

ECHOES

THE PRINCE GEORGE'S PUBLIC SCHOOL RETIREES ASSOCIATION NEWSLETTER

VOL. XXXIV No. 1

September 2004

PRESIDENT'S MESSAGE

It is an honor and privilege to serve as president of our newly named organization, the Prince George's Public School Retirees Association (formerly known as the Prince George's County Retired Teachers' Association).

Our name change, as the result of last year's membership vote, showed a need for our organization's name to be inclusive of all Prince George's County School Employees. For years our members have included not only teachers, but many who have served in other capacities. We welcome and embrace this change. This diversity has also allowed us to continue to have a dynamic caliber of volunteers on our Executive Board who are committed and dedicated to carrying out the daily responsibilities of our organization. Our goals this year will be to continue:

- Being active and alert in reference to the legislative process.
- Provide scholarships to college-bound high school students.
- Encourage others to join our local (PGPSRA) and state (MRTA) organizations (remember our strength is in our numbers).
- Promote and support volunteerism in our schools.
- Support our state and county efforts in providing the best benefits for our members
- Show concern for our sick and shut-in members.
- Provide seven \$1000 scholarships instead of five.
- Complete our revised publication of our booklet "All About Me".
- Complete the revision of our Constitution & Bylaws.
- Respond to the questions and concerns you may have regarding the new Medicare Prescription proposals. (A speaker knowledgeable on the new Medicare bill will address these issues in September).
- Give a synopsis of our minutes from each previous General Meeting in ECHOES.

GOOD NEWS ! GOOD NEWS!

Mr. Howard A. Burnett, Chief Administer for Human Resources announced that teachers retired from Prince George's County and holds a current Maryland Standard Professional Certificate or Advanced Professional Certificate will receive an increase in pay if they wish to substitute.

Beginning with the 2004-2005 school year, the new pay rate will be \$150 per day. Long term substitute pay will increase to \$175 per day.

Congratulations!

Mrs. Joyce A. Cowan will be honored October 28, 2004 in Glen Burnie, Maryland when she is inducted into the Maryland Senior Citizen's Hall of Fame. Please call me ASAP if you are interested in attending this affair (301) 868-6081.

Our first General Meeting will be at the PGCEA Office in Forestville, MD on September 22, 2004 at 11:00 a.m. You will receive a delicious (free) lunch, dynamic entertainment and pertinent information regarding issues important to all of us. Please come out and join us! We appreciate your support.

With Sincerity,
Addie L. Martin, President

SCHOLARSHIP AWARDS

The following students were awarded \$1,000 each from our PGPSRA organization at a ceremony on May 6, 2004.

Brian McClure	Friendly High School Hampton University
Adria Leonard	Friendly High School Bowie State University
Shaia Belt	Crossland High School NC A&T State University
Candace Tyler	Fairmont Heights High U MD – Eastern Shore
Danielle Miller	Received \$1,000 for a second year at Hood College

Our best wishes to these young people for a happy and successful college year.

CHANGES NEEDED IN MEDICINE

The Medicare bill passed by Congress, with the President's approval has been under attack; and suggestions have been made that the bill must be amended. Thus far, no legislation has been proposed to do so. The AARP gave its support to the Medicare legislation, but now the AARP has stated that changes are necessary.

An editorial in the July 16 issue of the *New York Times* stated "Government estimates published in the *Times* last week indicated that one of the biggest problems with the program—the way it would encourage companies to drop drug benefits for their retirees in favor of an inferior federal program—may be worse than originally thought." This movement needs to be watched by all of us.

There have been a number of articles in the newspapers and magazines relating to the spiraling increase in health costs, particularly in prescriptions. Legislation has been introduced to permit the purchase of prescriptions from Canada, but no action as yet, has been taken. There is great need to do something to regulate prescription cost.

A short time ago there was much ado about Medicare prescription discount cards available for purchase by retirees to save money. Those of you who are enrolled in the Board of Education prescription plan do not need to be covered by Medicare prescription cards. Our plan is much better.

Allan I. Chotiner



HEALTH BENEFITS REPORT

There is good news for those who are enrolled in Board of Education's Care First Blue Cross/Blue Shield Medical, Vision, and Prescription Plans and the Aetna Dental Plan. The rates for 2004-2005 will remain the same as those in the 2003-2004. The rates, however, for the Kaiser HMO and Optimum HMO will increase.

The Board of Education has a Health Budget that is separate from the regular Education Budget. Care First BC/BS administers the Health Budget for a fee. With a consultant's assistance, the Board of Education determines the premium rates in each category.

Last year the Coalition—representative of the unions and myself as representative of the Board's retirees, was informed that there was a 15 million dollar deficit in the Board's Health Budget and as a result, it was necessary to increase the co-payment for the BC/BS prescription plan in the three categories—Generic, Formulary and Brand. At a Coalition-Board staff meeting, I suggested that a reduction in prescription co-payments be considered; but from the plan offered for 2004-2005, a reduction was not possible. We will continue to urge that the change be effected.

With the media news that health costs, particularly prescriptions, have increased at a much higher rate than inflation, those enrolled in the BC/BS and Aetna Dental plans should be pleased with the 2004-2005 rates.

A new secure website called "My Account" is now available from Care First, which allows you to directly access your Care First information online. You can obtain immediate answers to many of your questions, including the status of current or previous medical claims, as well as current medical deductibles and maximums. A private secure login identification process insures the privacy of your information. To set your personal login, go to www.CareFirst.com/myaccount.

Allan I. Chotiner
Liaison/Professional

BITS AND PIECES

Audrey Williams, of Chillum, MD, retired in 1993 as librarian from Adelphi and James Harrison Elementary Schools. Until recently, she served as a volunteer tutor for first and second graders. She has taken several classes from Oasis and a couple through Elderhostel. She presently belongs to a book club that is reading books by Black authors. Audrey has enjoyed visits with her two daughters, one of whom lives in Tampa, FL, and the other has lived in Hawaii and Heidelberg, Germany. She has also traveled with a group of high school classmates to Ghana, China, Scandinavia, Alaska, and sailed on cruises to Bermuda and the Panama Canal.

Ina Chestnut, of Brandywine, retired from Pupil Services, Sasser Building. She keeps active with the Camp Springs Senior Club and volunteering at the Food Pantry. Ina has taken several enjoyable cruises, and most recently, toured Cape Cod, Martha's Vineyard, and other points of interest in MA, and CT.

Hanna Spencer retired from Mattaponi Elementary School in 1998. She and her husband, Mack, live in Dunkirk, MD. The Spencers celebrated their 45th wedding anniversary in July. Hanna is a native of the Netherlands, and met Mack in Paris when he was in the military in the 1960's. They have been world travelers ever since, going most recently to South America. Hanna and Mack have been to all of the Eastern and Western European countries, as well as, China, Morocco, India, Nepal, Tunisia, Thailand, and Indonesia. They also enjoyed a cruise on the "Love Boat" to the Black Sea. The Spencers have a married son and daughter (a teacher in Calvert County) and one grandson.

Rose Miller of Ft. Washington, and Doris Hall of Upper Marlboro, recently took a delightful and informative 13day trip to South Africa, with a stopover in London. While in South Africa, they visited Johannesburg, Pretoria, Cape of Good Hope (where the Atlantic and India Oceans meet), Robben Island (where Nelson Mandela spent 18 years in prison), Rustenburg (home of the Bafokeng Nation and "sister" to Prince George's County), Pilansberg Game Preserve, and many other places of interest. Shortly after returning home, Doris traveled to Atlantic City for a week, then drove with friends to several cities in FL. for the next two weeks, and ended her travels with a cruise to Nassau and Paradise Island, Bahamas. In July, Rose attended her family reunion in Charlotte, NC

DeLores McAllister, of College Park, retired from Templeton Elementary in 1989. She serves as a volunteer at the Laurel Regional Hospital, and is active in the Laurel Senior Friendship Club. Her travels since retirement have included Brazil, Mexico, Morocco, the Virgin Islands, and Spain (where she plans to return again soon for a two month stay). DeLores has seven grandchildren, of whom she is quite fond.

* Four retired teachers from Bowie - - Kathy Montague, Marguerite Harding, Sandy Contois, and Sue Kennedy - - are sharing a fun experience this month. They flew to Honolulu, and then embarked on an 11day Hawaiian cruise!

Adrienne Cannon, of Alexandria, VA, retired in 1998, from Eleanor Roosevelt High School as a teacher of Spanish and Italian. Since that time, she has been volunteering with the National Symphony Orchestra's Women's Committee, playing clarinet with the Northern Virginia Community College Concert Band, and this past June, she published a book of personal essays entitled "Journey". Adrienne and her husband, Joel, travel to Cambridge, England every six months to visit their son, his partner, and their delightful three-year old grandson. While "across the pond", the Cannons fly away to visit other European cities, and just returned recently from Malaga, Spain. If you should come for a tour, or the musical petting zoo, at the Kennedy Center, look for Adrienne, and she'll be happy to show you her latest travel and grandson photos!

Barbara Burnham retired from Stephen Decatur Middle School in 1984. She and her husband, Clint, live in Clinton, MD. In July, the Burnhams had a fun trip to Louisville, KY, where Clint performed at the Barbershop Singing Convention. (Come to our September PGPSRA meeting, and hear him singing with the Harmony Heritage Singers!)

Marie O'Clair, of Clinton, MD, has been "on the go"! She drove to FL. in May for the graduation of a grandson, spent a relaxing vacation at Nagshead, NC, along with 28 family members (who rented a house together!) in July, and this month, has gone to MA. for a family wedding. Marie is looking forward to celebrating her 55th high school reunion in MA. during October.

MEMBERSHIP REPORT

Bernadine Spaulding retired from Martin Luther King, Jr. Academic Center as Guidance Secretary. Since then, she has remarried "a great man", Leslie Salter, and they reside in Beltsville. Bernadine has spent time pursuing her hobby of Genealogy - - all the way back to the 1500's on her father's side! She also volunteers at her church and enjoys babysitting two grandsons, who live nearby. She has two daughters and six grandchildren in Michigan and New Mexico, whom she visits as often as possible. Together, she and her husband share 16 grandchildren! Bernadine highly recommends Elderhostel travel, and has taken trips with them to Yellowstone National Park, Flagstaff, AZ, and the Grand Canyon. The latest of her travels was to the Netherlands to see the beautiful tulips this past spring.

Betty Tin retired from Ardmore Elementary in 2002; however, she returned to the classroom as a "retire/rehire" until this past June. She continues to live in Silver Spring, where she enjoys cooking and entertaining. She has two daughters, a set of twin grandchildren (boy and girl), and is expecting another grandchild in November. Betty likes traveling, and during the past year, went to Brazil during spring break, to Rome over the Memorial Holiday.

The annual ESFCU Credit Union Meeting was held on April 28, 2004, with several of our PGPSRA members in attendance; namely: Alveta Jones, Anne Richardson, Bonnie Duncan, Dan Williams, Don Conway, George Denny (member of the Supervisory Committee, as well as, Mayor of Brentwood), Jane Jones (just before she fell and broke her pelvis!), Lenore Dehnel, Rosemary Brinkley (President of the Board), and Tom Barron (Board member). In memory of Dorothy Marvil, former secretary of the Credit Union, the organization participants voted to give a \$1000 education scholarship in her name.

Kudos to the prize winners at the MRTA Convention held in Ocean City, Maryland last October. Isabella McPherson won a clock radio and Joseph Pinkney, husband of Maude Pinkney, won \$100 in cash.

Information for this column may be forward to:

Jan Wundrow
301-390-7324
dwundrow@comcast.net

Our Constitution provides the opportunity for spouses of members of this organization to join PGPSRA.

"Associate membership may be accorded, without payment of dues, to members' spouses or surviving spouses, who are supportive of goals and purposes of the Association. Associate members shall be entitled to participate in all activities of the Association except chairing a committee, voting, and holding office. Spouses may apply for membership and membership cards will be provided."

If you are interested and qualify, fill out and send in the following application.

Jane Jones - Membership Chair

ASSOCIATE MEMBERSHIP APPLICATION

Name _____
Address _____
City, State, Zip _____
Phone # _____
Name of member spouse _____

Send to: Jane Jones
5912 36th Avenue
Hyattsville, MD 20782-2924

DO NOT CALL

The Federal Trade Commission's (FTC) National Do Not Call Registry has registered more than 51 million phone numbers. Despite pending legal challenges the list is operating, so the FTC and the Federal Communications Commission (FCC) are able to enforce violations. It is not too late to register:

- Online: You must have an email address. It is open and free at www.donotcall.gov.
- By Phone: Call 1-888-382-1222. You must call from the number you wish to register.

Many states have their own do-not-call law. Maryland does not at this time, but one may be introduced in the 2004 legislative session. State laws can be stronger but not weaker than the Federal law.

TRIPS REPORT BY CHARLEY HUDSON

Since the mid 1980's I have been your PGPSRA trip chairman. At first, I arranged one day trips only because Faith Loveless was arranging overnight trips. When Faith and her husband moved to Delaware, I began to arrange overnight trips as well. There were 8 different types of one day dinner theater trips, all in the greater Washington area. A number of one day sight seeing trips were taken, extending from western Maryland to the Eastern Shore. Then longer overnight excursions were undertaken. Great journeys to the New England area, to the mid-west, and down south were explored. Most of the trips have been by chartered bus, but we have also had some boat trips and railroad trips as well. The only time we went by air was our trip to Hawaii.

You can help me plan for future trips by calling me at (301) 736-6946 or writing me with your ideas. It takes a minimum of 30 persons to get group rates and to pay for transportation.

The remaining trips for 2004 include the Allenbury Playhouse on September 9th, which is already sold out. Next is a 7 night trip to Branson, Missouri, from October 18th thru October 25th. Visits to the Louisville Slugger Baseball Bat Factory, Churchill Downs, Abraham Lincoln's Birthplace, St. Louis Arch and Museum plus 6 shows in Branson. Depending on the response is what determines the cost per person - \$840.00 to \$965. If you are interested, contact Charley immediately and be prepared to make a \$200 deposit to hold your place.



SAVING MONEY



Banking. Credit unions are a thrifty alternative to banks - they usually charge less for consumer loans and pay more interest on savings.

Debt. Reduce your debt to save money. You can use money from savings accounts to pay off high-interest credit card debt. For example you have a money market account paying .75% interest and credit card debt that costs 14%, you're saving 13.25% in interest each year.

Credit Cards. Select the right type of card for your needs. Call around or visit www.bankrate.com to explore your choices. If you carry a balance you want a low-rate card. If you pay off your balance each month, choose a no-fee card. If you spend a lot monthly, opt for special-offer cards. You can earn airline mileage, cash back or points toward merchandise.

Insurance. You can cut car insurance 30% by increasing your deductible from \$250 to \$500. Cancel collision coverage on cars older than five years. Don't take insurance when renting a car - your own policy, and even major credit card companies to which the rental is charged will cover liability.

Cars. Think twice before buying an extended-service contract. It may merely duplicate the manufacturer's warranty. Check the facts on auto-service contracts at the Federal Trade Commission Web site at www.ftc.gov. Click on "Consumer Information", then Automobiles.

Travel. Take advantage of discounts and special offers. When booking a hotel or motel room be sure to ask if they offer any discounts. If you have time, volunteer to get off an overbooked flight - in exchange for cash or free tickets.



DECEASED MEMBERS

• Mildred M. Cate	04-30-04
• Delores K. Everts	02-03-04
• Lydia H. Marlow	03-01-04
• Marcella Mesarick	12-05-03
• John Winebrenner	04-03-04
• William B. Yates	03-08-04

DECEASED – Non-Members

Adam Alsobrook	06-18-04
Vivian A. Ambler	06-17-04
John T. Barnett, Sr.	04-30-04
Tena E. Battle	03-29-04
Lloyd G. Brown	04-01-04
Samuel R. Combs	06-01-04
Joan Crabill	04-10-04
Gertrude Finegan	03-26-04
Frances C. Green	04-13-04
Hannelore Koch	06-16-04
Loretta Newcomb	04-23-04
Anne C. Perkins	06-08-04
Garnet Riffe	04-30-04
Lois V. Rizer	04-04-04
Brenodolyn Roberson	04-17-04
Lois Russell	02-12-04
John D. Santoro	04-11-04
Leola Taylor	03-06-04
Frank K. Thomas, Jr.	06-16-04



* * * * *

NEW MEMBERS TO PGPSRA

- Barbara Acuna
- Patricia R. Brooks
- David E Buckler
- Joyce Byrd Clark
- John Connor
- Betty J. Dixon
- Tina Fortson-Rivers
- Thelma V. Hill
- Rose M. Jones
- Pauline M. Lyles
- Evelyn Quarles
- Paula Walter

September
add



WELCOME ABOARD!

PRINCE GEORGE'S PUBLIC SCHOOL RETIREES ASSOCIATION (2004 – 2005)

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 301-736-6946

2004-2005 CALENDAR

September 8	Executive Meeting - 10:00 am PGPSRA Building
September 22	General Meeting - 11:00 am PGPSRA Building
November 3	Executive Meeting - 10:00 am PGPSRA Building
November 17	General Meeting - 11:00 am La Fontaine Bleu
January 12	Executive Meeting - 10:00 am PGPSRA Building
January 26	General Meeting - 11:00 am PGPSRA Building
March 9	Executive Meeting - 9:00 am PGPSRA Office
March 23	General Meeting - 11:00 am Forestville UMC
May 11	Executive Meeting - 10:00 am Comfort Inn
June 8	Transition Meeting - 10:00 am PGPSRA Office

MACULAR DEGENERATION

High intake of dietary fats may increase the risk of progression of age-related macular degeneration (AMD), according to an article in the December 2003 issue of *The Archives of Ophthalmology*.

261 persons aged 60 or older who had some sign of AMD in at least one eye. Specifically, higher intake of vegetable fat, and to lesser extent animal fat, increased rates of progression. Saturated, monounsaturated, polyunsaturated and transunsaturated fats were also related to progression. Food groups with higher levels of these fats, particularly processed baked goods, were also associated with the progression of AMD. Fish and nut consumption reduced the risk. Participants were followed an average of 4.6 years.

The conclusion was that the intake of fat-containing foods and specific types of fat can modify the outcome for patients who have the early or intermediate forms of AMD.



BETTER PROTECTION AGAINST SUN DAMAGE

Wear protective clothes as well as sunscreen to protect yourself against skin cancer and skin damage.

Dangerous ultraviolet rays from a strong summer and/or southern sun can penetrate clothes to reach areas where you don't apply sunscreen.

Wear tightly woven clothes to minimize openings that the sun can penetrate. Thick fabrics block more sun. Polyester, wool, silk and unbleached cotton are more protective than bleached cotton, polyamide and polydactyl (synthetic materials) clothing. Dyes help block the ultraviolet rays. Loose fitting garments that cover as much skin as possible are preferable. New clothes tend to be more protective than old, since stretching, moisture, shrinking, washing and fading reduce protection.

SAVING MONEY



Banking. Credit unions are a thrifty alternative to banks - they usually charge less for consumer loans and pay more interest on savings.

Debt. Reduce your debt to save money. You can use money from savings accounts to pay off high-interest credit card debt. For example you have a money market account paying .75% interest and credit card debt that costs 14%, you're saving 13.25% in interest each year.

Credit Cards. Select the right type of card for your needs. Call around or visit www.bankrate.com to explore your choices. If you carry a balance you want a low-rate card. If you pay off your balance each month, choose a no-fee card. If you spend a lot monthly, opt for special-offer cards. You can earn airline mileage, cash back or points toward merchandise.

Insurance. You can cut car insurance 30% by increasing your deductible from \$250 to \$500. Cancel collision coverage on cars older than five years. Don't take insurance when renting a car - your own policy, and even major credit card companies to which the rental is charged will cover liability.

Cars. Think twice before buying an extended-service contract. It may merely duplicate the manufacture's warranty. Check the facts on auto-service contracts at the Federal Trade Commission Web site at www.ftc.gov. Click on "Consumer Information", then Automobiles.

Travel. Take advantage of discounts and special offers. When booking a hotel or motel room be sure to ask if they offer any discounts. If you have time, volunteer to get off an overbooked flight - in exchange for cash or free tickets.

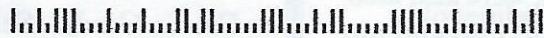
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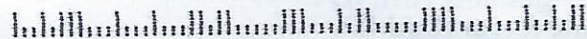
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Special notices:

Trip With Charlie

10/18 to 10/25, 2004
Branson, MD
Visit: Museums and
6 shows
See inside for details

**Special Mailing
Coming!**

PGPSRA
ARTICLES OF
INCORPORATION
and
BYLAWS

Next Meeting

Wednesday, September 22
11:00 am
PGCEA Building