

## Thankful 2024 MRSPA Foundation Scholarship Winners!

### Michael Brown, Frederick County



Receiving this generous scholarship will profoundly impact my academic journey and future career aspirations as an administrator within Frederick County Public Schools. These monies will alleviate some of the financial burden of tuition and educational expenses, allowing me to focus more intently on my studies. Ultimately, this scholarship represents not just financial assistance, but an investment in my potential to contribute meaningfully to my field and society.

### Erin McPhillips, Calvert County



MRSPA's generous scholarship will also allow me to finish my master's without taking out more student loans, enabling me to focus on my schoolwork (3 courses) over the summer rather than taking on a summer job, too. I want to be the best prepared educator possible for my students to ensure that they achieve every academic success. I am honored to receive the *MRSPA Foundation* scholarship to help me complete my coursework faster, to the benefit of my students and myself as an educator.

### John Wixted, Wicomico County



Without sounding cheesy, I am looking forward to receiving this scholarship so I can continue giving my students the education they deserve. I try my best to make sure my students are fed and given the best education possible. I often use my own funds to provide snacks, food, and water for them, leaving less to put toward my education. This scholarship is also very helpful because of some medical expenses that were not covered by insurance. I am grateful for the help that MRSPA is providing and I promise to make you proud.

We congratulate each of our scholarship recipients! Funds for these scholarships were raised through raffle ticket sales and envelope donations. Additional funds are raised through the returns on the scholarship fund investments in the *MRSPA Foundation*. The Scholarship Committee would like to thank those who purchased raffle tickets and/or made monetary contributions.





# PRESIDENT'S MESSAGE

by Betty Weller

It's happened again...another Labor Day holiday has come and gone, a new academic year has begun, the weather is beginning to change, football season is upon us, leaves will soon be turning and falling from trees, and there is a new group of newly retired school personnel. I'm not sure why this seems surprising because it happens every year. Maybe it's because it seems to come more quickly every year! Summer break is over.

While summer is over, the work of the Maryland Retired School Personnel Association never took a break. The staff and members worked planning events and meetings for the upcoming year, the Community Service and Legislative committees had meetings, and the staff is processing new members and updating membership lists. To that end, I'd like to personally thank our Executive Director and the wonderful staff for working so hard on behalf of MRSPA members!

I'd also like to thank all of you for being members. Without you, we have no organization. Next year will mark 80 years since the inception of MRSPA. Teachers originally banded together to protect our pensions. Over the years, the organization has morphed to become more inclusive and to include more opportunities for those who join. As with any organization, we will be as strong and productive as our membership is. How can members be productive? Join a committee: the Membership Committee to help us grow, the Legislative Committee to help protect our pensions and pass laws that impact you, other members and other older citizens, the Scholarship Committee to give a boost to those still in the classroom educating our students, and the list goes on. Take advantage of the travel programs and other member benefits. Perform community service with colleagues to keep connected to the community, take advantage of the opportunities and the chances to make stronger bonds with colleagues, friends and matters of importance to retirees. Stay in the know and have fun doing it.

There are two more things I'd like to ask you to do. First, be intentional about growing our membership. Talk to friends and others who have retired, or who are about to retire. Let them know who MRSPA is and what we do. Share that for less than \$5.00 a month, they can be part of the group that looks out for our financial and social well-being.

## MRSPA News

is published five times each year by the Maryland Retired School Personnel Association.

### Editor

Debbie J. Hance

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- President.....Betty Weller
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- Vice President.....Tillie Barckley
- Secretary.....Sharyn Doyle
- Treasurer.....Dr. Stephen Raucher

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They can have fun staying involved, connected and in touch with other school personnel who have retired. Statistics show that many people who don't join an organization like ours don't join because they were never personally asked. It only takes a minute to ask a friend/colleague!

Second, in case you haven't heard, there is an election in just a few weeks. It is our right as citizens in a democracy to cast our votes for the candidates of our choice. Please accept that responsibility: become informed, make sure you are registered and go to the polls on election day to cast your vote for the candidate of your choice.

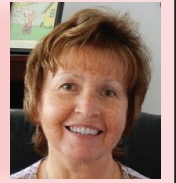
I look forward to meeting many of you, working with you in the year to come and building a bigger, stronger MRSPA!

***Opportunities to Advocate,  
Serve, and Connect***

From the

## Executive Director

## Wanda Ruffo Twigg



I have written in my message before about the fraud that has affected me and my family. Unfortunately, data breaches have become almost common place. It can feel overwhelming trying to navigate protecting yourself when you get that dreaded letter saying that your data has been hacked.

Late this summer, we all learned of a “massive data breach including Social Security numbers, names, addresses, email addresses, and phone numbers” from a company called National Public Data. News articles state that 2.9 billion records were included in the breach that likely occurred in April 2024 and summer 2024. With numbers like that in play, there is a very good chance that most all of us were victims of this breach.

This kind of news is very unsettling, especially to those of us who have already been taken advantage of and who try extremely hard to protect our data. It is a never-ending battle to try to keep our data safe from would be predators. So, MRSPA understands that when we ask our members for their social security numbers to deduct your once annual membership dues, that we are asking a lot.

MRSPA does everything we can to protect this vital information. We have procedures that we follow, encrypted email, and an encrypted, secure server on which your data is stored. While no

company can ever guarantee that your data is 100% secure, we do all we can to protect your data because we know it is tremendously important.

The reason MRSPA needs your full SSN (not just the last four digits) to complete the annual dues deduction is because it is a requirement of the Maryland State Retirement and Pension System. They do the deduction for us from your pension check/deposit. We send them a file that has no other information on it than your SSN and the amount of your annual dues. It is a giant file of nothing but numbers. The pension system also has an encrypted system on their end. In fact, every email we receive from them is encrypted, and requires a special process to open and read.

We hope that more of our members will take advantage of dues deduction as it is the simplest, fastest way to pay your annual dues and you never have to worry about paying your dues again. If you would like to switch to dues deduction for either the 2025 or 2026 membership year, please check the Join page of our website at [www.mrspa.org](http://www.mrspa.org) and locate the Switch and Save form. Just complete that form and send it to us with your signature. If you would rather send the form with your signature and call us with your SSN, we are happy to take it over the phone at 410-551-1517. Switching to dues deduction also saves you \$10 (one time) off your state dues when you switch!

### Vision Statement

*The Maryland Retired School Personnel Association inspires the dedication, commitment, skills and abilities of its members in service to fellow retirees and the entire community in an ever-changing world.*

### Mission Statement

*The Maryland Retired School Personnel Association is a nonprofit organization comprised of retired school system personnel. It serves as an advocate for retirees and provides expanding services to members, empowering them to enrich the quality of their lives. The Organization is dedicated to excellence in education and life-long learning. It promotes community service by its members through a myriad of volunteer activities.*

### Commitment to Diversity and Inclusion

*We, the Maryland Retired School Personnel Association, are evolving to reflect the goals and aspirations of a contemporary organization. Through our shared values, we create an environment where all members are included, respected, and appreciated.*

## Election 2024 - It's Time To Make Your Voice Heard! VOTE!

The November 5, 2024, General Election offers voters options to ensure every registered voter can cast a vote. The State Board of Elections website has all the information you need for voter registration, early voting, voting by mail or voting on Election Day. The website is <https://www.elections.maryland.gov>. We encourage everyone to register and vote in this very important presidential election year. There is also a US Senate race, Congressional races, and local races including for school board members that require our attention. Remember to ensure candidates support you as a retiree and that they will protect your defined benefit pension and other retirement benefits such as your retiree health insurance, as well as our public schools. There is 1 Constitutional Amendment on the ballot this year, too. Check it out on the website above!

### Register to Vote

Maryland voter registration laws have changed, and you can now register at the time you vote. Be sure to take proof of identification with you when registering to vote. A government issued ID like your driver's license or change of address card will work, as will a bank statement, paycheck stub, or utility bill. See the website above or visit your local Board of Elections or their website to register. Registering now will make voting go more quickly come early voting or election day. Registering to vote is easy!



### Early Voting – October 24 through October 31, 2024

Every jurisdiction in Maryland has at least one early voting center that will be open from 7:00 a.m. to 8:00 p.m. Many jurisdictions have multiple early voting centers. Centers are accessible for voters with disabilities and are open even on the weekend. Check the location of your county's early voting centers at the same Board of Elections website as previously mentioned.

### Mail-in Voting – Late September to November 8, 2024

Mail-in voting was previously called absentee voting. Mail-in ballots can be requested by any voter before October 29, 2024. Mail-in ballots should be completed in black ink and placed in the return, postage-paid envelope provided, and sealed. The envelope must be signed by the voter before either mailing through the US Mail or being placed in a ballot drop box at your local voting center by 8:00 p.m. on election day. Mail-in ballots sent via US Mail must be postmarked by November 5, 2024, at 8:00 p.m. Placing a ballot in a mailbox on November 5, 2024, does not guarantee that it will be postmarked that day. The Board of Elections recommends that mail-in ballots be mailed prior to November 5, 2024, to avoid postal system delays or use that drop box option. You can also request a ballot be faxed or emailed to you by contacting the Board of Elections.

### Election Day In-Person Voting - November 5, 2024

Be sure to check the location of your local precinct before heading to the polls. It may have changed. You can check your precinct on the Board of Elections website. In-person voting will occur on November 5, 2024, from 7:00 a.m. to 8:00 p.m.

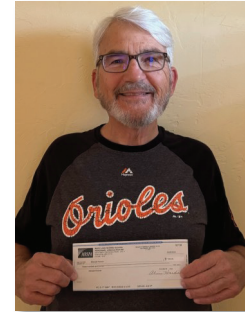


# MRSPA Foundation Raffle Winners Announced

Following the MRSPA Annual Business Meeting in May, winners were drawn for the *MRSPA Foundation Raffle*. Baskets were created by MRSPA Secretary Frankie McDonnell, with every item being hand selected to fit the basket theme. Tickets were drawn and prizes awarded by MRSPA Community Service and Scholarship Committee Chairs, Kathy Campagnoli and Dr. Carol Visintainer respectively. First prize was \$300 cash, second prize was a \$175 Maryland themed basket, and 5 third place prize baskets of various themes valued at \$125 each.

Congratulations to all the winners!

- First Prize – Mike Hoover, Carroll County
- Second Prize – Dr. Wanda Robinson, Prince George’s County
- Bookworm Basket – Deborah Taylor, Charles County
- Sports Lover Basket – Debbie Thackston, Frederick County
- Cooking Basket – Jean Crowl, Carroll County
- Game Night Basket – Frankie McDonnell, MRSPA
- Wine Lover Basket – Tillie Barckley, Anne Arundel County



Mike Hoover,  
First Place Winner

Thank you to everyone who purchased raffle tickets or who donated to the *MRSPA Foundation* this year! We cannot continue our work without your support and generosity. Raffle tickets for the 2025 *MRSPA Foundation* fundraiser will be available soon. Watch the December 2024 *MRSPA News* for the form. Thank you in advance for your new or continued support!



Dr. Wanda Robinson,  
Second Place Winner



Deborah Taylor,  
Bookworm Basket



Debbie Thackston,  
Sports Lover Basket



Jean Crowl,  
Cooking Basket



Frankie McDonnell,  
Game Night Basket



Tillie Barckley,  
Wine Lover Basket

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## Kriste Kidd

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## Jojo Isaac

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Connected resources include:

- Elder Care Lawyers
- Caregiving Agencies
- Adult Medical Day Programs
- Real Estate Agents & Investors
- Home Health Companies
- Hospice
- Down Sizing Companies & Movers
- Financial Advisors





# There's a World of Travel Possibilities Out There

**SAVE \$100 per person** on *any* 2025 **Overseas Adventure Travel, Grand Circle Cruise Line, or Grand Circle Travel trip**—just make sure to mention MRSPA booking code: 28192

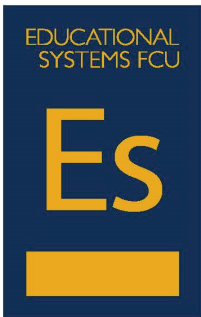
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**MRSPA CALENDAR**

- October 9.....AARP MD Andrus Awards  
*Kurtz's Beach, Pasadena*
- October 17.....MSCHF Awards  
*Ten Oaks Ballroom, Clarksville*
- November 11.....Veteran's Day  
*MRSPA Office Open*
- November 28-29....Thanksgiving Holiday  
*MRSPA Office Closed*
- December 10.....MRSPA Board of Director's Meeting  
*Hybrid*



**MRSPA TRIPS AND TRAVEL  
 2024-2025**



- Holland & Belgium in Springtime**, April 6-17, 2025, Grand Circle/Overseas Adventure Travel, Contact 800-221-2610, MRSPA Code - G5 - 28192.
- Pacific Wine Country**, May 10-17, 2025, Princess Cruise via Grand American Tours, Contact Amy Aaron, 800-423-0247.
- Canadian Maritimes & Coastal Wonders**, July 10-20, 2025, Collette Vacations via Travel Leaders/Action Travel, Contact Leigh Ann Keller, 301-645-1770 or 301-843-0887 or at [admin@actiontraveltours.com](mailto:admin@actiontraveltours.com).
- Best of Scandinavia**, July 23 – August 1, 2025, Mayflower Tours via Travel Leaders/Action Travel, Contact Leigh Ann Keller, 301-645-1770 or 301-843-0887 or at [admin@actiontraveltours.com](mailto:admin@actiontraveltours.com).
- Greek Isles & Italy: Santorini, Athens, and Florence**, September 1-11, 2025, Norwegian Cruise Lines via Grand American Tours, Contact Amy Aaron, 800-423-0247.
- National Parks of the Southwest**, September 14-23, 2025, Mayflower Cruises and Tours, Contact Liz Unger, 443-904-4540, or at [poppy4100@aol.com](mailto:poppy4100@aol.com), or Jean Rice, 727-403-6096, or at [jean@mayflowercruisesandtours.com](mailto:jean@mayflowercruisesandtours.com).
- New England Rails and Sails**, October 10-18, 2025, Mayflower Tours via Travel Leaders/Action Travel, Contact Leigh Ann Keller, 301-645-1770 or 301-843-0887, or at [admin@actiontraveltours.com](mailto:admin@actiontraveltours.com).

Check our website at [www.mrspa.org](http://www.mrspa.org), click **Travel** to locate more information on trips.

All MRSPA trips are open to MRSPA members, their family, and friends. Please use **Code: G5-28192 anytime** you travel with Grand Circle Tours to access a special deal for you and MRSPA, even if it's not a MRSPA sponsored trip.