

Montgomery County Public Schools Retirees Association, Inc.



P.O. Box 4367 Rockville, MD 20849-4367

www.mcpsra.org

Volume 2023-24, Issue #4

April, 2024



PRESIDENT'S

MESSAGE

Dr. Debra Munk
President - MCPSRA

Dear Members:

The spring weather and increasing daylight are a welcome relief from the gloom of the winter months.

Despite the gloom, the MCPSRA Board has been very active. Below are some of the issues we have been working on in your behalf.

School Board Election: The Political Action Committee interviewed 10 of the 14 candidates for MCPS School Board, including the three incumbents. By now you should have received an email with our endorsements for the At Large, District 2 and District 4 positions. If you did not receive this notification, please feel free to contact me. Because of our intense focus on benefits, we feel that there has never been a more important time to elect Board Members who will support retirees.

Benefits: As you may have read in previous issues of our newsletter, MCPSRA is focusing on issues related to retiree benefits. There are three major areas of concern:

1. **Parity:** Although retirees pay more for their benefits, they receive less services. We have asked the Board of Education to address this disparity, in particular by paying for hearing aids for pre-Medicare retirees and allowing members to use their \$2000 annual dental allowance for dental implants.

2. **Calculation of cost of retiree health plans:** The rates for retirees are not calculated as intended and retirees are, in fact, paying a larger portion of the total cost than they should be. MCPSRA believes that this overassessment comes from the way the rates are calculated with respect to pharmaceutical rebates and Employer Group Waiver Plan (EGWP), part of the Affordable Care Act. These rebates are provided to offset the costs of retiree health care and not as "revenue" to MCPS. It is our understanding that these payments have not been properly applied to the calculation of Retiree Health Care Premiums, but are being used to calculate all health care premiums, for active as well as retired employees.
3. **Premium Holidays:** In FY 2021 it was determined that actual health care expenses were significantly lower than projected, resulting in a larger than needed fund balance. Recognizing that plan participants were paying more than the agreed upon percentage of the actual costs, MCPS provided active employees with a premium holiday, meaning that deductions for health care were not taken for one pay period. Retirees received no such holiday.

To address these concerns, Steve Raucher, Marti Gray and I testified before the Board of Education in October. On February 1, Steve and I met with Karla Silvestre, Board President and Lynne Harris, Board Vice President to further explain our concerns and ask for an investigation into the health plan calculations.

(Continued on page 8.)

MCPSRA BOARD OF DIRECTORS (BOD)

Officers:

President	Dr. Debra Munk Debra.munk@yahoo.com	240-426-8407
Vice President	Reginald J. Ott regjott1@verizon.net	301-452-5449
Immediate Past President	Dr. Carol M. Dahlberg john.dahlberg234@gmail.com	301-253-2212
Parliamentarian	Fred S. Evans fredevans1970@gmail.com	301-706-3993
Recording Secretary	Marla Caplon marlacaplon@yahoo.com	240-793-8288
Treasurer	Dr. Stephen M. Raucher sraucher@comcast.net	301-318-4969

Committee Chairs:

Archives	Marti Gray graymm0322@gmail.com	301-641-8896
Budget Development	Dr. Stephen M. Raucher sraucher@comcast.net	301-318-4969
Community Service	Judy Mills judy.mills549@gmail.com	240-223-7271
Consumer Education	Deb Berner iudab@verizon.net	301-455-8608
Facebook Page	Christina Sutter christina.p.sutter@gmail.com	301-471-3637
--- Co-Chair	Sandra Filippi sfilippi@verizon.net	301-237-7748
Financial Review	Bill Gregory wmg.md82@yahoo.com	410-241-8731
Hospitality/Luncheons	LeeAnn Kaye geolakaye@gmail.com	301-598-5480
--- Co-Chair	Trish Bendler patriciabendler0@gmail.com	301-540-5160
Insurance and Benefits	J. Thomas Hickman CTMAR28@yahoo.com	301-929-9660
Legislative	Fred S. Evans fredevans1970@gmail.com	301-706-3993
MCPSRA Projects	Joan Donovan jcdonovan@aol.com	301-253-6099
--- Co-Chair	Trish Bendler patriciabendler0@gmail.com	301-540-5160
Membership	Marti Gray graymm0322@gmail.com	301-641-8896
Newsletter Editor	Dr. Russell G. Wright russwright408@gmail.com	301-806-7252
Nominating	Dr. Carol M. Dahlberg john.dahlberg234@gmail.com	301-253-2212
Political Action	VACANT	
Public Relations	VACANT	
Recognition	Joan Donovan jcdonovan@aol.com	301-253-6099
Scholarships (MCPSRA)	Bill Stief William_A_Stief@mcpsmd.org	301-956-5891
---Louise S. Walker	Margaret Brown margdell@gmail.com	301-910-2305
Trips	Bernadette Rager bg.rager@verizon.net	301-774-0345

BUSINESS MEETING/LUNCHEON

Business meetings/luncheons are held four times a year at Montgomery Country Club, 20908 Golf View Dr., Laytonsville, MD 20882.



MCPSRA President Debra Munk addressing attendees at our February Luncheon.

April Luncheon

Please note... there is a date change for the MCPSRA April Luncheon. The new date is Thursday April 18, same time, same place.

The date was changed because the original date, April 26, was during Passover.

If the weather cooperates, the green (and greens) of the golf course should be lovely. Come join your fellow retirees; share comradery, hear updates regarding the status of retirees' health insurance and just have a good time!

We expect to have the MCPSRA recommended Board of Education candidates in attendance.

Also mark your calendar for our June luncheon:

June 13, 2024

Hope to see you April 18!

Sincerely,
LeeAnn Kaye



FREQUENTLY ASKED QUESTIONS ABOUT THE TOOLKITS PROJECT

Many individuals have requested more information about why and when our project got its start, which students receive the kits, what is contained in each toolkit, and why the plastic bottle caps are included. In responding to these inquiries, we try to explain how beneficial our project is to the youngest and neediest of our county's school children. We hope our answers will lead to a financial contribution. Here are the answers:

- The *Toolkits* project was initiated by MCPSRA in 2003 at the request of MCPS Superintendent Dr. Jerry Weast to help economically disadvantaged kindergarten children who have few if any school supplies at home to support their learning at school. Approximately 35,000 toolkits have been assembled and distributed to children during the 20 years of the project's existence.
- Kindergartners as well as Head Start students who attend the Title-I Extended Learning Opportunities Summer Adventures in Learning (ELO SAIL) Program at 22 to 25 elementary school sites during July and August each summer receive kits at a Parent Training Seminar at the conclusion of the summer.
- The carefully selected items in each kit include: a number line, set of magnetic letters, crayons, eraser, Play-Doh, sets of ABC cards and math activity cards, pad of paper, glue stick, 2 pencils, pencil sharpener, scissors, ruler, bag of 30 clear bottle caps, 20 bottle caps of various colors and sizes, 5 sheets of story paper, and 11 sheets of lesson plans and suggested activities (printed in English and Spanish) for use by parents with their children.
- The 30 small clear bottle caps are used as manipulatives with the number line, hundreds chart, and base 10 mat included with the lesson plans to reinforce math skills such as counting, addition and subtraction, odd and even numbers, and sets. The 20 bottle caps of various colors and sizes are used with sorting activities, teaching colors and patterns, and developing an understanding of math vocabulary and concepts such as smallest, biggest, most, least, same, as well as width and height. For many years, MCPSRA member Stephen Silvius and his wife Janet, sent us hundreds and hundreds of caps decorated with Happy Face stickers to brighten up each toolkit. Although Janet passed away in October 2021, Stephen, continues to send caps in Janet's memory.

PLEASE fill out the sponsorship form and mail it along with a check made payable to: **MCPS Educational Foundation** with "**Toolkits Project**" on the memo line to the address provided below. All donations are tax-deductible. Thank you for your caring and commitment to our project!

MCPSRA TOOLKITS SPONSORSHIP FORM

Please provide (print clearly) the following information and mail it along with a check (payable to: **MCPS Educational Foundation**, with "**Toolkits Project**" on the memo line) to Mrs. Joan Donovan, 13 Hilton Court, Gaithersburg, MD 20882-3521

NAME: _____

ADDRESS: _____

I would like to sponsor # _____ toolkits at \$10 per kit. Donation enclosed: \$ _____

Optional: In memory of _____ In honor of _____

Send acknowledgement to _____

Select one: _____ e-mail me a receipt at _____

_____ mail me a receipt _____ no receipt is necessary

_____ Do **NOT** include my name on the toolkits labels

Welcome New Members

Joined in January 2024

Joyce Budman	7602 Creekstone Ct., Gaithersburg, MD 20877	301-461-8744
Andrea Christman	811 Mexico St., Castroville, TX 78009	301-233-6725
Karen L. Green-Turner	11918 Crimson Ln., Silver Spring, MD 20904	301-625-2333
Carolyn Young	1209 Tide Lock St., Brunswick, MD 21716	240-602-7323

Joined in February 2024

Nisaa Q. Abdul-Karim	3914 Squire Tuck Way, Pikesville, MD 21208	410-701-8027
Beth Parker	19704 Westerly Ave Poolesville, MD 20837	301-646-9988

MCPsRA Consumer Education by Deb Berner

April - May 2024

***Spring has arrived!**

Welcome to spring... when we watch those *April showers bring us May flowers!* But, this time of year can also create a host of other things we should watch out for as we enter into the warmer months. According to the Centers for Disease Control and Prevention, “seniors are more susceptible to heat-related illnesses and injury. When we age, our bodies become less efficient at regulating temperature because older adults do not sweat as much as younger adults, and sweat is the body’s most important heat-regulating mechanism. Older adults also store fat differently, which can further complicate heat regulation in the body.”

Therefore, as we acclimate ourselves to the rising temperatures of the spring and summer, we may have health risks that should be monitored. We often get complacent with regular routines as the seasons change. So, check out the tips below to keep you safe and healthy as the temperatures change during the spring and summer months.

1. Hydrate, Hydrate and Hydrate—drink consistently throughout the day to keep from getting dehydrated. Water is your best bet!
2. Wear Proper sun protection—use a broad spectrum, waterproof sunscreen and apply every 2 hours if needed.
3. Wear appropriate clothing—UV filtering hats, clothing and sunglasses.
4. Avoid being outdoors on days that combine high temperature with high humidity.
5. Recognize the signs of heat exhaustion and heat stroke.
6. Know your medications and any interactions caused by high temperatures or sunlight.
7. Keep the living areas of your home cool and comfortable to decrease the negative effects of rising temperatures and humidity.

Sources: There are several sources across the web, including the National Council on Aging (NCOA) and the Maryland Department of Aging that provide many resources to retirees and senior citizens.

***National Slam the Scam Day** was celebrated this past March in which the social security administration shared tools to recognize Social Security-related scams and stop scammers from stealing your money and personal information. They suggested that we can help protect ourselves as well as our loved ones and people in our community by:

- Educating ourselves and others about government imposter scams. Learning that no one should be embarrassed to report if their personal information was shared or if this had resulted in a financial loss. It is important to report the scam as quickly as possible.
- Sharing this [Scam Alert](#) fact sheet with others about how to protect ourselves.
- Reporting Social Security-related scams to the Social Security Office of the Inspector General (OIG).
- Visit www.ssa.gov/scam for more information. You can also follow SSA OIG on [Facebook](#), [Twitter](#), and [LinkedIn](#) to stay up to date on the latest scam tactics.

*Please check out the **Consumer Connection** newsletter on the Maryland Retired School Personnel Association site at <https://mrspa.org> for more updates and information or if you just want to peruse other things that the site has to offer.



Paid advertisement:



Love Learning?

Look no further than Osher at JHU. As the lifelong learning program of the Johns Hopkins University, we offer top quality courses, passionate faculty, and a community that loves learning. Explore history, the humanities, and the sciences to better understand the world we live in. Classes are offered in-person and online.

For information on membership, visit osher.jhu.edu or call 301-294-7058.

LEARNING IS LIMITLESS WITH OSHER AT JHU.

OSHER
LIFELONG
LEARNING
INSTITUTE

 **JOHNS HOPKINS**
KRIEGER SCHOOL
of ARTS & SCIENCES

Paid advertisement

Germany, Switzerland and Austria

August 13-21 (GoAhead Tours) Contact
Susan Belsky 301-717-1135 or suebelsky@gmail.com

For details and to reserve your place, go to:
<https://www.grouptoursite.com/tours/sbelsky-gsi>

Financial Review

The MCPSRA Finance Committee conducted a review of the 2022-2023 finances. The committee found that expenditures and record keeping were in order and determined that no further action was needed. The committee also commended the treasurer for excellence in maintaining records.

In Memoriam

The following MCPSRA members have passed away:

JANUARY 2024

**Anne M. Dean
Carol L. Middlebrook
Bonnie S. Heller**

FEBRUARY 2024

**Lois Purdum
Richard D. Davis**

Changes and Additions to MCPSRA Bylaws

MCPSRA Bylaws changes and additions are indicated below. Changes and additions are shown in red and underlined.

You will only see the red color when you view the newsletter online.

These bylaw changes and additions will be presented to the membership for a vote on April 18, 2024.

- **Article IX Duties of Officers (Additions)**
- **Section 3.** The Vice President shall, in the absence of the President, carry out the duties of the President, shall be a member *ex officio* of the Hospitality/Luncheon Committee, **shall make arrangements for the programs at all luncheons** and shall perform other tasks delegated by the President.
- **Article X Committees (Additions and Changes)**
Section 2 The Standing Committees shall be Archives, Budget Development, Community Service, Consumer Education, Finance, Hospitality/Luncheon, Insurance and Benefits, Legislative, MCPSRA Scholarship, **Social Media**, Trips, and Louise S. Walker Scholarship Fund.

j. The Membership Committee shall, ~~prior to the June and October meetings~~ **semiannually**, invite to become members of MCPSRA those eligible personnel recently retired or about to retire, and those previously retired who are not members of the Corporation, and after the fall meeting shall send a second invitation to the retired persons who have not become members. **Receive various reports from MRSPA and MCPS; review; report differences (address changes and deceased) to MRSPA to update database; and report numbers to MCPSRA Board.**

The Social Committee was added to the committees.

g. The Social Media Committee: The Social Media Committee shall be responsible for updating the general membership through the use of a variety of social media platforms.

President's Message (Continued from page 1.)

They have yet to respond on issue #1; however, they arranged for us to meet on March 7 with MJ Bergstresser, MCPS Auditor. She was very attentive to our concerns, and promised to investigate the issue of the application of rebates and EGWP. As of the time of the publication of this newsletter, we have not yet received her report.

Cigna: Many members have expressed concerns and frustration over the current Cigna health care plan. Associate Superintendent of Finance Robert Reilly attended the February 24 luncheon, explained the current contract, and answered questions from attendees. I received numerous positive comments about his presentation and his interest in addressing retiree concerns.

As you can see, the MCPSRA Board has been very active the past few months. But we cannot do this work alone. We need you to support our organization by participating in business meetings at luncheons and by recruiting other retirees to join us.

Our strength is in our numbers.

Please plan to attend the April 18th luncheon/business meeting. We will be approving the budget, and I will give an update on developments around our benefits issues. As a special treat, author Sara Goodman Confino will be talking about her latest book. Sara, an MCPS teacher, is the daughter of Carole Goodman, former principal of Blake HS and Asst. Supt. Of Human Resources. This will be an event not to be missed.

Finally, on a very happy note, I am delighted to announce the marriage of our Board Treasurer, Steve Raucher on March 9, to Jane Connor. Their combined families celebrated their marriage at the Manor Country Club. We wish them both a very happy and healthful life together.



Robert Reilly, Associate Superintendent of Finance

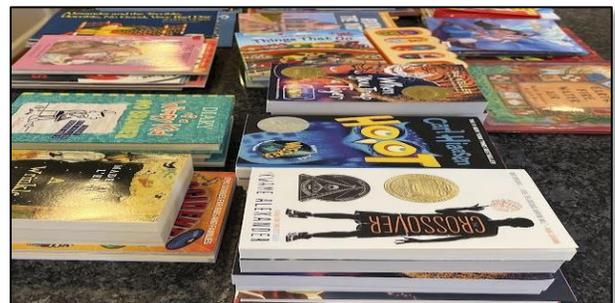
Warm regards,
Debra

Community Service by Judy Mills

To our MCPSRA Members: a huge Thank You! It was wonderful to see so many generous donations of children's, adolescent's, and young-adult's books for the Children's Inn at NIH (Bethesda, MD) Thoughtful Treasure Boxes service project. As you may recall from the previous Newsletter, the Team working with patients places a trinket, book or keepsake in each of 50 "boxes" every morning for the patients to take along during their treatment that day.

113 books were delivered to trusted retiree friends, mailed to me, and dropped into the book wagon at our February 29 luncheon at Montgomery Country Club! Here's a breakdown of what we received:

- 33 books (grades 4 to young adult)
- 57 books (grades pre-K to 3)
- 23 board books (8 months to pre-K)



This generous donation of popular, perennial, and Award-Winning Book titles will be delivered to the Children's Inn at NIH, Bethesda, MD. Each book will be Labeled with our MCPSRA Logo so readers and their caregivers will know we are thinking of them.

The book collection was such a huge success we hope to hold this service project in the future! We're so grateful for your participation!!

In February, several Board members visited Interfaith Works in Rockville, MD for a few hours to sort and hang donated clothing. We enjoyed our time together helping others. Now that Spring is in the air, I hope you'll think about volunteering as part of your regular routine. MCPSRA encourages members to participate in community service projects and ensures appropriate recognition for your community service work (let us know what you're doing!) Interfaith Works, can really use a few hours a week of your support sorting and hanging clothing or sorting and shelving canned and non-perishable foods. The need for volunteers has never been greater and the need for goods and services offered by organizations such as Interfaith Works is equally as great and community members in need benefit from their services and our support. Your service does not go unnoticed. We appreciate all you do for the greater good.

Locally:

Interfaith Works - <https://www.iworksmc.org/> . There are multiple ways to serve this multifaceted organization. Interfaith Works (IW) is a 501(c)(3) nonprofit that provides emergency shelter, supportive housing, essential needs, and employment programs to over 35,000 residents of Montgomery County, MD, every year.

Montgomery County, MD: Discover opportunities to serve in MoCo. Out of County opportunities appear on this site, too. (<https://www.montgomerycountymd.gov/volunteercenter/>)

Montgomery County Public Schools: Volunteering isn't just for parents and caregivers of MCPS students. Your experience will be appreciated (<https://www.montgomeryschoolsmd.org/departments/student-leadership/volunteer/>).

Maryland National Capital Park & Planning Commission MNCPPC: Help out at local parks across the DMV. (<https://www.mncppc.org/197/Volunteer-Opportunities>)

Nationwide:

Just Serve: Volunteer with organizations across the US. (<https://www.justserve.org/>)

The Smithsonian Institution: Discover countless volunteer opportunities in nearly every one of the Smithsonian's museums, gardens, research centers, and the National Zoo. <https://www.si.edu/volunteer> Digital opportunities are also available. (<https://transcription.si.edu/>)

National Park Service and DC Area National Parks: Discover the great outdoors in a new way by volunteering while taking in the beauty of our Nation's National Parks! (<https://www.nps.gov/subjects/volunteer/index.htm>)

Retirement Reception to Be Held on Thursday, June 6, 2024

Montgomery County Public Schools will recognize newly retiring employees during a reception on Thursday, June 6, 2024. The event will be held from 5:00–7:00 p.m. at Richard Montgomery High School in Rockville.

If you have a friend or family member who is retiring this year please tell them that they must submit completed retirement forms to the Employee and Retiree Service Center (ERSC) by Friday, May 10, 2024. The RSVP deadline for the reception is May 20, 2024.

MCPSRA FY 2025 Budget

MCPSRA Bylaws require the Board of Directors to approve the budget for next year, which was done at our March 7 Board meeting. [Since no increase of dues is proposed, there is no membership vote required on the budget for next year.] A copy of the Board Adopted Budget is shown below.

Proposed Budget FY 2025						
As of March 7, 2024						
ACTIVITIES:	FY22/23 Budget	Actual FY 2023	Budget FY 2024	To Date 3/1/2024	Projected FY 2024	Proposed FY 2025
Archives	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Auditing/ Finance	\$1,400.00	\$0.00	\$250.00	\$19.05	\$50.00	\$50.00
Budget	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Committee for Montgomery	\$1,150.00	\$1,100.00	\$1,100.00	\$1,300.00	\$1,300.00	\$1,400.00
Community Service	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Donations/Contributions from MCPSRA	\$100.00	\$100.00	\$100.00	\$0.00	\$100.00	\$100.00
Hospitality	\$300.00	\$271.48	\$100.00	(\$16.30)	\$100.00	\$1,000.00
Insurance & Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
InterFaith Works	\$2,000.00	\$1,200.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,500.00
Legislative	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Membership	\$1,000.00	\$759.49	\$1,500.00	\$530.00	\$2,000.00	\$2,500.00
Newsletter	\$10,000.00	\$8,902.20	\$10,000.00	\$4,291.70	\$9,000.00	\$10,000.00
Political Action	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$750.00
Program	\$400.00	\$0.00	\$200.00	\$0.00	\$100.00	\$100.00
Recognition	\$100.00	\$81.73	\$100.00	\$108.91	\$200.00	\$200.00
Scholarship	\$12,000.00	\$12,000.00	\$12,000.00	\$0.00	\$12,000.00	\$12,000.00
Special Projects - Toolkits	\$2,500.00	\$104.99	\$2,500.00	\$226.00	\$1,000.00	\$1,000.00
Trip Committee	\$200.00	\$0.00	\$200.00	\$0.00	\$100.00	\$100.00
Website	\$300.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00
Officers	\$500.00	\$344.82	\$500.00	\$66.00	\$500.00	\$1,000.00
Contingency	\$150.00	\$387.61	\$950.00	\$276.73	\$1,000.00	\$1,800.00
Total	\$32,500.00	\$25,252.32	\$32,000.00	\$8,802.09	\$30,450.00	\$35,000.00
Income/ Revenue/Transfers						
Advertising	\$0.00	\$510.00	\$500.00	\$500.00	\$500.00	\$500.00
Membership Dues	\$32,500.00	\$31,670.00	\$31,500.00	\$33,055.00	\$34,000.00	\$34,500.00
Total	\$32,500.00	\$32,180.00	\$32,000.00	\$33,555.00	\$34,500.00	\$35,000.00
Net Surplus/ Deficit	\$0.00	\$320.00	\$0.00		\$2,000.00	\$0.00

A Bit of Humor...

Going to Harvard doesn't necessarily improve your job prospects.

I had a job interview over a month ago where the interviewer said, "It says on your resume that you went to Harvard University."

I responded, "Yes, that's true. I was there for my cousin's graduation."

I'm still waiting for the final interview call.

MCPSRA Luncheon and Business Meeting

Thursday, April 18, 2024 #### (Date change)

Montgomery Country Club
20908 Golf View Drive
Gaithersburg, MD 20882

If MCPS is closed, luncheon is cancelled. Delayed opening, luncheon is held.
Gathering: 11:00 a.m. Business Meeting: 11:30 a.m. Luncheon: 12:00 Noon Program

Buffet Menu

Fried Chicken
Meatloaf
Mashed Potatoes
Corn
Tossed House Salad
Rolls/Butter
Dessert
Iced Tea, Coffee, Lemonade
\$35.00

Cut Here _____

Thursday, April 18, 2024

Name: _____ Phone: _____

Email address: _____

Name: _____ Phone: _____

Email address: _____ Total amount enclosed: _____.

Reservation form and check must be received by Friday, April 12, 2024.

Make checks payable to MCPSRA. Mail to:

LeeAnn Kaye
3210 N. Leisure World Blvd. #306
Silver Spring, MD 20906

For information: LeeAnn Kaye 301-598-5480 or Trish Bendler 301-540-5160
geolakaye@gmail.com or patriciabendler0@gmail.com

ANY FOOD ALLERGIES? SPECIAL DIETARY NEEDS? PLEASE LET ME KNOW.

Montgomery County Public Schools
MCPS Retirees Association, Inc.
P.O. Box 4367
Rockville, MD 20849

NON-PROFIT
ORG.
U.S. Postage
PAID
Permit No. 201
Suburban, MD

DATED MATERIAL



**MCPSRA Luncheon/Business Meeting
MONTGOMERY COUNTRY CLUB**

**Gathering: 11:00 a.m.; Business Meeting: 11:30 am.
Luncheon: 12:00 Noon; Program 1:00 pm.**

[Next Luncheon Date April 18, 2024](#)

The MCPSRA Newsletter is published in October, December, February, April, and June.
This is the April 2024 issue.