# MRSPA LEUS

MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION Affiliated with NRTA: AARP's Educator Community

Volume XXXVII, No. 1 Summer 2018



## New Officers Inducted May 8 at Bowie Comfort Inn Center

MRSPA's new officers were installed by **Max Muller**, Past President, on May 8 at the Annual Business Meeting, held at the Comfort Inn and Conference Center in Bowie.

From left to right in the above photograph are Frances "Fay" Miller, retiring President; Alicia Hardisky, Anne Arundel County, continuing as Treasurer; Nancy Gordon, Frederick County, continuing as Secretary; Charles V. Gable, Anne Arundel County, incoming Vice President; Max Muller; and Ann Marie Downey, Washington County, incoming President.

**Max Muller**, also the chair of the Nominating Committee, swore in two non-board members of the Nominating Committee: **Velma C. Hicks**, Baltimore City, and **Anne Twigg**, Allegany County.

#### 228 Attend Meeting

Attending the meeting were 203 delegates and 25 guests, who enjoyed the presentation of awards for membership growth and community service activities.

In addition, three \$2,000 scholarships were awarded to three people employed in Maryland public schools to assist their goal of obtaining teaching certification. (See Page 4 for winners.)

In addition to the election of officers, the program included the presentation of local awards for membership growth and community service activities. (See pages 5 and 6 for winners.)

Funds for the scholarships and prizes at the meeting were raised by raffle ticket sales and donations.

Winners of the raffle ticket prizes were **Ann Moxley**, \$300 cash; **Paula Burkhart**, Movie Night basket; **Baltimore County Retired School Personnel Association**, Wine basket; **Max Muller**, Sports Fan basket; **Dr. Stephen Raucher**, Spa basket; and **Ann Shaheen**, Maryland basket.

**Matilda Barckley** conducted an impressive memorial service that honored deceased MRSPA members who passed during the membership year.

**President Miller** presided during the 2018-2019 budget presentation and approval of the recommended Bylaw changes.

The office staff (**Shirl Scanlon**, Office Manager, **Barb Catron**, Administrative Assistant, **Frankie McDonnell**, Secretary, and **Wanda Twigg**, Executive Director) were recognized for their hard work in bringing the annual event to fruition.

# PRESIDENT'S MESSAGE

By Ann Marie Downey



#### MRSPA – Connecting, Protecting, Making a Difference

Have you ever invited someone to join the Maryland Retired School Personnel Association and been asked, "What does the Association do, and why should I join?"

For me, what MRSPA does is summed up in the slogan for my two years as your president - "MRSPA - Connecting, Protecting,

Making a Difference".

MRSPA has been connecting, protecting and making a difference for years. Our current challenge is to increase MRSPA's visibility and membership to be able to continue enriching the lives of Maryland's retired school personnel.

As active school personnel, we were all about establishing relationships - with our students, their parents, our co-workers, our communities, and our elected officials. With retirement, relationships remain essential - both for individual well-being and for the health of MRSPA.

We continue *connecting* socially with our former co-workers at local meetings and events, but we need to ask, "What made us want to join MRSPA and what can appeal to the newly retired?"

I believe we also need to look at what works and enhance that, and change or "retire" what doesn't help us achieve our goals. MRSPA and local leadership will be exploring this topic in two training sessions early this year, but each member's input is important. Please share your thoughts with your local or state leadership.

We remain connected to our local Boards of Education and to local and state elected officials as they make decisions that affect retired school personnel pension and health insurance benefits.

**Protecting** the benefits that retirees have earned remains MRSPA's top priority, and it is crucial to keep our membership numbers strong to preserve these interests.

Let your county and state leaders know how important our

#### MRSPA News

is published five times each year by the MARYLAND RETIRED SCHOOL PERSONNEL ASSOCIATION.

> Editor Bonnie L. Troxell

#### **Officers**

President.......Ann Marie Downey Vice President......Charles V. Gable Past President.....Frances W. Miller Secretary......Nancy L. Gordon Treasurer.....Alicia Hardisky

> MRSPA Business Office 8379 Piney Orchard Parkway Suite A Odenton, MD 21113-1508

Phone: 410-551-1517
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www.facebook.com/mrspa1945

defined benefit is to us and to the state economy as well.

MRSPA members are active volunteers, connecting with those who may need assistance and with others who share interests in a variety of causes.

At the Annual Business Meeting in Bowie on May 8, many examples of extraordinary community service projects by local associations and individuals were recognized, and it's safe to say that the retirees' impact

Continued on Page 4

#### 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 members 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.

#### From the

# **Executive Director**



#### **Wanda Ruffo Twigg**



you read this message, I will be completing my first year as your Executive Director.

The President kiddingly told me last week that I couldn't say I was "new" anymore after July 1. I may not be as new, but still have much to learn, and I still feel new when I go to work each day.

It has been a wonderful year of meeting new people, driving around the state visiting locals and ensuring that the work of the Association and our committees is professional, polished, and successful.

As MRSPA members, we are truly lucky to have such a dedicated staff working for us every day. They are good-hearted, hardworking, and committed to the success of the association.

I would not have made it through this first year without them, and I know each year to come will be better because of them.

#### **Very Active Committees**

Through your MRSPA committees this year, brochures, flyers, applications, raffle tickets, forms, and folders have been updated, produced and disseminated.

Five MRSPA News publications and six Consumer Connection newsletters were created and distributed.

The MRSPA Bylaws and Board Policies were completely reviewed and updated. The MRSPA Standard Operating Procedures Manual was completely reviewed and updated and a new section was added.

The 2018-2019 budget was developed, tweaked, and approved.

We planned, organized and held three successful leadership workshops across the state and a successful legislative workshop was held in Annapolis.

Membership applications were received, processed and new member packets were sent to all new members.

An online survey was created, sent to members and evaluated relative to the benefits offered to MRSPA members.

Every local in the state was visited at least once, with some visited more often, as requested.

Our area directors continued their important liaison work, and our legislative aide and committee worked well to influence the passage or defeat of legislation.

The Annual Business Meeting was planned, organized, and held successfully at a new venue.

Ten new destinations were selected for trips in 2018-2019, and we hope many members will take advantage of those opportunities.

Community service activities were encouraged and awarded, as were membership goals met and acknowledged.

Three deserving school personnel were awarded scholarships.

None of these successes would be possible without the work of the staff and the many MRSPA member volunteers.

State and local officers, committee chairs, and committee members are commended for their work to make their locals and thereby MRSPA successful.

And all of this will start again on July 1. Thank you all for your contributions to our success!

As we start a new fiscal and membership year, let's work together to build the capacity of our Association by growing membership, bringing in new member leaders, and working to become more visible in our communities and across the state.

Together, we will continue our success and grow our Association.

Enjoy a relaxing summer!

#### **REMINDER: MRSPA Dues Deduction**

Annual dues will be deducted from the July retirement/pension stipend for members who have authorized automatic dues deduction. MRSPA dues are \$45 plus the local dues amount.

For members paying by check, you should have received your annual billing notice in May. A second notice will be mailed later in the summer to those who have not paid.

#### President's Message

Continued from Page 2

on their communities all over the state is enormous!

Retired school personnel are making a difference!

Many thanks to **Fay Miller** for her strong leadership in the past two years, to all whose efforts have provided a solid history to build upon, to those who are in, or stepping into, leadership roles for the upcoming year, and to our Executive Director, **Wanda Twigg**, and the amazing Office Staff!

I look forward to visiting with you at your locals, and I am eager to start working with members to further the mission of the Maryland Retired School Personnel Association.



MRSPA Office Secretary, Frankie McDonnell, left, was honored as the "Queen Bee" at the Annual Meeting. On behalf of President Fay Miller, Lorraine Johnson, Vice President, presents her with a specially created wooden bee with the meeting theme of "Grow with Us."

#### More about Scholarship Winners:

**Pauline Baek, Howard County** - Pauline, a middle school social studies teacher, is currently completing a Master of Education in counseling at Loyola University.

Patricia Simpson, Somerset County -Patricia, a high school special needs teacher, is currently completing a Master in Education with an emphasis on tailoring instruction to meet individual needs through LaSalle University.

Jill Annette Holley, Cecil County - Jill is currently completing a Bachelor Degree in middle level education in English with a minor in social sciences at Wilmington University. She is currently a special education paraprofessional.

#### 3 Receive \$2,000 Scholarships

Awarded with \$2,000 scholarships each to continue in their goals to obtain their teaching certification were three persons employed in Maryland public schools.

Matilda Barckley, MRSPA Scholarship Committee Chair, presented Pauline Baek, Howard County, and Patricia Simpson, Somerset County, with certificates recognizing their awards during MRSPA's Annual Business Meeting May 8, 2018.

The third recipient, **Jill Holley** of Cecil County, was unable to attend the ceremony, and she will receive her certificate later.

Funds for the scholarships are raised through raffle ticket sales and donations. Proceeds from the fundraisers go directly to the Community Foundation of Frederick County, which is the nonprofit agency that holds the scholarship funds on behalf of MRSPA.

Additional funds are raised through the returns on the scholarship fund investments.

Scholarship Committee members Matilda Barckley, Chair, Fay Miller, Lorraine Johnson, Carla Duls, Ann Marie Downey, and Kathleen Pleasant thank those who purchased and/or sold the fundraising raffle tickets and those who made other monetary donations through the envelopes.

The Committee also extends their gratitude to the Office Staff, Board of Directors, Local Associations, and all others who supported this important effort.



Proudly receiving their Scholarship Awards from President Fay Miller, far left, and Matilda "Tillie" Barckley, Scholarship Committee Chair, far right, are Pauline Baek, Howard County, center left, and Patricia Simpson, Somerset County, center right. Absent when picture was taken was Jill Holley, Scholarship winner from Cecil County.



#### **Individual Community Service Award**

Pictured left to right are Frances "Fay"
Miller – MRSPA President, Shari Ostrow Scher Winner of Individual Community Service Award Frederick County Retired School Personnel
Association, and Henrietta Lease - MRSPA
Community Service Committee Chair.

Shari, center, is recognized for creating and continuing to support COIPP, Children of Incarcerated Parents Partnership. Shari devotes between 27 to 72 hours per week to the behind the scenes planning, conducting outreach meetings, and working directly with the children through fun activities like bowling or going to movies, so they know they are not alone while their parents are incarcerated.

She also works directly with the incarcerated moms through Parenting from Afar classes held at the jail. COIPP provides a lending library for the children at the jail and provides gift cards to local stores for emergency family needs. Sharing fairs are held outside of the detention center where caregivers and children are given nosew blankets, backpacks filled with school supplies, hygiene products, books, and more. Shari has been the lifeblood of COIPP for 15 years.

#### **Awards Categories**

Following are the categories for the awards that are presented at the Annual Business Meeting:

- 1. Outstanding **Local** (with 1 199 members)
  Association Community Service Project Award
- 2. Outstanding **Local** (with 200-899 members)
  Association Community Service Project Award
- 3. Outstanding Local (with over 900 members)
  Community Service Project Award
- 4. Outstanding **Individual** Community Service Project Award
- 5. Individual **Honorable Mention** for varied volunteer efforts

#### Md. Food Bank Receives Donations

At the Annual Meeting, MRSPA delegates from across the state brought 424 pounds of food to be donated to the Maryland Food Bank to support Maryland summer school programs so children can still eat when school is not in session.

MRSPA gratefully acknowledges Stress Free Solutions for Seniors of Frederick County who picked up and transported the donated food to the Food Bank.

Judy Thompson, MRSPA Membership Committee Chair, and Donna Porreco and Steve Luber of Stress Free Solutions are appreciated for their efforts in making our community service project successful.



#### Local Association 1-199 Community Service Award

**Ruth** Clendaniel, left, Dorchester Retired Educators Association President accepts the

award in the Locals 1-199 category for their Free Libraries Project.

In 2017-2018, DREA "planted" 5 free libraries in Dorchester County. The libraries are small house-like boxes or containers placed in areas where children and adults visit like parks, playgrounds or neighborhoods. These boxes are filled with books that may be kept or borrowed and returned.

All books donated to the project are kept in a "book room" in a local school approved by Dorchester County Public Schools (DCPS). The book room is maintained by volunteers from DREA who also donate books, create, maintain and promote the use of libraries.

DREA also sponsors "Little Book Nooks" and works with several organizations in Dorchester County with the overall goal of improving literacy in the entire community.

# More Awards On Page 6



# Local Association Over 900 Community Service Award

Above, left to right, **Beverly Reid**, PGPSRA member, **Ethel Brown**, PGPSRA Community Service Chair, and **George Denny**, PGPSRA President, proudly receive MRSPA's Community Service Award for over 900 members in honor of **Prince George's Public Schools Retirees Association's** Graduation and Prom Expenses Project.

Every year the PGPSRA Community Service Committee selects a high school where five economically challenged students receive \$500 each to offset the cost of prom and graduation expenses.

The school counselor is instrumental in helping to select the students who attend the PGPSRA May luncheon to thank the local and share their stories of inspiration. Friendly High School was selected in 2018. Committee members also visit the students three times a year to assist them with how best to spend their award.



Marsha Wise, Frederick County, Carol Dahlberg, Montgomery County, and Shirley Marshall, Dorchester County, left to right, proudly show their certificates for the largest numerical increase in members in the medium, large, and small categories.

#### Local Association 200-899 Community Service Award

Claudia Harrington, right, is all smiles as she accepts the Local Association 200 - 899 Community Service Award for the Frederick County Retired School Personnel Association.



FCRSPA received the award for their Great Frederick Fair Field Trip Experience Project.

Seventy-five retired school employees provided 12 "Agriculture Stations" for 5,000 elementary students during the four days of the Frederick County Fair in September.

Hands-on pre-fair curriculum materials and activities were compiled and delivered to the schools by the volunteers.

Collaboration with the Fair Agricultural Education Committee, Farm Board, Rotary, 4-H, and the Farm Bureau contributed greatly to their success.

#### INDIVIDUAL HONORABLE MENTION

**Ethel Brown** from the Prince George's Public School Retiree Association and **Barbara Jones** from the Dorchester Retired Educators Association were also recognized for their varied volunteer efforts.



Receiving awards for the largest percentage increase in members in the large, medium, and small locals, respectively, are Carol Dahlberg, Montgomery County, Robert Abell, St. Mary's County, Nancy Harrington and Sue Crooks, both Kent County.



# New Member Recruitment Incentive!

Now through October 1, 2018



Earn a \$10 gift card for each NEW member you sign up as a dues deduction member.

This allows automatic renewal, so no membership interruption while





saving trees , time , and postage



Write your name on the membership application, as recruiter. Return the completed application to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 by October 1.

Questions: Email MRSPA at mrspa@mrspa.org or call MRSPA at 410-551-1517



Connecting Protecting Makinga Difference



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MRSPA CALENDAR July 1Membership Year Begins
July 4 Office Closed for Holiday
July 16Local Meeting Dates Due to MRSPA
July 18Local Presidents' Meeting  MRSPA Office
July 31Annual Dues Deduction from State
Retirement System August 1Board of Directors Meeting
MRSPA Office August 5 to 9ASRTE Conference

#### MRSPA 2018 TRIPS' <u>PREVIEW</u> MEETINGS All Presentation Meetings are at MRSPA Office, Odenton

Travel Presentation Date	Trip	Tour Dates
Tuesday, Aug. 7, 2018 at 1 p.m.	From the Alps to the Adriatic – Italy – Slovenia – Croatia	April 1 – 9, 2019
Wednesday, Aug. 15, 2018, at 2 p.m.	Kingdoms of Southeast Asia (Vietnam, Cambodia and Laos)	February 18 – March 9, 2019
Monday, Aug. 20, 2018, at 1:30 p.m.	London Explorer	March 23 – 31, 2019
Tuesday, Sept. 11, 2018, at 11 a.m.	New England and Cape Cod Autumn Foliage	October 8 – 15, 2019
Wednesday, Sept. 12 2018, at 1 p.m.	Best of Chile & Argentina during the Solar Eclipse	June 30 – July 11, 2019
Wednesday, Sept. 19, 2018, at 2 p.m.	America's Music Cities (New Orleans' Jazz Fest, Memphis & Nashville)	April 26 – May 3, 2019
Wednesday, Sept. 19, 2018, at 3 p.m.	Imperial Cities with Oberammergau Passion Play (Budapest, Vienna & Prague)	February 18 – March 9, 2020



# 2019 MRSPA Trips

## Affordable, Convenient

Next year's travel vacations offer a world-wide variety which include some traveling by air, bus, and boat. MRSPA's Travel Committee has planned 10 affordable and convenient trips for members, friends, and guests.

In our Travel Insert you will find detailed information on each trip and preview meetings for you to attend at our main office at 8379 Piney Orchard Parkway, Suite A, Odenton, Maryland 21113. To register, call the office at 410-551-1517 or toll-free at 877-625-6782.

#### Please don't delay if any trip(s) interest you. Some tours sell out.

If you want more copies of this Travel Insert, you may print the color brochures from the travel partners' websites or contact them directly for a brochure. **Don't forget to mention the MRSPA package for pricing. Our sponsored trips are discounted.** 

To help you plan and/or decide on which trip(s) you want, **Trip Previews** are scheduled in the near future. Dates and times are on the last page of the **Summer 2018 MRSPA Newsletter**, and also may be found on the MRSPA website (**www.mrspa.org**) or by requesting that it be mailed to you.

Judy Adler Reiff Travel Committee Chair

#### **Packing Tips**

#### Proper packing for your trip will save you time and space with the following tips:

#### 1. Make a packing list

Start your packing process weeks ahead of your departure date to give you time to make a complete list and to purchase any additional items you might need.

#### 2. Use your personal item wisely

It's standard for airlines to permit each traveler to bring one carry-on bag and one personal item onboard planes. This personal item is subject to specific size requirements (these vary by airline), but something like a purse, laptop bag, or backpack is generally acceptable.

#### 3. Never check essential items

Keep your valuable and essential belongings in your carry-on bag, not in your checked luggage. (Your passport, identification, money, credit cards, jewelry, electronics, and other valuables)

#### 4. Roll, don't fold.

Tightly rolled clothes take up less space than folded ones. Plus, they're less prone to getting deep wrinkles from fold creases. Use dry cleaner plastic hanging bags to protect clothes.

#### 5. Layer

According to the TSA, "Pack items in layers (shoes one layer, clothes one layer, electronics one layer, etc.)" so that the security agent screening your bag can get a clear picture of what's inside.

(More tips on Page 7)



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February 18 — March 09, 2019

20 Days • 36 Meals

**Highlights:** Reunification Palace, Mekong Delta, Angkor Wat, Blessing Ceremony, Ta Prohm Temple, Hanoi, Water Puppet Theater, Halong Bay, Hoi An

**Join us** for a travel presentation

Aug. 15th @ 2:00 PM MRSPA Odenton Office

#### To RSVP and/or for information contact:

For more information contact Bryan at 1.410.296.8330 or bryan@accentontravel.us or Annette Stellhorn at MD Office: 1.410.296.8330 or annette@accentontravel.us



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- Witness the performance of the 2020 Oberammergau
   Play
- Enjoy an unforgettable classical music concert featuring many fine melodies from the great composers — Mozart and Strauss

Join us for a travel presentation

Sent 19th

@ 3:00 PM for America's Music Cities

MRSPA Odenton Office

#### To RSVP and/or for information contact:

For more information contact Bryan at 1.410.296.8330 or bryan@accentontravel.us or Annette Stellhorn at MD Office: 1.410.296.8330 or annette@accentontravel.us

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#### **ACCENT ON TRAVEL**

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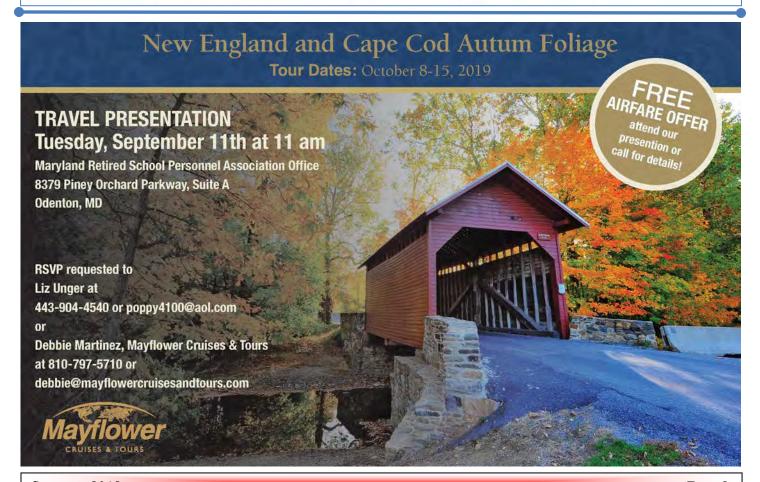
**Highlights:** French Quarter, Choice of French Quarter Waking Tour or Panoramic Coach Tour of New Orleans, New Orleans' Jazz Fest, New Orleans School of Cooking, Swamp Tour, Graceland, Belle Meade Plantation, Grand Ole Opry Show, Country Music Hall of Fame, Ryman Auditorium, Historic RCA Studio B



MRSPA Odenton Offic

#### To RSVP and/or for information contact:

For more information contact Bryan at 1.410,296.8330 or Annette Stellham at MD Office: 1A10.296.8330 cr







## MRSPA presents

#### FRANCE CULINARY DELIGHTS: PARIS TO NORMANDY

Conflans • Vernon • Caudebec-en-Caux • Honfleur • D-Day Beaches of Normandy • Le Havre • Rouen • Les Andelys • Paris

JUNE 18, 2019-JULY 1, 2019 \$4,787\*

os	Ow ners Suite	\$8,687
DS	Deluxe Suite	\$6,587
A	French Balcony Upper Deck	\$5,587
В	French Balcony Forward Middle Deck	\$5,387
С	French Balcony Rear Middle Deck	\$5,187
D	Outside View	\$4,787
SD	Single Cabin Outside View	\$5,187
SD2	Single Cabin Outside View	\$5,187

<sup>\*</sup> Prices are in U.S. dollars, per person, double occupancy. Port charges of \$288 are included. Airfare from Baltimore is \$749 per person.





Please be sure to mention the following codes: PO Code: G717700 Group Number: 84536 Trip Code: SE119

Call Toll-Free at 1-800-322-6677 to reserve!

OR Call Cheryl Sheehan at 1-866-786-2006 ext. 7147

OR Call Dalya Bronstein at 1-866-786-2006 ext. 6216

Connect & Explore at <a href="https://www.vantagetravel.com/SAF19">www.vantagetravel.com/SAF19</a>

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#### MRSPA presents

#### BEST OF AFRICA: SOUTH AFRICA, ZIMBABWE & BOTSWANA

Johannesburg • Chobe National Park • Hwange National Park • Victoria Falls • Kruger National Park

JANUARY 3, 2019-JANUARY 19, 2019 JANUARY 19, 2019 \$5,599\*

\*Prices are in U.S. dollars, per person, double occupancy.

Air from Baltimore is \$1,749 per person.

Please be sure to mention the following codes:
PO Code: G717800
Group Number: 84536
Trip Code: SAF19





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# Maryland Retired School Personnel Association

# Presents From the Alps to the Adriatic - Italy - Slovenia - Croatia

FEATURING: Roundtrip air (Washington Dulles) • 7 nights' accommodation • 10 meals • Poreč • Farm visit and truffle hunting • Bled and Ljubljana • Trieste and Miramar Castle • Venice and much more



April 1-9, 2019

Please join us on August 7, 2018 at 1:00pm for a trip preview at MRSPA

8379 Piney Orchard Parkway, Suite A Odenton, MD 21113



To RSVP and for complete program details:
Kathy Daley at Aventura World
E-mail: kathy@aventuraworld.com
Telephone: (201) 228-5228













# Maryland Retired School Personnel Association

# Presents The Best of Chile & Argentina during the Solar Eclipse

FEATURING: Roundtrip air (Washington Dulles) • All intra-South America flights • 9 nights' accommodation • 15 meals • Santiago • Andes Mountains • Mendoza • Buenos Aires • Iguassu Falls and much more



#### June 30-July 11, 2019

Please join us on September 12, 2018 at 1:00pm for a trip preview at MRSPA

8379 Piney Orchard Parkway, Suite A Odenton, MD 21113



To RSVP and for complete program details:

Kathy Daley at Aventura World

E-mail: kathy@aventuraworld.com

Telephone: (201) 228-5228



dana@beyondtheseatravel.com Come Home With A Smile!

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Cabins availability is limited.
A 100% single supplement rate will apply.

Category B - Balcony 205 sf - \$3585 pp

Category D - French Balcony 135 sf - \$3195 pp (There are only 3 available)

Category E - Standard 150 sf - \$2985 pp Picture window - Mid Ship

Category F - Standard 150 sf - \$2885 pp

Picture window - Forward or Aft

ALL RATES ARE BASED ON 2 PEOPLE IN A CABIN.

#### **More Packing Tips**

#### (Continued from Page 1)

- **6. Take a small notebook** to record your thoughts and impressions from day one. Write any important information in the notebook that you need to have with you (names and phone numbers; medications; flight info, etc.)
- **7. Pack a pair of small scissors** in your checked bag. It will come in handy.
- 8. Take a small tote bag that can hold a map, snacks, tissues, etc.
- **9. Things for your carry-on bag:** small flashlight, spare glasses/contact lenses, travel alarm clock, compact umbrella, zip-lock bags, toothbrush, toothpaste, toiletries to freshen up, extra set of underwear, sock, change of shirt/top, book, passport, medications, and travel documents.

#### 10. Know your airline's baggage-fee policy

While most airlines permit travelers to check at least one bag on international flights, the majority of U.S. carriers charge big bucks for bags checked on domestic flights.

#### 11. Follow Transportation Security Administration's (TSA) rules

Get familiar with the agency's rules for carry-on luggage: All liquids brought onto planes must be in 3.4-ounce bottles or smaller and inside a single, clear, quart-size zip-top bag. It also helps to know which items are, according to the TSA, considered liquids or gels.

#### 12. Wash your clothes on the road

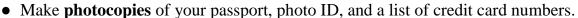
You can wash clothes in sinks and hang them to dry. I always make sure to pack a travel-size packet of laundry detergent and a sink stopper to clean my clothes on the road. Portable laundry-drying lines that attach to showers via suction cups are also a good choice.

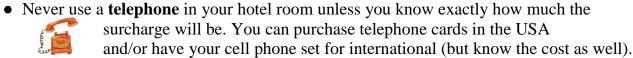


# **MRSPA** Travel Hints



- For safety: Use a **money belt** or neck pouch for carrying money. Strap purses diagonally across, **not over your shoulder**, and preferably under your outer clothing.
- Never leave your **bags unattended** anywhere for any reason! Ask someone you trust to watch them or take them with you even to the ladies' or men's room.
- Never pack **medications** in your suitcase, and always have a copy of your prescription with you when traveling out of the country. Pack the medications in your carry-on bag.





- Even though most **credit cards** now add a user fee when you purchase anything overseas, it is still cheaper to use the card(s) rather than worry about getting Travelers Checques.
- Most department stores and restaurants take **credit cards** such as VISA, Mastercard, and American Express. These cards give the best **exchange rate**.
- Credit cards, debit cards, and bank cards used at **ATM** machines generally give an excellent exchange rate, as much as 5% better than banks. Memorize your PIN to use your bank card.
- Take about \$200 of **local currency** with you. You can wait to purchase this at the airport or you can contact your personal bank a few weeks in advance.
- Neither **Medicare nor any other medical insurance** is accepted outside the USA so it is important to take Trip Cancellation Insurance to protect your investment and your health.









- Make sure that your **travel agent** and agency are **bonded and insured** as well as having much experience as a professional agent.
- To **calculate temperature** from Celsius to Fahrenheit divide by 5, multiply by 9 and add 32.
- On the flight, get up and **stretch occasionally**. If you take off your shoes, expect to have a little trouble putting them back on as your feet tend to swell. Tours involve a good deal of walking. Walking shoes or sneakers are great! **Dress for comfort**.
- When packing items for the return trip, put **breakables** in dirty socks and then inside a plastic bag (such as the ones that held your purchases!).
- Prepare **labels** ahead of time for those people who want you to send a postcard. It's any easy way to keep track of your list AND you won't need your address book.
- Carry a postcard or business **card from the hotel** so you have the address and phone number with you.