



# Informer

Anne Arundel Retired School Personnel Association

Volume 35, Issue 2

October 2009

## President Alicia Hardisky

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Summer's over. Hope everyone had a good vacation – oh, that's right, we don't get vacations anymore. Still, the end of summer brings mixed feelings. I am sorry winter is coming but I do love autumn, it is so beautiful and crisp. As I write this I am planning for a cruise to Maine and Canada with the Annapolis Senior Center. The online hints say to pack sweaters, jackets, and a rain coat but also a bathing suit? Guess my bag will be heavy.

We had a fine time at the Maryland Retired School Personnel Association Conference in Ocean City and AARSPA's contributions were impressive. We had about 20 members in attendance and the conference chair was our own Ron Ruffo. I urge all members to consider attending the next conference. There are so many different sessions included in the three days it is difficult to decide whether to laugh, exercise your brain, or learn about financial planning. And those are

just a few of the opportunities.

Our own September luncheon was a success. One of our newest Board of Education members, Mr. Kevin Jackson, delivered a very gracious and personal message. We appreciated his words of support for retired school personnel. Several representatives from the Human Resources Department also attended our meeting and explained some of the changes coming to our health care benefits and prescription drug programs. Our Immediate Past President, Ken Nichols, has written some additional information that is published in this newsletter. All AARSPA members should read Ken's column carefully to fully understand the impact these changes will have on each of us.

Our committee chairs did their usual sterling jobs. Howard Hall reported on Community Service, the Free School AND Trip and Tours. Ione Williams has done such a

wonderful job with Necrology and Sunshine but really needs some member or members to step up and take this responsibility. Our new chair of the Scholarship Committee, Linda Waldmann, introduced herself and described some of the processes in donating to AARSPA and the 21st Century Education Foundation. Membership, Educator/Employee of the Month, Pre-Retirement, Budget, Consumer Education, and Chorus committees all gave reports. This is one busy association.

Our next luncheon is on Friday, November 13. Don't be superstitious, come to the luncheon, meet your old friends, and make some new ones. We will provide the entertainment and a speaker to motivate us. This will be our last newsletter before the November and the Florida luncheons, so make your plans. We are looking forward to seeing you soon.

## CONSUMER UPDATE (Formerly known as E & P S)

### Caregivers and Taxes

If you hire a caregiver for a loved one and paid them more than \$1700 in 2009, you are required to withhold FICA tax which covers Social Security tax (6.2% on wages up to \$106,800) and Medicare (1.45% on all wages). This is if you hire the caregiver because you become the employer. The employee may also request that you withhold federal and state income tax. You are also responsible for paying federal unemployment tax (FUTA) and state unemployment tax (SUTA)

If you hire a caregiver through an agency then you are not responsible for the withholding and other taxes because you are not the employer the agency is.

### Skin Cancer

In a study of 227 men with melanoma – the deadliest form of skin cancer – 25% of them had melanomas that were thicker than 2 millimeters, a stage when the tumors are harder to treat. The theory is that men tend to delay seeing a doctor for evaluation. Both men and women should check their skin monthly and promptly see a doctor if they have any suspicious changes for an evaluation.

### Keep your Eye on your Bank

No one likes to change checking

accounts, but if your bank is one of many that are aggressively increasing fees and imposing unfriendly new policies, you might save money by going to a different bank.

Some example: Bank of America is now charging \$12 a month on its “Regular Checking Accounts” when the balance falls below \$750. SunTrust’s stop-payment fee rose to \$36 per item. Many are charging as much as \$3 to use an automated teller machine (ATM) to withdraw cash.

Worst of all are overdraft fees. Many banks have increased these fees to as much as \$35 per overdraft. US Bank charges \$37.50 and Key Bank charges \$39. They are also increasing the number of overdraft fees that can be imposed in one day. Some banks impose additional fees when overdrafts are not repaid quickly – even though the customer might not realize that an overdraft occurred until they get the next statement.

It is still possible to find low-cost, customer-friendly checking accounts.

Your bank might have an unadvertised lower-fee checking account for good customers that it doesn’t want to lose. Talk to the manager and cite better terms you may be able to get at a competing bank.

It is also wise to consolidate your banking business at one institution. Direct deposit and maintaining a healthy balance between all accounts all help you get the best service. Many have age-bracket offers such as free checks or a credit card.

### Cut Down on Clutter

Is your place full of clutter and do you always say, “I have got to get rid of some of this junk.”

The five step plan:

1. Commit to clearing out the junk. Everyday clutter can rule your life if you let it. It is said that if you haven’t used something in the last 12 months you probably never will.
2. Set up a system. Figure out what you want from your space and create a plan of attack. Trash or recycle anything that you want to get rid of.
3. Start with mindless clutter. Throw out the junk mail you put aside thinking I might look at that.
4. Get motivated. Can’t bear to part with something. Ask yourself “Do I really need it or would a grandchild cherish it?”
5. Keep it up. Spend five to ten minutes daily to maintain your de-cluttered space.

## Dates to Remember

November 13..... General Membership Luncheon, Snyder’s Willow Grove, Linthicum

December 17..... Informer Deadline

### Calendar 2010

January 7..... Executive Board Meeting Central Office, Center III, 10:00 a.m.

January 21-22 ..... Florida Get-Together

February 1 ..... Informer Deadline

March 18..... General Membership Luncheon, Michael’s Eighth Avenue, Glen Burnie

April 12..... Informer Deadline

April 15..... Executive Board Meeting Central Office, Center III, 10:00 a.m.

May 20 ..... General Membership Luncheon, Renditions, Davidsonville

June 17..... Executive Board Meeting Central Office, Center III, 10:00 a.m.

July 22..... Executive Board Meeting Central Office, Center III, 10:00 a.m.



## MEMBERS' CORNER

Even principals have a laugh. From **Bob Doenges** (an emeritus member) I received the following:

"One day a student messenger came to the office with a request that the fourth grade teacher needed the principal. Upon arrival, I found the problem to be that Mrs. S. was locked in the bathroom. I called to her, 'Are you comfortable,' because this will take a little time? I secured a special wrench used for faulty door locks.

This was a flat tool that I slid under the door and proceeded to give the teacher directions. She followed directions well but reached a point when she announced that it wouldn't move. The custodian and I finally were able to finish the job from our side and freed the teacher. The students were well behaved, but a little amused. I wonder what their stories were that night at home."

Send your funny stories to me at [bettypurple@verizon.net](mailto:bettypurple@verizon.net) or PO Box 6573, Annapolis, MD 21401-0573.  
Betty Ann White.

## Health Care Update

Ken Nichols

At the most recent luncheon in Annapolis the association hosted a presentation from members of the Human Resources Division of AACPS. The group of presenters explained how the **Caremark Prescription Plan** will provide an emphasis on using **generic drugs** as a method to reduce cost to the system and to each individual participant in the plan.

Two examples were presented to show how the total cost of Health Care might be DECREASED for each member.

However, after consideration of the presentation it was clear that

perhaps some members present did not recognize that the AACPS amount of contribution will be lowered from 78% during the current year(2009) to 76% beginning in **January 2010**. In essence, your cost will increase by about \$15 per month effective beginning January 2010, and in **January 2011**, it will increase by about \$7.50 more to represent an increase of another one percent.

At that point the Board will be in compliance with its own policy to provide a difference of 10% between the current employees coverage and the retired

percentage of coverage. Effective January 2011 the AACPS will provide 75% of our **Health Care coverage** cost.

In conclusion, it is clear that if we consider the entire move to generic drugs with the reduction in cost to each member and the increase in the monthly premium, we should not see a total increase in health care cost, but a reduction in TOTAL cost.

If you have further questions, please refer to the materials you received in September 2009, Retirees' Healthcare Enrollment Guide.

## Information From The Newsletter Committee

\* Please email your articles to [aarspainformer@yahoo.com](mailto:aarspainformer@yahoo.com) or you may send your articles to Pat Ericson, 8223 Grainfield Road, Severn, Maryland 21144 or Betty Ann White, PO Box 6573, Annapolis Maryland 21401.



**CHECK IT OUT!**  
The Informer is now On-Line. Go to AACPS.ORG and under "Teachers," select "Retired School Personnel"



## New Members And Corrections

**If you would like information on new members or corrections, please contact the Membership Committee.**

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### The Yarn Ladies

**Bernice Chenoweth, Mary Kay Crosby, Margaret Cutchins, Ruth Knight**



The Yarn Ladies are getting ready for our annual Christmas visit to our local nursing homes. We will be representing the Anne Arundel Retired School Personnel with our traditional lap robes, wheel chair pockets, small pillows and toiletries. With the money that is donated we are able to buy items for the residents that are needed and appreciated.

We thank the members for supporting this project through the years with your donations of yarn,

material, thread and money. You are the ones that make it possible. We are now asking you for additional help. We need someone to take over the coordination and operation of the "Yarn Ladies" in January. Due to Health problems make continuing this project difficult for us. If you are interested or have questions, please call Bernice Chenoweth at 410-761-9089.

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## *Annearrundell County Free School*

The Free School's summer afternoon openings for visitors ended on October 25. In early September, more than 125 persons had visited this historic schoolhouse. Since April of 2002, a total of 1826 visitors had signed the guest book. Volunteers from AARSPA have willingly served as docents there.

Appreciation is extended to this summer's volunteers: Max Muller, Ginny Watts, Thelma Auman, Mary Ann Iverson, Carol Aleksei, Pat Ericson, John and Judy Youngblood, Vicki Hutchins, Kay Tarter, Betty Mitchell, Martha Collison, Anne and Bob Donaldson, Barbara Hunter, Betty

Ann White, Shirley Miller, Linda Wiles, Herb Sappington, Karlie Everett, Martha and Jim Preston, Carla Duls, and Howard Hall.

Mary Ann Iverson and Carol Aleksei had very interesting visitors from Kansas and Texas. They were members of the Country Schools Association of America and had visited many early schools in several states. The Free School was the oldest one they had visited.

In May 1991, the first class to visit the Free School was fifth graders from Central Elementary in Edgewater. Dorothy Rembold and Joan Crawford were the schoolmarms. Now, most of the school classes that visit are from

private schools in the county.

There are a variety of other visiting groups including Cub Scouts, community college classes, senior citizen groups, Delta Kappa Gamma Chapters, home schoolers, community clubs, and other organizations. Again, volunteers serve as tour guides. Many other AARSRP members serve on the Free School Committee, the clean-up crew, and those handy men that do a variety of needed repairs at this living history museum for early schooling in our county.

Thanks to everyone who has assisted in the Free School project over these many years.



Before Renovations



As It Looks Today

### Annearrundell County Free School Repairs

The window sills in the upstairs windows were replaced on May 5. David Shoemaker volunteered his expertise, time, materials and labor to accomplish this task. He was assisted by four other members of the Free School Committee-Richard O'Hara, Michael Kearney, Max Muller and Ron Ruffo. It's true that many hands make the work light. The group enjoyed their time together and were surprised that it only took four hours to complete the work! Since the sills were replaced with pressure treated lumber, this repair

should last a long, long time. The group enjoyed delicious coconut cake supplied by June Ruffo as their treat for a job well done. Thanks June.

### Free School Painted

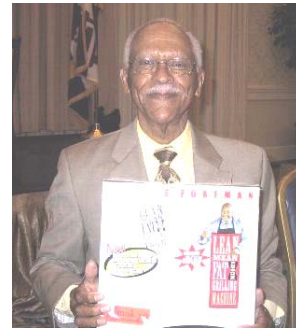
The exterior of the Free School was in need of painting. The Free School Committee authorized the project. It included sealing the sandstone foundation, washing, scraping and preparing the building for painting. Window sashes were re-glazed where needed. Christopher Trott of Galesville, who has painted the building in the past, did the work.

# MRSPA 35th Convention, Ocean City, September 8-10



Dinner at the Hotel's Ballroom were welcomed by President Chuck Ridgeway.

For entertainment there was a concert of authentic folk instruments: dulcimers, small bagpipe, and a barrel drum. Maggie Sansone is playing the barrel drum accompanied by a dulcimer.



A door prize of a George Forman Machine was won by Otho Johnson.

Ginny Watts and Thelma Auman as they entered the Clarion Hotel.



Among the 20 members from AARSPA who attended were (back row) Joyce Sims, Estelle Johnson, and Van Pindell, and in the front is Carla Duls, Linda Waldmann, and Alicia Hardisky.

## AARSPA Members Met at Phillips Restaurant for a Seafood Medley



Betty Ann White and Betty Lou Hayes



After dinner entertainment was provided by the Zydecats.

Ginny Watts, June Ruffo, and Ron Ruffo, Chairman of the Ocean City Convention



L-R, Electa Holland, Linda Waldmann, and Alicia Hardisky, President of AARSPA

Front Row, Carla Duls and Ione Williams  
Back Row, Ken Nichols and Jim Williams



## Sunshine/Necrology Committee - Ione Williams

### Get Well/Thinking of You

Jeanne Jones  
Kit Schneider

### Member Deaths

Annabel Bowers  
Adele Phelps Brown  
Philip Brown  
Edward "Ed" Byrne  
Shirley Clark-Robinson  
Elvira Cummings  
Lois Hendrickson  
Nancy Horsefield  
Edith McDougald  
William "Bill" Reid  
Anna Ross  
Jessie Wilson

### Family Members' Deaths

Rachel Brown - husband  
Harry Hendrickson - wife  
Vicki Hutchins—mother  
Rose Rausch - husband

### Other School Personnel Deaths

Georgette Beazley  
Sharon Finn  
Leah G. Feeley  
Richard "Cork" Frankhouser  
Eugenia Hannigan  
John "Pete" Jones  
Mildred Mansfield  
Mary E. McCormick



### Congratulations

Jack and Irma Matthews – 35th Wedding Anniversary, August 11  
Phil and Glenda Bryner – 50th Wedding Anniversary, August 22  
John and Marian Weslow – 50th Wedding Anniversary, August 22

## 46th Holly Ball Proceeds to Benefit "Scholarship for Scholars"

The Severn Town Club's 46th annual Holly Ball will take place on December 4, 2009, at the Sheraton Annapolis Hotel. The gala, "Step Out for Education," begins at 6:00p.m. with Dr. Kevin Maxwell, Superintendent of Schools, serving as Honorary Chairman.

This charity event is a long-standing tradition that enables support to numerous non-profit organizations year after year. This year the major beneficiary will be **Scholarships for Scholars**, established in 1983 to award scholarships to graduating Anne Arundel County high school

students who have demonstrated academic achievements and leadership abilities by contributing to their schools and to the community at large.

The \$150. per person ticket price, a portion of which is tax deductible, includes complimentary formal photograph, open bar, appetizers, dinner, and dancing to Oracle Band. The highlighted live auction is for a fabulous three-day stay in a luxury suite at the Trump Plaza in Las Vegas. The evening includes many silent auctions, raffle tickets, and drawings for other wonderful prizes. AARSPA gives three scholar-

ships of \$4000 each through Scholarship for Scholars each year. This year the Severn Town Club's Holly Ball will also be making a donation to the organization. This will not affect our scholarships, but we are providing information on the Holly Ball because the theme is "Step Out for Education."

Contact Patricia Nalley, Chair, and Victoria Waidner, Co-Chair, at (410) 757-7305 and go to the website, [severntownclub@aol.com](http://severntownclub@aol.com) for further information.

### 2010 Annual Florida Get-Together Luncheon, January 21-22

This year's Florida Get-Together of 2010 will be held in beautiful Naples. Naples is on the extreme Southwest edge of Florida. Come on down and enjoy the beauty and warmth..

There will be a reception for those of you who are here on Thursday, January 21, at 5:00 p.m. at the home of Joanne Hogan. The luncheon will be held at the Classics Country Club at Naples Resort in Lely, a subdivision in Naples on January 22, 2010, at 11:00 a.m. The cost of the luncheon will be \$25. Directions to Classics and Joanne's will be sent to those who register.

Please complete the form and mail to Joanne Hogan, 5157 Lockwood Court, Naples, Florida 34112.

Deadline for reservations is January 11, 2010.

For those interested in staying in the area, go to exit 101 on Interstate 75. At the bottom of the ramp you can see some hotels. Holiday Inn Express (239) 348-1700, Comfort Inn and Suites (239) 353-7500, and Super 8 (239) 455-0808. These are all close to Joanne's house and not too far from the Classics Country Club.

### 2010 ANNUAL FLORIDA GET-TOGETHER LUNCHEON JANUARY 21-22

Name of person(s) attending \_\_\_\_\_

Your Name \_\_\_\_\_

Your Address \_\_\_\_\_

Your Phone \_\_\_\_\_

Amount enclosed (\$25 per person) \_\_\_\_\_

Make checks payable to Joanne Hogan, AARSPA Florida, and mail by **January 11, 2010**, to Joanne Hogan, 5157 Lockwood Court, Naples, FL 34112,

### Luncheon and General Membership Meeting, Friday, November 13, 2009



On Friday, November 13, 2009, we will have our luncheon at Snyder's Willow Grove, Linthicum.

Registration----- 9:30-10:15  
Business Meeting ----- 10:15 -12:00  
Lunch----- 12:00-1:00  
Entertainment ----- "The Severna Park Bums." Vocal oldies and standards from the vaudeville era.

**PLEASE NO WALK-INS**

### LUNCHEON RESERVATION DEADLINE November 2, 2009

Name of person(s) attending \_\_\_\_\_

Phone \_\_\_\_\_ No. of reservations \_\_\_\_\_

Cost is \$25 Amount Enclosed: \_\_\_\_\_

Menu includes salad, baked potato, coffee, iced-tea, water, rolls, warm apple pie, and your choice of:

\_\_\_\_\_Crab Cake **OR** \_\_\_\_\_Prime Rib **OR** \_\_\_\_\_Stuffed Chicken

**MAKE CHECKS PAYABLE TO AARSPA AND MAIL TO Ms. Pat Ericson, 8223 Grainfield Road, Severn, Maryland 21144.**

\_\_\_\_\_ Check here if this is your first AARSPA luncheon.

\_\_\_\_\_ Check here if an Emeritus Member.

### Annapolis High School MCHS Program at Sojourner-Douglass College

We are looking for three retired teachers that are interested in working 5-6 hours a day, approximately 10 am- 3pm, Monday-Friday. The subjects are AVID (grade 9), Geometry and English 10. This is an alternative education program for initially 20 9th/10th grade students. Class size is approximately 5-7 students per class with three classes a day. The pay is \$25 an hour with additional pay (about an hour a day) for planning. If you are interested please contact me, Sam Salamy at (301) 518-0876 or email Mr. Nelson Horine at nhornie@aacps.org.

Sam Salamy  
Student Support Specialist  
Annapolis High School

### AARSPA Opportunities For Volunteering

AARSPA receives many requests for volunteers in the school system as well as in the community. Some of the areas where volunteers are needed are listed below. If you are interested in any of the volunteer opportunities, you may mail this form to Nancy Gaston, 761 Hawthorne Road, Linthicum Heights, Maryland 21090 or call her at 410-859-0711.

\_\_\_\_\_ Mailings                      \_\_\_\_\_ Docents for the Free School

\_\_\_\_\_ Project Judging              \_\_\_\_\_ Guest Reading in Schools

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_



### Scholarship Fund Donation

Scholarships are of the utmost importance to ensure the contribution of quality teachers entering the education profession.

*I wish to make a donation to the scholarship fund.*

Donation is: \_\_\_\_\_

In memory of: \_\_\_\_\_

In honor of \_\_\_\_\_

for:

\_\_\_\_\_ birthday              \_\_\_\_\_ anniversary

\_\_\_\_\_ other (please indicate) \_\_\_\_\_

*Please make checks payable to:*

Anne Arundel Retired School Personnel Association

*For tax deductible donations, make checks payable to:*

21st Century Education Foundation, Inc.

*Mail all checks to:*

Linda Waldman, 109 Pinecrest Drive,  
Annapolis, Maryland 21403

Name and address of the honoree.

*We will inform the honoree(s) and/or the family of the deceased that a gift has been made to the scholarship fund.*

Send notice of my donation to:

Name \_\_\_\_\_

Address \_\_\_\_\_

Donor's Name \_\_\_\_\_

Address \_\_\_\_\_

The 21st Century Foundation, Inc., is a 501 (c) (3) nonprofit, charitable organization, donations to which are tax deductible to the fullest extent allowed by law. A copy of the foundation's current financial statement is available upon request by contacting the 21st Century Education Foundation at 188 Green Street, Annapolis, Maryland 21401 (telephone: 410-222-2909). Document and information submitted to the state of Maryland under the Maryland Charitable Solicitations Act are available from the Office of the Secretary of State for the cost of copying and postage.

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## September's General Membership Luncheon Meeting at Sheraton Hotel



Members attending for the first time: (back row, L-R)  
Chris Schomig, Jane Timberg, Janet Mirsky,  
Cassandera Geans, Barbara Griffith. (seated, L-R)  
Mary and Raymond Showell, Lisa Dew, Sandra Edmonds

Bill Rogers, The Story  
Teller, was our  
entertainment.



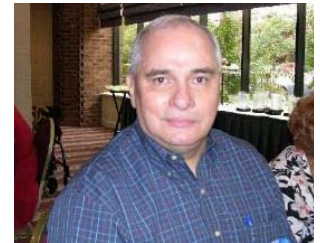
L-R, Ginny Watts and Angela  
Cromwell, the new committee for the  
50/50 sells a ticket to Carol Kirby.



Susan Baugher from AACPS Human  
Resources explained some of the  
changes to the health care.



Kevin Jackson, AACPS Board Member,  
discussed interest in student  
achievement, needs of teachers, and  
how to synchronize the two.



Bob Kanach won the 50/50  
prize of \$70 which he  
immediately donated to the  
Scholarship Fund.



Anne Arundel Retired School Personnel Association  
2644 Riva Road  
Annapolis, MD 21401