

## POLITICS?!

It cannot be denied—political decisions affect each of us in very personal ways. The benefits that we rely on, whether from a federal source (Social Security), a state source (pension system) or a local source (retiree healthcare benefits) are all dependent upon political decisions.

We need to pay attention. The Maryland legislature is scheduled to convene on **January 12, 2022**, and adjourn on April 11, 2022. One way to keep track of what goes on is to sign up for **UP THE STREET** to get email updates from MSEA. Sign up at: <http://e-activist.com/page/18582/subscriptions/1>

Politics ought to be the part-time profession of every citizen who would protect the rights and privileges of free people and who would preserve what is good and fruitful in our national heritage.

~ Dwight D. Eisenhower

**The 25<sup>th</sup> Annual TABCO/ESPBC Legislative “Breakfast” will be held Saturday, January 8, 9 a.m.-11 a.m.** The event is virtual again this year. The link to join will be sent out the day before the event to all those who register to attend.

If you would like to attend, you may register through Eventbrite. Direct link to register: <https://tabcoespbclegislativebreakfast2022.eventbrite.com>

**TABCO-R Email:** In our efforts to reach out to you, the email addresses that we have are provided to us by MSEA—if you are unsure whether there is a current, correct email address for you, you may send it to [bookends68@comcast.net](mailto:bookends68@comcast.net).

## "TABCO-R continues growth"

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After an interesting pause, Labor First representative Kelly Hartnett said, “it was a local decision.” TABCO leadership seems to feel that the decision lies at the feet of county government, but the burning question is where was BCPS leadership when this decision was made? Here’s another loaded question: Why were Medicare Advantage packets sent to ALL retirees, whether or not they had chosen to stay in that default plan? (How much paper and how many dollars were wasted?)

TABCO-R Steering Committee members Jane Sacks and I made statements about the proposed healthcare changes to the Board of Education on September 28. Afterward, a BCPS central office person followed us outside to ask questions—this person said that she would soon be retiring, but that employees at the central office of BCPS had not been informed about the changes.

Also, it became obvious that Board of Ed members lacked knowledge about TABCO-R. They were confusing us with an AARP group that is not affiliated with TABCO; we have endeavored to educate them about the difference via a letter co-signed by myself and TABCO President Cindy Sexton.

What’s next? Many of us worry about the future of retiree healthcare benefits. As we continue to build our strength in order to serve retirees better, we ask for your input and suggestions. Reach us at [bookends68@comcast.net](mailto:bookends68@comcast.net).

TABCO-Retired is a class of membership that is affiliated with MSEA-Retired and NEA-Retired

### TABCO-R Steering Committee Members:

Chairperson: Angela Leitzer

Elizabeth Ceanfagione, Carol Dann, Stephanie Foy  
Julia Hinton-VanHook, Edward Kitlowski, Cindy North

Roxann Russo, Jane Sacks, Barbara Tyler,  
Mary Ellen Vecchioni, Cheryl Vourvoulas

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## MEMBER SPOTLIGHT

### Dottie Towsley, Activist



**Question:** What motivates you to be politically active and what form does your activism take?

As an American, I believe we have to be active citizens if we want our government to function as our founders intended. Studying issues, candidates, and office holders’ records is essential. Meeting and talking to officials, at least the local ones, that represent me is one of my goals. Citizens can take action when things are not right. This is easier if you have already met the folks making the decisions. Even one or two people who speak out can make a difference.

Strong public schools are also critical to maintaining democracy. Government and politicians control much of what happens in public education directly or indirectly. Retired teachers have a unique opportunity because we have more time to be active. We retirees can have a stronger group voice by increasing membership in our retirement organization, TABCO-R. We can use this group power to better protect ourselves, such as our health benefits, and possibly advocate for improvements in our own public education system. These goals are important to me and many other retired teachers. Let’s be more active and aware citizens. Schools, teachers, students, and our country need us.

~Dottie Towsley, Retired Baltimore County Public School Teacher



# TABCO-R MESSENGER

RETIRED~NOT EXPIRED  
FALL/WINTER 2021

volume 6 number 4



WISHING ALL OF YOU, AND THOSE YOU HOLD DEAR, A SEASON OF PEACE!

## JULY “SURPRISE” SPURS RETIREE ACTION INTO NOVEMBER

*Commentary by Edward Kitlowski*

There are approximately 8000 retirees of the Baltimore County Public School System, nearly 400 are members of TABCO-Retired. The motto of this group is, “Retired, Not Expired!” When the issue of changing the healthcare options for Medicare recipient retirees was presented to the TABCO-R Steering Committee, it acted quickly. Discussions with TABCO leadership led to meetings with county officials and representatives of Labor First, the healthcare management company that was proposed as the new managers of Medicare supplemental plans. Members of the county government clearly stated during a Zoom meeting that the move was to save money.

One of the benefits BCPS offered to its employees was continuing health benefits in retirement. Despite this contractual agreement, the continuance of this benefit was questioned. Funding for all county retiree benefits is through the Other Post Employment Benefits Fund (OPEB). In 2018, then TABCO President Abby Beytin assured members there were sufficient funds. As of June, 2017, she stated, there was well over \$400 million in the account.

More questions were raised regarding both the change in healthcare plans and the status of the OPEB account.

The TABCO-R Steering Committee kept members informed and focused their workshops on the issue. The committee made an effort to update contact information of all members to ensure they received the most up to date information. The Steering Committee continued to coordinate with TABCO leadership in attempting to discern information from BCPS about Labor First promoting the “Medicare Advantage,” also known as the “True Choice,” supplemental plan. Given that healthcare benefits were contractually

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agreed until January 2023, the Advantage plan was an *optional choice* for the year 2021.

On July 23, 2021, the BCPS Benefits Office sent a letter to all retirees announcing that Labor First will be the default manager of all Medicare supplemental and pharmacy plans starting in 2022. There are many questions and concerns with the way in which this change has unfolded, seemingly outside the established negotiating procedure. When contacted, several members of the Board of Education who are retired BCPS employees stated they had no knowledge of this action.

The TABCO-R Steering Committee alerted its membership of BCPS’ intention. Member Dottie Towsley took the initiative and contacted other retirees and legislators. Her actions led to meetings with the county executive and members of his staff. In a Zoom meeting hosted by Indivisible Maryland, the county executive stated that the OPEB account had not been funded under the previous administration.

This account provides funds for *all* county retiree health benefits and this appears to be the impetus for the change to Labor First.

A subsequent meeting with Stacey Rodgers, administrative staff person to the county executive, revealed more information on the status of the OPEB and the rationale for engaging Labor First. She said the move to Labor First was intended to provide a better option for all county government retirees and was not simply a cost-cutting effort. She also stated that the current county executive had begun funding the OPEB account to make it solvent. Subsequent to this meeting, a meeting with the county inspector general was held to discuss any improprieties that had occurred regarding

*See “July Surprise,” page 3*

## TABCO-R continues growth, meets goals in spite of pandemic

*Report by Angela Leitzer*

2015 feels like a long time ago considering all that has happened since. The core group of the TABCO-R Committee met for the first time that March. Five years later, we were in lockdown. Six years later, we are just beginning to make slow movements toward normalcy—having committee meetings in person at the TABCO office, rather than on Zoom.

However, the goal of doubling our membership has been nearly achieved, with a 98% increase from our starting number. BUT the point of this is *not* about the numbers—it is about having the ability to reach more retirees, to keep them informed and respond to questions and needs as widely as possible. We know that there are many retirees out there who retired prior to 2015, who may have joined the AARP group, thinking that they were connected with TABCO. Lo-

cating these colleagues is challenging, meanwhile, we worry whether they are receiving accurate information.

The 7th Annual Fall Forum was held on November 1, with TABCO-Retired members from across the country participating in the virtual meeting. As we planned, we knew that healthcare questions must be addressed—not via a system event, but in a forum under our control. After presentations from the various healthcare representatives, the meeting was opened to members, who had a variety of challenging questions for the reps. One question that resulted in a dead silence, as none of the reps initially responded, was, “Who made the decision to DEFAULT retirees into the Medicare Advantage/True Choice plan, rather than allowing them to choose their plan as has always been the case?” Af-

*See “TABCO-R continues growth,” page 4*





# Holiday "to-do" list

Visit the National Christmas Tree, Washington, D.C.

~Stephanie Foy

It's a 'bucket list' item to visit the National Christmas Tree and in 2019 two friends joined in the trek to DC on a week night and made it happen. The main tree was dazzling with numerous lights and a train garden around it, but a bit over the top for the average taste. The highlight of the National Christmas tree was each of the 56 state/territory trees that surrounded it on the "Pathway of Peace."

Each state selected a school to decorate the ornaments (all of the same shape and size) in ways that represented their homes. As a teacher, one particularly loved seeing the efforts of students proudly showing off their states with their artistic talent. It was definitely worth the trip.

Dress warmly and arrive after dark and rush hour. You might find street parking on New York Avenue, NW (which BTW is a good route into the city off the BW Pkwy) and other nearby streets, but great parking is available in the Ronald Reagan Building at 1300 Pennsylvania Ave. NW. It's not the most inexpensive lot in town but it has excellent security and lovely bathrooms, which are a need when you've driven in from out of the area. No matter where you park, plan to walk two to three blocks. There are excellent places in the area to grab dinner too. If you live in DC, it is something worth doing every year. Not being local, every five years will do it for this writer. (For more information visit thenationaltree.org.)

## Pennsylvania's "Sweetest" Lights

~Julia Hinton-VanHook

Growing up in Harrisburg, PA, I spent lots of time working at Hershey, but I had never spent any time at Hershey in the winter. What a Winter Wonderland! I am not a roller coaster fan, but it must be exciting to ride the roller coaster at night, seeing the beautiful lights. But if not a fan, know that you can still enjoy walking through the park or riding a slower ride. The smell of the chocolate is "to die for" at any time of the year. A trip to Hershey is incomplete without a ride through the beautiful Hershey Sweet Lights. If you love lights like I do, know that it is a two mile long ride and you can also enjoy many of the lights from the Hershey Hotel. Last year, I spent two weeks at a resort in Hershey and though I was not eating in restaurants there were plenty of places to pick up food. There was also plenty of shopping at the outlets and local shops. Since that visit to Hershey last year I have a new favorite place to visit during the holiday season.



## Chanukah Choo-Choo Tradition ~Jane Sacks

What does a Jewish family do to celebrate the holiday season? Certainly we light the menorah's Chanukah candles, eat potato latkes (pancakes) & sufganiyot (jelly doughnuts), spin dreidels and exchange gifts! However, another holiday tradition has been a annual part of my family's fun! Each year since I was young, my parents took me to the amazing holiday train garden at the Glen Ave. Fire House (Engine 45



@2700 Glen Avenue in Baltimore). I continued the tradition by taking my sons when they were young. Now my grandsons have become the 3rd generation to marvel in the wonders of this train garden. Continuing this long tradition the fire-fighters present in 2021 the 65th Annual Holiday Train Garden! Each year the garden features displays with themes relative to the Fire Department and current issues. The Train Garden occupies almost half of the station and operates Monday through Friday, 4 p.m. - 8 p.m., Saturday and Sunday, Noon - 8 p.m., now through January 2.



## Flowers & Fountains ~Cheryl Vourvoulas

Grab face masks and go see it for yourself... you won't be disappointed! Close your eyes and visualize! That's what I did before I arrived at Longwood Gardens in Kennett Square, Pennsylvania. The amazing gardens and fountain displays far exceeded any imagined thoughts; especially this time of year, when the gardens are decked out in festive holiday decorations and lighting displays everywhere you walk. The theme of this year's displays is *Fire and Ice*, featuring lots of reds and oranges, along with blues, whites and silvers. The conservatory was my favorite. There were poinsettia "trees." You read that right! Huge planters with single stems or trunks with red, white or pink foliage. My second favorite were the fountains dancing to the holiday music. Be prepared to walk and walk and walk. (Wheelchairs available at entrance.) My only regret was that I visited during the day. I must return to get the full effect of the lights. It's a Winter Wonderland you won't want to miss!



## Holidaying in Tucson, Arizona ~from our "foreign correspondent" Anne Groth

Tucson has much to choose from; first, some winter at the La Cantada mall. Fake snow falls along with live entertainment and hot chocolate from a local business, *Taco & Tequila*. The next popular stop, The Winterhaven Festival of Lights, is a mid-town neighborhood that has been lighting it up for 66 years. Closed to cars except for one drive-thru night, people enjoy hayrides, a trolley limo ride, party bikes, and of course food concessions. Donations for the food bank are welcome.

Something else people enjoy is relaxing by a 14 foot Christmas tree at the historic Arizona Inn. It has a cozy mesquite fire and nice library where you can sip something delicious.

The Reid Park Zoo is also dressed up for Christmas with fake snow and light displays with animal themed sculptures. Then there is the annual Poet's Square where Santa tosses candy from a rooftop.

Finally, angels carry the nacimiento (nativity scene) to reenact Mary and Joseph's search for shelter. Just a little Tucson Christmas!

# Ticket to Ride...cross country on the tracks

By Barbara Tyler

Thanksgiving has always been the holiday when my family gathers. We have continued this tradition long after our parents were no longer around. A gathering was scheduled this year, but my son lives in Colorado and could not join us, so I decided to spend Thanksgiving with him so he wouldn't be alone.

I'm a reluctant traveler at best and the thought of airports at this time of year gave me pause. My grandfather was an engineer for the Pennsylvania Railroad, so I decided to go back to my roots and travel to Colorado by train. I found it easy to book the travel on the Amtrak website and even made a few changes before I booked my final route. It was a bit more expensive than the plane but I had several goals. First, to get to Colorado; second, not to have to deal with holiday airport crowds, and finally to have a new experience. The trip was divided into two parts: Baltimore to Chicago and Chicago to Grand Junction, CO, which is about two hours from where Toby lives in Telluride. Amtrak names their train routes—I left Penn Station on the Cardinal. I had booked a sleeper since the trip took just over 24 hours. The room included a sink, toilet and seats that folded down into a bed. The best part was the wonderful blanket that was provided. The attendant was quite helpful and brought me a cup of coffee almost immediately.

The route to Chicago took us to Washington, DC and then west through the Virginia and West Virginia countryside, through places I had never been. Dinner, which was included in the ticket price, was a very tasty dish of salmon and vegetables with dessert and a complimentary alcoholic beverage. After traveling all night and a breakfast of Railroad French Toast, we arrived in Chicago before the appointed time! Union Station in Chicago is a magnificent building. We had a four hour layover until the California Zephyr was to leave for the west coast. I used the Red Cap service available at all the stations to transfer my luggage and transport me to the Amtrak waiting room. There was a Christmas tree erected in the main hall at the station which went to the ceiling. The ornaments were made of posters



depicting the various railroad companies. I photographed a Pennsylvania one to send to my cousins.

Amtrak's premier line is the California Zephyr and it is an impressive train. It has two stories and I had booked a roomette, which was a room without a bathroom, on the second level. Luckily, the bathroom was across the hall. Reservations were taken for dinner, so an attendant came to each room with a menu and noted the time for service in the dining car along with the appetizer requested. Dinner was a three course meal, again with complimentary alcohol. My room was three cars from the dining car and walking there on a moving train was a problematic experience. My table mates were two other women travelers. We had an enjoyable dinner. Back in my roomette I had a restful night looking out over the prairie lit by a full moon.

In the morning we pulled into Union Station in Denver, which was about five hours short of Grand Junction, my final stop. Since I had been on the train for several days I decided I needed a shower. This endeavor was more problematic than walking to the dining car! Once we left Denver, passengers were treated to a running commentary of what we were seeing as the trip went along. The scenery was awe inspiring as the mountains rose on either side of the tracks. We went through 38 tunnels; the rise in altitude was evident. There were many small towns along the route, which speaks to the importance of railroads in the settlement of the west. Going through Winter Park, CO we were treated to several young men who greeted us by dropping their pants. I guess that's what you do when there is no snow for skiing! Finally after two days and fifteen hours we arrived in Grand Junction, where I was met by Toby and his dog, Yonder. I spent an enjoyable Thanksgiving with my son and I flew home at the end of my visit. The train trip was an experience I'm glad I had, but I was ready to get home.

# "JULY SURPRISE" (from page 1)

the lack of funding to the OPEB.

The TABCO-R Fall Forum, held via Zoom on November 1, 2021, focused on healthcare plans for retirees on Medicare. Representatives from Labor First, Cigna and Kaiser Permanente participated in the Zoom meeting to answer questions. The Cigna Surround Plan will still be an option, but members had to contact Labor First to make it their health care plan as the Cigna Advantage Plan is the default. (We are told that those who wish to make changes to their plans may do so beginning January 1.)

Changing the healthcare plan for retirees amid a global pandemic reveals much about the attitude of our elected officials and BCPS. Failure to fund the OPEB account may not break any laws, but it demonstrates a lack of commitment to all county government employees. The lack of transparency and not abiding to the negotiation process suggests an ero-

sion of democratic ideals.

This situation has also demonstrated the commitment of many retirees to continue to support public school education, and to hold our elected officials accountable. The county executive has now reached out to retirees and begun to fund the OPEB to build up solvency. Efforts by retirees pressured BCPS to make changes—we were told that Human Resources added personnel in order to dedicate a person to answering healthcare questions—but more can be done. Legislation needs to be passed mandating OPEB funding. The Baltimore County Office of the Inspector General should be funded and staffed as in other Maryland counties. While the intention of a hybrid Board of Education was to increase public input and accountability, clearly, board members were not part of the plan to engage Labor First and promote the default option, essentially disempowering them.

Membership in TABCO-R makes a difference—in staying informed and connected.