

2020 Scholarship Winners Announced

Because the Covid-19 pandemic forced the MRSPA Annual Business meeting in May to be held in a different way, the MRSPA Scholarship Committee was unable to present our 2020 scholarship recipients with their awards in person. The pandemic also sidelined the "MRSPA Prize Patrol" this spring, so we were unable to deliver our scholarship "prizes" to winners' schools.

But the pandemic did not stop the winners from being selected and awarded the \$2,000 MRSPA scholarships! Applications were completed in January and scored in February. Winners were notified of their selection in March before the pandemic. Our three winners all hailed from the western part of the state this year. Selected from 99 worthy applicants, the winners are Katie Charitonuk, Carroll County Public Schools; Amy Clayton, Washington County Public Schools; and Julie Morris, Frederick County Public Schools.

Katie Charitonuk is currently substitute teaching in Carroll County Public Schools and has a degree in elementary education. Working as a substitute enables her to focus on her masters in School Counseling degree at Loyola University of Maryland.

Amy Clayton is a high school English teacher in Washington County Public Schools. She is working to complete a master's degree at McDaniel College in Library/Media Science.

Julie Morris is a special education instructional assistant in Frederick County Public Schools. She is working to complete a master of arts in teaching degree at Mount St. Mary's University.

These important scholarships would not be possible without the donations of MRSPA members and friends like you! Please see page five in this newsletter for a form and information on how you can support the MRSPA Fund and our scholarship winners!



Katie Charitonuk
Carroll County Public Schools



Amy Clayton
Washington County Public Schools



Julie Morris
Frederick County Public Schools

PRESIDENT'S MESSAGE

by George Denny



MRSPA "C's" You...

No doubt we all have one thing in common as we approach the new year. We all will be glad to have 2020 behind us!!

Some wishes for 2021 are easy. A cure for the coronavirus. A time when we can hug our loved ones without fear of infecting them or being infected by them. More civility and cooperation in interactions at all levels of our society. A living wage for all of our working citizens. Equity and equality for everyone. Other wishes for the new year vary from person to person, but you get the point.

It has been said that "When it comes to the future, there are three kinds of people: those who let it happen, those who make it happen, and those who wonder what happened." – *John M. Richardson*

Many of you fall into the second category--those who make things happen. This is evidenced by the number of volunteers in our locals who have stepped up to leadership roles to provide service to the community, support for the schools, and scholarships to those who wish to pursue their educations. This also is evidenced by the number of volunteers who have accepted leadership roles in MRSPA.

It has been rewarding to see members of locals overcome their fear of technology to embrace participation in Zoom meetings, change the way they do business to continue to serve their communities (albeit in a manner different from that to which they

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are accustomed) and help and encourage other members in so many ways.

Meanwhile, we have not lost sight of our primary mission--to protect our defined benefit retirement pension and to inspire the dedication, commitment, skills and abilities of our members in service to fellow retirees and the entire community in an ever-changing world.

Given the dwindling resources with which states, counties and cities have to work, it is more important than ever that each of you becomes one of those who

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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.

From the

Executive Director Wanda Ruffo Twigg



Every year the world's two most prominent dictionaries select a Word of the Year. In 2018, the words were "toxic" and "justice" as chosen by the Oxford and Merriam-Webster Dictionaries respectively. 2019 brought us "climate emergency" and "they" as the top words. Who would have thought at the beginning of 2020 that our top words for the year could possibly be "novel coronavirus," "social distancing," "vaccine," "Zoom meeting," "mask," "quarantine" or "flatten the curve"? 2020 is not a year that many of us will soon forget!

A year of drastic changes to our lives and livelihoods. A year of looking for ways to return to "normal." A year of unrest and social change. A year of many lives lost to an unseen enemy, and a historic election. 2020 has been a lot to process, understand, and work through. It's been a stressful, difficult, and tedious year, and many have been counting down the days to January 1, 2021.

But 2020 has also shown us the importance of community and caring about others, about doing things for the greater good, and about sharing a common purpose of keeping ourselves, our neighbors, friends, and families safe. It has shown us that as a people we are resilient and innovative. As the months of quarantine wore on,

MRSPA and our local associations continued to work in our communities. We are so proud of our members and the way they have changed how they volunteer to accommodate the virus restrictions, while still making a difference in their communities. Even a pandemic can't keep our determined volunteers down!

This will undoubtedly be a holiday season like no other. As we reflect on 2020 and look toward 2021, let's honor the loved ones and things we have lost, while also looking forward with hope for a new vaccine, hope that we will remain vigilant against this virus, hope that 2021 will bring us out of the fog of uncertainty to a brighter future for all. Might the Word of the Year for 2021 be "hope" ?

Happy Holidays!

CELEBRATED MAY 2021



Why wait for the mail?



Receive MRSPA News up to two weeks earlier with email delivery!

If you'd like to receive MRSPA News via email, just let us know, and we'll add you to our electronic distribution list. You'll receive the publication faster AND help us reduce printing costs. **Email your request to: mrspa@mrspa.org and put "Newsletter by Email" in the subject line of the email and please include your full name and your email address.**

(President, continued from page 2)

makes things happen. Make things happen by recruiting fellow retirees to become members of your local and of MRSPA. Make things happen by keeping tabs on counties or the city when they discuss possible cuts to your health benefits. Make things happen by attending local meetings and taking a more active role as a leader. Make things happen by serving on a local or MRSPA committee.

A new year provides new opportunities and new challenges. Together we will take advantage of those opportunities and meet those challenges. And we all will be stronger for our efforts.

Thank you for your dedication and hard work. Stay safe.

George D. Denny, Jr.

Haines Appointed to Committee



MRSPA's elected Trustee at the Maryland State Pension and Retirement System, Kenneth B. Haines has been appointed chair of the Administrative Committee for Fiscal Year 20/21. The Administrative Committee conducts annual reviews of policy, regulations and guidelines for the System and makes recommendations to the Board of

Trustees on a variety of topics regarding the dispensation of benefits to our members.

Following in the footsteps of his predecessor, Theresa Lochte, Ken has also recently been elected to serve a two-year term on the Executive Committee of the National Council on Teacher Retirement (NCTR) "an independent association dedicated to safeguarding the integrity of public retirement systems in the United States and its territories to which teachers belong and to promoting the rights and benefits of all present and future members of the systems." The Executive Committee is responsible for a host of duties that include: the hiring of staff, contracting with consultants, establishing training programs for Trustees, electing a Secretary-Treasurer, and entering into agreements with national organizations that have similar goals and purposes as NCTR.

Kenderdine to Retire

The \$58 billion dollar Maryland State Retirement and Pension System announced the retirement of Executive Director Dean Kenderdine effective June 30, 2021. Kenderdine has served as executive director since 2007 after being named interim director in 2006.



Dean will be missed not only by the trustees and the employees of the system, but also by MRSPA. He was always available to answer a question and presented annually at our MRSPA Legislative Workshop. His responsiveness and eagerness to help was always evident. Kenderdine led the system through the Great Recession of 2007-2009 and grew the system 47% from \$39.4 billion to \$58 billion now. Additionally, he led the agency's migration to a new online portal where members can access their accounts and conduct business.

In his 40-year career working for Maryland, Dean Kenderdine has worked diligently every day to secure the benefits of Maryland retirees. The process of selecting a new director is underway.

MRSPA thanks Dean for his years of service to Maryland's active and retired educators and we wish him all the best in his retirement. We know how important that secure retirement is.



SRPS

MARYLAND STATE RETIREMENT
and PENSION SYSTEM

Switch to Paperless Billing

Current cash dues payers are encouraged to switch to paperless billing. You will receive an email invoice for your dues versus a paper one. This would save lots of time, trees, and money for printing and postage. MRSPA would just need your current email address. You can email your request to switch to paperless billing to mrspa@mrspa.org anytime. You can still pay by check or credit card. If you pay by credit card, there are no paper, printing or mailing costs to you, either. Win-win!

MRSPA Fund Request for Donations – Raffle

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in our schools across Maryland. In the past, funds for these scholarships and mini-grants were partially obtained through in-person sale of raffle tickets statewide. This year, that option is not available to us due to the pandemic. Therefore, we are seeking **donations** to the *MRSPA Fund* so that we can continue our work. All donations are tax deductible and come with our thanks and appreciation!

To show our appreciation, your name will be entered into a drawing upon receipt of your donation based on this criterion: Donations of \$10 will earn 1 raffle ticket while donations of \$25 will earn 3 raffle tickets incrementally. MRSPA staff will write your name on the correct number of tickets when we receive your check. The drawing will take place at the May 2021 Annual Business Meeting whether held in person or virtually. You can win the \$300 cash first prize, a Maryland themed basket valued at \$150 second prize, or one of 5 third place themed baskets valued at \$75: Cooking, Spa, Wine Lover, Movie Night, and Sports Lover.

Entering the drawing is fun and easy!

1. Make your **check payable to The Community Foundation of Frederick County**
2. Write **MRSPA Fund Donation** on the FOR line
3. Date and **sign** your check
4. **Mail** check and completed form to MRSPA at 8379 Piney Orchard Parkway, Suite A, Odenton, MD 21113 **before February 28, 2021**

Will you send a donation today? Receipts will be sent via email or US Mail.

Please include the form below with your donation.



MRSPA Fund Donation

Your Name: _____

Your Address: _____

Home Phone: _____ Cell Phone: _____

Email Address for Receipt: _____

AROUND THE STATE

St. Mary's County



President Karol Wolgemuth, Deb Faller, Harold Siskind, Murphey Holley, and Ernestine Pence enjoyed lunch together while Sharon Thorstensen picked up her lunch to go.



Caterer Patty Sparks distributes lunches to go.

During St. Mary's County drive through luncheon in September, \$300 was collected for scholarships.

Queen Anne's County



President Richard McNeal, Steve Strobeck, and Lynn Linder load the truck with donated goods for the Backpack Meals for Kids initiative.



Anne Arundel County

Zetta Hart and President Rick Wiles inspect the Little Library installed at Park Elementary School.



Three generations of Tillie Barckley's family walked for Alzheimer's Research at AACC while Deb Ahalt and Carla Duls walked at the Free School for Team **AARSPA from the Heart.**

Calvert County



Barbara McKimmie dropped off canned goods at the Food Pantry.

CRSPA Community Outreach Fall Project

Calvert Churches Community Food Pantry, Inc.

Contributors	Total \$ Donated	# Of Items Donated
19	\$2245.00	105

Members also made monetary and item donations to:

SMILE	24+ items/ \$1000+
Heartfelt	13 items
Marlboro Churches Food Bank	\$500

Election's Impact on Economy

To Valued MRSPA Members,



The US election is taking place against a historic backdrop of a global pandemic, economic recession and nationwide civil unrest. The outcome will certainly have significant implications for fiscal and monetary policy, taxation, public and private investment, regulation, trade and foreign affairs. Before we dive in, we feel the need to disclose that we're not political pundits, and we often like to say that the economy impacts elections more than elections impact the economy. The two election outcomes most cited—a Democratic sweep of both the White House and Congress or a contested election—both bring about very different implications for markets and the economy.

In short, a Democratic sweep will likely pave the way for a new round of large-scale fiscal stimulus and boost spending on clean energy, transportation and housing—but also increase taxes for companies and the wealthy. From 1993-2017, the top corporate tax rate was 35%, until the 2017 Tax Cut and Jobs Act reduced it to 21%. The Democratic nominee has proposed to partially reverse this cut by increasing the top corporate tax rate to 28%. However, most companies do not pay this top rate and although the tax hike would reduce company operating earnings, we do not view the tax plan as catastrophic for companies because they have proven the ability to be profitable in less-favorable tax environments in the past.

The current administration has been focused on trade and bringing back manufacturing jobs that had moved overseas. The trade war with China has added a level of economic uncertainty creating bouts of market volatility and a slowdown in company spending. Regardless of the election outcome, we see continued trade tensions moving forward as there is strong bipartisan support for a more competitive stance on China.

If there's one thing the market does not like, it is uncertainty. Most of us remember the contested election of 2000, which helped push the economy into a recession and further propelled the selloff in equities initiated by the dot com bubble. Now, twenty years later, there has been increased speculation that we

may once again experience a contested election in which we do not have a clear winner on November 4th. Not only is the election forecasted to be close in nature, the pandemic has changed the way that Americans vote. It will naturally take longer to count the votes this year as many voters have requested mail-in ballots due to the pandemic. A contested election would weigh heavily on markets quite simply due to the uncertainty of policy direction for the next four years. Much more urgent, however, is the potential that a contested election could distract Washington from providing further fiscal support to people and small businesses that have been financially devastated by the COVID-19 pandemic.

Investing is a long-term endeavor. Trying to make investment decisions based upon the outcome of presidential elections is unlikely to result in reliable excess returns for investors. At best, any positive outcome based on such a strategy will likely be the result of random luck. At worst, it can lead to costly mistakes. Accordingly, there is a strong case for investors to rely on patience and portfolio structure, rather than trying to speculate, in order to pursue investment returns.

We thank you for your continued trust and confidence in us as we wish you a healthy and prosperous autumn season.

Sincerely,

Gino Zazzetta, CFP®
Registered Representative, RJFS



[GivingTuesday](#), December 1, is a global generosity movement unleashing the power of people and organizations to transform their communities and the world.

Whether it's making someone smile, helping a neighbor or stranger out, showing up for an issue or people we care about, or giving some of what we have to those who need our help, every act of generosity counts and everyone has something to give. **GivingTuesday** strives to build a world in which the catalytic power of generosity is at the heart of the society we build together, unlocking dignity, opportunity and equity around the globe.

MRSPA encourages its members to participate in **GivingTuesday** by donating to a worthy cause, such as the Maryland Food Bank (mdfoodbank.org) or the MRSPA Fund (see page 5) among others.



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MRSPA CALENDAR

- December 9 MRSPA Board of Director's Meeting
Via Zoom
- December 23 to Jan 3 Winter Break
MRSPA Office Closed
- January 13 MRSPA Executive Committee Meeting
Via Zoom
- January 13 General Assembly Opening Day
Annapolis, Maryland
- January 18 Dr. Martin Luther King, Jr. Holiday
MRSPA Office Closed
- January 20 Inauguration Day
Washington, D.C.
- January 26 MRSPA Legislative Workshop
TBD
- February 3 MRSPA Legislative Workshop
(Snow Date) TBD



MRSPA TRIPS AND TRAVEL 2020-2021



Greece: A Land of Gods & Heroes, Aventura World, March 20 - 29, 2021, Contact Dora Ferreira at (201) 228 – 5266 or reservations@aventuraworld.com.

Scandinavia & Russia, Cruises Plus, June 28 – July 11, 2021, Contact Carl Love at (410) 530 – 1842, or CarlCruisesPlus1@gmail.com.

Colorado Historic Trains, Mayflower, July 16 – 24, 2021 departure options, Contact Debbie Martinez at (810) 797 – 5710 or (630) 673 – 0773 or Debbie@mayflowercruisesandtours.com.

Canadian Maritimes, Grand Circle Travel, August 2021 (Dates TBD), Contact Amanda Turrell at (386) 597 – 1380 or (386) 290 – 2997 or ATurrell@oattravel.com. **Code: GO- 28192.**

Discover Scotland, Collette, September 2021 (Dates TBD), Contact Todd Bridges at (513) 289 – 1445 or (888) 637 – 5699 or tbridges@collette.com.

New England Rails and Sails, Mayflower Tours, October 1-9, 2021, Contact Debbie Martinez at (810) 797 – 5710 or (630) 673 – 0773 or Debbie@mayflowercruisesandtours.com.

Backroads of Iberia: Spain and Portugal, Overseas Adventure Travel (Grand Circle Travel Small Group), October 2021 (Dates TBD), Contact Amanda Turrell at (386) 597 – 1380 or (386) 290 – 2997 or ATurrell@oattravel.com. **Code: GO- 28192.**

Santa Fe Holiday, Collette, November/December 2021 (Dates TBD), Contact Todd Bridges at (513) 289 – 1445 or (888) 637 – 5699 or tbridges@collette.com.

Many of the cancelled 2020 MRSPA trips have been rescheduled and are available. Please contact the agents about those trips.

All MRSPA trips are open to MRSPA members, their family and friends. Please use **Code: GO- 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.

