

## Annual Legislative Workshop Held

The MRSPA annual Legislative Workshop was held Wednesday, November 13, 2019, at the Miller Senate Office Building in Annapolis. Sixty MRSPA members braved the unseasonably cold, wintry weather to attend. Their efforts were rewarded with an interesting day of presentations and opportunities to network and ask questions.

The Workshop was hosted by the MRSPA Legislative Committee, chaired by Fred Evans, Montgomery County. He and MRSPA Legislative Aide Virginia Crespo, Anne Arundel, shared information about and asked members to attend the March 3, 2020, MRSPA Lobby Day.



Dr. David Juppe, a manager in the Department of Legislative Services, gave an excellent summary of what to expect in the 2020 – 2021 state budget, with an emphasis on the possible impacts of any Kirwan Commission recommendations. The Executive Director of the Maryland State Retirement and Pension System, Dean Kenderdine, updated members on

the status and stability of the pension system and the new agency website that will allow individuals access to their pension information.

Virginia Crespo, MRSPA Legislative Aide, reviewed the legislation that the MRSPA Legislative Committee acted on last session, highlighting our successes. MRSPA President Ann Marie Downey presented Senator Pam Beidle (AA) an engraved bowl of candies for her assistance in writing and



shepherding SB 913 through the General Assembly for MRSPA in 2019.



MRSPA Executive Director Wanda Ruffo Twigg, MRSPA Legislative Aide, Virginia Crespo, Senator Pam Beidle, and MRSPA President Ann Marie Downey

Rachel Hise, a senior policy analyst with the Department of Legislative Services, informed members of the recommendations of the Kirwan Commission, the proposed funding formula from the Commission subcommittee, and possible impacts on state and local budgets.



The Legislative Committee will continue to monitor any legislation related to our legislative priorities and act as needed. Please watch your inbox for requests to contact your legislator from January to April. The 2020 General Assembly session is going to be a busy one and begins on January 8.

# PRESIDENT'S MESSAGE

by Ann Marie Downey



*"The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails."*

- William Arthur Ward, American writer

As a semi-collector of quotes, I came across the above quotation a few weeks ago and decided to display it rather than to tuck it away in my "Interesting Sayings" folder. Why did William Arthur Ward's words get prime real estate on the bulletin board? I believe that part of the reason is that in the 75 years since MRSPA's predecessor was established, this philosophy has been in play, allowing the organization to make changes that the times required to ensure our existence and relevance.

There are always circumstances that cause dissatisfaction. In 1945 for example, school employees had no guaranteed retirement funds from the state, truly something worthy of complaint! If forward-looking educators had accepted that status quo and just grumbled about the situation, nothing would have changed. Likewise, had they waited until those in power decided that the state should provide a secure retirement for its school employees, we might still be without our defined benefit pension. However, those original 23 visionaries moved beyond vision to *action*, and worked to grow an organization that has served retired school personnel for 75 years.

In 75 years, "sails were adjusted" to meet large- and small-scale issues, but let's look at where we are in 2019-2020. We are very fortunate to have a secure defined benefit retirement plan, but we know that we can't be complacent about it. We also know that strong membership numbers help MRSPA's voice be heard.

(Continued on page 4)

## MRSPA News

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

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## MRSPA

***75 Years of Connecting,  
Protecting, and Making a  
Difference!***

### 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.*



As I watched the Nationals' journey to and through the World Series Championship, the importance of varied ages, skills, talents, and experiences to the team's success was on display. How many times did we hear the announcers say that the Nats were the "oldest team in baseball?" How many times did we hear of the new life that the younger players brought to the clubhouse? How important to their success were the skills, talents and heart it took to win on the road, fighting back after falling behind? And how important was it to have leaders, players, and fans who never stopped believing they had what it took to win?

Clearly, MRSPA and our affiliate local associations are not a championship major league baseball team, but we are similar in many ways. We are successful because of the veteran and newer members who volunteer on committees. Leaders continue to step forward to participate on local and state boards. Recruiting new retirees to our ranks is vital to our ongoing success and to bringing new life and new talent to our clubhouses.

Encouraging members with the skills and talent to keep our Facebook pages, websites and newsletters looking fresh and appealing is important to our recruitment and retention efforts. Organizing successful luncheons, trips, and community service activities also requires skill and experience. Every member brings their skill, talent and experience to our association as we advocate to protect your defined benefit pension and retiree health insurance benefits. Whether team captain, starting pitcher, homerun hitter, bench sitter or fan, every member is vital to our association team success.

Our Association is stronger because we include our veteran players and our young phenoms in our

clubhouse. Do you share your skills, talents and experiences with your association? While we may not sing "We are the Champions" at our meetings, we are champions for all of Maryland's retired school personnel, and we cannot do it without you.

### **MRSPA and Grand Circle Travel Working Together**

MRSPA has an endorsement arrangement with Grand Circle Travel and Overseas Adventure Travel. Each person who books on ANY Grand Circle Travel and Overseas Adventure Travel Trip will receive a \$100 discount off of the price of the trip. MRSPA will also receive a percentage of net sales based upon the number of eligible purchasers during a calendar year. All such payments to MRSPA are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. MRSPA acts as your advocate.

As MRSPA is a non-profit organization, booking any trip with Grand Circle Travel or Overseas Adventure Travel using the group code 28192 will give you a discount and most importantly help MRSPA earn money back for the organization. This is a huge benefit and will help MRSPA in many areas. Be sure to mention you are an MRSPA member, family member or friend when you book a trip with Grand Circle or Overseas Adventure Travel to get the discount.

### **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 save some trees. **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.**

## Our 21st Century Retirement

At both the local and state levels, our current "wind" remains membership growth. I am so pleased that instead of complaining about the situation (pure pessimism) or sitting by and waiting for retirees to wake up and see the need to join our locals and MRSPA (pure optimism), much realistic "adjustment of sails" is going on! We continue to explore how to offer more value to your MRSPA membership. As I travel around the state and talk with members, I know that the "action items" of last year's membership action plans are being implemented, and by concentrating on becoming more visible and known by active school employees and the community we are "adjusting our sails" at the local and state levels.

I am not a sailor, but I do know that it is essential to "stay the course" toward the destination, or in MRSPA's case, our mission and goals. However, in order to reach that destination, we *must* adapt constantly to "wind conditions". Let's say that I'm a realistic optimist that MRSPA will successfully continue to "sail on" for the school personnel we serve!

Significant changes have been implemented during my two-year hiatus from the *Board of Trustees* at the **Maryland State Retirement Agency** (MSRA). Since my departure from the Board in 2017, after retiring in 2016, the latest iteration of the **Maryland Pension Administrative System** (MPAS+) has been initiated, and the changes to the information technology will soon facilitate the interface of members with the Agency by allowing participants to access their data and to perform certain online business transactions.



The final phase of piloting is in progress, and within a few months all participants in the system will receive a message that details the process for establishing your interactive interface with the *MySRPS* secure portal. Members will have direct access to information in their accounts, and once members have created their password-protected links with the Agency, they will be able to go online and make changes to their accounts such as: changing beneficiaries and modifying tax withholding information.

Also, those considering retirement will be able to generate estimates of their retirement benefits instantly without the annual written request and wait time that have been the rule in the past.

The MSRA is also in the beginning stages of moving toward internal management of our current \$54 billion in assets which will represent a savings, within a decade, of approximately \$270 million in annual management fees. These cost savings will help the system achieve full funding by the 2039 target date. Therefore, a new responsibility has been assigned to the Board of Trustees who will now be charged with approving the compensation packages for the investment professionals employed by the Agency. This was necessary in order to compete more favorably with the private sector.

More discussions will follow regarding the importance of Environment, Social and Governance investment strategies and their effect on Labor's Capital.

-Ken Haines, Retired Teacher Trustee MRPS

## MRSPA Represented at Maryland Teacher of the Year Gala



Front row: Wanda Ruffo Twigg, MRSPA Executive Director; Anne Humphrey, Cecil; Ann Marie Downey, MRSPA President; Lee Downey, Washington; Alicia Hardisky, Anne Arundel  
Back Row: Sharyn Doyle, Anne Arundel; Janet Williams, Baltimore City; Dr. Debbie Chance, Talbot; Carla Duls, Anne Arundel; and George Denny, Jr., MRSPA President-elect, Prince George's



Rudy Jones, St. Mary's, with Andrea "Chris" Banks, Calvert, who has served as the MRSPA representative on the Teacher of the Year judges panel for two years

# NRTA National Advocacy Conference Lobbying

MRSPA Legislative Aide Virginia Crespo and Executive Director Wanda Twigg attended the National Retired Teachers Association (NRTA) National Advocacy Conference held at the Key Bridge Marriott in Arlington, Virginia in late October. State leaders from across the country attended to hear and share information on federal and state legislative priorities.

In addition to listening to many interesting presenters on retiree issues and advocacy, Virginia and Wanda visited with staff for Senators Van Hollen and Cardin and for Congressmen Hoyer and Brown. They also spoke briefly with Congressman Brown himself. Our MRSPA Legislative Priorities and information about defined benefit pensions and their impact on the economy were shared with the staffers. A newly created MRSPA Fact Sheet was also shared to shed light on MRSPA.

MRSPA lobbying centered on HR 3 the Lower Drug Costs Now Act of 2019, which will decrease prescription costs by \$345 billion dollars over the next 10 years, if passed. This bill allows the federal government to negotiate prescription costs for Medicare recipients, which is forbidden under current law. HR 3 has passed the House, but has not been brought up in the Senate.

SB 2543 is the The Prescription Drug Pricing Reduction Act. This bipartisan legislation would

lower prescription drug prices, premiums and out-of-pocket costs and save billions of dollars for tax payers. This legislation has passed Senate Committees, but has not been brought to a vote in the full Senate.

Both pieces of legislation show that legislators in Washington do understand that prescription medications do not work if you cannot afford them and that you should never have to choose between buying food, paying rent, or buying your medication. The staff of the four congressmen we lobbied said the legislators are supportive of both pieces of legislation, and they are working to bring them to votes. They are hopeful that something can be done before the end of the calendar year, even in the current adversarial climate.

Virginia and Wanda also discussed the Kirwan Commission and concerns about funding the recommendations with the staffers. They asked that Congress fully fund IDEA and Title I as specified in the original laws to help offset some of the current burden on the state and local school systems. This would possibly free up money for Kirwan recommendations while ensuring that retiree health insurance is fully maintained.



## Membership on the March!

Thanks to each and every one of you for the work you are doing to **recruit, retain** and **regain** members. Your state Membership Committee met on Thursday, October 10 and was invigorated by the many stories reported about your efforts.

Of particular note, 10 of our 22 locals are holding their own or are in positive territory for membership gains! You have gained 455 members since March 1, 2019. Congratulations!

MRSPA membership committee members are taking your recommendations to heart and are busy putting final touches on our action plan. We have ideas we'll soon run past you. By the way, we have representation from Anne Arundel, Dorchester, Frederick, Montgomery, Prince George's, Washington and Wicomico Counties and Baltimore City on the committee. We would love to have additional counties represented! We welcome more than one representative from jurisdictions as well. If you have an interest in helping at the state level, we encourage you to join us.

Ruth Clendaniel  
MRSPA Membership Committee Chair

## MRSPA Takes a Bite of the Big Apple!



Although having “an apple for the teacher” is considered somewhat standard, the “apple” that was made available to Maryland Retired School Personnel through its travel program was not at all standard! On Tuesday, November 5, 2019, 32 MRSPA members and friends gathered bright and early to begin their 3-day, 2-night experience in *THE BIG APPLE!* Traveling by Eyre Coach, and picking up passengers at four stops, they arrived in NYC in the early afternoon, ready to check into the hotel and set out to explore the city. Having vouchers for free entry into popular sites and some unstructured time allowed group members to visit places of individual interest such as the Metropolitan Museum of Art, the American Museum of Natural History, or Top of the Rock, or to take a harbor cruise.

Attending the matinee performance of the musical *Come from Away* was a highlight of the trip for many. *Come from Away* is the story of the townspeople of Gander, Newfoundland and their generous response to the airline passengers who were stranded there when American airspace was shut down on 9/11. This production was poignant, yet also incorporated humor and wonderful music to tell a very inspirational story of the goodness of humankind in the midst of tragedy.

A family-style group dinner at *Carmine's Italian Restaurant* following the theater was fabulously delicious and afforded time to relax and get to know fellow travelers. No one went away hungry!

A pre-arranged “step-on” guide met the group on Thursday morning to accompany them to the *9/11 Memorial and Museum* and to tour Lower Manhattan. A “taste of the pace” of lunchtime in NYC was experienced at the Hudson Food Court in the Winter Garden Atrium, before continuing the bus tour and then departing for home.



A group of tired and happy travelers, eager for the next adventure

The content of this tour was planned by MRSPA's Travel Committee, chaired by Judy Reiff, in conjunction with *When and Where Travel, Inc.* of Olney, MD. Please check the back of this newsletter and the MRSPA Website Travel Section for information about upcoming trips.

PALMS & PEAKS TRAVEL 

## GOT VACATION PLANS?

Newfoundland & Labrador \* Christmas Market River Cruise



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301-442-6658

## KIRWIN COMMISSION UPDATE



As most of you know, the Commission on Innovation and Excellence in Education, chaired by Dr. Brit Kirwan and commonly referred to as the Kirwan Commission, has been meeting for a couple of years. Throughout the summer and fall, a subcommittee of the commission met to decide on a funding formula to recommend to the full commission.

After many presentations by Department of Legislative Services staff and others, the subcommittee discussed possible scenarios for the funding formula. The formula includes a 10-year phased-in implementation of the Kirwan Commission recommendations. This implementation represents a recommended \$2.8 billion-dollar increase in state aid and a \$1.2 billion-dollar increase in local contributions by year ten with all 24 school systems receiving increases in state and local aid. There was much discussion among the subcommittee members about how the state and county governments would pay for this, as well as the great need of the children and public schools for this once in a generation chance to create a world-class education system in Maryland.

In mid-October, the subcommittee voted all in favor, with 2 abstentions, to forward their recommended formula to the full Kirwan Commission for further review and discussion. The full commission met this fall to determine the final recommendations to send to the General Assembly and Governor. On November 21, 2019, the final policy and funding formula was approved by the full commission on a vote of 19 to 3.

It will be the General Assembly that proposes legislation that may support the commission's recommendations. The MRSPA Legislative Committee will review any Kirwan Commission related legislation and decide on a position appropriate to our Legislative Priorities. We will keep you informed through the bi-weekly *Legislative Update* and in the *MRSPA News*, as any legislation moves. Please watch your email for updates and for requests to take action on this as the session progresses.

## MARYLAND SENIOR CITIZENS HALL OF FAME HONORS MRSPA MEMBERS

The 2019 Induction Luncheon of the The Maryland Senior Citizens Hall of Fame, Inc. was held on October 24 at Michaels Eighth Avenue in Glen Burnie. Nine MRSPA members were honored at the ceremony: Mildred Gardner, Anne Arundel County; Sheryl Taylor, Cecil County; Virginia Gardner Crespo, Anne Arundel County; Debbie Ahalt, Anne Arundel County; Nancy Harrington, Kent County; Eugene Streagle, Howard County; Stanley Tweedy, Prince George's County; Bonnie Troxell, Allegany County; and Sally McNelis Bowerman, Baltimore County, who also received the Geri Award for extraordinary community service.



Top to bottom (l to r): Ann Marie Downey, President MRSPA; Mildred Gardner, Sheryl Taylor, Virginia Gardner Crespo, Debbie Ahalt, Nancy Harrington, Eugene Streagle, Stanley Tweedy, Bonnie Troxell, and Sally McNelis Bowerman



Parker Koons, President of the Maryland Senior Citizens Hall of Fame, presented Sally McNelis Bowerman with the coveted Geri Award



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**MRSPA CALENDAR**

December 23 – January 2 ..... Winter Break  
*MRSPA Office Closed*

January 1 –31.....MRSPA Scholarship Application Period

January 8.....MD General Assembly Begins

January 13 .....MRSPA Executive Committee Meeting  
*MRSPA Office, Odenton*

January 14.....MRSPA Legislative Committee Meeting  
*MRSPA Office, Odenton*

January 14.....United Seniors of Maryland Legislative  
 Forum  
*Miller Senate Office Building, Annapolis*

January 20.....Martin Luther King, Jr. Holiday  
*MRSPA Office Closed*

January 28.....MRSPA Legislative Committee Meeting  
*MRSPA Office, Odenton*

February 11.....MRSPA Legislative Committee Meeting  
*MRSPA Office, Odenton*

February 17.....Presidents' Day  
*MRSPA Office Closed*

**MRSPA 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](mailto: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, Call for  
 available dates, 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](mailto: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!**