

# THE PRINCE GEORGE'S PUBLIC SCHOOL RETIREES ASSOCIATION NEWSLETTER

Volume XXXXIII No. 2

November 2009

# **PRESIDENT'S MESSAGE**

Already we are into the winter season of short days and cold weather! Also, this is the season of many holidays and celebrations. I send the best to all of you and your families during this joyous season.

Since the last newsletter, we have had a marvelous convention in Ocean City... except for the rain and the wind that kept us all indoors. While we were there, we were proud to accept the award from NRTA (AARP's Educator Community) for our community Service Committee. They won the NRTA With Our Youth! Dedication Award. As stated in the press release, "This award recognizes top contenders that merit distinction for their exceptional work." You should all be very proud of our committee.

PGPSRA also was awarded \$50.00 from the Conference Committee for being the association, in our size range, for having the largest number of members participating at the convention in Ocean City. We all attended the meetings and presentations that were available and, hopefully, we gained information that will help us improve the association.

With the help of our Legislative Committee, PGPSRA is on top of things in Maryland! We held our local "Meet Your Legislators" meeting and boxed lunch event in September. It was well attended by our county representatives. We were able to hear what they have to work on in Annapolis when the legislature convenes. We were also able to voice our concerns. We have been well supported by our leaders in the past, and they assured us that this will continue. However, just to be sure, we are planning to visit them in Annapolis in the spring. We hope to have a great showing, so be sure to put it on your calendar as soon as we announce the date.

Plan to come to the meeting at the Comfort Inn in Bowie on November 11, 2009, and we'll help you catch up on all that's happening. We also have a fun program and – definitely - good company. See you there!

Bonnie Brose

# **LEGISLATIVE REPORT**

We were most pleased to have welcomed at our September 23rd luncheon meeting nine Prince George's legislators, including Senators Ulysses Currie, Nathaniel Exum, and Doug Peters; and Delegates Melony Griffith, James Proctor, Justin Ross, Joseph Vallario, Michael Vaughn, and Jay Walker. Their attendance and comments were greatly appreciated. We value their dedication to Prince George's County and the state of Maryland. MRSPA continues to be concerned about funding issues that could affect all retirees; namely: any shifting of the retirement/pension system funding to local jurisdictions, and the proposed change of the present Maryland State Retirement and Pension (MSRPS) funding from the Corridor to the Full Actuarial Funding method. The shifting of funding could be devastating to retirees, as it would mandate

# LEGISLATIVE REPORT CON'T.

local jurisdictions to contribute a large annual sum to the retirement/pension fund, forcing them to cut back in other areas of spending, such as health care benefits. The Government Accounting Standards Board (GASB) ruling requires governments to calculate and plan for health care costs of future retirees, effectively forcing huge local set-asides. This ruling affects the amount of money that local jurisdictions have left to spend on other options --- another reason for firmly objecting to the shifting of retirement/pension funding from the state treasury to the counties and Baltimore City.

At our convention in Ocean City, we heard from Dean Kenderdine, Executive Director of the Maryland State Retirement and Pension System (MSRPS), and Trustee Bill Brown. They acknowledged that the retirement / pension system funds had fallen to a new low of 30% last February; but since then, investments have begun to recover, and the system is now at a 20% deficiency.(This is a \$4 billion increase.) Because of the enormous losses the system sustained, additional money needs to be contributed by the state, and some legislators have again proposed shifting 50% of the funding of the retirement / pension system to local jurisdictions. Mr. Kenderdine assured us that under the Defined Benefits Plan, on which our retirement/pension funds are based, our monthly check obligations are safe through 2050! He encouraged us to be vigilant about the possible shifting of funding issue and to support the change in the state MSRPS contribution method from Corridor to Full Actuarial Funding.

Unfortunately, Maryland faces a \$700 million budget shortfall, so cuts in The Federal Consumer Price Index as reported on January 16, 2010, was .13 (less than 1%); therefore, there will be a 0% COLA increase for retirees of the Maryland State Retirement/Pension System (MSRPS) in July 2010. During this General Assembly session the Maryland Retired services, staff, and salaries must be made this year. Our county school system is feeling the pinch, so they will welcome any volunteer hours that our members may choose to donate.

Jannette Wundrow Legislative Chair

# **TREASURER'S REPORT**

The treasurer's report as of September 11, 2009 is as follows: Opening Balance on September 1, 2009

Checking Account	\$25,881.44
Savings Account	3,015.54
Checking Account Receipts	190.00
Interest	0.60
Total Receipts	190.60
Total Expenditures	\$ 1067.30
Savings Account	No Activity
Balance on hand as of September 11, 2009	
Checking Account	\$25,004.74
Savings Account	\$ 3,015.54
Total Assets	\$28,020.28
E. Vest, Treasurer	

# **DEADLINE FOR JANUARY** *ECHOES* – December 1

#### Membership and the Struggle Ahead...

Membership - It's only a word, but it means and implies so much more. In the case of membership in the Prince George's Public School Retirees Association and the Maryland Retired School Personnel Association, it means that you have joined with other retirees to remember and reflect on the one major thing you have in common. You and other members spent your working careers contributing daily to the success of children in the Prince George's County Public School system. For each of us, the day came when retirement no longer was some abstract concept - it now applied to us. No more pay checks from the school system meant we had to depend on the retirement benefits that were promised us throughout our long careers and for which, from every pay check we earned, we had paid our money into Maryland's State Teachers' Retirement and Pension System (STRPS). We knew it was a partnership and that our state government also was putting money into our retirement account.

The state made its required payment annually until a few years ago. During the last year or so of Parris Glendening's term as Governor, he suddenly shorted the State's required payment by some \$78 million. The Legislature, in response to Glendening's refusal to fully budget the State's share of our retirement, adopted a new process for determining what the State's contribution would be, the "Corridor Method." This was a process that had been rejected by the State Retirement and Pension System's(SRPS) Board of Trustees on several occasions because trustees could see that the State's contribution under the "Corridor Method" would not cover the liabilities being accrued (i.e., the benefits being earned), and the system would become severely

under funded. The State of Maryland has not paid its full and real share to the SRPS for some seven or eight years and the System's funded status has fallen dramatically.

Some legislative leaders now have decided and are publicly stating that the State of Maryland no longer should be responsible for funding Maryland's State Teachers' Retirement and Pension System and that in the Legislative Session following the next state election (i.e., the Legislative Session of 2011), they intend to transfer these costs to the counties. Transferring the responsibility for these costs to the counties will be a disaster for all school systems in Maryland including the retirees of PGCPS. The Prince George's Public School Retirees Association and the MRSPA are determined to fight this legislative action. But this battle will not be won by a handful of determined members. This struggle can only be won if all of us join in the effort and we raise our voices as one.

Think of yourself and your loved ones. At this time in our lives, can we not fight to protect the rights and benefits we fought for and paid for over all those years? What will life be like for us and

our loved ones if the legislative leadership gets its way?

The costs to join and assist PGPSRA and MRSPA are small. The benefits of your joining PGPSRA and MRSPA and assisting your retired colleagues in the struggle ahead are huge.

I urge all PGCPS retirees to join with us in PGPSRA and MRSPA today! There really is no other rational choice when you think about it! Carl Lancaster President-Elect for PGPSRA

#### **MEMBERSHIP COMMITTEE**

Thank you for your help in contacting former employees of the Prince George's county Public School System. To date, we have added at least twenty members to our membership rolls since March of this year. I believe this number does not begin to reflect all those persons we once counted as co-workers and friends.

If you know someone who has not affiliated with PGPSRA, please send contact information to me and I will be happy to send him/her a membership application. During these difficult economic times and with other problems we face, we need to increase our numbers in order to have a strong voice and adequate representation when action is required. **NUMBERS COUNT!** 

Again, thank you for your membership, your assistance in contacting former retirees, and your participation in the activities of our great organization.

Lorraine Johnson Membership Chair

# **TRAVELING WITH CHARLEY**

A trip has been planned for Wednesday and Thursday, December 9, and 10, 2009, to New York City. The following itinerary is included in the price: 1.) Round trip fare on a bus with a lavatory – one suitcase handled per person; 2.) One night's lodging on Dec.9, at a motel /hotel in New Jersey; 3.) One full dinner on Dec. 9, in New Jersey; 4.) After dinner ride into New York City to see the lights and decorations; 5.) Breakfast in New Jersey on Dec. 10 - check out after breakfast; 6.) Drive into New York city for some sightseeing and to see the Christmas Show at Radio City Music Hall; 7.) After the show, board the bus to return home; 8.) Dinner stop on the way home - cost is on your own; 9.) Overnight parking will be at either the Forest Memorial UMC or at the District Heights Municipal Center.

COST: Per Person – Double Occupancy: 30-34 persons - \$325.00 35-39 persons - \$310.00 40-49 persons - \$300.00 Single Supplement - Add \$61.00 Make checks out to PGPSRA Tours for \$325.00 per person double occupancy and mail to Charles Hudson, Hunter Glen Apt. 319, 3154 Gracefield Road, Silver Spring, MD 20904. You will receive a refund if we get 40 or more to go. Full payment is due by October 24, 2009, in order to get seats at Radio City. They will not issue any tickets until they are paid in full. Any questions? Call Charley at 301.572.9778.

Charles Hudson Travel Coordinator

#### **COMMUNITY SERVICE**

PGPSRA was honored by NRTA: AARP's Educator Community with an NRTA "With Our Youth! Dedication Award" for its participation in a program called "Caring for Selected Families in Prince George's County." All of this was made possible by the exceptional work and commitment of the Community Service Committee, co-chaired by Delores Brown and Jennie Thomas.

NRTA is a division of AARP which encourages retired educators to volunteer in community service projects that foster the development of youth. To that end, during the 2008 – 2009 school year, the Community Service Committee cared for selected families in the following manner: provided backpacks, personal items and school supplies to sixty homeless children in the county; tutored twenty-five children; provided eighty-five children the opportunity to shop for new shoes; enabled four homeless high school seniors to pay graduation fees and attend their proms; provided fresh food baskets for several families from February through May.

It is often said **"It is better to give than receive."** However, we've found that it is truly through giving that we receive our greatest rewards, recognition by noted organizations, and the joy and gratitude expressed by those we serve. By this, we are inspired to continue serving and striving to meet some of the myriad of needs so prevalent in our community. We are grateful to **Rose Miller** for submitting our work for recognition.

Other active members of the Community Service Committee during 2008-09 are Ethel Brown, Charlene Jacob, Margaret Morgan, Mary Pannell, Doris Porsche, Courtney Pringle, and Stanley

#### **CONSUMER EDUCATION**

Scam artists are becoming bolder than ever. In addition to the growing problem of identity theft, insurance and Medicare fraud costs of billions of dollars a year – dollars that should be going to improve our health care.

Never give out your policy, Medicare, or Social Security numbers to a stranger. Keep your cards in a secure location, and never carry them unless you need them for a specific visit to the doctor, hospital, or pharmacy. Even in these cases, a photo copy will usually suffice.

Keep a detailed journal of medical visits and treatments, tests performed, prescriptions filled, etc. When you receive your Medicare Summary Notice and/or insurance explanation of benefits, examine them carefully. Look for charges for something you

didn't get, billing for the same thing twice, and services that were not ordered by your doctor. If you suspect a difference or problem, contact your plan provider. If you are not comfortable doing that, or are not satisfied by your provider's answer, call

Senior Medicare Patrol at 1.877.808.2468. The Patrol maintains an interesting and user friendly website with detailed and up-to-date info on scams, fraud, and identity theft prevention. Check it out at

www.smpresource.org. It's worth a look. John Sisson. Chair

#### **BITS AND PIECES**

her 97th birthday on the 28th, and Joseph add to this display and show it throughout the area. McFadden of Waymarket, VA, who will have his 92nd birthday on the 30th.

Dr. Happy Birthday wishes also to go Dale Woodburn of College Park, who will be celebrating his 90th birthday on December 17th, and Josephine Marzetti of Catonsville, who will be marking her 91st birthday on December 24th.

Barbara Chaney retired from James Ryder Randal Elementary in 1994. Immediately after retiring, she accepted an appointment to the Calvert County Commission on Aging, which proved a very rewarding experience representing senior citizens. After learning to sail and crew, she adventurously took a two week sailboat excursion throughout the Chesapeake Bay. Barbara has traveled mostly in the U.S.A., and she has enjoyed a two week cruise of the lower Caribbean. Ten years after retiring, she moved from Maryland to Clearwater, Florida, mainly to be near her son, his wife and her two grandchildren. She also has one other grandchild. In Clearwater. Barbara volunteers with her local police department. Painting is something Barbara had always wanted to do, and now she has found time to paint in oils and acrylics. She sends her regards to all of her friends in Maryland.

Robert (Bob) Cecil retired in 2005 from Eisenhower Middle School. After spending many enjoyable summers on the coast of Maine, he and his wife, Mary, relocated to Brunswick, Maine, in 2006. Bob volunteers weekly as a docent at the Joshua Chamberlain Museum in Brunswick, and especially enjoys speaking to groups of students who visit from local schools. (As he says, "Once a teacher, always a teacher.") The Cecils have five grandchildren three boys in Georgia and a boy and a girl in Colorado, whom they visit as often as possible. Bob and Mary relish the cool summers and snowy winters in Maine, and welcome any visitors from Prince George's County who may be passing through their part of the country.

Don Conway of Beltsville, a former physical education teacher and "our resident Volksmarcher" received the President's Award at the bi-annual convention of the American Volkssport Association in Richardson, Texas, last June. Don continues to walk across the U.S.A., and has currently completed participation in 920 events and walked Happy November birthday wishes go to Julia 10,750 kilometers! His "Moveable Museum" of African-Derry of Riverdale, who will be celebrating American memorabilia is outstanding, and he continues to

> To contribute to BITS AND PIECES, contact: Jannette Wundrow at jannettewundrow@comcast.net or 1007 Packton Lane, Bowie, MD 20716

#### **NECROLOGY**

Grace Brown	8 09	
Mary Hilda Griffith	8 - 31 - 09	
Frances P. Logan	7 – 8 - 09	
Don O'Neal	8 – 18 - 09	
Audrey Steele	8-3-09	
Rosemary Wetzel	7 – 8 - 09	
Jannie Goldston, Chair		

# CONVENTION EXCEEDS EXPECTATIONS!

"Believe: Members Make the Difference!" was the theme at the Maryland Retired School Personnel Association's 35th Convention at the Clarion Resort and Fontainbleau Hotel in Ocean City from September 8th through September 10th. A major focus of the convention was the needs of members to stay healthy, alert, safe and involved. Topics included: NRTR Staying Sharp; The Healing Power of Laughter; Demystifying Reverse Mortgages; How to Handle Identity Theft, and the Retiree Stimulus Package: A Two-for Win-Win. Prince George's Public School Retirees Association was recognized twice by the state organization for having the greater number of members in attendance; and for its project it received NRTA With Our Youth! Dedication Award which honors exceptional work in the local community category. President Bonnie Brose and member Charline Jacob accepted the award on behalf of the project committee which is chaired by Delores Brown. The Local Association Night Out was held at Harpoon Hannah Restaurant and featured great fellowship and excellent food. The 35th Convention, attended by nearly twohundred MRSPA members was informative, relaxing, and energizing. Sadly, we must wait two more years before enjoying this experience again. Lorraine Williams Johnson

#### **LUNCHEON / MEETING**

#### Wednesday, November 11

PGPSRA'S Annual Fall Luncheon/ Meeting will be held at 11:00 a.m. on November 11, 2009, at the Comfort Inn, 4500 Crain Highway (Route 301 at Route 50), Bowie, Maryland 20716. (Their telephone number is 301.464.0089.) Featured entertainment will be a program of music and poetry presented by our own Membership Chairperson, Lorraine Johnson. She will be accompanied by Susan Ricci-Rogel, a collaborative pianist, vocal coach, teacher, and church music director. Come and bring a guest; even better bring a new member. The cost of the luncheon is **\$26.00** per person. Please send your check, payable to PGPSRA, for the appropriate amount to Dr. Edward Vest, 7908 Klovstad Drive, Fort Washington, MD 20744. The reservation deadline is November 3, 2009.

# LUNCHEON RESERVATION FORM: NOV. 11, 2009

Name(s):\_\_\_\_\_

Lunches Ordered:	
Amount Enclosed:	
Names of Guests:	

### **PGPSRA LUNCHEON**

**DATE:** March 24, 2010

**TIME:** 11:00 A. M.

PLACE: La Fontaine Bleu 7963 Annapolis Road Lanham, MD 20706

**COST:** \$25.00

NOTE: Our guest speaker will be Karen Straughn, Director of the Mediation Unit from the Office of the Attorney General.

#### **TOPIC:** Senior Scams

Please mail the reservation form below and a check for the appropriate amount payable to PGPSRA by March 17th to:

> Dr. Edward N. Vest 7908 Klovstad Drive Fort Washington, Maryland 20744

#### LUNCHEON RESERVATION FORM

Name(s):

Lunches Ordered:

Amount Enclosed:

Names of Guests:

DEADLINE FOR NEXT ECHOES April 1, 2010 ahutchinson00@hotmail.com

#### **INCLEMENT WEATHER**

Our meetings follow the Prince George's Public Schools' policy for cancellation due to inclement weather. Listen to your radio and/or TV for announcements. However, a delayed opening means that our meeting will go on as planned.