



TALBOT COUNTY SCHOOL PERSONNEL RETIRED ASSOCIATION

The Little Red Schoolhouse

President's Message:

We have had a very busy and productive year! The following article was submitted to MRSPA for the annual report, so I thought it would be appropriate to share it with our members for our final newsletter. Many thanks to all of you for your hard work this year, especially Midge Coppersmith for publishing our newsletters.

The officers of the TCRSPA got off to a great start in July with an organizational lunch meeting, at which time the dates for meetings and luncheons were established for the 2014-15 year. There are four Board meetings and four luncheons scheduled.

Our activities and accomplishments are as follows:

September: review of the budget for presentation to membership; greeting by the new Superintendent, Kelly Griffith; welcomed five new Board members; heard summary of the activities of the two middle school Martha Greene scholarship recipients. Dotty Olds, Dorothy Palmer, and Joyce Schriver attended the Leadership workshop in Cambridge.

October: luncheon at Chesapeake College- new members receive a free lunch; presentation by Salisbury University education majors re: their trip to China to learn about the schools, culture, and history; approved the budget; presented the Performing Arts Award to Amy Martin, teacher from St. Michaels Middle/High School; collected food for Care Packs; Dotty Olds updated membership report.

November: Dorothy Palmer, Dotty Olds, and Joyce Schriver attended the Legislative Workshop in Annapolis.

December: luncheon held at William Hill Manor. Max Muller, President, and Judy Zahren, Executive Director MRSPA, were in attendance and spoke about the importance of increasing membership in the organization; Talbot County Teacher-of-the-Year, Bridget Whited, was recognized; Dorothy Palmer conducted a memorial service for recently departed colleagues; held a basket-of-holiday cheer raffle to support scholarships; collected food for Neighborhood Service Center.

February: voted to increase local annual dues for 2016-17; luncheon held at Easton High School Chef - Cook class. Students prepared the lunch under the direction of teacher Linda Brown. A very moving and articulate speech on "The Meaning of Veteran" was

given by an EHS junior, Cameron McCoy. Julie Lowe, Executive Director of the Interfaith Shelter accepted a donation of \$200; collected books for the shelter; collected donations for the Humane Society; Mary Reeser, Mary Hawkins, and Judy Kohn held the pre-retirement workshop for 42 attendees at EHS. Food provided by EHS Chef-Cook class.

April: Board meeting on the 29th to select Martha Greene recipients for the summer programs; selection of recipient for Memorial Book donation; slate of officers to be presented.

May: Officers and Board members to attend the annual meeting.

June: luncheon to be held at Chesapeake Landing; installation of officers; presentation of Memorial Book Award; recognition of outgoing officers and Dorothy Palmer, District III Representative; thanks to all of the committee chairs and Board members who contribute in any way needed.

On-going activities: articles in newsletters "Life After Retirement" written by Dee Rein; articles in the Star Democrat highlighting the community involvement of TCRSPA written and submitted by Debbie Chance; community service projects and donations organized and distributed by Bennie Milton and Eloise Brown; raffles at each meeting and luncheons to help support the Martha Greene Scholarship fund which enables two deserving middle school students to go to a summer camp of their choice. Selection of students and transportation for the students arranged by Eileen Kuehn. All luncheons are planned by Mary Reeser, Chic Harrison, and Pat Chapman. Recruitment of new members is on-going. New members are invited to one of the luncheons for free.



Submitted by

Joyce Schriver, President

Life After Retirement: Jerlean Sampson

submitted by Dee Rein



Jerlean Sampson joined Talbot County Public Schools after many productive years teaching in the Baltimore City Schools. A graduate of Morgan and Coppin State Universities, she was inspired by her biology teacher, Dr. Herbert Frisby. Dr. Frisby went to the North Pole to honor the African American from Maryland, Matthew Hynson, who was the first person to put a foot on the North Pole. Bringing his parka, snowshoes and artifacts to school, Dr. Frisby modeled for Jerlean the science teacher she grew to be. She happily remembers organizing and implementing science fairs for 5th and 6th graders, encouraging investigations each week with microscope explorations, and helping children like science. Many of her students went to college and pursued scientific careers, which she finds most satisfying.

After a brief post retirement rest, Jerlean began her tutoring business, specializing in students with Individual Educational and 504 Plans. The classroom established in her home facilitated this work. Many of these students have also gone to college and returned to greet her with their accomplishments. Jerlean says, “I was blessed to work in a profession I loved!”

Jerlean’s advice to retirees is to stay active, advice she lives daily. Her reading about black history, including 12 Years a Slave and Miseducation of the Negro, supports her speaking at church and reading poetry at events. Interior design, including refurbishing and repurposing furniture, and flower gardening get her moving. As an only child she supports the needs of her 93 year old mother and 96 year old auntie who live in New York. Planning for their future is her biggest challenge. This role is another aspect of enjoying life to the fullest. Jerlean reminds us all to “be very grateful to God for family, friends, and each new day.”

Sunshine Committee

submitted by Jan Middleton and Brenda Davidson

Spring is the season of color with summer following. It shows the beauty of the earth. Beautiful trees and flowers, purple, yellow, pink and white with wonderful fragrance. Colorful birds make their appearance - yellow finches, bluejays, red cardinals, and red bellied woodpeckers, along with the hummingbirds. Such a beautiful sight to behold.



In February a sympathy card was sent to Cyndi Doupnik for her mother Marian Miller.

In March a sympathy card was sent to the family of Deborah Nelson, and to Shari Powers for her mother Frances Saperstein. A get well card was sent to Pat Clark.

If you know of someone who we should send a card to, please contact me or Brenda Davidson (bdavidson@goeaston.net). Thanks!

If you love what you're doing, you'll never work a day in your life.

(Unknown)

Spring Luncheon by Linda Brown's
Easton High School Cook Class
March 2015



Cameron McCoy, a junior at Easton High School, gave a speech about veterans at our luncheon.

Julie Lowe, Executive Director of the homeless shelter in Easton, with Joyce Schriver



TCRSPA June 4, 2015 Luncheon

Place: **Chesapeake Landing Restaurant** on St. Michaels Road. If you would like to carpool to the restaurant, please let us know when you RSVP. We will be meeting at the Easton Fire House on Creamery Lane at 10:45 a.m.

Luncheon Time: **11:30 a.m.**

Menu: Choose one of the five entrees for **\$18.00** (taxes and gratuities are included) .

Choices:

Grilled Chicken Breast

Broiled Flounder

Broiled Crab Cake

Fried Shrimp

Fried Soft Crab (if in season)

Each platter will be served with coleslaw, baked potato and rolls.

Dessert baked by Chic, Mary and Pat:

Chocolate Cherry Cake with Whipped Cream or Yellow Cake with Vanilla Frosting

Beverages will be Coffee, Tea, or Sodas

Please call or mail reservations by May 29, 2015 to:

Chic Harrison 410-822-1209

29300 Will Street Easton, MD 21601

Or

Mary Reeser 410-822-4410

358 St. Aubins Terrace Easton, MD 21601

Remember:

There will also be a 50/50 with half going to the Martha Green Summer Scholarship Program.

Pat Clark will present the Elementary Memorial Book Award

New officers will be installed.

Consumer Education

submitted by Doris Valliant

To Buy or to Rent—That Is the Question

You just paid a big plumbing bill, you need to replace the carpet, and your yard is more mud than grass. Some days you wish you were a renter instead of a homeowner so that you could just call the landlord to fix the problem at his or her expense. Jane Bryant Quinn, a personal finance expert and regular contributor to AARP publications, addressed this dilemma in an article in the AARP Bulletin. She says the decision to rent or to buy comes down to income. She suggests that later in life home ownership as a real estate investment grows less important. You don't need to sell at a profit to trade up to a larger place; in fact, at this stage in life, you're probably planning to downsize. Maybe you hope your kids will inherit your appreciated property, but what's really important is to "nail down enough income" that will keep you comfortable for the rest of your life.

What do you do with the proceeds if you sell your house? Quinn advises putting the proceeds in a mix of mutual funds and bank accounts so that you can tap these resources to pay your rent and other expenses. This way, you'll have ready access to your money without the need to borrow. Estimate your retirement budget with and without a home purchase. Rents will go up, she says about three percent currently, but so will homeowner expenses in taxes, insurance and upkeep costs.

If you can pay cash for your new house or condo and still have plenty of money to live on, then she believes buying makes sense. However, if home ownership restricts your lifestyle, even if you conserve your cash reserves by taking a mortgage, you might consider renting. In fact, taking a mortgage might not be the best idea at this stage in life, and your money is tied up with or without a mortgage.

What's the advantage of renting? Renting has several attractions, even if you can afford to own. She believes renting may be the way to stretch your savings as well as providing a means to travel more since you won't have to worry about your house while you're away. If you're thinking about moving closer to your kids, renting gives you the flexibility to check out the new area and later on, if your kids move, you can move, too. Renting means the landlord gets those unexpected expenses, and he or she often handles yard maintenance and snow removal as well. Quinn doesn't see rent as "money down a rat hole." She argues that insurance, upkeep and most real estate taxes go down that rat hole, too. Renting can free up cash to keep you living well. "Why own a house and build equity for your heirs," she says, "if housing expenses crimp your income and limit what you can do during your freedom years?"

Senior Discounts

When you are in a store or restaurant, do not hesitate to ask if they offer a senior discount. Many senior discounts are not advertised or displayed, but are available. So before you pay, ask. The worst that can happen is that you'll be told there isn't a senior discount, but you might be pleasantly surprised to discover you're paying less than you expected.

Pre Retirement Workshop

Pre- Retirement Workshop Scheduled for February 24, 2015

Planning Committee: Pat Clark, Mary Hawkins, Judy Kohn and Mary Reeser

Neither Snow Nor Ice Stop Us!

The Pre-Retirement Workshop was held on Feb. 24, 2015 with forty two participants. We were extremely lucky to have squeezed in this workshop between the two snow storms that closed school this winter. Ms. Amy Lukas (below), the Maryland State Retirement Counselor, did a super job explaining the retirement process.

Lots of positive comments were received thanking T.C.R.S.P.A. for hosting this workshop. Many thanks to the Pre-Retirement committee members -Pat Clark, Judy Kohn, Mary Hawkins and Mary Reeser and to speakers, Dotty Olds, Dorothy Palmer and Eunice Roberts for making this a successful event.



Membership Report

Emeritus Members: 90 years young!

These members have reached 90 + years of age!! Our sincerest best wishes to each of these lovely ladies.

Mrs. Jane Barton

Mrs. Helen Dettbarn

Mrs. Elizabeth Dobson

Mrs. Kathleen Francis

Mrs. Mary Jarrell

Mrs. Patricia Mavity

Mrs. Ella Y. Morton

Mrs. Cynthia Ramsey

Mrs. Peggy Mundt

In Memorium :

William Best Marian Miller

Roscoe Fields Debbie Nelson

Agnes Orban Dola Hayman

Katherine Seese

Our current number of members who are state and local members (\$47.00) total of 123 .

Please note : Names that are listed are members of MRSPA. If a person was a member of our local TCRSPA and not the state organization, they will most certainly be honored at our remembrance service at our 2015 Christmas luncheon. We have many dear friends that support our local organization . We appreciate their membership. Currently we have 21 local only members.

Dotty Olds

Community Service Committee

Many thanks to all who donated dog and cat food to Talbot County's Humane Society. Your generosity was greatly appreciated.

At our next luncheon, we will be collecting supplies for the summer program at the Neighborhood Service Center. They are in need of permanent and water based markers, big rubber balls, paint sets, masking and Scotch tapes and yardsticks.

If you have questions, please call us.

Thanks,

Bennie Milton and Elois Brown

Bennie Milton: 410-476-3734 Elois Brown: 410-476-3574



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Health insurance increases each year on September 1st and may effect the amount of your retirement check if your premiums are deducted.

Volunteer Opportunity

The Talbot County Free Library
is looking for volunteers
to help teach introductory English
to adult students this fall.

*Small class size, 1 hour per week
Thursdays, 6:30 - 7:30 p.m.*

For more information call
410-822-5791

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Martha Greene Summer Scholarship Update

The Martha Greene Scholarship will be presented for the 10th year at Easton Middle School this June. Once again we will provide two of our less privileged students an opportunity for summer enrichment. We want to thank fellow TCRSPA members for their donations. Another opportunity to do so would be our June luncheon at Chesapeake Landing. You could also send your donation to Eileen Kuehn at 10270 Old Cordova Road, Easton, MD 21601.

Thanks to everyone who helped our cause - much appreciated!

TCRSPA

c/o Joyce Schriver

28427 Oaklands Road

Easton, MD 21601