



PRESIDENT'S

MESSAGE

Bill Gregory

President – MCPSRA

Welcome to the 2026–2027 School Year!

As retirees, we may no longer follow a school-year calendar, but September still

seems to mark the beginning of a new year. I hope you had an enjoyable summer, and I look forward to continuing to serve the MCPSRA Board and our members throughout the coming year as we advocate for retirees, provide opportunities to serve others, and create new opportunities for us to connect with one another.

I am blessed to represent our organization as president. I want to thank the Board and all of our MCPSRA members for your passion and commitment to supporting retirees, sharing information and resources, and providing opportunities for all of us to give back to our community and to one another.

Our Board of Directors, along with their contact information, is listed on page 2. We are pleased to welcome Karen Caroscio as a new member of the Board. Karen was an elementary school principal when she retired and now joins us as our Community Service Chairperson, succeeding Judy Mills. Judy did an outstanding job leading MCPSRA's community service efforts and brought many new ideas and opportunities to our organization. Her passion for serving others was infectious and a wonderful gift to the MCPS community. We are grateful for all she contributed. Karen is equally

passionate about service and volunteerism and is already providing our members with new opportunities to get involved. Karen shares more information about these opportunities on page 5.

We continue to expand the ways members can become involved and stay connected. The new school year is getting off to a great start, with several activities planned for our members. We began with a Happy Hour at Full-On in the Rock Creek Village Shopping Center on



September 8, Happy Hour

September 8, volunteering at InterFaith Works on September 10, a Virtual Book Club discussion of *The Things We Never Say* by Elizabeth Strout on September 17, a Game Day on September 23 and a Virtual Zoom

Seminar on September 28. MCPSRA is creating other opportunities for members to be involved. We are looking forward to our third annual Homecoming for MCPSRA members and new retirees on Monday, October 12. We hope you will join us at these events and take the opportunity to connect with fellow retirees. Information about these and other activities will be included in our next newsletter and posted on our website and Facebook page.

Last year, when MCPS was investigating the possibility of moving to a Medicare Advantage plan for retirees who receive Medicare and have Cigna as secondary insurance. We reached out to our membership for input and represented your voices as we worked with MCPS.

(Continued on page 4)

MCPSRA BOARD OF DIRECTORS (BOD)

Officers:

President	Bill Gregory	410-241-8731
Vice President	Marla Caplon	240-793-8288
Immediate Past President	Dr. Debra Munk	240-426-8407
Recording Secretary	Ranona Heller	301-801-1414
Treasurer	Dr. Stephen M. Raucher	301-318-4969

Committee Chairs:

Archives	Marti Gray	301-641-8896
Budget Development	Dr. Stephen M. Raucher	301-318-4969
Community Service	Deb Berner	240-223-7271
Consumer Education	Karen Caroscio	301-503-8922
Financial Review	Phil McGaughey	301-482-0497
Hospitality/Luncheons	LeeAnn Kaye	301-598-5480
--- Co-Chair	Trish Bendler	301-540-5160
Insurance and Benefits	Denise Bracalilly Stultz	240-535-5182
--- Co-Chair	Chris Richardson	410-852-4331
Legislative	Marita Sherburne	240-432-9671
MCPSRA Projects	Joan Donovan	301-253-6099
--- Co-Chair	Trish Bendler	301-540-5160
Membership - Record Keeping	Kay Katz	240-793-2428
Membership - Outreach	Galit Zolkower	301-570-6424
Membership - Recruitment	Becky Hubbard	240-643-8610
Newsletter - Editor	Dr. Russell G. Wright	301-806-7252
--- Co-Chair	Jeanne Taylor	301-938-4755
Nominating	Dr. Debra Munk	240-426-8407
Parliamentarian	Reggie Ott	301-384-4901
Political Action	Dr. Debra Munk	240-426-8407
Public Relations	Dr. Richard "Dick" Lipsky	301-318-0613
Recognition	Joan Donovan	301-253-6099
Scholarships (MCPSRA)	William Stief	301-330-1865
Social Media	Christina Sutter	301-471-3637
Trips	Bernadette Rager	301-774-0345

We're Back!!

The First Retirees Luncheon of 2026-2027 is October 29

Welcome to a new year of retirement! Whether this is year one or year thirty, congratulations to all. One great adventure is attending the first Business/Luncheon Meeting of the Montgomery County Public Schools Retirees Association (MCPSRA) of the 2026-2027 school year to connect with former colleagues.

Fellow retirees praise these events: Audrey and Willie Hill share that "the luncheons are always welcoming," Lois Schreiber notes that "pertinent information regarding our benefits is provided," and Jan and Spencer Schmidt state "the speakers are well prepared." Many agree: "the food is really good" (see page 11 for the October menu).

The October 29 luncheon honors the MCPS employees awarded MCPSRA scholarships this year. The guest speaker is Alex Tsironis, a Watkins Mill High School graduate and former PE teacher at North Bethesda Middle School. As a classroom teacher Alex began by posting snow predictions on his classroom bulletin board, expanding to his *MocoSnow* site, and eventually launching the *MocoShow* podcast during the pandemic. Today, the *MocoShow* is a major social media and news site covering Montgomery County.

Thank you to Marcie Leibowitz and Judy Reiff for doing a terrific job recruiting our speakers. MCPSRA is also continuing the ToolKits project, so remember to bring your bottle caps.

Our luncheons help you stay on top of health benefits, retirement concerns, and other important issues. We may be retired, but our benefits are not; we must remain vigilant and advocate to strengthen them.

Mark your calendar for each of this year's four Business/Luncheon meetings:

October 29, 2026

February 25, 2027

April 15, 2027

June 17, 2027 (This is a date change)

Luncheons are held at Argyle Country Club, 14600 Argyle Club Road, Silver Spring, MD 20906.

— LeeAnn Kaye



WHAT MAKES YOU HAPPY?

If you were asked that question, how would you answer? Some responses may pop up instantly such as cruising, no bills, no existing emergencies needing repair in the house, spending time with the family, finding a real treasure in an antique shop, shopping for fun without a list, having time to read to my heart's content, having no health issues to slow me down, relaxing and napping whenever and wherever I want and not feeling guilty that I'm wasting time by doing so. I'm sure you can produce a long list of things that make you happy.

Okay, so now I want you to reflect a little deeper about happiness. Think about this quote from Pope Francis before he passed away: ***"Rivers do not drink their own water; trees do not eat their own fruit; the sun does not shine on itself; and flowers do not spread their fragrance for themselves. Living for others is a rule of nature. We are all born to help each other. No matter how difficult it is... life is good when you are happy; but much better when others are happy because of you."*** Have you made someone happy today? Promise yourself to do that daily and see how happy you are!

Our Toolkits Project has been bringing joy to Montgomery County for **24 years**. I wish you could have seen the happy faces of the thousands of kindergartners who received a Toolkit to take home. But the children aren't the only ones smiling. This project has brought immense joy—and even tears—to everyone who worked hard to assemble approximately **40,000 toolkits** over the years.

If you supported us with a donation, you should be incredibly proud of what your generosity has done for our community's neediest children just starting school. The same goes for everyone who saved and donated bottle caps to be used as math manipulatives. Our dedicated volunteer teams, who gather at the warehouse every February, were thrilled this year when all the supplies arrived early and nearly **100,000 caps** were bagged. This allowed us to complete the packing well ahead of schedule. Best of all, wonderful lifelong friendships have blossomed among us as we worked together for this great cause.

Please consider helping nurture the goodness and happiness our project brings to others as well as yourself by making a much-needed tax-deductible donation to assure that we can continue our project this next year. Complete the form below and remember to make your check payable to: **MCPS EDUCATIONAL FOUNDATION** and mail it to the address given on the form. Thanks so much!

Joan Donovan

SUPPORT FOR THE MCPSRA TOOLKITS PROJECT

Please provide 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: _____

Donation enclosed: \$ _____

Optional: In memory of _____ In honor of _____

Send acknowledgement to _____

Select one: _____ *e-mail me a receipt at _____

(*preferred)

_____ no receipt is necessary _____ mail me a receipt (if necessary)

Welcome New Members

Joined in May 2026

Ellen B. Daniels	408 Boyd Avenue, Takoma Park, MD 20912	240-305-0807
Kelly Maria Newman O'Connor	311 Tulip Avenue, Takoma Park, MD 20912	240-381-1931
May M. Chieh	949 Featherstone St., Gaithersburg, MD 20878	301-452-0933
Luba Y. Dowhaluk	2817 Regina Drive, Silver Spring, MD 20906	301-335-5404
Sandi Ives	5225 Pooks Hill Rd., 125-S Bethesda, MD 20814	240-743-4646
Marc J. Cohen	1038 Caren Drive, Eldersburg, MD 21784	410-552-9287
Pamela K. Dean	10668 Harding Road, Laurel, MD 20723	301-633-3261
Amy Johnson	6 Bryants Nursery Rd., Silver Spring, MD 20905	240-388-1957
Bonnie L Hansen Grafton	424 E Bay Front Rd., Deale, MD 20751	301-384-4424
Bonnie Supinski	201 Greenspring Lane, Silver Spring, MD 20904	301-806-9413
Stephanie R. Talley	18604 Calypso Place, Gaithersburg, MD 20879	267-221-9096
Mavis M. Reeves	14212 Pear Tree Lane, Apt 24, Silver Spring, MD 20906	227-213-2424

Joined in July 2026

Patricia Woolf	644 Brockton Way, West Melbourne, FL 32904	301-613-8959
Janet Vetter	7421 Mill Run Drive, Derwood, MD 20855	301-580-0889
Susan M. Ramsay	2604 Tall Timbers Rd., Olney, MD 20832	301-412-1742
Elena S. Dennis	1028 Saxton Dr., Frederick, MD 21702	301-708-1576
Nancy Stone Poznansky	6741 Greentree Rd., Bethesda, MD 20817	301-922-1719
Kevin Horkan	2283 Glenmore Terrace, Rockville, MD 20850	240-994-4551
Lori Horkan	2283 Glenmore Terrace, Rockville, MD 20850	301-792-2042
Christina Lewis	13503 Derry Glen Court, Unit 302, Germantown, MD 20874	951-522-8551
Jeanne M. Taylor	14904 McIntosh Ct., Silver Spring, MD 20905	301-879-9539

Joined in August 2026

Mary Howells	9620 Evergreen Street, Silver Spring, MD 20901	301-717-3213
Christine C. Handy	11915 Cliffrose Dr., Clarksburg, MD 20871-9380	410-310-3849
Paula Rush-Smith	9 Trail House Ct., Rockville, MD 20850	301-318-6678
Anne R. Taylor	3733 Stoney Castle Street, Olney, MD 20832	240-599-6873
Susan Bergeris	13609 Russett Terr. Rockville, MD 20853	301-379-3440
Sarah H. Manchester	10864 Bucknell Lane, Apt. 101, Silver Spring, MD 20902-4328	301-704-5012
Gretchen M. Ndousse-Fetter	19008 Festival Dr., Boyds, MD 20841	240-460-1249
Zongyuan Qiu	734 Quince Orchard Blvd., Apt. T-2, Gaithersburg, MD 20878	240-447-9189
Lesli A. Adler	2305 Glenmore Terrace, Rockville, MD 20850	301-762-3228
Beatrice R. Newell	781 Resort Blvd., Dover, DE 19904	352-603-6903
Tina B. Williams	911 Orchard Way, Silver Spring, MD 20914	301-213-9299
Veena Seshadri	12620 Triple Crown Rd., North Potomac, MD 20878	301-633-2614
Patricia Woolf	644 Brockton Way, West Melbourne, FL 32904	301-613-8959

Presidents Message (Continued from page 1)

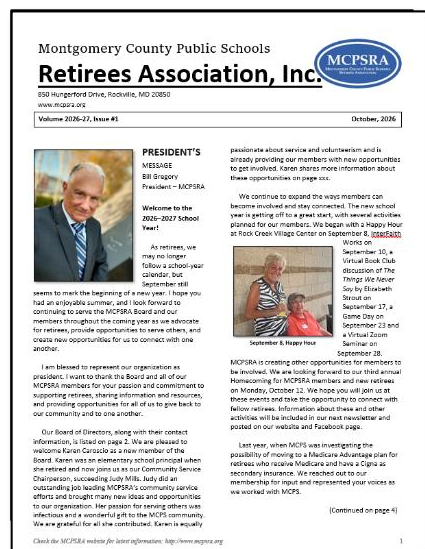
As a result, MCPS heard and considered our concerns as it reviewed the results of the requests for proposals. This year, our insurance plans remain the same as they have been in the past. However, MCPS continues to face challenges as health care costs rise for both current employees and retirees, and those challenges are being addressed.

MCPSRA is grateful that MCPS is including us in these discussions from the beginning this year. We will continue to keep our membership informed, represent the interests of retirees, and provide updates as they become available.

Best wishes for a wonderful fall season. I look forward to a rewarding year ahead and to continuing the important work of advocating for retirees, serving others, and creating opportunities for all of us to stay connected.

Bill Gregory
President, MCPSRA

Get Future Newsletters by Email Only!



Do you prefer reading our newsletter on a screen? If so, you can help us save on printing and postage by getting only the email version!

Let us know if you'd like to join the **256** members who have already switched to email only.

Just send an email to mail.mcpsra.org@mail.com. Include your first and last name and write the words **"EMAIL ONLY"** on the Subject line.

The change will take effect with the December 2026 issue.

Community Service Update by Karen Caroscio

Welcome back from summer! We hope you had a wonderful and relaxing season filled with fun, family, and special memories. We're excited to "see" everyone again and look forward to another year of friendship, laughter, and enjoyable activities together. Congratulations to all new retirees! After your dedicated career in education, you deserve to choose how to spend your days. We hope you take some time to decompress from working. You have earned it! When you are ready, we are ready to help you find ways for you to give back to our community.

Community service is a rewarding experience because it gives people the opportunity to help others and make a positive difference in the community. By volunteering, we support those in need, improve their surroundings, and contribute to causes that are important to them and to us. Most importantly, helping others can create a sense of purpose and accomplishment because you know your time and effort are making a difference. Whether it is helping at a food bank, cleaning up a park, supporting a local organization, or reading to children, community service benefits both the people being helped and the volunteers themselves. You never know when you will reconnect with friends and colleagues you haven't seen in a while. I am new to the Community Service Chairperson this year and am just starting my third year of retirement. I look forward to finding unique opportunities for us to help within MCPS and the community we all served. Below you will find some ideas to get started when you are ready!

Interfaith Works Essential Needs Center: Clothing and Food Pantry

Each month, during the school year, MCPSRA has a scheduled time at the *Interfaith Works Essential Needs Center: Clothing and Food Pantry (IWENC)* in Rockville, MD. Our MCPSRA members gather to support the IWENC. When we volunteer, we work in either the Clothing Center or the Food Pantry.



The IWENC Clothing Center provides Montgomery County residents and families with clothing and home goods free of charge, allowing them to use more of their resources on food, rent, utilities, medicine, and other basic needs. Eligible families and individuals can shop for free once a month at the Center. This is a great place to donate your gently used items.

The IWENC Food Pantry is a choice pantry model, allowing families from select Rockville zip codes (20850-20854) to choose food options for themselves.

If you are interested in volunteering, reserve the following dates on your calendar now! We volunteer as a group from 10 a.m. - 12 p.m.

- October 22, 2026
- November 12, 2026
- December 10, 2026
- January 14, 2027
- February 11, 2027
- March 11, 2027
- April 8, 2027
- May 13, 2027

For more information about the *Interfaith Works Essential Needs Center: Clothing and Food Pantry* visit their website at <https://www.iworksmc.org/> or use this [link](#). Look for a monthly email to sign up to volunteer!

Truancy Prevention Program



The Truancy Prevention Program (TPP) is now recruiting volunteers for their upcoming mentoring cohorts — this is a chance to be part of something truly impactful! TPP is a powerful initiative from the Montgomery County State’s Attorney’s Office that tackles the root causes of truancy. By mentoring students and supporting their families, you can help improve school attendance and set students on a path to success. The TPP is currently active in 22 middle schools and 4 high schools. TPP is growing — and they need dedicated volunteers to help them expand their reach!

The time commitment is two to three hours per week for 10 weeks. Sessions are held once a week on either Monday, Tuesday, Wednesday, or Thursday (depending on the school). School start times vary by school: 8:30 AM, 9:00 AM, 12:30 PM, or 1:00 PM. All sessions take place during weekday business hours. For more information, search “Truancy Prevention Program,” visit their website <https://www.montgomerycountymd.gov/states-attorneys-office/community-outreach/truancy-prevention-program> Click [here](#) for their recruiting flyer or click [here to complete](#) the application form. Cohorts begin every September (Fall Semester) and February (Spring Semester).

School Volunteers

Are you interested in volunteering in an MCPS school? There are so many different ways that you could - from mentoring a student, conducting a book club with students, working in the media center, reading to a classroom - the possibilities are endless. You are three easy steps away from volunteering in a school.

First, complete the volunteer Form 550-68 for community members as a way of introducing yourself to the school and letting them know what you are interested in. The form can be found at this [link](#) or by searching on the MCPS website for the form.



Second, complete the mandatory online Recognizing Child Abuse and Neglect Training. The training is required for any volunteer who regularly supports schools, chaperones a field trip, etc. and is available in multiple languages. When the

course is completed, a report is created to serve as proof of satisfying the training requirement. Please be sure to keep the report as your proof of completion. You can find the training at this [link](#) or visit MCPS website and search for *become an MCPS volunteer*.

Third, email your form to the volunteer coordinator for the school at which you plan to volunteer. You can find that person by clicking on this [link](#) or by typing this address into your

browser: https://docs.google.com/spreadsheets/d/1p6sk3tkob05Lr_MmbFCqDS-juY2jXCgpuBnyg6dCVVA/edit?usp=sharing

Other Volunteer Opportunities

Have you moved away from Maryland and are still looking to volunteer? *JustServe* is a nationwide searchable website for volunteer opportunities close to your home. Opportunities provide the option to serve remotely or in person just by typing in your city or zip code! Visit their [website](#) today to learn more.

Consumer Education October/November 2026 by Deb Berner

Welcome back! I hope your summer included some fun, relaxation, and time with family and friends. Now that fall is here and our routines are returning, it's a good time to put on our "consumer hats" again. October and November bring plenty of seasonal reminders—from preparing our homes for colder weather and changing our clocks to reviewing fire safety. A little preparation and awareness can go a long way toward keeping us safe and informed.



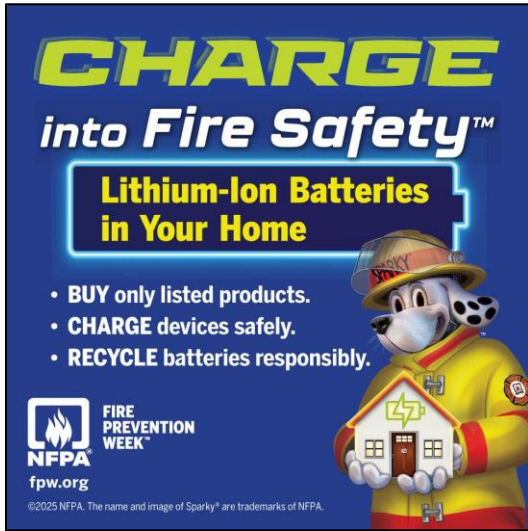
****Fall Home Maintenance Reminders**

As the temperatures begin to drop, here are a few things to check around your home:

1. Clean leaves and debris from gutters and downspouts.
2. Make necessary exterior repairs.
3. Seal gaps where cold air—or pests—can enter.
4. Shut off and drain exterior faucets and hoses.
5. Install or replace weatherstripping around doors and windows.
6. Check indoor smoke and carbon monoxide detectors and replace batteries as needed.
7. Inspect caulking around windows, doors, and entry points for electrical, cable, phone, and gas lines, and replace it if needed.
8. Inspect and repair damaged driveways, walkways, and steps.

****October Is Fire Prevention Month**

October is a good time to focus on fire safety, with Fire Prevention Week taking place October 4–10, 2026. Fire Prevention Week was established by the National Fire Protection Association (NFPA) in 1922 in commemoration of the Great Chicago Fire of 1871.



Fire Prevention Week is the perfect time to talk with your family about fire safety. Test your smoke alarms and carbon monoxide detectors, check your fire extinguishers, and change batteries as needed. You may also want to consider upgrading to 10-year sealed-battery smoke alarms.

Take a few minutes to review your home escape plan with family members. Make sure everyone knows at least two ways to get out of each room if possible, and consider practicing your escape plan. If you have a fire extinguisher, make sure you know how to use it safely.

****Daylight Saving Time**

Daylight Saving Time begins on the second Sunday in March and ends on the first Sunday in November. To remember which way to set our

clocks, folks often use the expression, “spring forward, fall back.”

Daylight Saving Time ends on Sunday, November 1, 2026, at 2:00 a.m. Most of us set our clocks back on Saturday evening, giving us an extra hour of sleep.

And finally, a little trivia: the correct term is “Daylight Saving Time,” not “Daylight ~~Savings~~ Time,” although many of us are guilty of saying it the wrong way. The word “saving” is singular because it functions as part of an adjective rather than as a verb.

For more updates and information, please check out the Consumer Connection newsletter on the Maryland Retired School Personnel Association website at mrspsa.org.

Support the Candidates Who Support Us

Dear Members,

The Political Action Committee has revised its endorsements for the November Election because three of our Primary Election endorsements did not win. So, the committee would like to amend our recommendations for the November Election as follows:

County Executive:	Will Jawando (New Endorsement)
County Council At Large:	Marc Elrich
	Scott Evan Goldberg (New Endorsement)
	Karla Sylvestre
	Laurie-Ann Sayles
County Council District 1:	Julie Yang
County Council District 3:	Marilyn Balcombe
County Council District 4:	Kate Stewart
County Council District 7:	Dawn Luedtke
School Board:	Omar Lazlo
	Sally McCarthy (New Endorsement)



Warm regards,
Debra Munk

Stay
Curious!



OSHER
LIFELONG
LEARNING
INSTITUTE



JOHNS HOPKINS
KRIEGER SCHOOL
of ARTS & SCIENCES

Your Next Great Adventure Starts Here.

Expand your horizons through expert-led classes, captivating lectures, local field trips, and educational travel opportunities. Osher at Johns Hopkins University helps adults 55+ discover new interests, deepen existing passions, and connect with others who love to learn.

Explore. Learn. Connect.

Call (240) 595-2219 or email osher@jhu.edu for membership details.

osher.jhu.edu

In Memoriam

The following MCPSRA members have passed away:

June 2026

Ellen S. McCrorie
Patricia Moore

July 2026

Wilma King Holmes



Facebook
Public
Page



Check out MCPSRA
on the internet!

Stay
Connected
!

Like



Facebook
Private
Members
Group



Share

AA montgomeryschoolsmd.org

MCPS RETIREES
ASSOCIATION
(MCPSRA)

MCPS
Web
Page



Join

And

Follow

Instagram
Marylandmcpsretirees



MCPSRA Retiree Homecoming Party

Come reconnect with former colleagues
and enjoy food, raffles, and fun.

Date: October 12, 2026

Time: 2:00- 4:00 pm

Place: Potomac/Patpsco Rooms

15 West Gude Drive, Rockville, MD

The event is FREE for ALL retirees, not just MCPSRA members.
Bring a fellow MCPS Retiree.

Please RSVP to:

<https://forms.gle/CsfTMTWBYmyvkcMZ6>

MCPSRA LUNCHEON AND BUSINESS MEETING

Thursday October 29, 2026

Argyle Country Club
14600 Argyle Club Road
Silver Spring, MD 20906

If MCPS is closed, luncheon is cancelled. Delayed opening, luncheon is held.

Gathering: 11:00 a.m. Business Meeting: 11:30 a.m. Luncheon: Noon Program: 1:00 p.m.

Menu Choices

Crunchy French Onion Chicken, Roasted \$40.00
Baby Potatoes with herbs, Green Beans
Almondine

OR

Whitefish Piccata, Roasted Baby Potatoes \$40.00
with herbs, Green Beans Almondine

OR

Polenta w/Wild Mushroom Ragu, Roasted \$40.00
Baby Potatoes with herbs, Green Beans
Almondine

Entrees include: Appetizer, Rolls and Butter,
Coffee, Hot & Cold Tea, Lemonade, Dessert
Appetizer: Baby Arugula, Roasted Beets,
Feta Cheese, Raspberry Vinaigrette Dressing

-----Cut here-----

Thursday, October 29, 2026

Circle Entrée Choice

Name: _____ Phone: _____ Chicken Fish

Email address: _____ Vegetarian

Name: _____ Phone: _____ Chicken Fish

Email address: _____ Vegetarian

Total amount enclosed: _____

Reservation form and check must be received by Wednesday, October 21, 2026. Make check payable to

MCPSRA. Mail to:

LeeAnn Kaye

3210 N. Leisure World Blvd. #306

Silver Spring, MD 20906

For information: LeeAnn Kaye 301-598-5480 or Trish Bendler 301-540-5160

geolakaye@gmail.com

ANY FOOD ALLERGIES? PLEASE LET ME KNOW!!!

Montgomery County Public Schools
MCPS Retirees Association, Inc.
850 Hungerford Drive
Rockville, MD 20850

NON-PROFIT
ORG.
U.S. Postage
PAID
Permit No. 201
Suburban, MD

DATED MATERIAL



**MCPSRA Luncheon/Business Meeting
ARGYLE COUNTRY CLUB**

**Gathering: 11:00 a.m.; Business Meeting: 11:30 am.
Luncheon: 12:00 Noon; Program 1:00 pm.**

Next Luncheon Date October 29, 2026

The MCPSRA Newsletter is published in October, December, February, April, and June.
This is the October 2026 issue.