dedicated account for charitable giving. You can gift cash or appreciated assets (preferred) lump sum in one year, then recommend grants over time to any IRS-qualified public charity and invest the retained funds for tax-free growth. Donor-advised funds provide many benefits for organizing and planning giving, but they also offer advantages in terms of income, capital gains and estate taxes. This is similar to setting up your own Family Foundation that is a tax-free growth investment account after getting a full tax deduction on dollars

contributed, then giving to the individual charities over a long period of time.

4. Charitable Trust - Utilizing a Charitable Lead or Charitable Remainder Trust can be an incredibly efficient way to set aside dollars that will benefit both charity and also give you an income or return on your investment! This can be especially effective in years that there is a large capital event and we want to maximize tax savings.

There are many ways to structure your Estate and Charitable Giving Strategies that can be powerful tax reduction tools; if we are going to give anyway, we might as well do it in a way that will provide a potential tax deduction! Reach out to the team at Academy Financial, Inc. to discuss any of the above strategies and most importantly be a resource for you to make smart decisions with your money!

-Richard & Joe



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Connected resources include:

- Elder Care Lawyers
- Caregiving Agencies
- Adult Medical Day Programs
- Real Estate Agents & Investors
- Home Health Companies
- Hospice
- Down Sizing Companies & Movers
- Financial Advisors





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MRSPA CALENDAR

- November 28.....National Day of Giving
Virtual Food Bank Drive
- December 6.....Board of Directors Meeting
Hybrid
- December 21-January 1...Winter Break
MRSPA Office Closed
- January 9.....Executive Committee Meeting
Hybrid
- January 10.....General Assembly Opening Day
Annapolis, MD
- January 15.....Dr. Martin Luther King, Jr. Day
Office Closed
- January 30.....MRSPA Legislative Workshop
Virtual



**MRSPA TRIPS AND TRAVEL
 2023-2024**



- Australia's Outback to New Zealand's South Island**, February 21 - March 11, 2024, (Collette via Travel Leaders/ Action Travel) Contact Leigh Ann Keller, 301-843-0887 or leigh_ann@actiontraveltours.com
- Normandy, Paris & Seine River Cruise**, April 16 - 24, 2024 or October 29 - November 6, 2024, (Premier World Discovery) Contact 877-953-8687, <https://res.premierworlddiscovery.com>
- Montana and Glacier National Park**, July 13 - 20, 2024, (Mayflower Cruises & Tours), Contact Debbie Martinez, 810-797-5710 or debbie@mayflowercruisesandtours.com or Liz Unger 443-904-4540
- Rivers & Rails of Texas**, September 15 - 22, 2024, (Mayflower Cruises & Tours via Travel Leaders/Action Travel) Contact Leigh Ann Keller, 301-843-0887 or leigh_ann@actiontraveltours.com
- The American West: Cody, Yellowstone, & Jackson Hole**, September 3 -11, 2024, (Grand Circle/Overseas Adventure Travel) Contact 800-221-2610, MRSPA Code: G4-28192
- Essence of Panama**, October 3 -10, 2024, (Mayflower Cruises & Tours) Contact Debbie Martinez, 810-797-5710 or debbie@mayflowercruisesandtours.com or Liz Unger 443-904-4540

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

All MRSPA trips are open to MRSPA members, their family and friends. Please use **Code: G4-28192 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.