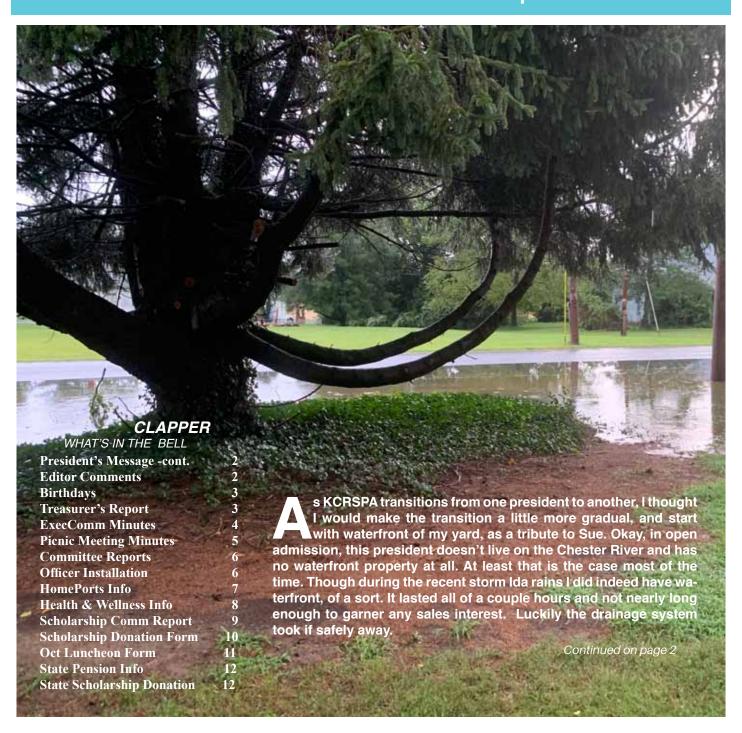


# The Bell Ringer

**Kent County Retired School** 

**Personnel Association** 

Volume 43 Number 1 September 2021



#### Continued from page 1

Some good and exciting news is that we are having a "regular General meeting". The details are in this newsletter. Please reply affirmative and do so quickly. From all I am hearing we are a mostly vaccinated group, and the restaurant does distancing, so it should be as safe as going to the market or church. It will be good to get back to in-person greeting and meeting.

The KCRSPA Executive Committee has continued to carry on the business of the organization as much as safely possible and had an in-person meeting on September 2, indoors too.

Finally, I will attempt to carry out the duties of the President to the best of my ability. I am grateful for the assistance of all the Committee Chairs and Members who make the job much easier and organized.



#### Editors Notes -

ere is another issue to bring you up to date. Thank you for the kind words on the newsletter. I hope I can continue to produce a newsletter worth your reading. Also, a thank you to Susan Crooks for her job as President. I know Susan wasn't looking forward to being the president, but she stepped up and succeeded. Thank you Susan.

In this issue you will find the Minutes from the most recent Executive Committee Meeting, as well as the Minutes from our last General Meeting, or General Picnic as it actually was. Please read the ExecComm Minutes for information, but read the General/Picnic Minutes for approval at the next General Meeting in October.

All of the usual Committee Reports are included. It is wonderful to work with conscientious people who get those reports to me in a timely matter so I can get the newsletter out in an equally timely manner.

Additionally, there is information on HomePorts, on page 7. This organization was introduced to the Executive Committee by Sue Coleman as a worthwhile organization for our needs, but also to serve as a possible volunteer opportunity. Check it out.

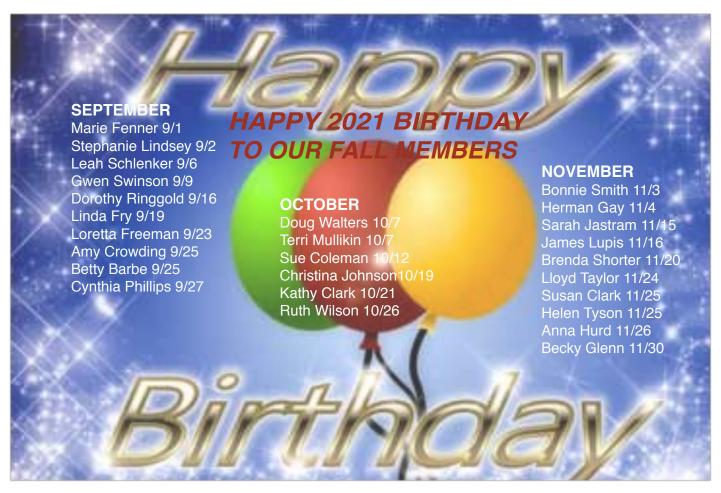
There is a Health & Wellness Expo ad on page 8. I have attended one of these held at KCHS prior to Covid and the event is loaded with information on all aspects of health, including finance. You will come away from the Worton Community Center with a brain full and a bag full of goodies as well. It is a few hours, but well worth the drive.

Finally, there are some forms to be read and make donations.

Remember that one of our main purposes is to help others get into the education profession via the scholarships we offer. So please, read the form on page 10 and consider a donation today.

The form for the Luncheon, on October 7, to be held at the Fish Whistle at a cost of \$25 is on page 11. Reservations are due by September 27. Act quickly.

Finally, there is an article sent via MRSPA regarding success at the state pension fund. Worth the read. And while we are on state items, there is a form for donations to the State Scholarship Fund on page 12.



KCRSPA Treasurers report August 2021

Checking balance 8,200.63

Checks

U of Mount Olive 1200.00

Deposits 0

End balance 7000.62

Savings (scholarship) balance 1,273.71

Deposits 0
Expenses 0
Interest .07
End balance 1,273.78

Emily Massey, Treasurer

KCRSPA celebrates you with a card for your birth date and recognizing the years of your important life. If your address changes, please contact Sue Coleman by calling 410-648-5252 or email magpiesuz@gmail.com If a member is sick or losses a loved one, contact Sue so she can send a card from KCRSPA



#### Minutes of KCRSPA Executive Meeting on September 2, 2021

Kent County Retired School Personnel Ex. Comm. Meeting

September 2, 2021

Call to order by President Glenn Michaels at 10:00 AM.

Pledge and Welcome

Approval of Agenda: Presented by Glenn Michaels

Motion to approve by Terri Mullikin and seconded by Betty Weller,

and carried by the group.

Those present: Margie Baker, Charlotte Potts, Lee Hunley, Nancy Harrington, Glenn Michaels,

Betty Weller, Sue Coleman, Terri Mullikin, Sue Crooks, Billie Lynn Roberts and

Edwina Walters.

Minutes: Edwina Walters presented each member with a copy of the Minutes from last meeting.

Betty Weller made a motion to approve the minutes and motion carried by all.

Installation of Officers: Betty Weller installed those present, Glenn Michaels and Edwina Walters.

Treasures Report: Emily Massey

Checking balance \$8,170.63 Checks 4.630.00 **Deposits** 4,600.00 End balance 8.200.63 Savings [scholarship] \$5.873.57 Deposits 4.600.00 Expenses Interest .14 Ending Balance 1.273.71

Terri Mulligan made a motion to approve and Sue Coleman seconded and all approved.

#### Committee Reports:

Archives Lee Hunley reported on going. Bylaws/Policies Margie Baker on going

Scholarship: Billie Lynn Roberts reported the checks had been sent to the colleges

Of the scholarship winner's [ see last newsletter with all the details]

Legislative: Betty Weller reported that there was a long list of "Bills" in the Legislative.

Community Service: Billie Lynn Roberts "Home Port" is holding a Health Fair at the park

Downtown Chestertown on Sept. 11th, 2021, from 9am to noon.

Program/Hospitality: Kathy Clark not present but sent her report. The Fish Whistle at the

Granary is booked for October 7, 2021, for our luncheon, the price will be \$25.00. We are

hoping to have new retirees from [20' and 21'] participate and possibly the new health

services person to go over the "Davis" letter that was recently sent out. Hope to see all at the luncheon.

Membership: Nancy Harrington Nancy reported that KCRSPA has 94 member's-new member is Ruth Reed and reinstated member Wm. Flook. There are 2 emerities members. We have 8 unpaid members if you know any of these folks please make a personal contact. Nancy is still waiting to receive addresses from the Board.

Trip/Social Events: Nancy Harrington reported that the bus trip to American Music Theater on

November 17th is full. So our scholarship fund will receive \$350.00. Oue Little Library at Worton

Park has a face lift, we also need books. Terri Mullikin reported her Girl Scout Troop in Rock

Hall are building two new Library's one for in Rock Hall and one for Tolchester.

Newsletter [Glenn Michael / Terri Mullikin] sent reports or news to them by Sept. 13th. For the

Newsletter.
Sunshine: Sue Coleman
Old Business: none
New Business: none

Adjournment: 11:30 AM Betty Weller motion to adjourn and seconded by Terri Mullikin all in flavor.

Respectively Submitted:

Edwina W. Walters Secretary

Kent County Retired School Personnel June 17, 2021 Picnic at Wilmer Park



Those in attendance were: Emily Massey, Kathy Clark, Glenn Michaela, Lee Hunley, Jean Foreman, Ruth Wilson, Charotte Potts, Nancy Harrington, Fay Miller, Margle Baker, Debbie Smith and Edwina Walters Everyone brought a picnic lanch for themselves and we ate and socialized to catch up

Budget 2021-2022

Revenue: Dues [94 members x \$15.00] 51,410.00

"Pandemic". The Budget for the coming year needed to be approved.

Luncheons

American Music Theatre 46x \$110.00

\$5060.00

Total

×			

penses		
	Audit	\$50.00
	Archives	50.00
	Gifts & Memorials	100.00
	Hospitality	250.00
	Postage 61.25x4	245.00
	Printing	200.00
MRSPA	Contribution to Annual Meeting	50.00
	Insurance	25.00
	Web Site Maintenance	18.00
	Lions Club Christmus Basket's	100.00
	Dr. Suess Reading	250.00
	Sunshine	100.00
	Little Library's	70.00
	Sub-total	\$1508.00

Kathy Clark made motion to approve and Nancy Harrington seconded and all approved.

Nancy Harrington told us there were 22 retirees which cover two years. They will be invited to our October 2<sup>nd</sup> Luncheon, news will follow of where we will meet. Nancy also told us about the upcoming bus trip to American Music Theatre 0n Wednesday, November 17<sup>th</sup>.

a 10:30 am show. Lunch and shopping at Miller's Smorgasbord. Cost will be \$110.00, but we need to fill 46 seats on the bus. Enjoy a day of holiday music, delicious food, great shopping and good friends.

Leaving Chestertown at 7:30 am at [Tractor Supply] and 7:45 am at Galena.

Those retiring are; Leon and Karen Frison, Diana Milligan, Jacqueline Bramble, Christine Auston, Newman, Laurie Hogans, Kathleen Cole, Edna Phillips, Francis Albia, Joyce Bridles, Francisco Cru Dean, Ted Demarest, Catherine Durham, Barbare Hurtt, Angels Lins, Nancy Martin, Ruth Reed, I Schirmer, Edward Silver and Janice Steffy. If you see any of these folks remind them about the luncheon, hope to see them there. Let's reach 100 members...all of us working together!

Respectively Submitted: Edwing W. Walters

**Edwina Walters Secretary** 

#### LITTLE LIBRARY

Our "Little Library" at Worton Park has had a "facelift".... It's bright red! Thanks to Debbie and Sue for taking care of it and keeping it filled with books. We are in great need of books though, especially for our Middle and High School youth. Please consider donating books and bringing them to our October luncheon.

## AMERICAN MUSIC THEATRE TRIP

On Wednesday, November 17th, KCRSPA will be traveling to Lancaster, PA to the American Music Theatre to enjoy the Christmas Show "Winter Wonderland." At this time, there are no available seats. If you are interested in joining the group, there is a waiting list that will be called when/if there are cancellations. Contact Jean Foreman 410-778-3098.



#### MEMBERSHIP MATTERS

Welcome back members! Hope all is well with you, your family, and your friends.

KCRSPA welcomes a new member Ruth Reed and reinstated member William Flook. We are so glad you chose to join this dedicated group of retirees.

## New Officers Installed - Executive Committee Meeting, Sep. 2, 2021

Officer Installation Ceremonies September 2, 2021 To Members:

It is my privilege to install the newly elected officers of the Kent County Retired School Personnel Association. An installation is an honorable occasion, solemn with the acceptance of serious and important duties

be shouldered, but it is also a happy event - bright with anticipation of work to be done, of challenges to be addressed together, of friendships to

be strengthened, and of the joy of working with and serving others. In carrying out your duties as an officer, you are carrying the torch which

was lit and carried so nobly by the founder of the National Retired Teachers' Association and AARP, Dr. Ethel Percy Andrus. May each

strive to follow in her footsteps by practicing her philosophy "to serve,

be served", "to recognize the personal dignity and usefulness of the individual", and to help our members attain "purpose, independence, and

dignity".

Glenn & Winnie: Do you promise to faithfully perform all the duties of your respective offices as stated in the Bylaws? If so, please answer, Bylaws? If so, please answer, "I do". "I do."

Glenn, you have been selected to serve KCRSPA as President. Your experience and abilities will serve you well as you help lead the organization in all its endeavors. Do you pledge to faithfully perform you pledge

"I do."



Winnie: Do you reaffirm your

pledge to faithfully perform the duties of your offices as stated in the

To the Members: Your president and other officers will appreci-

loyal support, cooperation and commitment to KCRSPA. Will

your support to this administration? If so, please answer, "I do," duties as President-Elect as stated in the Bylaws? If so, please answer KCRSPA Officers, I now declare you duly installed. Congratulations!!! Installation well done by Betty Weller 6

HomePorts was introduced at the September Executive Board Meeting as meeting a possible need by members, but also as an avenue of volunteering for members.

The article printed here and the next page is a reproduction of the brochure handed out by Homeports at the recent Volunteer Fair and is presented here for your information and possible interest.

To find out more about Homeports in all of Kent County and areas with the 21620 zip code in Queen Anne county, go to www.homeports.org or call Karen at 443-480-0940. The organization is non- profit and in need of volunteers. Sue Coleman, who is a volunteer remarks, "I enjoy transporting seniors to the store or medical appointments in Kent County. I have met so many interesting, grateful people. Safety for all is a priority with Homeports." Also add to your calendar the Homeports Expo on October 21 from 8-12 at ???

#### BENEFITS OF HOMEPORTS MEMBERSHIP

Peace of mind - access to home help is only a phone call away

Convenience - reliable volunteers and paid providers

Access to volunteers and vetted service providers - less dependence on friends and family

Educational programs - opportunities for updates on healthy aging topics

Social events - strengthening connections to the community

Home safety survey - complimentary assessment of your home

( I needed several weeks of physical therapy following knee replacement surgery. I didn't feel confident driving. My daughter lives here but works. HomePorts volunteers took me back and forth to the therapy center twice a week and were, without fail, friendly and dependable. I looked forward to seeing them ))

# HOMEPORTS

PROVIDING ASSISTANCE FOR AGING IN PLACE KENT COUNTY

# 21620 zip code

Membership is available to those over 55 years old in Kent County and the adjacent area in Queen Anne's County within the

AVAILABILITY & FEES

Annual membership fees cover one household. Financial assistance is available to those with limited resources. For more information, please call us at 443-480-0940 or email info@homeports.org.

#### AFFILIATIONS AND PARTNERSHIPS:

University of Maryland Shore Medical Center at Chestertown Kent County Chamber of Commerce Upper Shore Aging, Inc. Rebuilding Together Kent County

Chester Valley Ministerial Association Village-to-Village Network



#### HomePorts, Inc.

Town Hall Building, 2nd Floor 118 N. Cross Street • P.O. Box 114 Chestertown, MD 21620

> 443-480-0940 info@homeports.org

www.homeports.org

If you are interested in becoming a member, volunteer, service provider, or donor, please contact our office.



Keeping Home a Safe Harbor

Americans are living longer than ever before, and for many, our later years present new challenges. While studies show that older adults want to "age in place," remaining in one's own home often requires significant adjustments and outside support.

#### WHAT IS HOMEPORTS?

HomePorts is a membership organization for adults, age 55 and above. Its mission is to identify, monitor, and ensure access to a wide range of services to allow members to remain safely and comfortably in their own homes as they age. Membership includes a comprehensive array of services. We have partnered with numerous providers who can assist with everything from bill-paying to home companion care to running simple errands. While there are other programs available to seniors in Kent County, HomePorts is the only non-profit organization that screens



its vendors and offers a cadre of trained volunteers who focus on older adults. In addition, HomePorts provides consumer advocacy for its members.

HomePorts was founded in 2008 as a "village" organization. Villages are membership-driven, grass-roots organizations that coordinate access to affordable services. Through both volunteers and paid staff, villages enable individuals to remain connected to their community throughout the aging process by providing access to transportation, health and wellness programs, home repairs, social and educational activities, and other day-to-day needs.

#### BENEFITS OF MEMBERSHIP

HomePorts members have access to our entire group of service providers and volunteers. We meet with each new member to review your needs and help you determine what assistance may be needed. Several of our service providers give special discounted prices to Home-Ports members. In addition, more than 80 volunteers are available to provide help at no cost. Our staff is available to arrange the volunteer assistance you request and to follow up to ensure you received the level of service you deserve.

HomePorts screens all of our providers for honesty, reliability, expertise, fair pricing and quality of workmanship. When you receive services from any HomePorts provider, we want you to be satisfied.



#### VOLUNTEER SERVICES

Many services are provided by Homeports' capable, friendly volunteers at no additional cost to the member. These include:

- . Local door-to-door transportation
- Errands pharmacy, banking, grocery shopping
- · Small home repairs
- · Small gardening projects
- . Short-term pet sitting

#### PAID PROVIDER SERVICES

HomePorts maintains a list of local business providers, whom members pay directly. Among these services are:

- Out-of-County Transportation
- . Home Maintenance and Repair
- . General Yard Work and Landscaping
- . House Cleaning
- . Non-medical home care
- . Nursing Care (RN, LPN or CNA)



# Accessing Good Health

# **Health & Wellness Expo**

Kent County Community Center • October 14, 2021 • 8:00 am to 12:00 pm

Over 25 Exhibitors • Free Refreshments • Transportation Available
Face Masks or Face Coverings Required



Organized by HomePorts, Inc. in partnership with the Kent County Health Department and Kent County Parks and Recreation. After many weeks of working with teachers and the guidance office at KCHS we received ten scholarship applications. All ten students have outstanding grades, positive teacher recommendations, and compelling personal essays. They are involved in serving the community and many school activities. These exceptional young people are our future leaders. Thank you for supporting them.

The committee carefully considered all applications and selected five for our scholarship award. The selections were approved by the executive committee. Four students will receive a \$1200 award: Thomas Goldsborough, Kaitlin Beck, Rachel Jones, and Jordyn Cox-Pemberton. Cecilia Llamas Ramirez will receive \$1000 from the Costella fund. Thomas lives in Kennedyville and will study sports management. Kaitlin lives in Millington and will major in secondary education. Rachel lives in Rock Hall and plans a future in environmental science. Jordyn lives in Betterton and will study civil engineering. Cecilia lives in Chestertown and plans a career in nursing.

I went to KCHS to record a video presentation that was aired for students and parents on June 2, 2021. Tracey Coleman presented the students with our awards letter/certificate.

During the summer I was able to reach out to all five students to obtain contact information, school names and addresses. Finally, all checks, along with a cover letter, have been mailed to the schools.

We are happy to be able to present these scholarships to deserving students. Generous donations from friends, family and colleagues make it possible.

We are hopeful you will continue your support as we strive to make 2021 a good year. Thank you for all contributions.

### Billie Lynne Roberts Chair, KCRSPA Scholarship Committee





### Scholarship Fund

Educators need to be in the forefront of supporting education. Please help us support high school students planning a career in education because scholarships mean a lot to students and their families. In a year unlike any other, the need is clear. Your gifts ensure opportunities for success. In the past 16 years our association has awarded more than \$30,000 in scholarships to deserving KCHS students. These awards are made possible by our members who are asked to contribute \$25 annually. This year we have received some generous donations, 29 from our members. Many thanks to those who already made a contribution.

Member donations are expected and even more important this year as our fund raising opportunities are limited by the circumstances of the COVID virus. Remember: This is a major goal of our organization! We look forward to future gifts that will allow us to support a brighter future for our students.

One student wrote: "Thank you for believing in me and my ability to succeed..." Please think about a donation to our fund for the next school year and use the form provided.

Billie Lynne F	
Chair, Scholarsh	ip committee
*******************	********
Scholars	hip Donation Form
Name	Date
Amount	
In honor or memory of:	
Thank you for your support. Checks may be m	nade to <b>KCRSPA</b> and mailed to :

Thank you for your consideration

Nancy Harrington 530 High Bridge Road Millington, MD 21651

## KCRSPA LUNCHEON

## Thursday, October 7, 2021 The Fish Whistle at the Granary \*Business Meeting begins at 11:15\*

Join us to welcome new retirees from 2020 and 2021. (Yes! It's been that long since we've had a luncheon!) Come catch up on everyone's news.

		мепи		
Choice of:	*Ham and Swiss Quiche/ served dressing)	l with a side salad (ranch or balsamic vinai	grette	
	*Fish and Chips (beer battered E	Boston cod, fries, cole slaw)		
Dessert:	*Assorted: cookies, brownies, and cookie bars			
Ве	verages: Lemonade, sweetened/u	ınsweetened tea, coffee, water		
	ks payable to: CRSPA (\$25) and return with your Kathy Clark 199 Rolling Rd. Chestertown, Md. 2162 Responses are needed by Mo	· 20.		
	Please circle	your choices:		
Qui	iche (ranch or balsamic dressing)	Fish & Chips		
Name _				
I need a	ride	I can give a ride		
Am't. end	closed	I will not attend		
Phone		Email		

#### The Maryland State Retirement and Pension System Earns Historic 26.7% During FY 2021 Fund grows more than \$13 billion to nearly \$68 billion

Baltimore, MD (August 10, 2021) — The Board of Trustees of the Maryland State Retirement and Pension System (MSRPS) today announced that its portfolio returned a record-setting 26.7%, net of fees, on investments for the fiscal year that ended June 30, 2021. The fiscal year earnings far exceeded the System's 7.40% assumed actuarial return rate and surpassed its policy benchmark of 24.41 by 230 basis points. The fund's performance raised the System's assets to \$67.9 billion, an increase of \$13.3 billion over the prior fiscal year.

The performance of the fund over 10-year, 5-year, 3-year and 1-year periods are all above the 7.4% return assumption at 8.2%, 10.7%, 11.8% and 26.7%, respectively.

"It was an extraordinary year for the performance of System assets, the best in 35 years," said Andrew C. Palmer, Chief Investment Officer. "The attractive investment opportunities provided by the pandemic and subsequent monetary and fiscal policy responses are apparent in the rearview mirror but were not always clear in real time. Fortunately, working with the Board and the investment staff, the System was able to fully participate in the very strong returns available in most markets. Importantly, the System maintained its moderate risk posture and portfolio implementation, resulting in impressive risk-adjusted returns as well." "The Board of Trustees has carefully designed a well-bal-

#### MSRPS Asset Performance for Fiscal Year 2021

Asset Class	Asset	Return	Benchmark	Excess
	Allocation			
Private Equity	17.1%	51.85%	53.13%	-1.28%
Public Equity	35.6%	44.54%	40.52%	4.02%
Real Assets	11.2%	14.81%	16.30%	-1.49%
Absolute Return	8.7%	15.51%	15.72%	-0.21%
Credit	9.2%	14.36%	12.82%	1.53%
Rate Sensitive	15.9%	-2.53%	-3.91%	1.37%
Multi Asset	1.0%	24.11%	24.41%	-0.31%
Cash	1.4%	0.13%	0.08%	0.05%
Total	100.0%	26.69%	24.42%	2.27%

anced portfolio of investments to meet its obligations to beneficiaries," said State Treasurer Nancy K. Kopp, Chair of the Maryland State Retirement and Pension System Board of Trustees. "The last two years have demonstrated the overall effectiveness of the Board's investment strategy, preserving value during the volatile market environment resulting from the Covid-19 pandemic and fully participating in the strong growth as economies rebounded. It's important to remember that we are long-term investors who need to balance the liquidity requirements to meet current benefit payments with the objective of generating returns for future benefit payments over an investment horizon that stretches across decades. Over the last ten years, investment returns have averaged 8.2%, exceeding the plan's expected rate of return and consistent with the Board's investment policy."

#### Request for Donations - Raffle Drawing

The MRSPA Community Service and Scholarship Committees provide tremendous support to students and staff in 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 that appreciation, your name will be entered into a drawing upon receipt of your donation. Donations of \$10 will earn 1 raffle ticket, and 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 2022 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!

- Misks your check payable to The Community Foundation of Frederick County
- Write MRSPA Fund Donation on the FOR line
- Date and sign your check
   Mail check and completed form to MRSPA at 8379 Piney Orchard. Parkway, Suite A. Oderton, MD 21113 before March 22, 2022

Please include the form below with your donation. Receipts will be sent via email or US Mail.

MRSPA	Fund	Dona	tion
		2-210-	

Address:

Phone:

Email:

The Maryland State Retirement and Pension System is charged with the fiduciary responsibility for properly administering the retirement and pension allowances of nearly 168,000 retirees and beneficiaries as well as the future benefits for more than 245,000 active and former members. These groups include state government employees, teachers, law enforcement personnel, legislators, judges and local government employees and fire fighters whose employers have elected to participate in the system.

## Support the state organization.

