

MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION, INC.



WWW.MCPSRETIREES.ORG
MCPSRA MAILING ADDRESS:
P. O. Box 4367
ROCKVILLE, MD 20849-4367

VOLUME 2009-10, ISSUE #1

OCTOBER 2009

HOW SWEET THE TIME!

Promotion to retirement! Looking out for each other!

The Montgomery County Public Schools Retirees Association (MCPSRA) welcomes you to retirement! You are enjoying a new phase of life. Throughout your MCPS career, you have belonged to an association (SEIU, MCEA, MCASSP, MAESP) and other groups to ensure you received regular salary, retirement, health and pension improvements. In retirement, we suggest you continue to belong to an association with your colleagues to ensure your benefits are maintained. For these reasons, MCPSRA will be excited to accept your new and annual membership.

MCPSRA includes "ALL MCPS RETIREES!" This allows us to speak with a single voice. MCPSRA, along with the other twenty-four State school districts, is affiliated with the Maryland Retired School Personnel Association (MRSPA). We have similar retiree needs. The Maryland General Assembly makes laws that affect all of us and MRSPA is our voice in Annapolis to protect and enhance our benefits. The more the membership, the more the impact we have supporting our needs. MRSPA, along with State affiliates, monitors all legislation introduced in the Maryland General Assembly and effectively supports or opposes bills relating to school retirees, senior citizens and public schools. They also maintain a close watch on the Maryland Retirement and Pension Systems. The MRSPA staff works with

MCPSRA LUNCHEON – October 29, 2009

See details on pages 6 and 15 of this newsletter.

Please plan to attend this year's luncheons:

October 29, 2009	February 25, 2010
April 22, 2010	June 17, 2010

Statewide groups such as United Seniors of Maryland and AARP to promote the interests and concerns of retired/senior citizens.

MCPSRA works cooperatively with staff in the MCPS Employee and Retirement Services Center to ensure our retirement and insurance benefits are maintained and improved. We also sponsor scholarships that help MCPS teachers and supporting employees further their education and improve their skills. Through our newsletter and website (www.mcpsretirees.org) members are informed about our luncheons, entertainment and business for our approximately 2700 members. A special thanks to our Trips Committee Co-Chairs, Frieda J. Price and Mary Ann Davis, for their planning local, national and international trips. You may read about these adventures on pages 11 and 12.

There are many wonderful people on our Board! I suggest you look at the MCPSRA Board of Directors listed on page 2 and express your interest in becoming a committee member. The membership fee of \$35 is the annual fee. The specifics of membership are on page 3 and on our web site.

My e-mail address is lgfjhn@aol.com. Come join the promotion looking out for each other and the sweetness of retirement. Remember, you are still a part of the MCPS, a USA 2008-09 Blue Ribbon School System! "How Sweet the Time"!

Gerald W. Johnson, MCPSRA President



GOLF IN THE FALL

Mark your calendars today. The 19th Annual MCPSRA Golf Outing will be held on Friday, October 10, 2009, (rain date is October 16, 2008) at the Laytonsville Golf Course, Laytonsville, MD. Further details and registration appear on page 5 of this newsletter.

MCPSRA BOARD OF DIRECTORS

Officers

President.....	Gerald W. Johnson.....	301-466-1714
	lgfjhn@aol.com	
Vice President.....	Joy G. Schwab.....	301-253-3294
	schw35@aol.com	
Recording Secretary.....	Mary D'Ovidio.....	240-246-7818
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Archives.....	Elizabeth P. Doyle.....	301-947-0733
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	georgebgbla@msn.com	
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Consumer Education.....	To Be Announced	
Hospitality/Luncheons.....	Joan Donovan.....	301-253-6099
Co-Chairs.....	Jane Hardy.....	301-774-9494
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	sraucher@comcast.net	
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	hjanehardy@aol.com	
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	Jdahlberg2@verizon.net	
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	nearynic@msn.com	
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	geolakaye@comcast.net	
Public Relations.....	Fred Evans.....	301-424-5169
	Fevans424@comcast.net	
Recognition.....	Joan Donovan.....	301-253-6099
Co-Chairs.....	jcjdonovan@aol.com	
	Jane Hardy.....	301-774-9494
	hjanehardy@aol.com	
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Co-Chairs.....	schw35@aol.com	
	Ann Eberly.....	301-766-7550
	anneberly36@myactv.net	
Trips.....	Frieda J. Price.....	301-926-2286
Co-Chairs.....	fjprice@verizon.net	
	Mary Ann Davis.....	301-253-6256
	giddygam@earthlink.net	
Louise S. Walker.....	Richard C. Ahlberg.....	301-251-5560
Scholarship.....		
MRSPA Membership.....	Elizabeth P. Doyle.....	301-947-0733
Recruitment Chair.....	edoyle3233@aol.com	

IN MEMORIAM ***OCTOBER 2009***

Margueritte Bryan
P. J. Dalla-Santa
Alexandria DuBois
Frank G. Edwards
Victor Lumovich
Lawrence Luzenski
Anne Moeller
John Scott
Nicholas Sweadner
Elise Wagner
Rita M. Wagner
Mary Devereaux Weld
Otis White
Rita Winterbourne

Compiled by: Joan Donovan
August, 2009

Please inform Membership Chair Juliette Trevino of changes in your name, address or phone number by mailing it to MCPSRA, P.O. Box 4367, Rockville, MD 20849-4367 or by e-mail at jgtrevino@comcast.net

Editor's Note: As the new newsletter editor, I look forward to working with you to provide information of interest to MCPS retirees. If you would like to submit an article or provide information, please send an e-mail to jdahlberg2@verizon.net

NEW MEMBERS

Bliven	Joanne	1719 SW Mockingbird Dr	Port St.Lucie	FL	34986-	772-807-5603
Brandt	Delores	9304 Gue Rd	Damascus	MD	20872-	301-253-1895
Chen	Yung Yi	12029 Apple Knoll Ct	N.Potomac	MD	20878-2374	301-926-1909
Davidson	Jacquelyn	5604 Wynate Dr	Bethesda	MD	20817-2553	301-896-0635
Dixon	Marcia E.	24008 Pecan Grove Ln	Gaithersburg	MD	20882-	301-253-5441
Dorow	Cecilia F.	9424 Wingfoot Ct	Potomac	MD	20854-	301-365-4071
Eaton	Linda G.	19913 Wild Cherry Ln	Germantown	MD	20874-1015	301-972-3846
Ellison	Darlene D	20309 Brook Run Pl	Germantown	MD	20876	301-428-9270
Kirtland	William Ryan	1126 Hudson Rd	Cambridge	MD	21613-3234	410-901-6021
McDonald	Claudine S.	21809 Churchill Downe Ct	Gaithersburg	MD	20882-	240-477-7423
Orensteins	Linda	9712 DePaul Dr	Bethesda	MD	20817-1706	301-530-1994
Redmond	Deborah G.	7509 Green Valley Rd	Frederick	MD	21701-	301-865-3065
Ricchiuti	Patrick J.	90 Monroe St-#503	Rockville	MD	20850-	301-294-1194
Sutton	William F.	717 Oaks News	Gaithersburg	MD	20878-5775	301-216-0993
Tomayko	Carole	1631Belvedere Blvd	Silver Spring	MD	20902-3901	301-681-9354

MEMBERSHIP ALERT

MRSPA Membership Chair: Betsy Doyle

MCPSRA Membership Chair: Juliette Trevino

Believe: Members Make the Difference

This is the slogan for the coming year for the Maryland Retired School Personnel Association (MRSPA). MRSPA is the state "watchdog" of our pension and retirement funds as well as of our health-care coverage. It is up to all of us to help recruit new members...the more members we have the more attention and support we have in Annapolis. The goal for MRSPA is to have 15,000 members by March 1, 2010. This means a 7% gain for each local. For MCPSRA this means at least 189 new members. Where do we get these new members? We get them from you, our retirees, of course!! I as chairperson of the state membership committee, challenge all of you to recruit and to sign up just one (1) new member. Please talk to all of your retiree friends and encourage them to sign up if they are not already members.

WE DO NEED YOUR HELP AND SUPPORT!!

=====CUT HERE=====

COMPLETE THIS FORM *ONLY* IF YOU ARE APPLYING FOR MEMBERSHIP

**Maryland Retired School Personnel Association
Montgomery County Public Schools Retirees Association
Application for Membership**



Name _____ Soc. Sec. # _____ Birthdate _____
 Address _____ Telephone _____
 City _____ State _____ Zip + 4 _____ Email _____

Please sign authorization for dues deduction (see below) **or** make check payable to MCPSRA.

Mail to: MRSPA	MRSPA DUES	\$25.00
8379 Piney Orchard Parkway	Local Dues	<u>10.00</u>
Odenton, MD 21113	Total	\$35.00

I hereby authorize the Retirement and Pension System of the State of Maryland to deduct annual membership dues for the MRSPA and the MCPSRA from one of my retirement checks each membership year.

I understand that my social security number is required if I wish to become a dues deduction member.

SSN _____

This authorization will remain effect until cancelled by written notice mailed to the Maryland Retired School Personnel Association.

Signature _____ Date _____

**PROPOSED AMMENDMENTS TO BE
VOTED ON**

at October 29 Meeting

The MCPSRA Board of Directors commissioned a committee to examine the current By-Laws and to recommend any needed amendments for your consideration. The committee has met, and will be recommending several changes which you, the membership, will be voting on at the Luncheon/Business Meeting on October 29, 2009. These amendments reflect an updating of language, elimination of the position of Assistant Treasurer, adding the Immediate Past President as a Board Member, clarifying terminology (such as "quorum" and "bonding"), revising the list of Standing Committees, and combining membership in both the State [MRSPA] and Local [MCPSRA] organizations. The revised text of the proposed by-laws will be available, after October 3, on our web site

www.mcpsretirees.org. Steve Raucher

LEGISLATIVE REPORT

Dr. Ken Muir, Lois Stoner and LeeAnn Kaye of MCPSRA are on the MRSPA Legislative Committee. They and several members of the MCPSRA Board of Directors have different connections to what is happening now and what will spin out in the future for Montgomery County and Maryland.

Recent news coverage of the additional August budget cuts from Governor O'Malley's office in Annapolis indicate that Montgomery County may face loss of \$22.5 million in state aid from the \$454 million in additional budget cuts of August 25 by the Maryland Board of Public Works. In conversations with Delegate Charles Barkley, D-39, also an MCPSRA/MRSPA member, I was told that **THE** hit for Montgomery could be as high as \$35 million. Governor O'Malley is addressing a projected shortfall of more than \$700 million for Fiscal

Year 2010 with this second wave of cuts. The current outlook is an additional \$1.5 billion deficit for next year's budget, putting the cost of teacher pensions on the 23 counties and Baltimore City back on the table.

MCPSRA officers, our representatives on the Joint Employee Benefits Committee, and other board members will work in the months prior to the September 14, 2010, primary election and November 2, 2010, general election to protect our retirees benefits. All 32 positions for the eight districts representing Montgomery County in Annapolis, nine county council positions and the county executive position, in addition to school board seats, will be up for voter election. We ask our members to stay alert and get involved because much is at stake.

Jane Hardy, Legislative Chair

AN INTERAGES READING PROGRAM

Interages, Inc. is a nonprofit organization operating in Montgomer County since 1986. It assists Montgomery County Public Schools with recruiting tutors for an exciting reading program called "The Ruth Rales Comcast Kids Reading Network." This program is a rewarding, fun and flexible opportunity for you to help a second grade child improve his or her reading skills and it is right in your neighborhood. The program offers you flexibility in scheduling and over 60 Montgomery County elementary schools from which to choose.

No experience is required. Volunteers receive training, materials and on-going supervision. They meet with the same child each week. Once you decide if this program is for you, getting started is easy. Call or e-mail Sara J. Cartmill, Program Director, Interages, Inc. and ask for a list of participating schools and an application form. Sara can be reached at her office 301-949-3551 X30, on her cell at 240-465-7411 or by email at Cartmill@interagesmd.org.

Mary D'Ovidio

**Maryland Senior Citizens Hall of Fame to Honor
MCPSRA Board Members**

MCPSRA Vice President Joy Schwab and Budget Chairman Ken Huff will be inducted into the Maryland Senior Citizens Hall of Fame at its annual awards luncheon in Glen Burnie on October 22, 2009. The Maryland Senior Citizens Hall of Fame was founded in 1987 to recognize and acknowledge the civic and humanitarian accomplishments of individual Maryland senior citizens who have made outstanding volunteer contributions affecting the lives of people in the state of Maryland. Members of the MSCHF are nominated by individuals and/or organizations for service to their communities. Approximately 50 Maryland senior citizens (60 years of age or older) are selected each year to receive the honor of being inducted into this prestigious group.

Ken Huff has served on the MCPSRA Board of Directors for several years as chairman of the Budget Committee and on the Scholarships Committee. For more than 50 years, Ken has served his community in multiple

capacities through his church, the North White Oak Civic Association, the Montgomery County Coin Club that supports the Boys and Girls Clubs, as a Cub Scouts leader, as well as others.

Joy Schwab has also served on the MCPSRA Board of Directors for many years as chairperson of the Scholarships Committee and is currently the association's vice president. Joy's volunteerism to her community spans many years and includes dedicated service to her church, to the Montgomery County 4H programs as a long time club leader, to the Montgomery County Fair, as a member of the Maryland State Fairs Board, as treasurer of the Laytonsville Historical Center, as well as others.

The MCPSRA thanks both Ken and Joy for their commitment and service to the association and on-going humanitarian efforts within their communities and congratulates them on being named to the Maryland Senior Citizens Hall of Fame.

Joan Donovan

19th Annual MCPSRA Golf Outing
(for members and guests)

- WHEN:** Friday, October 9, 2009 (Rain date: October 16, 2009)
- WHERE:** Laytonsville Golf Course, 7000 Dorsey Road
Laytonsville, MD (301 948-5288)
- TIME:** 9:00 am – First tee-off
- FEE:** \$50.00 (Includes senior fee, cart, prizes, and a contribution to the MCPSRA Scholarship Fund)
- DEADLINE:** Monday, October 5, 2009

Please mail the Entry Form and Fees (payable to MCPSRA) to:
Richard C. Ahlberg
9823 Veirs Drive, #1
Rockville, MD 20850-5560
301 251-5560

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MCPSRA GOLF OUTING ENTRY FORM

<u>Name(s)</u>	<u>Phone Number(s)</u>
_____	_____
_____	_____
_____	_____
_____	_____

Total Amount Enclosed: \$_____ (check payable to MCPSRA)



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WANT A WANT AD?

The MRSPA Board of Directors has agreed to accept advertising. Dimensions and per issue rates are as follows:

Business card	3.0" wide x 2.0" tall	\$35
Quarter page	3.5" wide x 4.75" tall	\$60
Half page	7.5" wide x 4.75" tall	\$110
Full page	7.5" wide x 10.0" tall	\$200

An ad cannot exceed the above dimensions and should be emailed to the Newsletter Editor as a WORD attachment.

Deadlines for future Newsletters are as

Sept. 4, 2009	for the October 2009 issue
Nov. 6, 2009	for the December 2009 issue

Send advertising copy (email to jdahlberg2@verizon.net).
Mail check payable to MCPSRA (in advance of publication)
to Treasurer, P.O. Box 4367, Rockville, MD 20849.

**PROGRAM FOR OCTOBER 29 MCPSRA
LUNCHEON**

Come to the October Luncheon for a presentation of "Who Gets Grandma's Yellow Pie Plate?" Susan K. Morris, Extension Educator, Family & Consumer Sciences for Maryland Cooperative Extension, Montgomery County will present our program. It includes the considerations of non-titled property (e.g. antiques, jewelry) that often are a catalyst for family disagreements. See you there.

Joy Schwab

MCPSRA SCHOLARSHIPS

With 2009 coming to an end, consider giving a tax deductible contribution to help fund a MCPSRA scholarship. If you are interested in making a contribution to help someone further their education, you can make a check payable to MCPS Educational Foundation, indicate MCPSRA Scholarship Fund on the notation line. If you want your contribution to be given in Honor of or in Memory of someone, please note this and include an address for an acknowledgement notification. Checks need to be mailed to:

Montgomery County Public Schools
MCPS Educational Foundation
850 Hungerford Drive - Rm. 149
Rockville, MD 20850-1718

Joy Schwab and Ann Eberly

**NRTA's New Collaboration with the National
Institute on Retirement Security**

To help provide REA members with research about public pensions, NRTA: *AARP's Educator Community* has joined the National Institute on Retirement Security (NIRS), a research and education not-for-profit organization in Washington, DC. The relationship enables active and retired educators to have access to an array of NIRS products and services — at no cost — that can help strengthen REA advocacy efforts with local officials, state legislators and others regarding the importance of public pensions.

NIRS member services include: Research, Education Materials, Counsel, Commentary, Events/Speakers, and Technical Assistance. To find out more about the organization and to access their tools and resources, please visit www.nirsonline.org. NRTA and NIRS will continue to work together to help ensure that public pensions remain the cornerstone of retirement security for America's teachers.

NIRS was founded in 2007 by the National Council on Teacher Retirement, the Council of Institutional Investors, and National Association of State Retirement Administrators. The organization was created to fill a gap in understanding on the value that defined benefit pensions play in ensuring retirement security for workers, as well as their value to employers, and the economy. NIRS has a diverse membership of organizations including employee benefit plans, state or local agencies that manage retirement plans, trade associations, financial services firms, and other retirement service providers.

**Penny Rush, NRTA Communication and Event
Management** (prush@aarp.org)

A NEW RECIPE FOR STONE SOUP

There is an old, beloved children’s folktale from France that has been told and retold in many different versions about three wandering, hungry and exhausted soldiers that happen upon a village of inhabitants who are none too eager to part with their food. When told that there is no food to be had, the soldiers suggest making a big pot of stone soup. The townspeople are curious and eager to learn how to make soup from a stone. As the pot of stones begins to boil, the soldiers suggest that the soup might taste better if the people would bring whatever they had to add to the pot to give the soup more flavor. Soon the pot is brimming with carrots, potatoes, turnips, meat, anything the villagers were willing to contribute to improve the recipe for Stone Soup. Before long there is enough soup to feed the three soldiers as well as everyone in the village.

We, the members of MCPSRA, along with many caring friends, businesses, and civic organizations, have been generously contributing the ingredients for our own version of stone soup for the past six years. Each year our “Stone Soup”, our **Toolkits, Books, and Backpacks Project**, has gotten bigger and better. As more and more economically disadvantaged school children here in Montgomery County have come to our table in need of help and support each year, we have somehow found the way to serve them all. What better way to feed the minds of eager young children who are hungry to learn than to provide them with toolkits and backpacks of school supplies, lesson plans, and books to read to fulfill that hunger. *It takes a village to raise a child* we’ve heard time and time again. This year an incredible number of contributing “villagers” stepped forward to assure that our pot of “Stone Soup” was large enough and tastier than ever. More than 350 monetary donations were received from members from Washington State and California to Texas, Florida, and New York – members from across our nation joined our local members in raising more than \$18,000 for the project even in this difficult time of economic recession. A very special note of appreciation goes out to Maryland State Senator Rona Kramer for her personal donation of \$1,000 and to Dick and Jane Ahlberg whose incredibly generous support has, to a large degree, assured the project’s continued success over the past six years. In addition, the MCT Federal Credit Union again this year contributed \$1,000, along with rulers and large rubber erasers for the toolkits. State Farm Insurance generously provided us with a \$7,000 Good Neighbor Citizenship Grant for the second year in a row and 1500 pencils for the kits. MCEA staff member Jon Gerson and NEA Benefits staff member Richard Smith each donated pencils and decorative erasers to add to the toolkits. With such generosity from so many, this year’s recipe for our “Stone Soup” was the best ever.

Each summer it has become necessary to provide a bigger and bigger pot of “Stone Soup” than the year before. The need for kindergarten toolkits jumped from 1315 last year to 1422 this summer. To provide a new book for Title I children in at least two grade levels, as we have done in the past, we needed to increase the number from 1600 last year to 2,026 books for 3rd and 4th graders this summer. In addition, 35 backpacks filled with school supplies and gently used books were distributed to homeless children at the end of July, about the same as last year. If the trend over the past six years continues, we can certainly anticipate the need for an even larger pot of our “Stone Soup” next summer. We must start now to assure the continued success of our **Toolkits, Books, and Backpacks Project** for this coming year. PLEASE consider sponsoring one or more toolkits by completing the form below and mailing it, with your **tax-deductible** donation, to Mrs. Joan Donovan, Special Projects Committee Co-Chair. Our association is now recognized across our county, our state, and our nation for this project. Let’s keep the success going!

Joan Donovan

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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 _____

The following article by Dr. Frank Porell and Beth Almeida is compliments of the National Institute on Retirement Security (NIRS), July 2009

THE PENSION FACTOR

PENSIONS PROTECT ELDER AMERICANS FROM POVERTY, DRIVE PUBLIC ASSISTANCE SAVINGS

Defined benefit pension income plays a critical role in reducing the risk of poverty and hardship among older Americans. According to a new study released on July 30th, rates of poverty among older households lacking pension income were about six times greater than those with such income. The analysis also finds that pensions reduce – and in some cases eliminate – the greater risk of poverty and public assistance dependence that women and minority populations otherwise would face.

The findings are contained in, *The Pension Factor: Assessing the Role of Defined Benefit Plans in Reducing Elder Hardships*, authored by Dr. Frank Porell, Professor of Gerontology at the McCormack Graduate School of Policy Studies at the University of Massachusetts and Beth Almeida, Executive Director at the National Institute on Retirement Security.

“This analysis reveals that pensions have a unique, independent, and positive impact on older Americans’ economic well-being. This ‘pension factor’ is particularly powerful for improving the economic security of vulnerable older households - women and members of racial/ethnic minority groups,” said Beth Almeida, executive director of the National Institute on Retirement Security and report co-author.

“Ensuring older Americans have access to pensions in retirement,” she continued, “can help relieve some of the enormous pressures on future Federal, state and local budgets. We calculated a savings of some \$7.3 billion in public assistance expenditures in 2006, attributable to pensions. That’s about 8.5 percent of aggregate public assistance dollars received by all American households in 2006 for

the same benefit programs. These are sizable dollars.”

The Pension Factor finds that pensions have helped substantial numbers of older Americans avoid material hardships associated with inadequate food, shelter, and health care, and also avoid reliance on public assistance. More specifically, key findings indicate that pension receipt among older American households in 2006 was associated with:

- 1.72 million fewer poor households and 2.97 million fewer near-poor households
- 560,000 fewer households experiencing a food hardship
- 380,000 fewer households experiencing a shelter hardship
- 320,000 fewer households experiencing a health care hardship
- 1.35 million fewer households receiving means-tested public assistance
- \$7.3 billion in public assistance expenditures savings, representing about 8.5 percent of aggregate public assistance dollars received by all American households in 2006 for the same benefit programs.

“Evidence that pensions contribute to the retirement readiness of older American households has long been noted by experts and academics,” said report lead author, Dr. Frank Porell. “With our analysis we now have hard numbers on the people and budget impacts of pensions. The bottom line: pensions help older Americans escape poverty – especially women and minorities who we know are most vulnerable,” he said.

The analysis in *The Pension Factor* was conducted using the U.S. Census Bureau’s Survey of Income Program Participation (SIPP) panels from 1996, 2001, and 2004. The study sample included SIPP respondents age 60 years or older and all households with a head age 60 and older, who had records in both the Pension and Adult Well-Being topical modules of the survey. This totaled 10,259 households.

The full report is available at www.nirsonline.org

THE GEORGE B. THOMAS, SR. LEARNING ACADEMY, INC.

October 3 is Opening Day for the GBTLA

Please join us for the GBTLA opening celebration held at all 12 GBTLA Centers! This is an exciting day for students, parents and tutors.



The George B. Thomas, Sr. Learning Academy, Inc.

Opening Ceremony
will be held on October 3rd, 2009
at 8:30 a.m.
at all Saturday School Centers



We invite you to join us as we welcome
our students and their families.



If you plan to attend the Opening Ceremony
at one of our centers, please contact
Lori Thomas by September 30th
at 301.320.6545 or
Lori_A_Thomas@mcpsmd.org.



Students come to the GBTLA Center at Einstein High School on Opening Day 2008!

The Young Scholars Program for Students Who Excel in Math and Science

The GBTLA is very excited to partner with MCPS to offer The Young Scholars Program (YSP) that will begin in October 2009. This pilot program will be held at John

F. Kennedy High School as part of the GBTLA Saturday School Program. Twenty grade 3 students who have demonstrated the potential to excel in mathematics and science will be selected to participate. The YSP will develop students' academic self-confidence, nurture creative and critical thinking skills, and expand problem-solving capacity.

Fall is a Great Time to Volunteer

The GBTLA is a great opportunity to work with a wonderful group of students! The 2009–10 season begins on October 3, and we anticipate enrolling 4,000 students this year! We need your expertise, so please consider tutoring with us this year. Both lead tutors and volunteers are needed. Individuals with certification are eligible to serve as lead tutors and will receive a stipend of \$37 per hour. Those without certification can serve as volunteers.

All twelve center locations are in need of both lead tutors and volunteers:

- Montgomery Blair Center
- Albert Einstein Center
- Gaithersburg Center
- John F. Kennedy Center
- Northwest Center
- Magruder Center
- Paint Branch Center
- Rockville Center
- Sherwood Center
- Springbrook Center
- Watkins Mill Center
- Wheaton Center

We encourage you to visit any of the centers for a tour or to observe the sessions. Just call the GBTLA main office to let us know where you will be visiting so we can make sure the center director will be available to welcome you.

Tutoring sessions are held on Saturday mornings from 8:30 to 11:30 a.m. from October through May. If you are interested, please contact Michael Thomas, Executive Director, on 301.320.6545.

Plan Ahead for Golf!

It's never too early to plan for golf! The GBTLA 16th Annual Golf Tournament will be held on Friday, May 14, 2010 at Hampshire Greens Golf Course in Silver Spring. The tournament is held in the morning followed by a great barbeque lunch.

Save the date—it's a great event!

MCT WELCOMES NEW SUPERVISORY COMMITTEE MEMBERS

July 6, 2009—MCT Federal Credit's board of directors recently appointed three new supervisory committee members: Eileen Steinkraus, Janet Williams, and Roger Pisha. All three supervisory committee members currently work for Montgomery County Public Schools or are recently retired from the school system.

Eileen Steinkraus retired from MCPS in 2006 after working for the school system for 37 years. She worked for 20 years at Blair High School, where she saw the positive influence of MCT's in-school branch at the school. "I saw first-hand the important money management education these students receive. MCT has been a model of excellence in its support of the educational community for almost 60 years and I am proud to be a credit union member." Eileen served on MCT's board of directors from 1984 to 1998.

Roger Pisha serves as a supervisor for MCPS' Office of Shared Accountability. He and his staff of auditors perform a risk analysis of MCPS, and give recommendations to leadership on activities reviewed. Pisha works with the Maryland State Department of Education and the Office of Public School Construction Program on school system audits. Additionally, Pisha and his staff ensure that schools comply with federal, state, and local laws, along with MCPS policies and regulations.

Janet Williams is the senior accountant with the Division of Controller of MCPS. In this role, Williams develops, maintains and reviews business and system processes. Before joining MCPS in 2001, Janet worked in a diverse range of accounting environments for over 20 years, including not-for-profit environmental organizations, small business government contracting, and public accounting. Williams is a firm believer in the strength of credit unions. "There are 8,000 credit unions in this country with assets of over a trillion dollars and over 85 million members. During the current financial unrest, not one credit union has failed. Here is the financial institution model for sound business practice. Independent and member-

driven, I believe in these organizations. MCT is a good fit for me," says Williams.

The incumbent members of MCT's supervisory committee include Simon Seaforth (Chairman) and Karen Wassman. Both are MCPS employees.

The role of MCT's supervisory committee is defined by the National Credit Union Administration (NCUA). NCUA charges credit union supervisory committees with the responsibility of overseeing the credit union's audit activities. This includes ensuring that the credit union's financial records are in order and that internal controls are in place to protect the assets of the credit union and its members. Supervisory committee members are volunteers from the credit union's field of membership and are appointed by the credit union's board of directors.

The Elderly have a wealth of things to share...be there to Listen.

Volunteers are needed to visit frail, isolated elderly who live in the Silver Spring and Wheaton areas. Volunteers are matched with individuals in the community based on common interests and geographic area. The friendships are very special and both volunteer and client enjoy and learn from one another. Volunteers visit once a week for an hour and commit to visiting for one year. Training is provided.

The Friendly Visitor Program has been visiting elderly in the community for more than 30 years and has provided over 250,000 hours of contact. Friendly Visitor is one of 11 direct service programs at the Mental Health Association of Montgomery County. The Mental Health Association sponsors and implements advocacy, education and community service programs that promote mental health and wellness and support those with mental illness. A private, nonprofit the MHA has served Montgomery County residents for over 50 years. Call Carolyn Wanner, Friendly Visitor Program, at 301-424-0656 x507 for more information

PARKING INFORMATION

Overnight trip parking information will be indicated in each trip description. Day trips will leave from Park & Ride lot on Norbeck Rd. & Georgia Ave.

YOUR TRAVEL INFORMATION

PLEASE TAKE TIME TO READ THIS IMPORTANT INFORMATION. SHARE IT, ALONG WITH SPECIFIC TRIP INFORMATION, WITH YOUR GUESTS.

1. We all travel at our own risk.
2. There is always some walking involved as we travel. Read each itinerary carefully, keeping in mind your own capabilities.
3. Itineraries, times and details are approximate. Changes are sometimes necessary and unavoidable.
4. Trips are open to members, their families and friends (adults).
5. Smoking and drinking of alcoholic beverages are not permitted on the coach.
6. About three to five days before a day trip, participants are called to remind them of the day and departure time of the trip. For overnight coach trips, about two weeks prior to the date of departure, a letter with up to date information, including parking details, and one baggage tag per person will be mailed to you.
7. Write a separate check, payable to MCPSRA, for each trip. Include name and date of trip on check...
8. Send check with completed reservation form.
9. Your reservation is definite upon receipt of deposit/full payment, whichever is required. If a trip has to be cancelled because of insufficient numbers of participants needed by the deadline as published, your check will be returned to you. Feel free to call to find out if your reservation and payment were received.
10. Refunds are made only when your space can be filled.
11. Gratuities for driver and local guides are not included in the price of the trip.
12. Anyone interested in insurance for overnight trips should call Ellen at Eyre Tour and Travel at 301-854-6600, ext. 3252 or 410-442-1330, ext. 3252 or 1-800-321-3973, ext. 3252.
13. **We do not provide transportation to and from the airport for trips that require flying.**

TRAVEL CO-CHAIRS

Frieda J. Price..... 301-926-2286
105 N. Summit Ave. #4, Gaithersburg, MD 20877-2935

Mary Ann Davis..... 301-253-6256
23509 Woodfield Rd., Gaithersburg, MD 20882-3017

MCPSRA TRIPS IN 2009-2010

October 11-15	Vermont
November 4	New Sights in Washington (Space still available)
December 5	American Music Theatre Christmas Show and Lunch at Hershey Farms, Lancaster, PA (Space still available)
December 9	Terra Cotta Warriors at National Geographic, DC (Space available)
December ?	White House Tour ??? (Information in this newsletter)
Jan. 23, 2010	Southern Cruise

Changes and additions are always possible.

NEW SIGHTS IN WASHINGTON, D. C. Wednesday, November 4, 2009

9:00 a. m. Depart Norbeck Park & Ride
4:00 p. m. Return to Norbeck Park & Ride

First stop is the new Visitor's Center at the U. S. Capitol. Recent news articles have praised this 'user-friendly' addition to the city's remarkable facilities for learning about our nation. Our trip last fall was set up before the new center opened to the public so, as promised, this trip gets us back to see the center.

Then it's on to the Smithsonian Museum of American History to enjoy all the renovations which have now been completed. The flag from Fort McHenry, War of 1812 (The Star-Spangled Banner), is in its new environment on the second floor. In addition, many 'old favorites' as well as new exhibits are on display.

Lunch is on-your-own; several options are available in the Museum.

For additional information Google:

U. S. Capitol Visitor Center

<http://www.aoc.gov/cvc/>

Smithsonian Museum of American History

<http://americanhistory.si.edu/visiting/>

Included: Round-trip and all transportation – Does NOT include gratuity for driver.

Cost: \$30.00

Due Date: October 15, 2009

Make check payable to: **MCPSRA** and mail with completed registration form to:

Frieda J. Price 301-926-2286
105 North Summit Ave, # 4
Gaithersburg, MD 20877

WHITE HOUSE TOUR
December (date and time TBD)

We have requested a group tour for MCPSRA of the White House in its holiday splendor; exact time and date to be determined should we be among selected groups for tours. Whether our group is accepted or rejected, notification will be mailed to you and will include all details. Because of the popularity of this tour, each member is limited to one adult guest only or two per household.

If interested: Complete registration form and mail along with **legal size, self-addressed, stamped envelope** to

Frieda J. Price 301-926-2286
105 North Summit Ave, # 4
Gaithersburg, MD 20877

*

**AMERICAN MUSIC THEATRE CHRISTMAS
SHOW**
Saturday, December 5, 2009

10:30 am Depart Park and Ride, Norbeck Road
7:30 pm Approximate Return Time

The American Music Theatre is widely hailed as one of America's best. You will enjoy a wide variety of secular and sacred Christmas songs ranging from outstanding a cappella renditions to powerful orchestral versions. You'll delight in comedy sketches and enjoy the entertaining professional dancers

Enjoy a Family Style Lunch at Hershey Farms Restaurant.

Included: Taxes, tolls and gratuities. (Does NOT include gratuity for driver.)

Cost: \$97.00 PP

Due Date: October 30, 2009

Make check payable to **MCPSRA** and mail with completed registration form to:

Mary Ann Davis 301-253-6256
23509 Woodfield Road
Gaithersburg, MD 20882

CELEBRITY CRUISE LINE
BALTIMORE, CHARLESTON, KEY WEST,
BAHAMAS
January 23, 2010

For information, required forms and insurance, send a legal size, self-addressed, stamped envelope to Frieda J. Price,
105 N. Summit Ave. #4
Gaithersburg, MD 20877.

Inside cabin Category 11 \$893.00 per person, double occupancy

Outside Cabin Category 7 \$1033.00 per person, double occupancy

VALID PASSPORT REQUIRED

**FOR RESERVATIONS: CALL GRAND
AMERICAN TOURS OR SEND CHECK WITH
RESERVATION FORM TO GRAND AMERICAN
TOURS**

**5 S MORTON AVENUE--MORTON, PA.19070
PH: 1-800-423-0247**

Identify yourself as an MCPSRA member

**FOR ADDITIONAL INFORMATION CALL
FRIEDA PRICE OR MARY ANN DAVIS
301-926-2286 301-253-6256**

There is no deadline for a cruise deposit as long as cabins are available. But be aware that cabins usually go quickly-in some categories more than others.

DEPOSIT POLICY: An initial deposit of \$550.00 per person double occupancy or \$1100 for single is required. To secure reservations and assigned cabin, final balance is due October 14, 2009.



TRIP RESERVATION FORM:

NEW SIGHTS IN WASHINGTON

Wednesday, November 4, 2009

Name _____ Phone # _____ Member of MCPSRA? Yes ___ No ___

Name _____ Phone # _____ If not, guest of: _____

Name _____ Phone # _____

Total # reservations _____ Total amount enclosed _____ Make check payable to MCPSRA.

-----cut here-----

TRIP RESERVATION FORM:

AMERICA MUSIC THEATRE CHRISTMAS SHOW AND LUNCH

Saturday, December 5, 2009

Name _____ Phone # _____ Member of MCPSRA? Yes ___ No ___

Name _____ Phone # _____ If not, guest of: _____

Name _____ Phone # _____

Name _____ Phone # _____

Total # reservations _____ Total amount enclosed _____ Make check payable to MCPSRA.

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TRIP RESERVATION FORM:

TERRACOTTA WARRIORS EXHIBIT

Wednesday, December 9, 2009

Name _____ Phone # _____ Member of MCPSRA? Yes ___ No ___

Name _____ Phone # _____ If not, guest of: _____

Name _____ Phone # _____

Name _____ Phone # _____

Total # reservations _____ Total amount enclosed _____ Make check payable to MCPSRA.

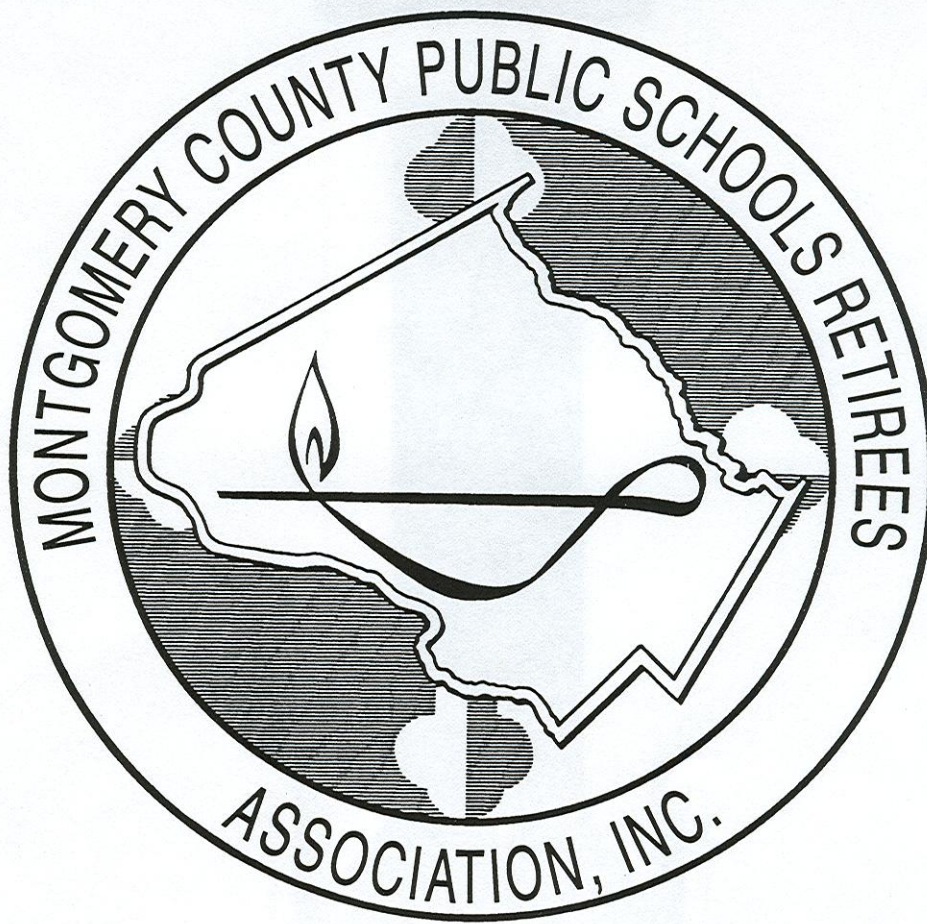
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TRIP RESERVATION FORM WHITE HOUSE TOUR (date not available at this time)

No money now, but remember to **enclose self-addressed, stamped legal-size envelope.**

Name _____ Phone # _____ Member of MCPSRA? Yes ___ No ___

Name _____ Phone # _____ If not, guest of: _____



MCPSRA LUNCHEON AND BUSINESS MEETING
Thursday, October 29, 2009

GOLDEN BULL GRAND CAFÉ

7 Dalamar Street
Gaithersburg, MD 20877
Telephone: 301-948-3666

TIME: Gathering at 11:00 a.m.
Business Meeting at 11:30 a.m.
Luncheon at 12:00 Noon
Program following the Luncheon

DIRECTIONS TO THE GOLDEN BULL GRAND CAFÉ:

- Take Exit #11 off I-270 onto Route 124E
(Quince Orchard Td. Toward Gaithersburg
and Montgomery Village)
- Turn RIGHT onto Rt. 355 South (Frederick Ave.)
- Go approximately 0.6 miles
- Turn RIGHT onto Dalamar Street.
-
- Restaurant is on the left, parking available to the left or right of the building as well as in the lot across the street.

MENU CHOICES:

Breast of Chicken..... \$17.50
Broiled Salmon..... \$20.00
English Prime Rib.... \$20.00
Vegetarian Pasta..... \$16.50

MEAL ALSO INCLUDES:

Fresh Garden Salad
Red Skin Potatoes
Vegetable of the Day
Dessert
Choice of Coffee, Hot or Iced Tea

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RESERVATIONS FOR MCPSRA LUNCHEON/BUSINESS MEETING
Thursday, October 29, 2009 at the Golden Bull Grand Cafe

Gathering: 11:00 a.m. Business Meeting: 11:30 a.m. Luncheon: 12:00 Noon Program

CIRCLE ENTRÉE CHOICE

Name. _____ Phone _____
Chicken (\$17.50)
Salmon (\$20.00)
Prime Rib (\$20.00)
Vegetarian Pasta (\$16.50)

Name. _____ Phone _____
Chicken (\$17.50)
Salmon (\$20.00)
Prime Rib (\$20.00)
Vegetarian Pasta (\$16.50)

Total Amount Enclosed: _____

YOUR RESERVATION FORM AND CHECK MUST BE RECEIVED BY October 22, 2009

Mail reservation form and check PAYABLE TO MCPSRA to:

Mrs. Joan Donovan
13 Hilton Court
Gaithersburg, MD 20882-3521

For information call: Joan Donovan 301-253-6099 or Jane Hardy 301-774-9494

MCPSRA Luncheon/Business Meeting
Thursday, October 29, 2009

GOLDEN BULL GRAND CAFE

Gathering: 11:00 a.m. Business Meeting: 11:30 a.m.

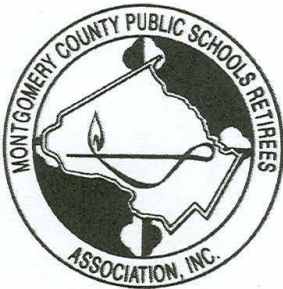
Luncheon: 12:00 noon

Program

The MCPSRA Newsletter is published in

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This is the October 2009 issue.



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