



# Retiring Times

New Directions for MCPS Retirees

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SUMMER 2010

*Retirees Patricia Nuzum and Philip Jehle with student Rebecca Spiro at the MCPS Retirement Reception. Rebecca is Mr. Jehle's former student, who played at the reception. "I guess we can retire knowing we did good," said Jehle.*



**IN THIS ISSUE:**

- Health Care Reform and Your MCPS Benefits
- Cost-of-Living Adjustments
- 2010 Retirement Reception
- ERSC to Launch New Website
- Achieving or Maintaining a Healthy Weight
- In Memoriam

### Health Care Reform and Your MCPS Benefits

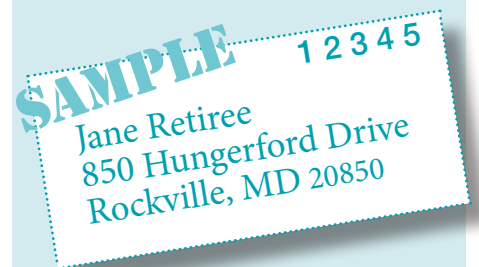
Health care has been at the nexus of a national debate for some time now, so it is understandable that you may be questioning what the recently passed health care legislation will mean for your retiree benefits.

Thus far, the impact of the recent legislation on MCPS retiree benefits is largely unknown. Although the *Patient Protection and Affordable Care Act* has been signed into law, debate about implementation is ongoing. When all details have been finalized, the government will issue regulations to guide employer changes. At that time, MCPS will carefully review all new regulations and revise our benefit plan provisions accordingly.

The Employee and Retiree Service Center (ERSC) will be your source for information about any changes to your MCPS retiree benefits, including the potential extension of dependent eligibility age. ■

### Did You Know?

When you call or e-mail ERSC, our staff needs to know your MCPS employee ID number. Providing your employee ID number helps ERSC provide you with the best possible customer service. Your employee ID allows us to verify your identity without asking for your Social Security number. It also allows us to track your inquiries so that we can follow up with you as necessary. Don't know your MCPS employee ID? For your convenience, your employee ID has been added to the mailing label of publications received from ERSC, including this issue of *Retiring Times*. Look for the four- or five-digit number located in the top corner of the label. Please refer to this number when contacting ERSC.



## Cost-of-Living Adjustments

### Maryland State Retirement and Pension System COLA

State Core plan members will not receive an increased cost-of-living adjustment (COLA) for Fiscal Year 2011. For the first time since 1954, the COLA for retirees receiving retirement benefits from the State Retirement Agency was calculated as an adjustment of negative 0.356 percent. This negative adjustment is due to a drop in the Consumer Price Index (CPI) for the previous 12 months, which is used to calculate yearly retiree COLAs.

Rather than decrease retiree pension payments, the state has elected to maintain the same level of benefits for the coming year. The negative COLA will be offset from any future positive COLAs.

For details regarding cost-of-living adjustments for state plan retirees, please see the Maryland State Retirement and Pension System website at [www.sra.state.md.us/News/Negative\\_COLA\\_Delayed.aspx](http://www.sra.state.md.us/News/Negative_COLA_Delayed.aspx).

### MCPS Retirement and Pension System COLA

The state's decision to maintain the current level of benefits without reduction is identical to action taken by MCPS earlier in the year regarding the January 1, 2010, cost-of-living adjustment for retirees receiving county Core and/or Supplement retirement benefits. At that time, the county Plan was amended to mitigate the impact of a negative change in the CPI. Under the amended Plan, the calculated COLA of negative 1.68 percent was not applied and benefit amounts for 2010 were maintained without reduction from the 2009 amounts. The negative 1.68 percent will be offset from any future positive COLAs.

The next adjustment for retirees receiving county Core and/or Supplement benefits will occur on January 1, 2011. At this time, the adjustment amount is unknown. MCPS calculates the annual adjust-

ment at the end of the year when the final CPI information is published by the Bureau of Labor Statistics. Watch for additional information from ERSC at the end of the year. ■



## 2010 Retirement Reception

Nearly 200 retirees from the Class of 2010 attended the annual Retirement Reception on June 10, 2010. Retirees were recognized for their service to MCPS and the students of Montgomery County.

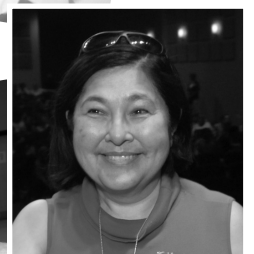
Former MCPS Retiree Association (MCPSRA) president Fred Evans honored retirees by announcing their

names, job titles, locations, and years of service. Retirees were congratulated by a receiving line that included Mrs. Patricia O'Neill, president of the Board of Education, and Mr. Gerald Johnson, president of the MCPSRA. Mr. Larry A. Bowers, chief operating officer, acknowledged retirees' service with a retirement gift. All retirees also received a certificate honoring their years of service.

After being recognized for their many years of loyal service to MCPS and the students of Montgomery County, retirees enjoyed a reception and had a chance to mingle while being entertained by the Richard Montgomery High School Student Jazz Combo.

The overall number of retirements has risen from last year. This year, 569 employees have retired, compared with 401 last year. MCPS wishes all of our retirees the best as they move forward into new endeavors.

All retirees are invited to join MCPSRA. For more information about MCPSRA or to download an application, visit [www.montgomeryschoolsmd.org/departments/mcpsretirees](http://www.montgomeryschoolsmd.org/departments/mcpsretirees). ■



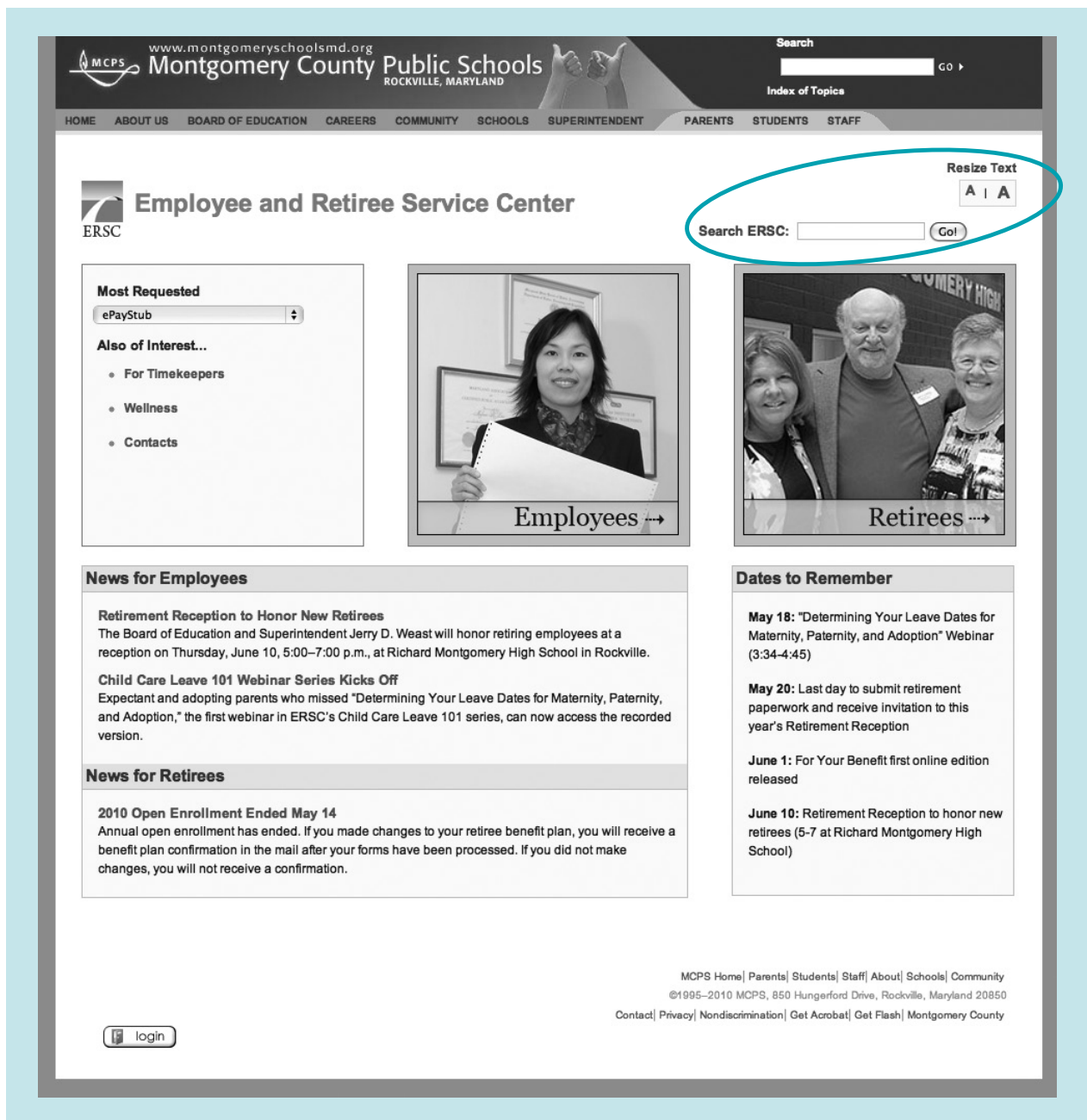
## ERSC to Launch New Website

ERSC and MCPS Web Services have collaborated to make the ERSC website more user-friendly. Together, we've completed research into the usability of our website, including feedback directly from you, our customers. The result? Watch for a cleaner, more easily accessible ERSC website to be available by September 2010.

Our new home page will be less cluttered, giving you easy access to retiree benefit news and most requested items. From the home page, you will be able to click on the link to access our new retiree page. This page will be designed to make it easier to complete essential tasks and stay up to date on important retiree benefit news.

Some highlights of our new website:

- ◆ Important news will be front and center.
- ◆ A less-cluttered, friendlier look.
- ◆ Quick access to items and news from the home page, or click on the retiree page link for more information.
- ◆ Easy access to most requested items.
- ◆ Ability to make text larger and search for items only within the ERSC website. ■



## Achieving or Maintaining a Healthy Weight

In this series, we have focused on the U.S. Department of Agriculture's (USDA) five steps to achieving or maintaining a healthy weight. In case you need a refresher, the USDA recommends that you take the following actions to achieve a healthier you:

### 1. Follow your progress by tracking your food intake and physical activity. Check your weight weekly.

Want to know more? See the Winter 2010 issue of *Retiring Times* at [www.montgomeryschoolsmd.org/departments/ersc/docs/retiring\\_times\\_winter\\_10.pdf](http://www.montgomeryschoolsmd.org/departments/ersc/docs/retiring_times_winter_10.pdf).

### 2. Get moving! Physical activity can help you reach and keep a healthier weight.

Want to know more? See the Winter 2010 issue of *Retiring Times* at [www.montgomeryschoolsmd.org/departments/ersc/docs/retiring\\_times\\_winter\\_10.pdf](http://www.montgomeryschoolsmd.org/departments/ersc/docs/retiring_times_winter_10.pdf).

### 3. Learn what to eat from each food group.

Want to know more? See the Open Enrollment 2010 issue of *Retiring Times* at [www.montgomeryschoolsmd.org/departments/ersc/docs/retiring\\_times\\_open\\_enrollment\\_2010.pdf](http://www.montgomeryschoolsmd.org/departments/ersc/docs/retiring_times_open_enrollment_2010.pdf).

### 4. Focus on how much you eat. Watch your portion sizes!

### 5. Choose “nutrient-dense” forms of foods. These foods are packed with nutrients, but low in “extras” that just add calories.

Want to learn more about how to control your portion sizes and make nutrient-dense food choices? Read on!



### Watch Your Portion Sizes

Portion sizes can derail even the best of dietary intentions, making it difficult or impossible to achieve or maintain your ideal weight. According to the U.S. Department of Health and Human Services, portion sizes have steadily increased over the past 20 years. For example, 20 years ago, the average bagel was three inches in diameter and 140 calories. Today's average bagel has a six-inch diameter and packs a 350-calorie punch. To learn more about how average portion sizes have changed, you can take the Portion Distortion Interactive Quiz at <http://hp2010.nhlbihin.net/portion>.

The USDA's Food Pyramid provides recommended daily intake for each of the 5 food groups. To ensure you meet these goals, rather than exceeding them, you'll need to make sure you can recognize an

appropriate portion size. The American Association of Retired Persons (AARP) suggests that you visualize common objects to help you select proper portion sizes. They offer the following portion size comparisons to everyday objects:

- ◆ One cup of raw vegetables is a baseball.
- ◆ A half cup of cooked vegetables, rice, cereal, couscous, bulgur wheat, beans, tofu, or low-fat cottage cheese is a cupcake or muffin.
- ◆ One medium baked potato or sweet potato is a computer mouse.
- ◆ An ounce of hard cheese is a tube of lipstick.

You can see these and other helpful visualizations on the AARP website at [www.aarp.org/health/fitness/info-07-2009/Martina\\_serving\\_sizes.html](http://www.aarp.org/health/fitness/info-07-2009/Martina_serving_sizes.html).

### Choose Nutrient-dense Foods

According to the USDA, nutrient-dense foods are those that provide you with a high level of the nutrients necessary to help your body function at its best, such as vitamins and minerals, and a low level of fat and calories. In other words, nutrient-dense foods pack a lot of punch for a minimal waistline price.

At times, what could be a healthy food choice, such as fruit, may not be the most nutrient-dense choice because of the way the food has been packaged or prepared. The USDA advises consuming foods from each

*continued on page 8*



## Retiring Times

### In Memoriam

Retirees deceased between July 1, 2009, and June 30, 2010.

It is with great sadness that we share the loss of our fellow MCPS retirees.

Retirees are listed in alphabetical order with their date of passing.

Leland K. Adams	July 23, 2009	Mary Ann M. Estey	December 11, 2009
Ruth Anderson	January 3, 2010	Dallas B. Evans	September 12, 2009
Zella G. Anderson	April 9, 2010	Ann Evry	April 15, 2010
Faye G. Aronson	August 5, 2009	E. G. Fabinski	May 6, 2010
Charles E. Ashburner	February 12, 2010	James W. Farling	September 13, 2009
Dorothy E. Bailey	August 26, 2009	John A. Faulkner	October 13, 2009
Mike C. Bailey	February 13, 2010	Cheryl R. Feldsott	April 16, 2010
Ronald J. Balon	February 23, 2010	Donald E. Fleming	November 22, 2009
Momodu S. Bangura	July 27, 2009	Helen L. Franklin	September 4, 2009
George C. Barnett	December 5, 2009	David C. Franz	January 24, 2010
Sylvina J. Baron	October 4, 2009	Bernadine S. Frazier	March 2, 2010
Charlotte L. Beaver	February 27, 2010	Harold B. Frazier	June 18, 2010
Annette Beizer	March 11, 2010	Edna Friedman	March 6, 2010
Elizabeth Benson	December 29, 2009	M. V. Fuller	December 10, 2009
Arline Berlinsky	March 18, 2010	Esther Y. Furash	December 28, 2009
Eleanor P. Berman	August 24, 2009	Thelma Gaskins	December 30, 2009
Barbara J. Biddinger	April 5, 2010	Loretta Gilmore	March 2, 2010
Sandra A. Billington	May 3, 2010	Barbara L. Gold	January 6, 2010
Henrie Blake	April 29, 2010	Eugene Gray	September 20, 2009
Ernest H. Bradley	June 22, 2010	Jewel Green	September 11, 2009
Suzanne Brebbia	January 10, 2010	Lois R. Greenspan	December 18, 2009
D. Brethouwer	November 22, 2009	J. A. Grimaldi	December 18, 2009
Ilene W. Brown	November 23, 2009	Frances R. Groman	July 4, 2009
Donald K. Brown	February 5, 2010	Robert J. Groves	September 28, 2009
Mary K. Burt	April 18, 2010	Zetta C. Hatch	December 12, 2009
Julia Cairns	March 20, 2010	Joseph W. Haynes	October 29, 2009
Odelle H. Candler	January 29, 2010	Zella K. Henderson	June 11, 2010
Helen Carter	June 19, 2010	Paul A. Henry	September 16, 2009
Morris G. Carter Jr.	February 4, 2010	H. P. Hiltabidle	November 24, 2009
Mary Chandler	November 9, 2009	Deborah S. Hirshorn	November 10, 2009
Delight Clapp	September 24, 2009	Oliver Z. Hoge Jr.	January 29, 2010
John Clark Jr.	January 10, 2010	Melvin S. Howard	October 31, 2009
Warren L. Clements	July 2, 2009	Gerald B. Howard	February 23, 2010
Edward J. Conway	June 15, 2010	Patricia Huffer	April 18, 2010
Thomas W. Copeland	March 3, 2010	Clayron C. Inman	January 6, 2010
Nelda Creagh	October 29, 2009	David E. Janes	March 10, 2010
Mary F. Cronkleton	May 19, 2010	Dorothy A. Johnson	July 5, 2009
Richard C. Cummings	February 23, 2010	Philip S. Johnson	January 7, 2010
C. W. Darby	May 29, 2010	Joanne O. Jones	July 8, 2009
Gerald E. Davis	October 18, 2009	Ruth E. Kaplan	July 11, 2009
Frank Debole	July 21, 2009	James W. Kelly	January 31, 2010
John L. Delp	August 30, 2009	Leonella E. Kennedy	July 25, 2009
Peter Dickens	May 1, 2010	Ernest L. King	April 18, 2010
Elridge L. Diggs	December 31, 2009	Judith A. Kressler	November 23, 2009
James Dodson	February 22, 2010	Angela E. Kuhns	January 9, 2010
Robert W. Dofflemyer	February 25, 2010	Constance Kukar	August 16, 2009
Michael A. Dorsey	July 16, 2009	Thomas J. Kukar	November 20, 2009
Robert E. Dubel	August 3, 2009	Joseph L. Lacy	November 16, 2009
Mary C. Dull	January 8, 2010	Paula F. Lee	October 15, 2009
Hung T. Duong	April 21, 2010	Robert M. Lenhart	July 23, 2009
Ruth E. Eckard	December 12, 2009	Patricia S. Leslie	August 14, 2009
Jessie Eckhardt	October 23, 2009	Eileen Levi	October 4, 2009
Duane C. Edman	April 23, 2010	Shirley J. Lewis	July 13, 2009

Alice V. Lincoln November 9, 2009  
 Charlotte L. Lindsey March 18, 2010  
 Donald Linthicum January 6, 2010  
 William R. Liston Jr. March 25, 2010  
 Doris Loftness April 19, 2010  
 Maralynn A. Logan-Brown May 19, 2010  
 Helen I. Long November 9, 2009  
 Dennis E. Love August 8, 2009  
 Edward J. Maclay March 17, 2010  
 Louise Mann December 10, 2009  
 Sylvia A. Markellos January 16, 2010  
 Dellamae B. McEachern December 15, 2009  
 John Meininger November 25, 2009  
 Mildred Miller December 31, 2009  
 Allison Mills October 13, 2009  
 Charles E. Moore September 29, 2009  
 Robert L. Moore December 26, 2009  
 Joyce H. Moore April 25, 2010  
 Homer Mowell February 9, 2010  
 Doris K. Mullican December 17, 2009  
 Mildred E. Murray January 25, 2010  
 Roger Myers January 2, 2010  
 Viola Myers February 27, 2010  
 Agnes Nachman March 26, 2010  
 Florence M. Neal December 17, 2009  
 Afework Negash February 6, 2010  
 Charles T. Nicholson September 16, 2009  
 Grace Nickey March 24, 2010  
 Sten Nordh January 20, 2010  
 Helena L. Odell October 12, 2009  
 Edward J. Ondrasik November 24, 2009  
 Vivian J. O'Neil March 23, 2010  
 Marguerite W. Orndorff April 2, 2010  
 Billy M. Osborne July 30, 2009  
 Julia M. Parker October 27, 2009  
 Pearl Pennington February 22, 2010  
 Marylouise Petrie April 23, 2010  
 Alice K. Phillips January 9, 2010  
 Amelia M. Phillips February 20, 2010  
 Thomas E. Pickrel December 3, 2009  
 Kathryn G. Porter May 1, 2010  
 Angela L. Powell December 21, 2009  
 Peggy K. Proctor February 2, 2010  
 Douglas A. Pumphrey July 14, 2009  
 Anna V. Ransom September 2, 2009  
 Marjorie A. Ravick March 13, 2010  
 Maryisabel Reiff February 28, 2010  
 Alberto Reluzco July 4, 2009  
 Thomas L. Rheubottom October 6, 2009  
 Francys E. Richardson August 17, 2009  
 Gladys V. Ricker December 27, 2009  
 Alice Riner August 11, 2009  
 Robert Risk July 3, 2009

Virginia Roy June 11, 2010  
 Elizabeth E. Ryan October 11, 2009  
 Barbara B. Saltzman May 31, 2010  
 M. Schipper August 18, 2009  
 Peggy H. Schwartzbeck February 14, 2010  
 Gorman E. Shaffer September 22, 2009  
 Helen M. Shanks October 1, 2009  
 Jacq A. Sharbaugh April 26, 2010  
 Irene C. Shipman September 16, 2009  
 Heiny W. Shipping October 10, 2009  
 Sandra G. Shmookler April 8, 2010  
 Robert V. Shupe February 27, 2010  
 Charles R. Sickafus May 20, 2010  
 Rosa M. Silva October 18, 2009  
 David P. Simon February 16, 2010  
 Selma A. Simon March 31, 2010  
 Peggy A. Skinner July 23, 2009  
 Martha B. Slacum February 19, 2010  
 Hattie M. Slater December 4, 2009  
 Norman R. Smith May 27, 2010  
 Zelma Snowden February 3, 2010  
 August H. Stange July 21, 2009  
 Alice J. Stark September 4, 2009  
 Mary L. Steckler March 31, 2010  
 Ellen H. Steis November 20, 2009  
 Lionel L. Stephens December 23, 2009  
 Stanley Strauss August 20, 2009  
 Roger D. Strippey June 9, 2010  
 Estelle C. Summerour December 24, 2009  
 Edith E. Taksey January 7, 2010  
 Mary E. Tannhauser March 28, 2010  
 Clifton E. Thomas September 6, 2009  
 John W. Tomlinson Jr. September 10, 2009  
 Mary L. Twigg July 17, 2009  
 Mary E. Viscito January 23, 2010  
 Antoinette M. Vogel February 28, 2010  
 Elise M. Wagner July 5, 2009  
 Richard A. Wandres Sr. August 26, 2009  
 Barbara B. Warren-Larson June 7, 2010  
 Jean B. Weirich December 14, 2009  
 Elsie M. Welch January 28, 2010  
 Dorothy West September 20, 2009  
 Ester M. Williams July 25, 2009  
 Janet M. Williams April 11, 2010  
 Charles O. Wills August 12, 2009  
 Howard A. Wilson May 27, 2010  
 R. Winterbourne August 16, 2009  
 Patricia B. Wooten December 21, 2009  
 Elsie L. Zalinski November 27, 2009  
 E. P. Zeitchik May 23, 2010  
 Joseph P. Zetts May 23, 2010  
 Ranko P. Zic April 29, 2010

# Retiring Times

*continued from page 5*

food group with limited amounts of solid fats and added sugars to ensure you're making the most nutrient-dense choice. Watch your nutrition labels and limit items with "sucrose, high-fructose corn syrup, corn syrup, dextrose, glucose, fructose, maltose, honey, and molasses," which, according to the USDA, are all indicators of added sugar.

To incorporate more nutrient-dense foods into your diet, consider swapping some of your usual choices for their more nutrient-dense cousins. For example, the USDA suggests trying plain fat-free yogurt with fresh fruit instead of sweetened fruit yogurt. Or, you can try swapping Canadian bacon or lean

ham for bacon or sausage at breakfast.

You can see these nutrient-dense substitutions and other suggestions from the USDA at [www.mypyramid.gov/STEPS/nutrientdensefoodchoices.pdf](http://www.mypyramid.gov/STEPS/nutrientdensefoodchoices.pdf). Need more help incorporating nutrient-dense foods into your diet? The Nutrient Rich Foods Coalition is a national group whose mission is to "educate people on how to get more nutrients from their diets by choosing nutrient-rich foods first." Their website offers tools including recipes and meal ideas and a guide to navigating the supermarket. Access their site to learn more at [www.nutrientrichfoods.org/index.html](http://www.nutrientrichfoods.org/index.html).

## Retiring Times

News from the Employee and Retiree Service Center

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