

Save the date for the
9TH Annual TABCO-RETIRED
FALL FORUM

Wednesday, November 1, 2023

To be held in the meeting room at
TABCO Headquarters
Free event for TABCO-RETIRED MEMBERS
More information to come in the fall
edition of the TABCO-R Messenger!

TIME TO RENEW YOUR TABCO-RETIRED DUES

MSEA collects retiree dues, which confers membership in TABCO-R/MSEA-R/NEA-R. The TABCO-R portion is returned to TABCO, from which TABCO-Retired receives our budget for our activities. Due to the increased costs of operating, our local dues have increased, for the first time since 2014, from \$10 annually to \$13 annually, for an overall cost of \$75 annually. It is possible to purchase a "lifetime" membership, though only \$50 of the total \$704 (MSEA increased its portion by \$5 this year) comes back to TABCO. An efficient way to deal with dues is to permit it to be deducted once a year from one's pension. Contact Erin Sakalas at esakalas@mseanea.org if you wish to set this up.



Meet the TABCO-R leadership team: an experienced retiree group

The steering committee for TABCO-Retired came together in 2014, after the TABCO Board of Directors approved the formation of a local retiree organization. Six of the members continue to serve since that time (one of the seven original members, Carol Dann, passed away last July) and others joined the group as activists who retired over the next few years. All of us have served as Association Representatives, Faculty Council members and on a variety of TABCO committees. What follows are brief notations about each committee member that illustrate the depth and breadth that our association experiences bring to the task of representing retirees.

Elizabeth Ceanfaglione: in addition to the types of service noted above, is known as a social justice activist. 40 years in BCPS; Retired 2017

Stephanie Foy: is a former member of the TABCO Board of Directors, and has chaired the TABCO Negotiations Team. 31 years in BCPS; 35 in teaching; Retired 2014

Julia Hinton-VanHook: served on the TABCO Board of Directors, and was MSEA Human and Civil Rights chair. She was elected this year to serve on the MSEA Retired Advisory Council. 30 years in BCPS; 37 in teaching; Retired 2017

Angela Leitzer: has been chairperson of the TABCO-Retired Steering Committee since its inception in 2014. Also a former TABCO Board of Directors member and editor of the TABCO Bulletin for 18 years. 38 years in BCPS; Retired 2011

Edward Kitlowski: was co-chair of a MSTA Committee on No Child Left Behind and led a National Letter Writing Campaign on NCLBA. He was an association-recommended candidate for BCPS Board of Education in 2018. Ed is currently the Director of Pipes and Drums at the U.S. Naval Academy. 30 years in BCPS; 33 in teaching; Retired 2016

Cindy North: is a former member of the TABCO Board of Directors and was MSEA Representative to Maryland Governor's Task Force on Drop-Out Prevention and Retention. 31 years in BCPS; 40 years in teaching; Retired 2014

Roxann Russo: has served on the TABCO Board of Directors, and is still working as a frequent, in-demand substitute. She co-chaired a 100th Anniversary Commemoration of TABCO's 100 years with Angela Leitzer. 41 years in BCPS; Retired 2018

Barbara Tyler: served as a member of the TABCO Board of Directors and on the TABCO Negotiations Team. She served two terms as a member of the MSEA Retired Advisory Council. 38 years of teaching; Retired 2012

Mary Ellen Vecchioni: in addition to serving on numerous TABCO committees, is the Retired Membership monitor for the steering committee. 38 years in BCPS; Retired 2008

Cheryl Vourvoulas: served as TABCO Board of Directors Secretary and has served as Office Chair and PAC Chair for NEA Conventions. 33 years in BCPS; Retired 2012

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 Ceanfaglione, Stephanie Foy
Julia Hinton-VanHook, Edward Kitlowski, Cindy North
Roxann Russo, Barbara Tyler,

Mary Ellen Vecchioni, Cheryl Vourvoulas
Messenger Editors: Stephanie Foy, Angela Leitzer
To reach the TABCO-Retired Steering Committee,
email: bookends68@comcast.net

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

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TABCO-R MESSENGER

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WORKING TOGETHER TO PROTECT RETIREE BENEFITS

Welcome, fellow retirees! We honor your service to students and the community and congratulate you on reaching the decision to move on to a new phase of your lives. This edition of the TABCO-R Messenger is dedicated to you! We hope you will join us as a member of the only retiree organization affiliated with TABCO. We work to protect retiree benefits and keep retired members "in the loop" about issues that affect us. Every member is an important part of the strength of TABCO-Retired! See page 4 for a brief introduction to our TEAM—the TABCO-Retired Steering Committee.

CONGRATULATIONS, 2022-2023 RETIREES



Doing the right thing

By Angela Leitzer

What's in it for me? The question reflects a state of mind that is not unusual. Most of the business community operates based on this principle and so do most people. It is an attitude in opposition to a different impulse or basis for action—*because it is the right thing to do.*

Having the privilege of collaborating with educators for 38 years (and counting) I have observed hundreds of instances in which doing the right thing was chosen despite the lack of any personal benefit. Teachers tend to do what is right for students no matter the cost, material or immaterial. However, when it comes to participating in their association organizations, which exist to work for them, it may be more difficult to get the "right thing" reaction.

Over the past nine years, since the formation of a local retiree organization, TABCO-Retired, we have heard these questions frequently: what's in it for me? Why should I join? And yes, there are concrete answers such as:

- To retain access to NEA benefits such as insurances (including \$1,000 of free life insurance for members)
- Limited liability coverage for substitute teaching through MSEA
- Timely updates, continuing education, or networking via events or workshops offered by TABCO-R and MSEA-R
- Receiving relevant information through publications from NEA, MSEA & TABCO-R
- And most importantly—to maintain a connection with the actual human beings who are watching over decisions that directly affect retiree benefits. That is the mission of the TABCO-Retired Steering Committee, which meets regularly to keep on top of the latest information affecting retirees and to address problems.

In a perfect world, all retiring TABCO members would join TABCO-R because it is the right thing to do, and we get it if people need to know that there are benefits specific to them. But it is worth pointing out that achieving those benefits is much more likely when backed up by a strong, committed membership.

Anything worth doing is worth doing badly

By Edward Kitlowski

A bit of recent BCPS BOE history

As the philosopher G. K. Chesterton said, "Anything worth doing is worth doing badly." That certainly could have been applied to the 2018, first partially elected Baltimore County Board of Education (BOE). In 2021, County Executive Johnny Olszewski hired Public Works, LLC, to conduct an efficiency audit of both the county government and school system. The Public Works findings regarding the BOE as included in the written evaluation was as follows: "The conduct of the BCPS School Board fosters an atmosphere of discord and unprofessionalism, which results in the division of staff and community lacking trust in its leadership... Interviews, survey results, and viewing several BCPS Board meetings clearly indicate the School Board's dysfunction." The evaluation found that most of the BOE members received little to no preparation for the job. Despite on-line training being an option, none took advantage of the opportunity. In interviews, Public Works was told that several members did register for training, which was paid for by the BOE, but never attended.

The 2022 election cycle included electing a new BOE in Baltimore County. Only two sitting members chose to run for re-election, and none of the four appointees wanted to return. One elected member announced shortly after the election she would not run again. In an interview, she stated her reason for not seeking re-election was, "I don't have the time to work full time and continue to subsidize Baltimore County with my labor at 50 cents an hour."

That 2022 BOE group of members had several important issues with which to deal, including the Covid pandemic, which was still an issue. The effects of the ransomware attack were ongoing, particularly with retiree health benefits. Then-superintendent Dr. Williams stated he would not ask to renew his contract. Student behavioral issues surpassed rates pre-Covid. Teacher retirements

See "Anything worth doing," page 2

READ ANY GOOD BOOKS LATELY?

By Barbara Tyler

When I retired, I had several goals like sleeping till noon, seeing new places, and reading for uninterrupted periods of time on topics not related to my job. First, I read all the books I had collected throughout the years and then began to search for new titles of interest. I depended on several groups for inspiration including suggestions from friends and the Facebook page *Friends and Fiction*. I started making a list of titles that seemed interesting. Then the COVID shutdown hit. I still had a few books and relied on online books until the libraries opened for curbside pickup. What a momentous day when the library doors opened for patrons! I was there! I still keep a running list and it is so incredibly long I will never read them all, but I haven't given up. Now I can add a new David Baldacci or John Grisham that I spy when I go into the library to pick up the books I have requested.

I take a book with me everywhere I go so I can read during waits for appointments and other down times. People often ask me what I'm reading and tell me what they are reading. Lately I have gotten several comments on

"Anything worth doing" (from page 1)

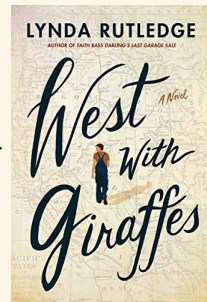
and resignations were higher than ever. There were concerns about lost learning and low student test scores.

Monitoring the current BOE

The BOE has appointed Dr. Myriam Yarborough as the new superintendent. Her teaching career started in Baltimore County, and she was recently the Assistant Superintendent in BCPS. She knows the system. She was instrumental in resolving the retiree health benefit problems and created a new customer support center for BCPS staff and retirees.

Boards of education have greater power than most people recognize. Nick Melvoin, an elected member of the Los Angeles Unified School District Board of Education, stated "School districts and school boards are where we are now fighting America's societal battles." In other states, boards of education are passing rules that limit what resources teachers may use and what they may say about important topics. Several state and local boards have passed restrictions on how the issue of slavery can be presented. In Anne Arundel County, there was a proposal to ban certain flags. By a vote of 4 to 3, the proposal was rejected. At this point, the Baltimore County BOE does not appear to have these issues. There appears to be a

West with Giraffes by Lynda Rutledge.



The book is based on the actual saga of two men and two giraffes who trek across the country from New York to San Diego in 1939. The narrator is a young man not quite eighteen named Woody Nickel. He is telling his story many years later at age 105. Along the way they meet up with Red, who says she is a photographer writing a piece for *Life Magazine*. The trip is not without danger from floods, mountain passes, and a nefarious circus owner who wants to steal the giraffes, but they meet many helpful people who feed them and allow Woody, Boss Man, Boy, and Girl to stay in car parks across the country.

West with Giraffes gives the reader a view of depression-era America including the belief of Woody, a young man from Texas who lost his family to a dust storm, that all will be well if he can get to California. You will have to read to find out if that is true.

As I said, I'm always looking for recommendations so if you have a book you would like to share with readers of *The Messenger*, write your own review and email it to the editor, Angie Leitzer at bookends68@comcast.net. Happy Reading!

more functional BOE, much to the benefit of educators, students, and parents.

Both the BOE and Dr. Yarborough have publicly expressed the intention to make changes. Monitoring the Baltimore County BOE is one way of keeping abreast of policies and rules that are more politically driven than educationally sound.



Dr. Myriam Yarborough (left) is announced as BCPS Superintendent by Board of Education Chair Jane Lichter

Transparency and accountability remain issues. In recent meetings, the BOE has reviewed policies that will effectively limit public comments at meetings by restricting those who can speak. Despite calls for more transparency around spending, the BOE continues to use an internal audit process. TABCO has initiated a process to examine the proceedings and policy developments of the BOE more closely. As a retired member, I have been tasked with monitoring each BOE meeting, to identify and report on issues of concern. The intent is for TABCO to have a greater opportunity to influence policies before they have become finalized. Several concerns have already been brought to the attention of TABCO leadership.

There is a Chinese proverb that says, "A journey of a thousand miles begins with a single step." The 2021 Public Works audit made many recommendations on how to improve the school system and save money. Members of the TABCO-R Committee continue to reach out to decision makers. Collectively, TABCO is taking steps to address the issues of student behavior and teacher retention.



Cautionary tales: fraud, scammers

By Cindy North

When I retired, I thought life would be, as my family jokingly refers to it, "sunflowers and unicorns." I looked forward to sleeping in, lots of reading, travel, etc. I did not imagine pitched battles against a myriad of scammers coming after my healthcare or savings accounts. Sadly and infuriatingly, that's just what has happened.

First, a healthcare scam—specifically Medicare fraud in the guise of "free" Covid test kits. In May, having received eight unsolicited kits, I became suspicious, and checked my Medicare account on line. When I called Medicare to report the fraud, they verified the kits had been paid for. It seems the kits had been ordered through a "doctor and a lab" I knew nothing about. Digging a little deeper, I found similar scenarios beginning to show up in other places. Then, I received a request from a local television reporter to contact him with my story of receiving unordered kits, which I did. He had done a great deal of "digging," finding that several of the "labs" sending out these kits were non-existent, yet Medicare had paid for each one, at about \$96 per kit. It took his determination in contacting elected officials to finally get someone at the federal level to pay attention. Now there are investigations happening in at least ten states.

Here's the really important part: many people don't know that Medicare had a security breach, which was quietly reported in December. This breach included the personal information of perhaps thousands or more Medicare enrollees. Only now, in the wake of more publicity about unsolicited Covid kits, is Medicare allow-

Climate risk factors have premium impacts

By Angela Leitzer

Has some form of intense weather affected your activities this spring and summer? Too much rain causing flooding? Too little rain keeping your garden unproductive? Have high temperatures kept you indoors? These are inconveniences that may have affected your daily routines or your travel plans, but they may soon impact your pocketbook. **According to a recent study, 90% of homeowners experienced an increase in their home insurance premiums between 2021 and 2022. States with the most severe weather effects saw the highest increases.**

In researching this issue, I found a link to a "Risk Factor" tool. One inserts a zip code to find the degree of risk for that particular location. I inserted my location code and found that my area has a "moderate" risk of residential flooding projected over the next 30 years, but a "severe" level of heat risk based on such factors as "shade, greenspace, and proximity to water." The tool is both easy and interesting to use. <https://riskfactor.com/>

For the sake of comparison, I checked a friend's Florida zip code. Although his flood risk appears to be minor

ing users to change their Medicare account numbers. If you have received Covid kits, or more likely, find such kits (although never delivered to you) listed on your Medicare monthly statements, you should:

1. Report it to Medicare fraud investigators.
2. You should also seriously consider changing your Medicare number. Call 1-800-Medicare.

The second experience with scammers happened almost at the same time. I received what looked to be (on my Caller ID) a phone call from my bank (but was actually a "spoofed" or copycat image), reporting that my debit card had been "lifted." Since I **only** use it to withdraw cash from the same two ATMs on bank property, I was upset with this news. Disclaimer: I consider myself fairly "scam resilient," but this was a very sophisticated operation, even including the scammers calling back the next day to "verify" that they were sending me a new debit card via FedEx. When I finally felt suspicious enough to actually go to the bank, it was discovered that a very substantial amount from my savings had been transferred to my checking account, so the scammers could use the debit card as cash. Fortunately, all ended well: the bank covered the relatively small amount taken before discovery. However, I now have an "internal password" on all my accounts; if the bank calls me, they have to tell me that password or if I call them, I have to do the same.

Bottom line: believe the disclaimers that banks and other institutions/businesses state: "We will never ask you for personal information by phone, email, or text. Hang up and contact us directly."

Hopefully, these cautionary tales of mine will allow you to be aware so you can experience "sunflowers and unicorns" as you enjoy your well-earned retirement.



(it isn't close to the coast), the wind and heat factors are calculated to be at the "extreme" (the highest) level.

It isn't difficult to understand the dilemma facing insurers, with natural disasters in the news every day and the impact on towns and cities in the millions or billions of dollars in damages. One wonders at what point home insurance premiums will become too expensive for those on fixed incomes. And, at what point might some locations be considered too risky and be shut out from insurance coverage?

How often do any of us really consider our risk factors? Climate considerations are becoming an ever more important factor, not only affecting our everyday activities and our travel choices, but our financial decision-making as well. Wildfires in Canada and flooding in Vermont just happen to have affected my travel plans this year, but it appears that learning about and planning for climate effects on our finances in our own backyards is a more immediate concern.