

# MONTGOMERY COUNTY PUBLIC SCHOOLS RETIREES ASSOCIATION, INC.



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

VOLUME 2011-12, ISSUE #1

OCTOBER 2011

## INTRODUCING OUR NEW PRESIDENT



Joy Schwab is a Montgomery County native who attended Montgomery County Public Schools, the University of Maryland and taught physical education in MCPS for 34 years. She is an active volunteer in many organizations. Joy has been on the Board of Directors, vice-president and Scholarship Co-chair of MCPSRA. At the Damascus United Methodist Church, she is a member of the Handbell Choir, coordinates weddings, funeral luncheons and memorials and maintains the church history. As a member of the Damascus Lions Club, she serves as historian, photographer and membership chair. In her native town of Laytonsville, she is a trustee and the treasurer for the Laytonsville Historical Center, Inc. Joy has had a life-long interest in 4-H and agriculture. To this day, after 43 years, she continues as a leader of Green Sprouts/Laytonsville Sr. 4-H Club and serves on the Maryland 4-H All Stars Scholarship Committee. She is a board member and chairperson of the Maryland Agricultural Fair Board which funds the State of Maryland Fairs. As a life member of the Montgomery County Agricultural Center and Fair, Joy is on both the Archives and Scholarship committees. Pitching in and helping others characterize Joy Schwab!

## PRESIDENT'S MESSAGE

I am looking forward to serving as your president. Three of my goals are as follows:

- Building our Scholarship Funds so that we may support more of our MCPS staff who wish to pursue further education. This year we provided financial assistance to 15 staff through memorial scholarships and MCPSRA funds. Increasing donations and memorial scholarships would allow us to do more.
- Being accessible to retirees to address their needs and expanding both MCPSRA and Board of Directors membership to have greater representation of all retirees.
- Identifying more ways that we can help MCPS. We do so now by announcing volunteer opportunities and supporting the Tool Kits project.

**We can do more for students, staff and retirees!**

*Thank you Dr. Jerry Weast for your support of  
MCPSRA while superintendent of MCPS.*

## OCTOBER 27 LUNCHEON SPEAKER

Eric Rittmeyer is the President of Fidelis Mortgage located in Baltimore, Maryland. He is a veteran of the U.S. Marine Corps and has been in the mortgage industry since 1998. Fidelis Mortgage specializes in the Federally Insured Reverse Mortgage Program and is currently licensed in Maryland and Virginia. Eric travels throughout the state of Maryland conducting informational classes to various organizations on the details of the Reverse Mortgage program. In addition to a general program overview, Eric also addresses recently updated topics including the "Saver" program. **In June 2010, Eric was the first person in the United States to obtain the Certified Reverse Mortgage Professional (CRMP) designation.**

*Welcome Dr. Joshua Starr as  
MCPS Superintendent*

## MCPSRA DIRECTORY CHANGES –

MCPSRA is updating its directory this fall. If you have changes of name, address or telephone number in the current directory, please send the corrections to our **Membership Chair Julie Trevino** at [jgtrevino@comcast.net](mailto:jgtrevino@comcast.net) or **14720 Waterway Dr. Rockville, MD 20853.**

## ATTENTION ALL GOLFERS AND DUFFERS—WANT TO HAVE SOME FUN???

*Mark your calendars today and register early.*

The 21<sup>st</sup> Annual MCPSRA Golf Outing will be held on Friday, October 14, 2011 (rain date is October 21, 2011) at the Laytonsville Golf Course, Laytonsville, MD. Further details and a registration form appear on **page 3** of this newsletter.

## MCPSRA BOARD OF DIRECTORS

### Officers

President.....	Joy G. Schwab.....	301-253-3294
	<a href="mailto:schw35@aol.com">schw35@aol.com</a>	
Vice President.....	Stephen M. Raucher.....	301-460-9092
	<a href="mailto:sraucher@comcast.net">sraucher@comcast.net</a>	
Immediate Past President.....	Gerald W. Johnson.....	301-466-1714
	<a href="mailto:LGFJHN@aol.com">LGFJHN@aol.com</a>	
Recording Secretary.....	Mary D'Ovidio.....	240-246-7818
	<a href="mailto:ldovidio01@comcast.net">ldovidio01@comcast.net</a>	
Treasurer.....	Kenneth K. Muir.....	301-460-9583
	<a href="mailto:kkmuir@aol.com">kkmuir@aol.com</a>	

### Committee Chairs

Archives.....	Elizabeth P. Doyle.....	301-947-0733
	<a href="mailto:edoyle3233@aol.com">edoyle3233@aol.com</a>	
Auditing.....	George B. Thomas, Sr. ....	301-460-6960
	<a href="mailto:georgebgtla@msn.com">georgebgtla@msn.com</a>	
Budget.....	Kenneth E. Huff.....	301-622-2161
Development	<a href="mailto:kenandmarylou@gmail.com">kenandmarylou@gmail.com</a>	
	Ernest Solar.....	703-938-8122
	<a href="mailto:elsolar@verizon.net">elsolar@verizon.net</a>	
Community.....	Mary D'Ovidio.....	240-246-7818
Service	<a href="mailto:ldovidio01@comcast.net">ldovidio01@comcast.net</a>	
Consumer Education .....	To Be Announced	
Hospitality/Luncheons.....	LeeAnn Kaye.....	301-598-5480
Co-Chairs	<a href="mailto:geolakaye@verizon.net">geolakaye@verizon.net</a>	
	Trish Bendler.....	301-540-5160
	<a href="mailto:patricia_bendler09@comcast.net">patricia_bendler09@comcast.net</a>	
Insurance and Benefits.....	J. Thomas Hickman.....	301-929-9660
Co-Chairs	<a href="mailto:CTMAR28@yahoo.com">CTMAR28@yahoo.com</a>	
	Stephen M. Raucher.....	301-460-9092
	<a href="mailto:sraucher@comcast.net">sraucher@comcast.net</a>	
Legislative.....	Jane Hardy.....	301-774-9494
	<a href="mailto:hjanehardy@aol.com">hjanehardy@aol.com</a>	
MCPSRA Projects.....	Joan Donovan.....	301-253-6099
Co-Chairs	<a href="mailto:jcjdovon@aol.com">jcjdovon@aol.com</a>	
	Trish Bendler.....	301-540-5160
	<a href="mailto:patricia_bendler09@comcast.net">patricia_bendler09@comcast.net</a>	
	Jane Hardy.....	301-774-9494
Membership.....	Juliette Trevino .....	301-460-9670
	<a href="mailto:jgtrevino@comcast.net">jgtrevino@comcast.net</a>	
Newsletter Editor.....	Carol M. Dahlberg.....	301-253-2212
	<a href="mailto:jdahlberg2@verizon.net">jdahlberg2@verizon.net</a>	
Nominating.....	Elizabeth P. Doyle.....	301-947-0733
	<a href="mailto:edoyle3233@aol.com">edoyle3233@aol.com</a>	
Parliamentarian.....	Nickie Neary.....	301-869-0057
	<a href="mailto:nearynic@msn.com">nearynic@msn.com</a>	
Political Action.....	LeeAnn Kaye.....	301-598-5480
	<a href="mailto:geolakaye@verizon.net">geolakaye@verizon.net</a>	
Public Relations.....	Fred S. Evans.....	301-424-5179
	<a href="mailto:Fredevans1970@gmail.com">Fredevans1970@gmail.com</a>	
Recognition.....	Joan Donovan.....	301-253-6099
Co-Chairs	<a href="mailto:jcjdovon@aol.com">jcjdovon@aol.com</a>	
	Jane Hardy.....	301-774-9494
Scholarship.....	Joy G. Schwab.....	301-253-3294
Co-Chairs	<a href="mailto:schw35@aol.com">schw35@aol.com</a>	
	Ann Eberly.....	301-766-7550
	<a href="mailto:anneberly36@myactv.net">anneberly36@myactv.net</a>	
Trips.....	Frieda J. Price.....	301-926-2286
Co-Chairs	<a href="mailto:fjprice@verizon.net">fjprice@verizon.net</a>	
	Mary Ann Davis.....	301-253-6256
	<a href="mailto:giddygam@verizon.net">giddygam@verizon.net</a>	
Louise S. Walker.....	Richard C. Ahlberg.....	301-251-5560
Scholarship		
MRSPA Membership.....	Elizabeth P. Doyle.....	301-947-0733
Recruitment Chair	<a href="mailto:edoyle3233@aol.com">edoyle3233@aol.com</a>	

## DATES FOR YOUR CALENDAR

### **BOARD OF DIRECTORS MEETINGS**

The Board of Directors meets at 9:30 am on the first Thursday of each month with the exception of July. All MCPSRA members are welcome to attend the meetings which are held in Room 129 in CESC on the following dates:

- October 6, 2011
- November 3, 2011
- December 1, 2011
- January 5, 2012
- February 2, 2012
- March 1, 2012
- April 5, 2012
- May 3, 2012
- June 7, 2012

### **LUNCHEON DATES**

MCPSRA business meetings and luncheons are held at the Golden Bull in Gaithersburg four times a year.

Dates for 2011-2012 are as follows:

- October 27, 2011
- February 23, 2012
- April 26, 2012
- June 14, 2012

Please save these dates. We hope to see you there! You will notice the prices are higher this year. This was necessary due to increased prices. MCPSRA does not make money on the luncheons. These price increases allow MCPSRA to break even.

### **TRANSPORTATION INFORMATION**

Member Paula Kasper provided information about a bus route that goes to and from BWI and stops at Norbeck, Shady Grove and Gaithersburg Park and Rides. Cost per trip is \$5.00 (\$3.20 for seniors). Information can be found at the [www.mtaiccbus.com/route201.html](http://www.mtaiccbus.com/route201.html).

*In Memoriam*  
**George Baker**  
**Elizabeth Davidson**  
**Joan H. Denton**  
**Winifred Dickson**  
**A. Deane Ducar**  
**Carol A. Flather**  
**Marie Goodman**  
**Emma Jenkins**  
**Mary H. Kalandros**  
**Shirley Kay**  
**Mary A. Kelley**  
**Jerry L. Lea**  
**Milton Van Winkle**  
**Lucinda Vitez**

**MEMBERSHIP ALERT**

*MRSPA Membership Chair: Betsy Doyle*

*MCPSRA Membership Chair: Juliette Trevino*

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. Where do we get these new members? We get them from you, our retirees, of course!! As chairperson of the state membership committee, I 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 have included this form for you to give to those who are not yet members.

**WE DO NEED YOUR HELP AND SUPPORT!!**

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**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 \_\_\_\_\_ Email \_\_\_\_\_

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

**NOTE** Mail to: **MRSPA** **MRSPA DUES** **\$45.00**  
**ADDRESS** **8379 Piney Orchard Parkway** **(This includes both state and local dues.)**  
**Odenton, MD 21113**

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 \_\_\_\_\_

\*\*\*\*\*

**ATTENTION ALL GOLFERS – Retirees-Invite Your Friends.**  
**21<sup>st</sup> Annual MCPSRA Golf Outing** (for members and guests)

- WHEN:** Friday, October 14, 2011 (Rain date October 21, 2011)
- 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:** Friday, October 7, 2011

Please mail the Entry Form and Fees (payable to MCPSRA) to: Harvey Strine  
508 Carr Avenue  
Rockville, MD 20850-2110  
301-251-0478

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**MCPSRA GOLF OUTING ENTRY FORM**

Name(s) \_\_\_\_\_ Phone Number(s) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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



**HUMANITARIAN EFFORTS IN TOUGH TIMES**

Many of us are the first to step forward to help our neighbors, our fellow Americans, even people a world away in times of emergencies and disasters. Even when we ourselves are not victims of tragedies, our compassionate spirits eagerly guide us to do what we can to relieve the suffering of others. Through cooperative efforts we generously donate our time, talents, and resources to help people get back on their feet. Usually such efforts are most evident within days of such misfortunes. We can see the destruction first hand, and it is fresh in our minds. As weeks turn into months and even into years, we tend to lose track of what has and has not been done to assist in recovery.

What constitutes being labeled as an emergency, disaster, or tragedy? We naturally think of tornadoes, hurricanes, earthquakes, and floods when we hear these terms. One dictionary identifies an *emergency* as a *situation or occurrence of a serious nature, developing unexpectedly, and demanding immediate action*. Likewise a *disaster* is defined as *an occurrence inflicting wide-spread distress; a grave misfortune*. Using such definitions, could we not describe as emergencies, disasters, or tragedies the unemployment rate of just over 9%, the unprecedented foreclosures on home mortgages, and the increased numbers of people living below the poverty line resulting from the severe economic downturn in our nation? Ask the victims of any one of these situations and they will tell you that they are experiencing a dire emergency. But unless we can see how immediate their needs are, we lose track of what we could and should be doing to help less fortunate families, especially those right here in Montgomery County.

As an association, we have been committed over the last eight years to providing needy children with toolkits of school supplies, books, and backpacks through our special projects. Thanks to the efforts and generosity of so many compassionate humanitarians, our Toolkits, Books, and Backpacks Project was able to present nearly 1300 kindergartners in 23 Title I schools this summer with toolkits of school supplies, each of 900 second graders with a new book to take home at summer's end, and 51 homeless children attending summer school with backpacks of books and supplies. With much appreciation we thank the 219 individual donors who contributed over \$17,000, MCT Federal Credit Union for its annual \$1,000 as well as rulers and erasers for the toolkits, Nancy Coulter and Target in Germantown for giving us the shoe boxes at cost plus \$100 in gift cards, Michael Gavin with NEA Member Benefits for donating 1500 pencils, Paul Hassler with MetLife for also providing 1500 pencils for the kits as well as 50 rulers for the backpacks, Jon Gerson at MCEA for a pencil sharpener for each kit. Many private clubs and organizations adopted our project as a part of their philanthropic endeavors this year. We thank all who donated as well as helped package 28,000 bottle caps, and those who spent days assembling the toolkits. Special thanks go Orlando Taylor and his crew at the MCPS Materials and Distribution Center. Each year Lanny provides warehouse space to assemble the kits, orders the items for the toolkits, hires young workers who pack them, and sees to it that the kits are delivered to the summer school sites. He has been the true key to our project's success since it was initiated 8 years ago. Last, but certainly not least, thanks to Joyce Colbert, Lynda Wainwright, and all of the Title I specialists who coordinate this project each summer and conduct parent trainings on how to use the toolkits.

It would truly be reason to celebrate if the need for our project no longer existed. Alas, we do not see that happening any time in the future. Each year the number of children in Montgomery County needing our assistance has increased. It is now time to start fundraising all over again to assure that our project will be successful again next summer. With cuts in government programs including Title I, we can regard our project as much needed disaster relief in tough times. Make the world a better place for needy children by sending a tax-deductible contribution for this very worthwhile project. Thank you for your generosity and compassion.

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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 \_\_\_\_\_

## RESPONSE TO SURVEY(cont.)

This is the third and final article in response to the survey taken at the February 2011 MCPSRA luncheon. The first article was about the safety of the Maryland Retirement and Pension programs (April 2011 newsletter). The second, in the June issue, was about savings and investments. This one focuses on Social Security, Medicare and health insurance benefits. All articles can be found website: [www.mcpsretirees.org](http://www.mcpsretirees.org).

The main premise of this article could be that *no news is good news!* The Federal Government has made no changes so far in Social Security or Medicare, and the State government and MCPS have made no changes in health care benefits affecting retirees. At the Federal level, Congressional proposals for Social Security have not affected anyone currently over 55. There have been proposals to index Medicare and Social Security and to gradually raise the age for full retirement to 70, but current beneficiaries are not included.

One factor affecting current retirees has to do with cost of living increases in pensions. At the State and county levels, COLA issues were clearly outlined in the July issue *Retiree News and Notes* and in the summer issue of *MCPS Retiring Times*. Following is the quote from *Retiring Times*.

### Cost of Living Adjustments

Eligible retirees and beneficiaries of the Maryland (state) and (MCPS) Pension Systems will receive a COLA on July 1, 2011, of 1.640%. Those who retired on or before July 1, 2009, and who were subject to the delayed negative COLA of 0.356% from last year will receive a modified COLA of 1.284% (1.640%-0.356% = 1.284%). For those who retired after July 1, 2009, and on or before July 1, 2010, the COLA will be 1.640%. Members who retired after July 1, 2009, will not receive a COLA until they are retired one full year. Members who are in the MCPS core and supplemental system will receive a COLA on January 1, 2012. The amount is not known at this time.

The MCPSRA Insurance and Benefits co-chairs continue to meet with the MCPS Joint Employee Benefits Committee and will continue to monitor and report any potential changes that affect retirees.

## VOLUNTEER OPPORTUNITIES

**Interages:** Have you put away your MCPS employee badge but miss spending time with students? Why not consider signing up to volunteer as a tutor or mentor? Interages, a program of the Jewish Council for the Aging (JCA), recruits people age 50 and better to volunteer at schools throughout the County. In just one hour a week you

can make a difference in a child's life. Volunteers provide friendship and encouragement and may help with reading, offer homework assistance or engage in crafts and cultural activities. Training, materials and on-site supervision are provided. Share your life experience and love of learning with a child – you'll be glad you did! For more information, contact Tricia Wilson at 301-949-3551 x30 or [wilson@interagesmd.org](mailto:wilson@interagesmd.org).

**Literacy Council** of Montgomery County will hold an information session for volunteers interested in helping adults learn to read, write, or speak English on Tuesday, October 25, 2011, at 10:30 am at the Rockville Library 2<sup>nd</sup> floor meeting room. Once volunteers have completed the orientation, they can select a two-part training session that fits their schedules. No foreign language skills are necessary. Tutors work one-on-one or with small groups and typically meet with students in libraries or community centers at mutually convenient times. For complete details, call 301-610-0030, email [info@literacycouncilmcmd.org](mailto:info@literacycouncilmcmd.org) or visit [www.literacycouncilmcmd.org](http://www.literacycouncilmcmd.org).

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team can help get you  
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- \* Alzheimer's & Dementia Care
- \* Long-term care
- \* Most insurance accepted

**[www.collingswoodnursing.com](http://www.collingswoodnursing.com)  
299 Hurley Avenue, Rockville  
(301) 762-8900**

## New Members – October 2011

Elizabeth K. Barbe	12409 Kendrup Dr.	Fulton, MD 20759	301-776-7541
Carole Berman	8217 Cinday Lane	Bethesda, MD 20817	301-365-1166
Carolyn S. Birely	1069 Hillside Lake Ter.	Gaithersburg, MD 20878	301-990-2531
William D. Brown	4310 Oakwood Landing Ct.	Dayton Md 21036	410-531-6180
Gillian Butchman	5737 Coniston Rd., NE	Seattle, WA 98105	206-695-2700
Jacquelyn Carr	15920 Green Meadow Rd.	Gaithersburg, MD 20807	301-840-8039
David B. Chase	806 Crystal Ct.	Gaithersburg, MD 20878	301-452-1076
Marsha N. Corley	11326 Baritone Ct.	Silver Spring, MD 20901	301-754-0534
Bonnie O. Custer	12121 Merricks Ct.	Monrovia, MD 21770	301-831-9766
Jane W. Farfan	1204 Lower Country Dr.	Gaithersburg, MD 20877	301-947-4715
Gail B. Fribush	5214 Roosevelt St.	Bethesda, MD 20814	301-897-8010
Melanie Goldstein	1300 Crockett Lane	Silver Spring, MD 20904	301-384-6750
Guillermo L. Gonzalez	P.O. Box 128	Clarksville, MD 21029	410-461-6118
Connie L. Graber	13100 Buccaneer Rd.	Silver Spring, MD 20904	301-384-3174
Gail F. Hooker	1714 Gridley Lane	Silver Spring, MD 20902	301-649-5914
Patricia Hurley	8701 Milford Ave.	Silver Spring, MD 20910	240-543-0549
Laura A. Jacobi	819 Hayward Ave.	Takoma Park, MD 20912	301-270-6057
Jan Jamesom	35 Wild Turkey Ct.	Zirconia, NC 28790	828-692-0548
Roe Deanna June	203 Ashley River Rd.	Myrtle Beach, SC 29588	843-650-4074
Karen L. Kosian	19815 Filbert Dr.	Gaithersburg, MD 20879	
Judy McKinney	10601 Montrose Ave #203	Bethesda, MD 20814	301-564-9461
Phyllis Levy	5450 Whitley Park Terr. #703	Bethesda, MD 20814	301-530-8795
Victoria A. Memmo	7 Cottage Field Ct.	Germantown, MD 20874	301-972-0743
Penny Neuman	12013 Bogan Ct.	Potomac, MD 20854	301-340-0439
Deloris R. Persau	5750 Bou Ave.	Rockville, MD 20852	240-669-6937
Diane S. Saffer	334 New Market Esplanade	Rockville, MD 20850	
Carol W. Sander	4105 Wachs Cove	Olney, MD 20832	301-774-6560
Ilene Schneider	8519 Victory Lane	Potomac, MD 20854	301-983-0566
Lois W. Schultz	16606 Mosby Ave.	Williamsport, Md 21795	240-366-8030
Robert Sindall	500 Maestro Terr.	Silver Spring, MD 20901	301-681-6323
Rachelle R. Singer	979 Paulsboro Dr.	Rockville, MD 20850	301-424-7126
Pam Skulsky	10759 Bridlerein Terr.	Columbia, MD 21044	410-992-5202
Susan B. Sloan	6203 Wedgewood Rd.	Bethesda, MD 20817	301-320-0904
Ruth A. Straebel	8315 Thoreau Dr.	Bethesda, MD 20817	240-271-6031
Barbara W. Trueheart-griggs	5618 Roundtree La.	Columbia, MD	410-750-6990
Teh-Yuang Su	14 Sunnymede Ct.	Potomac, MD 20854	301-424-4977
Sherene B. Webb	13316 Bea Kay Ct.	Silver Spring, Md 20904	301-384-3441
Anne Rae Wisniewski	2602 Finch St.	Silver Spring, MD 20902	301-649-1291
Charles J. Woodard	1402 Chilton Dr.	Silver Spring, MD 20904	301-388-0250

## MCPSRA Directory Changes –

MCPSRA is updating its directory this fall. If you have changes of name, address or telephone number in the current directory, please send the corrections to our Membership Chair Julie Trevino at [jgtrevino@comcast.net](mailto:jgtrevino@comcast.net) or 14720 Waterway Dr. Rockville, MD 20853.

### ***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, you will get a letter with up-to-date information, including parking details. 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 published deadline, 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. **We do not provide transportation to and from the airport for trips that require flying.**

Those 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.

### ***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 2011-2012**

All trips are listed and described on the web site:

[www.mcpsretirees.org](http://www.mcpsretirees.org)

#### ***2011 Trips***

October 10-13 Vermont  
November 26 National Harbor – ICE  
December 14 Toby's Dinner Theatre in Baltimore  
"White Christmas"  
December ? White House Holiday Tour

#### ***2012 Trips***

March 5 or 8 Philadelphia Flower Show  
Theme: Hawaii  
April 2 Odyssey Luncheon Cruise  
April 27 Bermuda Cruise  
November 3 Hawaii Cruise

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### **NATIONAL HARBOR**

#### ***November 26, 2011 (Note date changes.)***

At the Gaylord National Resort at National Harbor, visitors step inside a winter wonderland created entirely of 5,000 BLOCKS of ice - hand-sculpted by 40 international artisans and kept at a chilling nine degrees Fahrenheit. Produced exclusively for Gaylord Hotels, the attraction is fully interactive, allowing guests to roam inside and around and on top of holiday scenes.

9:00 am Depart Norbeck Park and Ride Lot  
Timed tickets to see ICE  
Free time to enjoy National Harbor  
Lunch on own  
2:00 pm Depart for home  
3:00 pm Arrive back at Norbeck Park and Ride Lot  
**Included:** Round-trip transportation on deluxe passenger motorcoach, taxes and gratuities  
**Not included:** Gratuity for the motorcoach operator  
**Cost:** \$55.00 per person  
**Due date:** October 10, 2011

Make check payable to **MCPSRA** and mail with completed reservation form to: Frieda J. Price, 105 N. Summit Ave. #4 Gaithersburg, MD 20877-2935

\*\*\*\*\*

### **TOBY'S THEATRE**

#### ***December 14, 2011***

Join us in seeing this popular and entertaining Holiday Musical. We will enjoy the wonderful story and so many beautiful songs, especially "White Christmas."

10:00 am Depart Norbeck Park and Ride Lot  
10:45 am Lunch buffet  
12:30 pm Show "WHITE CHRISTMAS"  
3:00 pm Depart for home  
4:00 pm Arrive back at Norbeck Park and Ride Lot  
**Included:** Round-trip transportation on deluxe passenger motor coach, taxes and gratuities, lunch buffet and show.  
**Not included:** Gratuity for the motor coach operator  
**Cost:** \$80.00 per person  
**Due date:** October 26, 2011

Make check payable to **MCPSRA** and mail with completed reservation form to: Frieda J. Price, 105 N. Summit Ave. #4 Gaithersburg, MD 20877-2935

\*\*\*\*\*

**PHILADELPHIA FLOWER SHOW**

*Monday, March 5, 2012*

**Theme: HAWAII, ISLANDS OF ALOHA**

Visitors will be immersed in the flora and culture of the six BIG ISLANDS OF HAWAII. A giant wave of white orchids and palms, a living wall of tropical plants, towering waterfalls, hula dancers, torch-twirlers and a Hawaiian Village of shops and craft demonstrations will be among the highlights.

\*\*\*Since weather is such an unpredictable factor for trips in March, our alternate date in case of inclement weather is

**Thursday, March, 8, 2010.** Please reserve both dates on your calendar. **Tickets are non-refundable.**

9:00 am Depart Norbeck Park and Ride Lot

12:00 noon Arrive Philadelphia Flower Show

Afternoon and lunch on own

5:00 pm Depart Philadelphia

8:00 pm Arrive back at Norbeck Park and Ride Lot

**Included:** Round-trip transportation on deluxe EYRE passenger motor coach, admission to Flower Show, taxes and gratuities

**Not included:** Gratuity for the motor coach operator

**Cost:** \$80.00 per person

**Due date:** January 26, 2012

Make check payable to **MCPSRA** and mail with completed reservation form to: Frieda J. Price, 105 N. Summit Ave. #4 Gaithersburg, MD 20877-2935

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**ANNUAL ODYSSEY LUNCHEON CRUISE**

*Monday April 2, 2012*

Join us as we enjoy good food, good service and good company while cruising down the beautiful Potomac on the ODYSSEY III, the only craft of its kind in the U.S. Outside decks and glass ceilings provide panoramic views of the cherry blossoms, historic national monuments and Washington skyline.

9:00 am Depart Norbeck Park and Ride Lot

10:00 noon Drive through monuments as time permits

11:00 pm Board ODYSSEY III

11:30am-2:00pm Luncheon and Cruise

3:00 pm Approximate time of return

**Included:** Transportation on deluxe EYRE passenger motor coach, luncheon and cruise on the ODYSSEY including taxes and gratuities

**Not included:** Gratuity for the motor coach operator

**Cost:** \$91.00 per person

**Due date:** February 28, 2012

Make check payable to **MCPSRA** and mail with completed reservation form to: Frieda J. Price, 105 N. Summit Ave. #4 Gaithersburg, MD 20877-2935

\*\*\*\*\*

**BERMUDA**

With **ROYAL CARIBBEAN CRUISE LINES** on **ENCHANTMENT OF THE SEAS:7 DAYS/6 NIGHTS**

**April 27, 2012**

DAY	PORT	ARRIVE	DEPART
1	Baltimore, Maryland		4:30 pm
2	Cruising		
3	King's Wharf, Bermuda	3:00 pm	Overnight
4	King's Wharf, Bermuda		Overnight
5	King's Wharf, Bermuda		12:00 pm
6	Cruising		
7	Baltimore, MD	7:00 am	

**Inside Cabin Category M \$740**

**Outside Cabin Category I \$840**

**Balcony Cabin Category D1 \$1,210**

*\*Rates are per person, double occupancy, and include cruise, port charges and government fees.*

**\*VALID PASSPORT REQUIRED\***

**DEPOSIT POLICY:** An initial deposit of \$350.00 per person double occupancy or \$700 per person single occupancy is required to secure reservations and assign cabin. Final balance is due January 12, 2012. FOR RESERVATIONS OR MORE INFORMATION, CONTACT FRIEDA PRICE – 301-926-228

\*\*\*\*\*

**HAWAII**

With **NORWEGIAN CRUISE LINE** on the **PRIDE OF AMERICA**  
**8 DAYS/7 NIGHTS**

**NOVEMBER 3, 2012**

DAY	PORT	ARRIVE	DEPART
1	Honolulu		7:00 pm
2	Maui (Kahului)	8:00 am	Overnight
3	Maui (Kahului)		6:00 pm
4	Hilo	8:00 am	6:00 pm
5	Kona	7:00 am	6:00pm
6	Kauai	8:00 am	Overnight
7	Kauai		2:00 pm
8	Honolulu	7:00 am	

**Inside Cabin Category IC \$2,625**

**Outside Cabin Category OA \$2,915**

**Balcony Cabin Category BD \$3,085**

*\*Rates are per person, double occupancy, and include roundtrip airfare from BWI, cruise, port charges and government fees, taxes, and transfers to and from ship.*

*Norwegian Cruise Line has advised that all air prices are subject to change and are not guaranteed until full payment has been received.*

**DEPOSIT POLICY:** An initial deposit of \$350 per person double occupancy or \$700 per person single occupancy is required to secure reservations and assign cabins. Monthly payments will be accepted. Final balance is due July 20, 2012. FOR MORE INFORMATION, CONTACT FRIEDA PRICE – 301-926-228. FOR RESERVATIONS CONTACT GRAND AMERICAN TOURS, 5 S. MORTON AVE, MORTON, PA 19070– (800)423-0247

**NOTE:** If you book by October 31, 2011, only \$100/pp deposit is due . Receive a coupon book worth up to \$400 in onboard savings. Maximum 2 per cabin.

## RESERVATION FORMS

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### NATIONAL HARBOR-- NOVEMBER 26, 2011

\*Name \_\_\_\_\_ Phone # \_\_\_\_\_ Member of MCPSRA? Yes \_\_\_ No \_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_ If not, guest of: \_\_\_\_\_

Total # reservations \_\_\_\_\_ Total amount enclosed \_\_\_\_\_ Make check payable to MCPSRA.

\*Cell phone# \_\_\_\_\_

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### TOBY'S THEATER-- December 14, 2011

\*Name \_\_\_\_\_ Phone # \_\_\_\_\_ Member of MCPSRA? Yes \_\_\_ No \_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_ If not, guest of: \_\_\_\_\_

Total # reservations \_\_\_\_\_ Total amount enclosed \_\_\_\_\_ Make check payable to MCPSRA.

\*Cell phone# \_\_\_\_\_

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### PHILADELPHIA FLOWER-- SHOW March 5, 2012 (alternate weather date March 8, 2012)

\*Name \_\_\_\_\_ Phone # \_\_\_\_\_ Member of MCPSRA? Yes \_\_\_ No \_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_ If not, guest of: \_\_\_\_\_

Total # reservations \_\_\_\_\_ Total amount enclosed \_\_\_\_\_ Make check payable to MCPSRA.

\*Cell phone# \_\_\_\_\_

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### ANNUAL ODYSSEY LUNCHEON CRUISE--April 2, 2012

\*Name \_\_\_\_\_ Phone # \_\_\_\_\_ Member of MCPSRA? Yes \_\_\_ No \_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_ If not, guest of: \_\_\_\_\_

Total # reservations \_\_\_\_\_ Total amount enclosed \_\_\_\_\_ Make check payable to MCPSRA.

\*Cell phone# \_\_\_\_\_

**UPDATE ON BOOKLET**

“The Business of Living and Dying” is a booklet that MCPSRA initiated many years ago to help members and their loved ones plan for their eventual demise. The current booklet was published in 2004. Because of changes in Advanced Health Care Directives and the appointment of a Health Care Agent, the material in the booklet on these topics is not current. The Maryland General Assembly also has enacted new statutes for a Durable Power of Attorney and a Limited Power of Attorney. Pamphlets from the Montgomery County Registrar of Wills are not available on line.

“The Business of Living and Dying” may still be helpful in some general estate planning manners, but the Board of Directors of MCPSRA has decided not to publish any revisions or further distribute this booklet. Members are urged to contact an attorney, licensed in the state in which they reside, who specializes in estate planning to advise them on these issues.

There are currently two pamphlets for the Administering of Estates in Maryland at the Montgomery County Register of Wills website:  
<http://registers.maryland.gov/main/Montgomery.html>

For Maryland residents, the following websites may be helpful:

- **ADVANCED HEALTH CARE DIRECTIVE**  
[www.oag.state.me.us/healthpol/adirective.pdf](http://www.oag.state.me.us/healthpol/adirective.pdf)  
 Double click the advance directive tab.
- **APPOINTMENT OF HEALTH CARE AGENT**  
[www.oag.state.md.us/healthpol/adirective.pdf](http://www.oag.state.md.us/healthpol/adirective.pdf)  
 Double click the advance health appointment tab.
- **DURABLE POWER OF ATTORNEY**  
[www.oag.state.md.us/Courts/17-202.pdf](http://www.oag.state.md.us/Courts/17-202.pdf)
- **LIMITED POWER OF ATTORNEY**  
[www.oag.state.md.us/Courts/17-203.pdf](http://www.oag.state.md.us/Courts/17-203.pdf)

**EXCERPTS FROM “CONSUMER CONNECTION”**

This publication of the MRSPA Consumer Education Committee provides the following tips and information:

- **Diabetics and Diet Soda**  
 If you give up high-fructose corn syrup (HFCA) which is found in most non-diet soda, don't switch to diet soda. Diet sodas actually can cause weight gain

by boosting insulin production. A study published in *Diabetic Care* found that drinking diet soda every day increased the risk of type 2 diabetes by as much as 67%. If you crave sweet bubble beverages, pour one inch of pure fruit juice in a glass and then fill it with carbonated water.

• **Insurance “Deal” Might Cost You More**

If you are an AARP member you are always hearing or seeing pitches for insurance. There is nothing wrong with the insurance, but it may not necessarily be the best deal for you. To form a marketing relationship with you, insurers pay royalties or fees, which ‘produce substantial revenues for the sponsor.’ Before you jump into getting insurance because an association sponsors it, you should not assume that this is the best deal. Comparison shop or contact the state’s insurance agency. This can be done on line.

**WANT A WANT AD?**

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 or camera ready in the mail

Deadlines for future Newsletters are as follows:

- November 4, 2011 for the December 2011 issue
- January 6, 2012 for the February 2012 issue
- March 2, 2012 for the April 2012 issue
- May 4, 2010 for the June 2012 issue

Send advertising copy ([jdahlberg2@verizon.net](mailto:jdahlberg2@verizon.net)) or by mail to Newsletter, P.O. Box 4367, Rockville, MD 20849-4367. Mail check payable to MCPSRA (in advance of publication) to Treasurer, P.O. Box 4367, Rockville, MD 20849-4367



Thirteen Hundred Toolkits packed and ready to be distributed

**MCPSRA LUNCHEON AND BUSINESS MEETING**

*Thursday, October 27, 2011*

***GOLDEN BULL GRAND CAFÉ***

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

***MENU CHOICES:***

Breast of Chicken \$18.00  
Broiled Salmon \$22.00  
English Prime Rib \$22.00  
Vegetarian Pasta \$18.00

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

***MEAL ALSO INCLUDES:***

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

***DIRECTIONS TO THE GOLDEN BULL GRAND CAFÉ:***

- Take Exit #11 off I-270 onto Route 124E (Quince Orchard Road 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.

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**RESERVATIONS FOR MCPSRA LUNCHEON/BUSINESS MEETING**

*Thursday, October 27, 2011 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: \_\_\_\_\_

e-mail address: \_\_\_\_\_

Chicken \$18.00  
Salmon \$22.00  
Prime Rib \$22.00  
Vegetarian Pasta \$18.00

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

e-mail address: \_\_\_\_\_

Chicken \$18.00  
Salmon \$22.00  
Prime Rib \$22.00  
Vegetarian Pasta \$18.00

**Total Amount Enclosed:** \_\_\_\_\_

**\*\*\*\*YOUR RESERVATION FORM AND CHECK MUST BE RECEIVED BY FRIDAY, October 21, 2011.\*\*\*\***  
Mail reservation form and check payable to MCPSRA. Mail to:

**LeeAnn Kaye  
15436 Merrifields Lane  
Silver Spring, MD 20906**

**For information call: LeeAnn Kaye 301-598-5480 or Trish Bendler 301-540-5160**  
**geolakaye@verizon.net                      patricia\_bendler09@comcast.net**

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

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**DATED MATERIAL**

The MCPSRA Newsletter is published in  
October, December, February, April and  
June.  
This is the October 2011 issue.

**MCPSRA Luncheon/Business Meeting**  
GOLDEN BULL GRAND CAFE  
Gathering: 11:00 a.m. Business Meeting: 11:30 a.m.  
Luncheon: 12:00 noon  
Luncheon Date  
October 27, 2011

