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The Association of Retired Howard County Public School Personnel

MRSPA Website: www.mrspa.org

HEART Website: www.howardrspa.org

HEART Facebook:
<https://www.facebook.com/HowardCountyPublicSchoolsRetiredPersonnel>

Contact: (443)878-6883

*Heart of the Matter
Inside our beat...*



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Join HEART — Your Local Association for Retired School Personnel!

HEART is proud to be your local affiliate of the **Maryland Retired School Personnel Association (MRSPA)** — a nonprofit organization dedicated to supporting and empowering retired school system employees across the state.

As an MRSPA member, you'll enjoy advocacy, community, and a wealth of exclusive benefits designed to help you live your best retired life. MRSPA is the **only organization in Maryland working exclusively for retired school personnel**, offering valuable services and discounts that make a real difference.

Member Benefits Include:



- 🖥️ Apple & Dell Computer Discounts
- 🛒 BJ's Wholesale Club Savings
- 😊 Dental & Vision Insurance
- 🏠 Downsizing & Moving Services
- ⚖️ Estate, Financial & Legal Planning
- 🚗 Fast Park Discounted Parking at BWI
- 🧠 Hearing Plan
- ❤️ Life & Long-Term Care Insurance
- ✈️ Travel & Car Rental Discounts
- 🏡 Senior Housing Advisors
- 🐾 Pet Insurance
- 🏦 SECU Credit Union Membership

HEART and MRSPA are committed to **excellence in education, lifelong learning, and community service**, helping members stay active, connected, and supported throughout retirement.

Join today — and make your retirement even more

CO-PRESIDENTS



Sue Mascaro



Addie Kaufman

MESSAGE FROM HEART'S CO-PRESIDENTS

A Message from Your Co-Presidents

Fall is here with all the beauty and colors that bring us happiness. Driving through the Howard County area, it is easy to spot the red, yellow and browning leaves that inform us of a new season. We headed into fall with a wonderful speaker, Linda Penkala, who talked with us about heart health and the importance of friendships and socialization. Membership is often associated with the question, "What's in it for me?" The friendships that exist and the socialization that occurs at our luncheons make a difference in our lives. Whether it's health, wellness, or joy, you can easily find many reasons to be a HEART member.

As members and co-presidents, we attend leadership meetings to learn and grow in our positions. On September 30th, Addie attended a meeting for local presidents, and since one of the topics focused on local website, Karyn Littlejohn joined the meeting too. Thank you to Karyn who volunteered her time to learn and create a new HEART website. You may visit the website at www.howardrspa.org.

The website provides value to and for our organization, and the goal of MRSPA and HEART is to provide value to our members. Thus, we want to improve our marketing to recent and former retirees by sharing the many ways in which HEART adds value to your lives. We need you to help us do that; therefore, if you have ideas and/or skills that can help us get the word out, please let us know. Our membership committee can always use assistance and would appreciate any skills and ideas you can bring to the table.

We are in the process of marketing our holiday luncheon at Turf Valley. You hopefully received the recent email about registration. Using the link in that email or the link provided in this newsletter, you can register and attend the luncheon on December 9, 2025. We look forward to seeing you there. Here's to a beautiful fall, a happy Thanksgiving, and your health. We will see you in December.

Addie & Sue



HEART'S STRINGS

Co - President: Sue Mascaro
443-878-6883

scmascaro@gmail.com

Co - President: Addie Kaufman
443-545-6874(new number)
ahk1206@aol.com

Vice President: Ronnie Bohn
ronniebohn@comcast.net

Secretary: Janet Zimmerman
jzimmerman79@gmail.com

Treasurer: Ellen Hill
e107hill@aol.com

COMMITTEE CHAIRS

AARP Liaison: Fran Donaldson

Auditing: Gail Zitnay

Budget & Finance: Sharon

Kramer Community Service:

Sue Mascaro Consumer

Education: Fran Donaldson

Health Benefits: James Evans; Eugene Streagle

Legislative: Eugene Streagle

Luncheon Coordinator: Gail

Zitnay Membership: Donna

Brackins

Media/Communications:

- Newsletter: Anne Swartz; Genée Varlack
- Facebook: Ellen Hill
- Webmaster: Karyn

Littlejohn Necrology:

Marlyn Oatts Nominating:

Corita Oduyoye Professional

Relations: Larry Cohen

Recruitment/Retention: Susan

Sellner Remembrance: Patti

Neidig Scholarship: Lisa Davis

Silent Auction: Elise Jordon



BENEFITS INFORMATION

Open Enrollment will run from October 27, 2025, through November 14, 2025.

HCPSS offers retiree health benefits – including medical, dental, vision, and life insurance — to employees who meet all of the following criteria:

- Have at least 15 years of cumulative service with HCPSS
- Retire through the Maryland State Retirement and Pension System
- Have been enrolled in each benefit (medical, dental, and/or vision) for at least one full year prior to retirement

Please note the following:

A directive has been provided from the HCPSS Superintendent to **terminate new prescriptions for GLP-1 drugs for obesity** as of 12/1/2025, and allow the ramp down period for current members using it for obesity through first quarter 2026.

No coverage of GLP-1s for obesity will be allowed on the formulary beginning 4/1/2026. Members who have been prescribed this drug for diabetes are not impacted.

More information can be found on the [HCPSS Staff Hub](#).

PROGRAM NEWS

DECEMBER HOLIDAY LUNCHEON at Turf Valley Resort

Please join us on **Tuesday, December 9th at 12:00 noon** for HEART's Annual Holiday Luncheon, held at the *Turf Valley Resort* in Ellicott City. Your leadership team is hard at work planning an engaging event, featuring a performance from the HCPSS Madrigals, a buffet luncheon with plenty of delicious meal choices, and most importantly, ample time to visit with friends and former colleagues.

This is one of HEART's most popular events, and we certainly hope to see lots of members - both experienced (not old) and new - join us on the 9th. To keep ticket prices at a reasonable level, the organization will once again cover a portion of the luncheon cost. As a result, the cost for our members remains at \$35 for the 3rd year in a row. 😊 😊 HEART members have three ways to purchase a ticket: online via Zelle, mailing a check, or bringing cash or check the day of the event.

The holiday luncheon is also our biggest donation event of the year. We will be collecting donations for the community organizations HEART supports - *Comfort Cases*, the *Howard County Food Bank*, and the *Salvation Army*, as well as our newest endeavor, *Ronald McDonald House Charities* (RMHC). The generosity of our members truly makes a difference to the patrons of these critical nonprofits. Donation baskets will be located in the lobby for nonperishable food items, diapers, blankets, small stuffies, books and journals, and aluminum pull tabs (for RMHC).

In addition to supporting our local charities, we encourage members to support HEART's scholarship fund by participating in our 50/50 drawing at the luncheon. Members of our Scholarship Committee will be in the lobby selling tickets; be sure to purchase a few and test your luck! Thanks in part to our 50/50 drawings, this past spring HEART was able to award multiple \$1,500 scholarships to high school seniors and former graduates pursuing degrees in education.

Our December Holiday Luncheon is a much-loved HEART tradition, and we hope to see each and every one of you at Turf Valley on the 9th. Members can register for the event online (using the link below) or by mail (see attached reservation form). **The deadline for reservations is just around the corner - Tuesday, November 25th.** Please note that the resort charges an **additional fee** (\$20) for late reservations, so be sure to get yours in today!

[HEART December 9th Holiday Luncheon Meeting Registration Link](#)

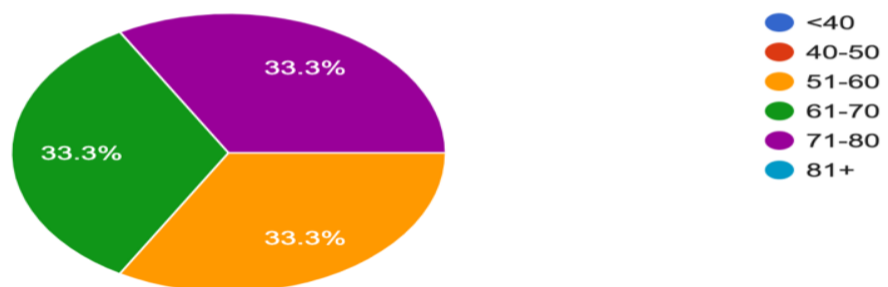


Celebrating HEART Members

Follow the link and share a bit about yourself. Help us learn more about what makes our HEART beat:

[Celebrating our HEART - 2025](#)

My age range is:



SCHOLARSHIP

Hello from the HEART Scholarship Committee!

We are excited about the opportunity to award scholarships to future teachers. Current HCPSS high school seniors and/or current college students who graduated from HCPSS who are entering the field of education are eligible to apply for the scholarship. More information about the 2026 online scholarship application process will be shared later in January.

We hope to be able to award several \$1500 scholarships in the coming year... but we really need your support to raise these funds! Please consider donating by completing a donation form online or printing/mailing a hard copy and then sending your money via Zelle or check. See all pertinent details on the HEART website: <https://www.howardrspa.org/scholarship> (note the NEW website address!).

Feel free to also share the link/form with non-HEART members who may be interested in supporting future teachers. All donors will be entered into a drawing in the spring to win a gift card.

Thank you to these donors who have already contributed funds towards the 2026 Scholarships: Martha Brown, Nancy Dickson (who donated back her winnings from the 50/50 raffle!) Roni Bohn, and Sue Ann Tabler (in honor of 35 years out! ☺) as well as all who have participated in the 50/50 raffles at the HEART meetings.

Collecting Soda & Drink Can Pull-Tabs

Please save your can pull-tabs (soda cans, tennis cans, vegetable cans, etc.) to our December 9th? luncheon. The pull-tabs will be delivered in support of the Ronald Mac Donald house in Baltimore.

VOLUNTEER JUDGES NEEDED

Howard High School Special Education Department Seeking Volunteer Judges

We're looking for volunteers to serve as judges for high school Speech and Debate tournaments. No prior experience is needed; judges receive training before each event. It's a fun and rewarding way to stay connected with education, and hear from bright, hard-working students who are building their communication and critical thinking skills. It also allows schools like Howard High to enter more competitors.

If you're interested in volunteering or would like more information, please contact john_dean@hcpss.org

Volunteer at the Salvation Army Thrift !

Looking for a fulfilling way to give back? Volunteering at the Salvation Army Thrift is the perfect opportunity!

- **Flexible Hours** –Whether you have a few hours a week or more to spare, volunteer hours are flexible.
- **Recycling, Renewing & Rejuvenating** – Help us breathe new life into used items, promoting sustainability while making a difference.
- **Make an Impact** – Your time helps fund vital programs that support our community.

Join our friendly, dedicated team and make a real difference! Interested? Contact us at **443-656-3376** or Email Sue.Hunt@uss.salvationarmy.org or beth.ferring@uss.salvationarmy.org to get started.

Let's work together to recycle, renew, and rejuvenate!

Salvation Army Howard County Service Center & Thrift
3267 Pine Orchard Lane
Ellicott City MD 21042

GET SOCIAL with HEART

Get Social Opportunities with HEART

Toby's holiday show is always a favorite of HEART members, and I'm sure this year will be no different. Join us on **Thursday, December 4th** for an anticipated sell out, ***Elf the Musical***. Buddy, a young orphan who mistakenly crawls into Santa's bag of gifts, is transported back to the North Pole. Unaware that he is actually human, Buddy's size and poor toy-making abilities force him to face the truth. With Santa's permission, he embarks on a journey to New York City to discover his true identity and help New York remember the true meaning of Christmas. This modern day holiday classic is sure to make everyone embrace their inner ELF.

Perhaps you're more of a rock enthusiast? Then you'll want tickets for Toby's rendition of ***Rock of Ages*** on **Friday, February 20th**. It's the 1980's in Hollywood, and a "small town girl living in a lonely world" meets a "city boy, born and raised in South Detroit," and they fall in love to the greatest hit of the era. Playing to packed houses on Broadway for many years, *Rock of Ages* takes you back to the time of big bands, guitar solos, and even bigger hair! The show features songs like "Don't Stop Believin'," "The Final Countdown," "Can't Fight this Feeling," "Hit me with your Best Shot," and more of the great classic rock hits. Are you ready to sing/strum along?

Finally, an important note: HEART has reserved tickets for **American Soundscapes: Jazz, Blues & Beyond** at the Strathmore on **Thursday, January 8th**. **Unfortunately, only 7 tickets have been sold to date; we need to sell a minimum of 12 tickets to receive group pricing. Please notify Sue asap if you are interested. If we aren't able to sell 12 tickets, HEART will cancel the reservation.** Description of the show: A musical performance highlighting the All-American Sound that many of us love. From Jazz and blues to spirituals and classical traditions, hear the sounds evolve with the Baltimore Symphony Orchestra. In addition, Pianist David Kaplan will add his "striking imagination and creativity" (The New York Times) to this Jazz-inspired Concerto.

Tickets are \$70.00 (inclusive of tip) for Toby's and \$50.00 for the Strathmore, and are open to HEART members, their family and friends. Tickets for any of the above can be purchased by check (to HEART), cash or Zelle (via horetired@gmail.com). Contact Sue at scmascaro@gmail.com or 443-878-6883 to reserve seats today. 😊

In Remembrance

Provided by Marlyn Oatts, Necrology Chair



WILLIAM "BILL" FREDERICK DAVIS

William "Bill" Frederick Davis Jr., of Elkridge, Maryland, passed away peacefully of natural causes on September 7, 2025. He was 83 years old.

Born in Kingston, PA, Bill was the beloved son of William Davis and Kathleen (née Lange) Davis. A graduate of Lycoming College, he dedicated his life to education and community. He began his 40-year career with the Howard County Public School System teaching math at Ellicott City Middle School and retiring as an Assistant Principal at Atholton High School. Bill will be deeply missed and fondly remembered by his family, friends, colleagues, and the countless students whose lives he touched. Bill will be deeply missed and fondly remembered by his family, friends, colleagues, and the countless students whose lives he touched.

A REQUEST...

Help us stay up to date on changes in our membership. If you learn about the passing of a HEART member, please reach out to Marlyn Oatts, the Necrology Chair, at moatts2000@yahoo.com. Use the subject line "HEART Member." Any information you provide will help me write biographies for our newsletters and Facebook post.

Also, our "[Personal Data Forms](#)" are tremendous resources for the bios. Please make sure we have your completed "Personal Data Form" in our HEART files. If you haven't already done so, perhaps it's time to update your form. The "Personal Data Form" can be found at this [LINK](#) as well as it is attached to this newsletter.

Addie Kaufman, Co-President, called the meeting to order at 12:05 pm on 10/14/2025. The meeting was held at The Meeting House in Oakland Mills. 112 members registered for today's luncheon, the first of the 2025-2026 year.

General Business and Committee Updates

Approval of May 13, 2025 General Meeting Minutes

Janet Zimmerman, Secretary, stated that the minutes of the meeting were published in the September newsletter. There were no questions or corrections. **Debra Deere** made a motion to approve the minutes; **Sue Anne Tabler** seconded the motion. Members voted and the minutes were approved.

Treasurer's Report: **Ellen Hill**, Treasurer, reported the current balances: Checking \$37,057.91; Savings (other interest-bearing checking account) \$7,184.08; Scholarship (– \$5,421.22). Two scholarship checks have not yet been cashed and Ellen is pursuing this. HEART awarded 5 scholarships of \$1,500 each. Some checking account money will be transferred in the near future to subsidize scholarships.

Guest Speaker: Linda Penkala, LMT and Author of *The Pause to Relax, A Woman's Guide to Robust Heart Health*, presented information on health and wellness. She is a holistic wellness educator living in Columbia, Maryland. Based on her past experience, her goal is to offer hope, solutions, and encouragement for women. Cardiovascular disease is still the #1 life stealer, with younger lives lost. Linda stressed a quote from Andrew Freedman, M.D., Director of Cardiovascular Prevention and Wellness at the National Jewish Health in Denver, CO., "Despite excellent medical therapies, the most powerful of all treatments we have is LIFESTYLE. And we've paid lip service to lifestyle for decades." Chronic stress plays into heart health. It is important to know your numbers (cholesterol, triglyceride, blood pressure, blood sugar, BMI, etc.) and maintain a healthy weight (your BMI), etc. Assess your stress (awareness of anger, chronic negativity, unforgiveness, toxic relationships, work/life balance, the attitude of joy from the heart, caregiving of spouse). The heart sends more messages to the brain than the brain toward the heart; being more heart-intentional offers hope and light. Linda's message is to slow down to restore and relax. Linda suggested listening to soothing music such as *The River of Forever* to help relax: (<https://www.youtube.com/watch?v=QokVTU-2rA>). Other important points: friendship is very important to our overall health, our sense of smell affects our mood, eat and drink RED (tomatoes, beets, watermelons, etc.) for longevity and heart health, as well as embrace mindfulness, relaxing therapeutic massage, etc. Linda developed the PEBS acronym for woman's heart attack (**P** = Pain in neck, face, jaw, arm, or pressure; **E** = Exhaustion and fatigue totally unusual for you; **B** = Breath having a shortness, with possible lightheadedness; **S** = Sweating and nausea with stomach upset. Linda gives massages in Columbia in The Atholton Shopping Center (opposite end from Touche Touchet Bakery).

HEART's Website: Karyn Littlejohn is our new webmaster. Our redesigned website just launched. Karyn shared the changes and updates. Karyn did a tremendous job adding resources to the website. The website is open to everyone; it is no longer password protected.

Socializing with HEART : **Sue Mascaro** announced Performances at Toby's. Join HEART members for *Elf, the Musical* on December 4th and *Rock of Ages* on February 20th.

In addition, HEART is going back to the Strathmore on January 8th for *American Soundscapes: Jazz, Blues, and Beyond*. Listen to jazz, blues, and classical selections with the BSO and renown pianist *David Kaplan*. Contact Sue to reserve tickets for Toby's in Columbia and the BSO performances at the Strathmore in Bethesda by phone (443-878-6883) or by email, at scmascaro@gmail.com.



OCTOBER's General Meeting Minutes- submitted by Janet Zimmerman, Secretary

Scholarship Committee: A 50/50 raffle was held today to support the scholarship committee. \$192 was collected. Colleen DeJordy received \$96.00. Colleen returned some of her winnings back to the scholarship committee.

Serving the Community: HEART continues to sponsor *Comfort Cases* and the *Howard County Food Bank* with donations. Members donated generously to both organizations today. Today's economic world is difficult for many of our Howard County residents. Both organizations accept donations throughout the year. Comfort Cases provides a backpack with books, journals, pajamas, a stuffed animal friend, and other essentials for youth required to move to a foster home. Comfort Cases was founded to provide a more humane touch for the children as they transition to new foster placements.

Gene Streagle provided an update about health benefits. Jim Evans and Gene signed a non-disclosure agreement about negotiations. Oct 21 – Nov. 14 is Open Enrollment. The books are not yet printed. There will be 3 "Open Houses" Oct. 23, 29, and Nov. 4 that are held by calling the Board. The Open House is NOT in-person. If you are satisfied with your current plan, consider sticking with it. Our priority is to keep the benefits we have in spite of an increase in cost. There has been a 39.6% increase in prescription costs. We do not yet know the cost of the rate increase in our benefits but we will pay more. It is important to note HCPSS retirees have the best school system health care benefits in MD. For example, Carroll County has no health benefits for retirees. Gene recommends that members contact our Maryland legislators to maintain our pensions. Gene also pointed out our life insurance from Met Life remains one of our retiree benefits.

Retiree **Mark Blom** will be a member of the HCPSS Finance Committee.

Members thanked **Gail Zitney, Susan Sellner, Sharon Kramer, Bonnie Taylor, Ann Drnec, and Donna Brakens** for the success of today's luncheon.

Debra Deere - The Cross Country Garden Club will hold its annual Fresh Greens Sale on December 6 at the Gary J. Arthur Community Center's Holiday Mart.

Susan Sellner provided gifts to members attending for the first time.

Volunteer Opportunity – **John Dean** from Howard High School is looking for someone to judge student work in November and December.

Drawings

A drawing was held for members born in August, September, and October, and gifts provi

Looking for the most up-to-date information from your organization?

Visit our website at <https://howardrspa.org>.

Like us on Facebook: Search for HEART, *The Association of Retired Howard County Personnel*.

Annual Holiday Luncheon & General Meeting: December, 2025 at 12:00 pm at Turf Valley in Ellicott City



"Card-declined" Scam!

Be Aware of the "Card-declined" Scam! The Better Business Bureau has received many recent reports from consumers whose credit cards are declined when shopping online. Typically, they try to use another credit card, but that one fails, too.

Scammers are using fake shopping sites to entice customers to use their credit cards. When the card is declined, scammers are actually taking your credit card and using it to make fraudulent purchases. The AAA (American Automobile Association) recently warned consumers that there was a scam, offering a free AAA car emergency repair kit if people took a survey. The catch: You had to pay for shipping. So people entered their credit card info and then received the card-declined message. One victim told AAA that he found several fraudulent charges on his two credit cards.

Always use a credit card rather than a debit card, because credit cards offer stronger fraud protections. If you're shopping online and unfamiliar with the company, research it before making a purchase.

RETIREMENT NEWS



The following links connect you with the Howard County Public School System. From time to time, we will publish such links to keep you in the know.

- [HCPSS Retiree Benefits](#)
- [Workday Access for Retired and Former HCPSS Staff](#)
- [HCPSS News](#)
- [HCPSS Employment opportunities](#)
- [Re-employment After Retirement](#)
- [Updating Your Beneficiaries –Maryland State](#)



