

# MSEA's Retired Conference 2023

By Julia Hinton-VanHook

Each spring the MSEA-Retired Conference is held in Maryland to exchange ideas about various topics. This year they shared updates about MSEA's work in the General Assembly, and updates on the pension system. There was no new, shocking information given; but we know the importance of keeping our eye on what is happening in Annapolis. and in knowing what is happening with our pensions.

Membership was a key topic during the morning. Retired Advisory Council (RAC) Chair Karen Randall reported the MSEA Strategic goal for membership. Statewide, we will be focusing on increasing our membership. A committee will be formed to look at this issue. In FY 23 we will be looking for 2% growth.

I personally believe we can increase by more than 2% if we work together. "Each one brings one." I challenge you to reach out to your fellow retired teachers and hand them a membership application.

In planning the conference, the RAC attempts to bring topics that will help retirees deal with real life situations. This year the keynote speaker Mary Chatput, from the Anne Arundel Department of Aging, discussed caregivers. She reminded us that it is important to put things in place to support not only the person you are taking care of, but to take care of yourself.

There were two additional breakout sessions with an assortment of topics that we could choose from: Keeping Up Online with Gmail and Zoom, Staying Healthy and Active in Retirement, Financial Security in Retirement, Living Wills and Advanced Directives, Preventing Identity Theft and Scams, Building your Local Retired Chapter, and Organizing for Racial Social Justice.

I invite you to join me and other retirees across the state at the 2024 MSEA-Retired Conference next spring.

**Note: Julia is a member of the TABCO-Retired Steering Committee and was recently elected to MSEA's Retired Advisory Council (RAC) beginning her term this August.**

**TABCO-R Email:** In our efforts to keep you informed, the email addresses that we have are provided to us by MSEA, but these are not always up to date. 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).

## TUTORING OPPORTUNITY

Maryland students need educators, like you, to provide 1:1 tutoring. Varsity Tutors for Schools partners with Baltimore County Public Schools and wants to leverage the county's local expertise. We hope you consider supporting BCPS students while maintaining a flexible schedule and earning extra money. Apply at [varsitytutorsforschools.com](http://varsitytutorsforschools.com) or call 800-908-4120.

### Did You Know... Tips from our committee members

**From Cindy North:** Did you know that you can save your loved ones some time, trouble and money by designating a "vehicle title beneficiary" before you die? That's right. In Maryland, "a vehicle owner can designate a beneficiary to receive ownership of a Maryland titled vehicle upon their death."

There are several benefits to taking this step, including the fact that, when this designation is made prior to the death of the owner, the vehicle will not be considered part of their estate. This also eliminates the requirement for Letters of Administration in a regular transfer.

There are cost-saving benefits to this procedure, too. "No inspection is required if the beneficiary is an immediate family member." New tags are not required at the time of transfer, either, as long as the vehicle also goes to an immediate family member. However, the vehicle can also be designated for someone outside immediate family, such as to an nephew or niece, or a business entity. Some fees may apply in those cases, but the value of the car still is not considered part of one's estate, bypassing estate fees.

Check this out by going to [www.MVA.Maryland.gov](http://www.MVA.Maryland.gov) and search for Form VR-471, "Beneficiary Designation for Vehicle Title." You can also call 410-768-7000 to speak with a customer agent.

**From Roxann Russo:** Did you know that when you are in public areas such as malls, airports, restaurants, office buildings, etc., and you need to charge your phone, laptop or iPad, never put the USB end of your cord directly into a public USB receptor. You could possibly import a virus to your device. Always put the USB end in an adaptor that you can plug directly into an outlet to safe guard your device.

**Teachers Association of Baltimore County**  
President Cindy Sexton, Vice President Kelly Olds  
Treasurer John R. Wilkins, Secretary Frank Soda  
and the TABCO Board of Directors  
Executive Director Ben Forstenzer

TABCO office: 410-828-6403 fax: 410-337-7081  
1220 C, Suite 514 E. Joppa Rd. Towson, MD 21286  
Contact person for TABCO-R at the TABCO office:  
Kim Melfa, [kmelfa@mseanea.org](mailto:kmelfa@mseanea.org)



# TABCO-R MESSENGER

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WORKING TOGETHER TO PROTECT RETIREE BENEFITS

## Benefits intact...for now

By Angela Leitzer, a.k.a, [bookends68@comcast.net](mailto:bookends68@comcast.net)  
Retiree Benefits intact...for now

After nearly two years of persistent coordination, communication and conflict, **most** of the health-care premium issues seem to be resolved. I say "most," because the following issues remain on the immediate agenda of the TABCO-R Steering Committee:

1. Getting BCPS to provide an annual statement of benefits to every retiree that gives an accurate breakdown of their benefits choices with the exact premium costs.
2. Maintaining our access to choice in medical plans; preventing the elimination of the Medicare Surround plan; preventing forcing of the Medicare Advantage (that is titled "True Choice" in Baltimore County) on retirees. **Notable:** TABCO has negotiated a five-year healthcare agreement with BCPS, but the specifics of future offerings are not in the language. This will be an ongoing concern and focus.
3. Expanding our reach to retirees—although the work of resolving the deductions problems that we accomplished was of benefit to *all* BCPS retirees, our ability to communicate information is limited to a small percentage of all retirees—those who have joined TABCO-Retired. We worry about thousands out there in "retirement land" who do not have access to the facts. Increasing our membership is the solution.

### Building Relationships with the "Deciders"

**Who has the power to determine retiree rights and benefits?** We work to build relationships with those who have the power to help us, principally TABCO leadership and the leaders of Baltimore County Public Schools. President Cindy Sexton has steadfastly shown support and opened pathways for us to communicate with BCPS. As a result, the person who most effectively coordinated with us to fix the consequences of the ransomware attack, Deputy Superintendent Dr. Myriam Yarbrough, who has been chosen as the next superintendent, has an established relation-

## Your TABCO-Retired MEMBERSHIP Membership renewals:

MSEA collects annual dues and distributes the TABCO-R portion to TABCO. A portion of dues stays at MSEA and a portion goes to NEA. The best time to pay your dues is in late August, as the membership year runs from September to September. To avoid the trouble of sending a check each year, have your dues deducted from your pension once each year—you can authorize this by contacting: [esakalas@mseanea.org](mailto:esakalas@mseanea.org).

ship with members of our steering committee. We have developed a cordial rapport that we hope to nurture as she takes the helm of BCPS on July 1.

Political relationships are important. The \$750,000 arrangement between Baltimore County government and BCPS provided the "forgiveness" of uncollected premiums during the deductions issues. We insisted on equity in this process and ultimately, our position was agreed upon; the funding was available to all who were affected.

And "not for nothing," it is worth saying that the leaders of TABCO, MSEA, and NEA have the power to place importance on and determine the value of their retired members.

### Doing the work for retirees

As we gain new information, we share it with members who provide their email addresses. These messages are generated via my personal email service, using distribution lists that I maintain, so a bit of understanding is hoped for if mistakes occur. All the members of the TABCO-Retired Steering Committee are volunteers, retirees who have made significant commitments of time and personal resources to the work of watching over retiree benefits, as well as contributing many hours of time to supporting the goals of TABCO. Sometimes we get the impression that our members think we are TABCO employees...but like many of you, we:

- are caregivers for elderly parents, other relatives, grandchildren, or friends
- still have other employment, including being favorite substitutes at some of our former schools
- are dealing with fixed incomes
- are experiencing age-related health issues...

**AND,** we did not give up our interest in our association or public education when we retired. With the strength of many members behind us, the work continues. Thank you for bringing in your colleagues as members and for letting us know that our work has helped.

**Dues dollars:** The portion of your dues that is returned to TABCO has been **\$10 (out of \$72)** since 2014. For the first time the total dues amount will increase, by **\$3.00**, to **\$75** and TABCO will receive **\$13** for each retired member. This is the total dues for the year (amounts to less than 21 cents per day or \$6.25 per month). All TABCO activities and materials are funded through the TABCO budget.

**Membership forms:** Updated forms for 2023-2024 are being created by MSEA and will be posted on the TABCO website as soon as we receive it. <https://tabco.org/about-us/tabco-retired/>



# Retiree advocacy impacts legislation

By Edward Kitlowski

I became a member of the TABCO-R Steering Committee to continue to play a part in education. Since my retirement, I ran for the Board of Education, had two bills proposed to the Maryland General Assembly, and met with members of the Federal Department of Education. In the process, I became acquainted with numerous legislators. Education is an issue with bi-partisan support. For the most part, I find politicians in Maryland of both parties ready to listen to what teachers have to say. We are lucky to have that in Maryland.

The New Jersey Education Association Retired has a slogan, “We are the association during the day.” Retirees play an integral part in advocating for educational priorities with legislators. Last spring, I heard about a bill that proposed a change in Special Education accountability. In the 2005 Supreme Court case of *Schaffer v. Weast, 546 U.S. 49 (2005)*, a parent of a Montgomery County special education child sued the school system for what she felt was not providing the free appropriate public education (FAPE) to her child. The crux of the case was which side, parent, or school system, had the burden of proof. The court ruled that the parents had the burden of proof to show the school was negligent in providing FAPE.

In the 2023 General Assembly session, there were two bills that would have changed the burden of proof to all state public schools. I felt this was not a solution and had many flaws, including a reversal of the constitutional right of innocent until proven guilty. I found a website that anyone can use to identify legislators, look up bills and sign up to testify, either in person or by zoom. I looked up House Bill (HB) 294 and found that the House Ways and Means Committee was having a hearing and when the hearing would be held. I signed up to testify in person.

On the day, I traveled to Annapolis, and located the room where the hearing would be held. Outside the room, there is an electronic board which indicates the order of the bills to be discussed. The hearing for HB 294 was postponed several times to accommodate legislators who were testifying for other bills. Finally, the hearing for HB 294 came up. It was co-sponsored by two members of the House Ways and Means Committee. The chairperson of the committee was one of the sponsors and testified in favor of the bill. In her testimony, she downplayed how school personnel would be considered guilty of not providing FAPE.

In each hearing, there are witnesses for and against the bill. Each witness is allowed two minutes to make a case. Those in favor are the first to testify. In listening to testimony from those in favor of the bill, the primary problem presented was a lack of understanding of the process by

the parents. There was testimony that suggested IEP teams deliberately misled parents, using jargon and acronyms. I thought most of the arguments in favor would have been perfect examples of fallacies when I taught that concept to my English classes. There was not one teacher testifying in favor.

Then the witnesses against the bill were called. There were four of us, two of us having classroom experience as special education teachers, yet our perspective was blatantly rejected. The questions delegates asked were not to acquire knowledge, but to refute what we expressed. After our testimonies, the delegates asked questions. I was asked a question and midway through my answer, I was interrupted by a delegate. I spoke out saying I had not finished my answer. At that point, the chairperson threatened to have me removed. Frankly, I was shocked at both the attitude of the legislators and their unwillingness to hear from us.

For a bill that was supposed to be pro-education, our reception was hostile. I question the efficacy of allowing only two minutes to testify. I followed up my testimony with emails to more fully explain why this bill should not be passed. I testified before the Baltimore County delegation and sent an email to each representative. Before a similar bill went before a Senate Committee, I emailed all the senators on the committee. What I pointed out to the



legislators was that the bill would do nothing to solve the issues raised. I suggested the creation of an ombudsman or agency to support parents through the IEP process.

In the end, the bills did not become law. **Advocacy works.** After the No Child Left Behind Act (NCLBA) was passed, I had the opportunity to speak with Congressman Wayne Gilchrist. He had been a history teacher and knew

the problems with the Act. He voted against the NCLBA. He said most legislators had not read the bill and teachers had not been involved in creating the legislation.

I spent more than half my life teaching, and I still teach at the college level. As a retiree, I now have the time to advocate for a profession about which I am passionate. It makes a difference. I am reminded about a quote from Winston Churchill about the RAF in the Battle of Britain: “Never in the field of human conflict was so much owed by so many to so few.”

Education and teachers throughout the U.S. are in battles over what can be taught, what books can be read and who is welcome in schools. Join the battle!

# TABCO-R Holds Annual “Pathway to Retirement”

By Stephanie Foy

On Wednesday, April 26th, TABCO-R hosted the “Pathway to Retirement” Information Fair which has become an annual event and is a service that TABCO-Retired provides to assist actively employed TABCO members. Returning to an in-person format was a welcome change after holding the event virtually during the pandemic.

Active TABCO members considering retirement within the next five years were invited to gather information about planning for this future change in their lives. The event is held as an open house with various groups in attendance who can address many questions the attendees may have about retirement. This year representatives came from the following: First Financial Federal Credit Union, RetireeFirst, formerly LaborFirst, Pathfinder Law Group, Kaiser Permanente, Maryland State Retirement & Pension System, BCPS Office of Benefits, Leaves & Retirement, Integrated Financial Solutions, Inc., and CIGNA Health Care

Many of the groups had giveaways for participants but more important was the sharing of their knowledge about decisions that must be made during the retirement process. Retirement can be overwhelming, so gaining insight on the process is most beneficial and it’s helpful to lay that groundwork in advance. Contact information was provided in the printed program so that those in attendance can be back in touch with the representatives should other questions arise. Over 45 participants attended the event and some brought their spouses.

As I sat at the TABCO-Retired table with colleague Christine Beard, it was apparent that the majority of attendees were indeed planning in advance. Few were actually planning to retire at the end of this school year although several mentioned that they were planning to retire effective January 1, 2024. More than half of the actives who came were planning to exit the system in two to three years.

Sandwiches and other refreshments were provided to bolster the attendees most of whom were coming directly from their schools. Door prizes were an added bonus. Participants voiced hearty thanks as they exited the event.



# Meet our helping hands!

We asked our TABCO Staff helpers to answer a few questions for us, to introduce these wonderful women who make everything go smoothly for TABCO-Retired, from setting up registrations on Eventbrite, to paying our bills, to scheduling space for our meetings and printing this newsletter—and too many other things to list here!

Meet Kim Melfa:

I worked for ten years part-time as the Sick Leave Bank liaison. I left TABCO in the fall of 2020 and returned September 2022, and am now full time as an Administrative Assistant.



I’m grateful to be back at TABCO—working for both the leadership and a few committees, particularly TABCO-Retired, who all offer me encouragement, patience and understanding as I grow into my new role. I appreciate their kindness and their flexibility when needed. The recent Annual Retirement & Recognition Dinner was a particularly large event for me. The experience and calm of the committee helped me relax during the process and at the dinner. I really appreciated their encouraging words. It brought me a sense of satisfaction to hear that retiree and award winners and guests all had a wonderful experience, which was our goal.

I would like retired members to know that I think they are amazing and hope they have many happy and adventurous years ahead. I have great admiration for their dedication and commitment to our children. I truly believe that is why the TABCO-Retired Steering Committee is so dedicated to support them, post-retirement.

I love to yard sale and thrift because you never know what you’ll find. I’ve learned to be more selective though in what I bring home because I’m also obsessed with getting rid of things. I love live music shows and often tag along with my brother who is always searching for shows to go to. Many are blues bands. I love to camp with friends and family; Halloween camping is a favorite.

Meet Ana Negrete-Garcia:

I have been working for TABCO since February 10, 2020; my official job title is Office Supervisor.

I honestly love working for TABCO because we represent BCPS teachers and I feel a connection with them. I worked for BCPS for seven years prior to coming to TABCO. I was very fortunate to meet a lot of wonderful educators and was able to witness firsthand what teachers and school staff experience on the daily—that made me value educators and school staff more. I would like retired members to know that TABCO is what it is because of each one of them and that we are here for them!

I enjoy spending time with my husband and our two sons—the highlight of my day is seeing them and doing things together as a family.

