



# The Association of Retired Howard County Public School Personnel

[www.howardrspa.org](http://www.howardrspa.org)

Contact: 443-535-2574

Howard County, MD

April, 2024

## Heart of the Matter



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### Heart's Strings

Co - President: Sue Mascaro 443-878-6883  
[scmascaro@gmail.com](mailto:scmascaro@gmail.com)

Co - President: Addie Kaufman 410-964-9040  
[ahk1206@aol.com](mailto:ahk1206@aol.com)

Co-Vice Presidents: **Vacant**

Immediate Past Pres: Mary A. Teague  
[martea100@gmail.com](mailto:martea100@gmail.com)

Secretary: Janet Zimmerman  
[jzimmerman79@gmail.com](mailto:jzimmerman79@gmail.com)

Treasurer: Ellen Hill  
[e107hill@aol.com](mailto:e107hill@aol.com)

### Committee Chairs

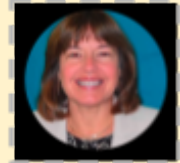
- AARP Liaison: Anne Ridgeway
- Archives: Jane Schuchardt
- Auditing: Gail Zitnay
- Budget & Finance: Sharon Kramer
- Community Service: Sue Mascaro
- Consumer Education: Fran Donaldson
- Coordinator: Ronnie Bohn
- Facebook: Ellen Hill
- Health Benefits: James Evans; Eugene Streagle
- Legislation: Eugene Streagle
- Membership: Donna Brackins
- Necrology: Kim Sullivan
- Nominating: Corita Oduyoye
- Newsletter: Anne Swartz; Genée Varlack
- Pre-Retirement: James Evans
- Recruitment: Susan Sellner
- Remembrance: Patti Neidig
- Scholarship: Lisa Davis

[www.howardrspa.org](http://www.howardrspa.org)  
[www.mrspa.org](http://www.mrspa.org)



## From The Co-Presidents' Desks:

Sue Mascaro & Addie Kaufman



Happy Spring! While April is starting off quite rainy, the weather is getting better and warmer. If you are like us, you are ready to dispense with your winter coats and dress in spring colors.

Thank you to those who attended the last HEART luncheon. Your attendance was very much appreciated, and your feedback was both positive and helpful. Based on your feedback, we already made changes to the lunch menu for our May meeting. The feedback on our speaker was excellent. It's crucial to have speakers who cover current and relevant topics, especially with rapid changes happening. Staying updated on technology, scams, retirement funds, and more can be overwhelming, but thanks to Ronnie Bohn for sourcing and inviting speakers for our meetings!

Meetings offer info and socializing, a chance to catch up and learn. Addie attended the MRSPA Presidents Meeting on March 19, 2024. The meeting covered the nominating committee report for new officer elections at the Annual Business Meeting at Turf Valley, along with budget updates. Due to rising costs, MRSPA dues are increasing from \$45 to \$50 annually. This slight increase reflects the value of services offered. Remember, you can conveniently pay both HEART and MRSPA dues through payroll deduction in your July pension check, ensuring seamless membership renewal without the hassle of manual payments.

MRSPA is an important organization for us, and your membership in both organizations is critical. If you are not already a member of MRSPA and only a member of HEART, please consider joining both. The benefits are nice and the lobbyist on staff provides much needed attention and advocacy for our pensions. As MRSPA staff retires, new staff require higher salaries; therefore, MRSPA is providing a 4% COLA raise in hopes of recruiting and retaining quality staff members. Additionally, MRSPA remains with AMBA to assist with recruitment.

HEART continues its collaboration with MRSPA. The 2024 MRSPA focus is on Advocacy, Socialization, and Service. HEART maintains its service-oriented approach, supporting the Howard County Food Bank and Comfort Cases. Thanks to all members who contribute products or funds to these causes. As educators, we remain committed to supporting those facing food insecurities and children in foster care, giving back to our community and beyond.

The MRSPA Annual Business Meeting will be held on May 7<sup>th</sup> at Turf Valley. HEART is allowed to send 20 delegates to the meeting and for the complimentary meal. If you are interested in attending on May 7<sup>th</sup>, please let us know. We look forward to socializing with you again on May 14, 2024.

Addie & Sue



**RECRUITMENT CORNER...**

This school year your Recruitment team connected with the HCPSS Human Resources Office by supplying HEART information, distributing flyers, and attending retirement seminars via zoom.

In June, every new retiree will be greeted with a letter of congratulations, a HEART recruitment flyer, and a special invitation to join us for our October General Meeting and Luncheon. If you're attending the HCPSS retirement ceremony, keep an eye out for us – we'll be offering HEART 'swag', brochures, and a chance to engage with current members to learn more about our organization's functions and goals.

However, we're not just looking for attendees – we're seeking your involvement! Together, we can achieve more. Please help us by spreading the word to retirees in your network. Remember, there's strength in numbers, and your participation can truly make a difference. Let's build a thriving community together. 🍌🍌🍌!

Flyers and brochures will be available at the May 14<sup>th</sup> meeting for your use. Membership in MRSPA should be encouraged as hefty numbers help ensure our pension benefits!



**NEWS >>>**

Keeping you in-the-Know  
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](#)




**PROPOSED 24-25 BUDGET**

This current year, our Executive Team established a new budget for HEART. Since we are still implementing the 2023-2024 budget to establish a baseline, the same budget will be used for the 2024 - 2025 year.

Click the word [budget](#) for a larger view

2024-2025 Proposed Budget	
<b>REVENUE-BASELINE</b>	
Membership Dues	13,200.00
Scholarship	2,500.00
HEART Business Meetings (4)	11,000.00
Toby's (3) and BSO	12,600.00
<b>REVENUE TOTAL</b>	<b>39,300.00</b>
<b>EXPENSES</b>	
Operations	2,000.00
Publications and Newletters	2,515.00
Recruitment	1,000.00
President's Discretionary Budget	1,000.00
State Affiliation	185.00
Scholarship	5,000.00
HEART Business Meetings (4)	15,000.00
Toby's (3) and BSO	12,600.00
<b>EXPENSES TOTAL</b>	<b>39,300.00</b>
<b>NET</b>	
REVENUE	39,300.00
EXPENSES	39,300.00
<b>NET BALANCE</b>	<b>0.00</b>



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*.

**Upcoming General Membership Meeting/Luncheon: Tuesday May 14, 2024 at 12:00 pm at Oakland Mills Interfaith Center**

## HEART GENERAL MEETING MINUTES 03/12/2024

**Sue Mascaro**, Co-President, called the meeting to order at 12:05 pm. The meeting was held at The Meeting House in Columbia. 93 members registered for today's meeting. Ed Salazar catered today's luncheon.

**Approval of the December 13, 2023 minutes:** **Janet Zimmerman** provided copies of the minutes from the December general meeting. There were no questions or corrections. **Kay Brooks** made a motion to approve the minutes; **Lois Savor-Rock** seconded the motion. The members voted and the minutes were approved.

**Treasurer's Report:** **Ellen Hill** reported the current balances: Checking = \$29,891.09; other interest-bearing checking (savings) = \$9531.74; Scholarship = \$1,809.00.

**Membership and Recruitment:** **Susan Sellner/Donna Brackins** provided a membership update. Currently there are 572 joint memberships (MRSPA and HEART). Word of mouth is the most effective recruitment tool. Members may wish to give or email fliers to their friends. It is important to explain to new members that MRSPA works to protect our pension. MRSPA sent out renewal emails for past members to rejoin. The State is having a special of \$10 through the end of May to encourage members to join MRSPA. HEART is working hard to recruit new members by working with HR. **Sue** attended an online Zoom seminar for upcoming retirees. HCPSS retirement packages contain HEART fliers. In addition, HEART sends out letters to new retirees in June. One member suggested exploring ways to recruit out-of-state members who cannot come to meetings. A happy hour was suggested before people retire where we discuss the important pieces of HEART. The drawing was held for a gift for members with birthdays in March, April, and May.

**Guest Speakers:** **Ashley Hope and Kristie Kidd** from *Oasis Senior Advisors* provided a very informative presentation on the various housing and/or care options for seniors including skilled nursing facilities (short-term rehab and long-term skilled care) and assisted living facilities, active 55+, licensed communities, continuing care retirement communities, and rental communities with assisted living. Their advisors assist seniors and families to find the senior living solution that is the right fit. There is never a cost for their services. Their process includes assistance with: in-depth consultation to identify personal preferences; funding options to keep monthly housing costs low; personalized list of housing options; touring preferred communities with your Oasis Senior Advisor; and selecting your community and moving in with ease. The Veterans Aid and Attendance Benefits program was mentioned as a possible source of financial assistance for veterans and spouses of veterans. Contact Oasis by email at [OSAteam@YourOasisAdvisor.com](mailto:OSAteam@YourOasisAdvisor.com) or by phone (240) 866-0064 for additional information.

**Serving the Community:** HEART continues to sponsor *Comfort Cases* and the *Howard County Food Bank* with donations. If a member wishes to provide a cash donation, both organizations gladly accept a check or credit card payment at any time. Let them know your donation is on behalf of HEART.

**Socializing with HEART:** **Sue Mascaro** announced the upcoming shows at Toby include: *Beauty and the Beast* (May 9); *Jersey Boys* (July 11); and *The Addams Family* (Nov. 7). In addition, the BSO at the Strathmore in Bethesda will present *Blockbuster Broadway* on Friday Oct. 4. Contact Sue Mascaro via email ([scmascaro@gmail.com](mailto:scmascaro@gmail.com)) or cell (443-878-6883) for tickets and/or details for Toby's or The Strathmore.

**Leading with HEART:** **Sue Mascaro** discussed members "stepping up to the plate" with HEART. We are in need of a website editor, Silent Auction Committee (chaired by Elise Jordan) members, and delegates to attend the annual MRSPA meeting on May 7th at Turf Valley Resort.

**Necrology:** **Kim Sullivan**, necrology committee, announced the passing of four HEART members: Luella Ford(93) , Sylvia Jo Hazzard (87), Delma Kemmet (81), and Kathleen Avery (76). **Patti Neidig** mails a sympathy card to the families of the members. In addition, if someone is ill, HEART will provide a card to the member. It is important for each HEART member to complete a [Personal Data Form](#) to keep on file with HEART. There is a link in the newsletter, on our website, or a paper form can be provided.

**Moving HEART Forward:** Feedback forms were provided to members for input on upcoming luncheons. We also welcome suggestions for guest speakers.

**The HEART Directory** will be provided electronically this fall. There will be an opt out in May for those members who do not wish to be in the electronic directory. A print option will be available for a minimal fee.

**Miscellaneous:** **Jim Evans** shared that Harper's Choice Middle School will hold its 50<sup>th</sup> anniversary celebration on April 13 from 9-11.

**Lisa Davis**, Scholarship Chairperson, thanked members for their donations toward the scholarship fund. Members who donate are eligible for a gift card drawing in spring. There is an online form or members may print and submit. The application process opened last month and the closing date is April 1, 2024. The scholarship is intended for current HCPSS seniors going into education and college students currently in an education program. Financial need is not a requirement. Today's drawing yielded \$242.00. Half of that amount went to Suzy Zilber who graciously donated her award back to the college fund. Thank you, Suzy!

\*\*Door prizes were awarded. **Susan Sellner** created lovely March buckets of goodies. Thank you, Susan

## [HEART May Luncheon/Meeting Reservation Form](#)

Reservations are due by Friday, May 3, 2024

**DATE:** Tuesday, May 14, 2024

**PLACE:** The Meeting House in Oakland Mills, Room 100  
5885 Robert Oliver Place, Columbia, MD 21045

**TIME:** 12:00 Noon

**COST:** \$23.00 per person (non-refundable)

**MENU:** The following selections will be available to all: fettuccine alfredo, rigatoni with broccoli and chicken, garden salad, fresh rolls, desserts. Bottled water, fresh coffee, and tea will also be available. **(You will make your selection at the luncheon.)**



### **THERE ARE TWO WAYS TO REGISTER:**

1. Register online using this form: [HEART May Luncheon Registration Form](#)
2. Complete and mail in the **Luncheon Mail-In Form** (below or attached to this email).

### **PAYMENT:**

1. Pay by **Zelle**. [Click here for directions](#)
2. Send a check to Sue Mascaro (See **Luncheon Mail-In Form for details**) prior to the luncheon.
3. Bring a check or cash to the luncheon.

***Please see the Luncheon Mail-in Form attached to this email OR access it [HERE](#)***



Congratulations to our birthday drawing winners

February - Donna

March - Rosalie

April - Alice!

Birthdays for May, June and July will be entered into the drawing at the May 14<sup>th</sup> meeting!

Good luck!

(Winner must be in attendance)!

Here are the very creative "March Luncheon Prize Baskets": (Thank you, Susan Sellner!)



## CELEBRATING WITH HEART



Please, please, please help to celebrate us... the **HEART** of HoCo in future newsletters. Your responses will help us all see the commonalities we share. Thank you for completing this survey.



Click on: [Heart Survey](#)

HEART now accepts electronic payments via Zelle for the luncheons.  
(We still accept checks made out to HEART.)



PLEASE NOTE: Sending funds via Zelle for the luncheon does NOT automatically register you for the luncheon. You must also register electronically using the [May 14th Luncheon Form](#) or send in mail. (mail in form attached to this newsletter).

### What is Zelle®?

Zelle® is an easy way to send money directly between almost any U.S. bank accounts typically within minutes. With just an email address or U.S. mobile phone number, you can quickly, safely and easily send and receive money with more people you know and trust, regardless of where they bank.

### How can I use Zelle®?

You can send, request, or receive money with Zelle®. After you've enrolled, simply add your recipient's email address or U.S. mobile number, the amount you'd like to send or request, review and add a memo, and hit "confirm." In most cases, the money is typically available in minutes<sup>1</sup>. To receive money, just share your enrolled email address or mobile number with a friend or person you trust and ask them to send you money with Zelle®.

To enroll with the Zelle® app, enter your basic contact information, an email address and U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account. We do not accept debit cards associated with international deposit accounts or any credit cards.

### How do I get started?

It's easy — if your bank or credit union offers Zelle®, it's already available in your mobile banking app or online banking! Check your mobile banking app or sign-in to your online banking site and follow a few simple steps to enroll your Zelle® profile. You can find a list of [participating banks and credit unions](#) offering Zelle®.

Don't see your bank or credit union listed? Don't worry! Our network of participating financial institutions is always growing, and you can still use Zelle® by downloading the Zelle® app for Android and iOS.

### Are there any fees to send money using Zelle®?

Zelle® doesn't charge a fee to send or receive money. We recommend confirming with your bank or credit union that there are no fees for Zelle® transactions.

### To transfer funds to HEART:

- Select your "HEART" contact
- Select "email" as the means to transfer funds
- Use this email: [hocoretired@gmail.com](mailto:hocoretired@gmail.com)

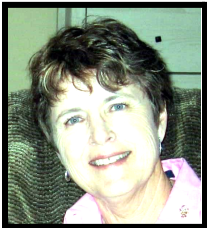
**NOTE: Upon paying with Zelle, you will receive a message confirming your payment. The name, Ellen Hill, will show up. Ellen is our HEART treasurer and her name reflects that she created our HEART Zelle Account.**



## *In Remembrance*

*Those we love don't go away. They walk beside us every day. Unseen, unheard, but always near,  
Still loved, still missed and forever dear. (author unknown)*

by: Kimberlie Sullivan



### **Kathleen Daley Avery**

On March 9, 2024, Kathleen (Kathy) Daley Avery passed away at the age of 76. She was born on March 18, 1947. In service to HCPSS, she was an educator at Oakland Mills High School where she taught English and CTE (Career and Technical Education). Kathy is survived by her son and daughter-in-law, daughter and son-in-law, four grandchildren, and one brother. Her husband (John P. Avery, r.) predeceased her. In addition to her family, Kathy will be fondly remembered by her former colleagues and students, as well as her many friends.



### **Luella Verna Collins Ford**

At the age of 93, Luella (Verna) Collins Ford died on July 8, 2022. She was born on February 22, 1929, in Marion, MD. She earned a B.S. at Maryland Teachers College at Bowie (now Bowie State University) in Bowie, MD. She continued her education with advanced studies at Temple, Johns Hopkins, and Towson Universities. Verna was an elementary educator for over 40 years in Baltimore and Howard Counties. During her 26 years of service to HCPSS, she taught at Cooksville School, Guilford Elementary, and Phelps Luck Elementary. After her retirement in 1975, she taught continuing education classes at the Enoch Pratt Library, was a driver's education classroom instructor, and tutored Baltimore City Public School students in reading. She was a dedicated member of her church. Verna is survived by her two aunts, a number of family members, and many friends. She was predeceased by her four siblings.



### **Sylvia Jo Good Hazzard**

Sylvia Jo Good Hazzard was born on October 2, 1937, in Tampa, FL. She passed away on December 15, 2023, at the age of 86. Sylvia earned a B.S. in elementary education from Anderson University in Anderson, IN, and a master's degree in library science from the University of MD, College Park. During the first four years of her career in education, she taught at the elementary level in Baltimore County, MD; Anderson, IN; and Bethlehem, PA. Upon moving to Howard County, Sylvia was a media specialist at Owen Brown, Patuxent Valley, and Glenwood Middle Schools for a total of 20 years before retiring in 2000. Her knowledge of and expertise in library science led her to McDaniel College in Westminster, MD, to develop the capstone course for their master's program in library science; she then taught the course for a handful of years. She was an active member of her church. Sylvia is survived by her husband (Norman), three sons and daughters-in-law, seven grandchildren, seven great-grandchildren, one sister, and many other relatives.



### **Delma Burk Kemmet**

On December 16, 1942, Delma Burk Kemmet was born in Baltimore, MD. She passed away on January 3, 2024, at the age of 81. She earned a B.S. in teaching from Frostburg State Teachers College in Frostburg, MD, and an M.Ed. from Loyola College in Baltimore, MD. HCPSS was the beneficiary of Delma's more than 30 years as an educator. During the majority of that time, she taught 5th grade at Clemens Crossing and Manor Woods Elementary Schools. After her retirement, Delma enjoyed spending time at her vacation home in WV, traveling all over the world, quilting, playing competitive Bridge and Mahjong, and enjoying time spent with her family and friends. She is survived by her husband (Lee Kemmet), son and daughter-in-law, two daughters and sons-in-law, and four grandchildren. Delma's many former students and colleagues, as well as her numerous friends will remember her fondly.

## HEART NEEDS YOU!

By: Corita Oduyoye

HEART is in need of candidates for the **VICE PRESIDENT** position. Please consider sharing your talents & expertise with our organization. Should you wish to tag a friend and serve in this role together... We welcome you both! The responsibilities are listed below. Contact any of us with your interest:

Corita Oduyoye	<a href="mailto:saintjude8@icloud.com">saintjude8@icloud.com</a>
Sue Mascaro	<a href="mailto:scmascaro@gmail.com">scmascaro@gmail.com</a>
Addie Kaufman	<a href="mailto:addiekaufman@gmail.com">addiekaufman@gmail.com</a>

### **Vice (Co)President's Duties:**

*Shall act as assistant to the President (Co-Presidents) and be involved in all activities of the Association.*

- A. *Shall perform the duties of the (Co)President in the absence of that officer.*
- B. *Shall be responsible for planning the programs for each of our general meetings.*
- C. *Shall assume the office of (Co)President at the end of the (Co)President's 2 year- term*



**We Need You!**

## SCHOLARSHIP

By: Lisa Davis & Scholarship Committee

HEART would like to thank the following members for their contributions to the 2024 Scholarship HEART:

Heart Member	In Honor of
Arlene Mindus	
Carol Askin	Martin Askin
Charlotte and Amanda Harris	Kathleen Avery
Ellen Hill	
Ellen McDaniel	
F.Louise Smith	
Glen Heisey	Shirley C Meighan
Jacqueline Lashinski	Her mom
Kim Sullivan	Shirley Meighan other educators who touch her life
Lisa & Stuart Berlin	Kathleen Avery
Mary Coulson	Kathleen Avery
Sandra French	Deborah D Kendig
Sue Ann Tabler	Her retirement
Suzy Zilber	

Your names have been entered into a drawing to win a gift card. Thank you for your generosity. The HEART 2024 Scholarship is geared to HCPSS high school seniors and/or current college students who graduated from HCPSS and are entering the field of education.

We remain appreciative of any funds that are donated for scholarships. It is not too late to send yours in. Should you want to donate to the scholarship fund, possibly try what some of our members do. Take the amount of years that you have been retired and donate one dollar for each year. It may not individually be a large amount of money, but multiple donations like this will add up.

[SCHOLARSHIP FORM HERE.](#)



## PROGRAM NEWS

### **REGISTER NOW for our MAY GENERAL MEMBERSHIP MEETING**

Our May General Membership Meeting/Luncheon is approaching fast on **Tuesday, May 14th**, beginning at **12:00 noon** at *The Meeting House* in Columbia. Members can register online or by mail; the registration information, including a link (see below) and a mail-in form, is included with this newsletter.

There are always important updates to share at our membership meetings, and this is particularly true during the final meeting of the (school) year. In May, we will address two business items that are important to HEART's success. First, Budget Chairperson *Sharon Kramer* will present the 2024-2025 budget for a member vote. This annual budget supports the financial stability of our organization. Second, members will have an opportunity to review and approve updates to the organization's bylaws, a task that is a bit overdue. The team values feedback from members and wants you to be an active participant as we address both items. In addition and based on your feedback, plans are currently underway for a guest speaker to present on the topic of "Financial Planning".

Speaking of the importance of member feedback, at our March meeting attendees were asked if HEART should consider switching up our meal options at luncheons, including the possibility of a buffet. An overwhelming majority of respondents said yes, and you guessed it...we'll be delivering on that option! Well, let's clarify, Bertucci's will be doing the delivery. 😊 Join us for a delicious meal featuring fettuccine alfredo, rigatoni with broccoli and chicken, garden salad, and fresh rolls. And those desserts you've been enjoying? Members will now be able to do so with fresh coffee and tea.

Finally, at the May meeting HEART will once again be collecting donations for *Comfort Cases* and our local food banks. Our donation baskets will be set up to receive non-perishable food items, pjs, small blankets, journals, and new or gently used books to support those in our community.

We hope to see each and every one of you on the 14<sup>th</sup>... and be sure to bring your appetite!

## A REQUEST...

Necrology Chairperson: Kim Sullivan  
 H: 410-489-4886  
 C: 443-280-1608

or

[kimberliesullivan@verizon.net](mailto:kimberliesullivan@verizon.net)

It's important to keep up-to-date on changes in our membership. When you become aware of the passing of a HEART member, please get in touch with Kim Sullivan. Any information you're able to provide can be very helpful with the preparation of the written bios that are included in our newsletters.

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. For your convenience, the "Personal Data Form" can be found at this [LINK](#) or on the "Homepage" and in the "Members' Section" of our website ...

<https://www.howardrspa.org>, as well as it is attached to this newsletter. Completed forms should be mailed or scanned and emailed to Kim (email listed at top). Many thanks!

## New Members

Do you know any of our recent or coming retirees? Have you personally invited them to join HEART?

Now is as good a time as any to send in your membership dues if you have not done so yet.

[HEART Membership Form](#)

## Directory Alert

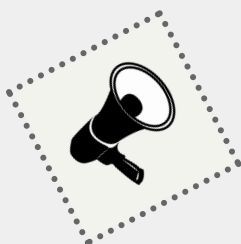
### Postponed... but not abandoned!

The HEART Directory is making a comeback and will be distributed electronically to members this fall.

Members who prefer not to be listed in the directory must indicate their choice by July 1, 2024, by completing the form provided at this [LINK](#).

Included information: name, address, email, telephone number, date of birth (year omitted).

A print version of the directory will be accessible for a nominal fee.



[OPT-OUT FORM](#)

## Recent Retirees

Name	Location	Position	Years
Falsetti-Hopkins, Lisa	DLES	Reading Specialist	19
Klotz, Margaret	AHS	Science	20
O'Kane, Donna	MVMS	Science	23.5
Raines, Christie	Retired from Leave		25
Smith, Claude	HOHS	Science	<1
Smith, William	HAHS	Physical Ed	27.5
Stout, Shelley	MVMS	Science	34
Williams, Adrienne	GPHS	Assistant Principal	40.5

## Scams and Identity Theft



Much has been written warning us of the scams and the steps we should take to prevent being a victim. These steps include frequently

changing our passwords especially on any accounts involving financial institutions. This includes banks, credit cards and investment funds. For even greater security, we are encouraged to have two step authentication on those accounts.

According to law enforcement everyone's passwords have been compromised at some time and the risk gets greater each year with senior citizens losing the greatest amount of money. Just among senior citizens the amount of money lost to scams and identity theft was up over 49% between 2022 and 2023. In this time period over 800,000 cases were reported with losses of over ten billion dollars.

Discovering one has been a target of a scam or identity theft can be devastating to one's financial and emotional wellbeing. However, there are steps one can take to improve the chance of getting the money back.

1. Contact your bank immediately. Sometimes they are able to stop a transaction and will block the account from further withdrawals.
2. Contact the government Internet Crime Complaint Center. When reported within 72 hours they are often able to prevent the transaction from being completed at [www.ic3.gov](http://www.ic3.gov)
3. Contact the local police. A police report may be helpful as documentation for insurance purposes and taxes.

MRSPA recently presented a webinar with FBI Agent Keith Custer on scams and identity theft. This webinar is available for viewing by going to the MRSPA website.

Submitted by Phyllis Cherry, Chairperson, MRSPA Consumer Education Committee - Reprinted from MRSPA





<b>Members with Emeritus Status</b>		
<i>Brenda Adkins</i>	<i>Joanne Jesilionis</i>	<i>Hazel Rectanus</i>
<i>Barbara Allen</i>	<i>Betty King</i>	<i>Abigail Reed</i>
<i>Diana Anderson</i>	<i>Jeanne Longford</i>	<i>Margaret Riley</i>
<i>Elsie Bassler</i>	<i>Jean Merson</i>	<i>Nuala Roberts</i>
<i>Brenda Adkins</i>	<i>Patricia Merson</i>	<i>Joan Sites</i>
<i>Katherine Coulson</i>	<i>Angela Mongan</i>	<i>Patricia Stackhouse</i>
<i>Laura Derreth</i>	<i>Lois Norman</i>	<i>Ed Stockham</i>
<i>Joyce Dougherty</i>	<i>Ronald Oaks</i>	<i>Marjorie Tolins</i>
<i>Bernard Edmond</i>	<i>Janet Oaks</i>	<i>Sharon Walker</i>
<i>Doris Edwards</i>	<i>Alice Painter</i>	<i>Barbara Wilson</i>
<i>Jean Israel</i>	<i>Barbara Poling</i>	



## Get Social with Heart

Just a couple of months ago on February 7<sup>th</sup>, forty-four HEART members enjoyed a fabulous performance of **A Chorus Line** at Toby's. If you were not able to join us, not to worry, we have two more shows already on the schedule...

Are you thinking of how to spend some of your upcoming summer nights? Well, we've reserved tickets for a musical extravaganza at Toby's! Join your HEART colleagues and friends for **Jersey Boys** on **Thursday, July 11<sup>th</sup>**. This fascinating show follows the evolution of four blue-collar kids who became one of the greatest successes in pop-music history. *Jersey Boys* takes you behind the music of Frankie Valli and The Four Seasons. Discover the secret of a 40-year friendship as they work their way from the streets of Jersey to the heights of stardom. Dance and sing along to chart-topping hits including: "Sherry," "Big Girls Don't Cry," and others. Please note: the performance does contain mature language and themes.

And what's next on HEART's social calendar? For the first time in over a decade, **The Addams Family** is coming to Toby's. This comical feast embraces the wackiness in every family and take the musical theater scene by storm with some of the most beloved characters of all time! Wednesday Addams, the ultimate princess of darkness, has fallen in love with a smart young man from a respectable family. What will happen on that fateful night when they host a dinner for Wednesday's 'normal' boyfriend and his parents? Join HEART on **Thursday, November 7<sup>th</sup>** for an evening full of hysterics!

Contact Sue via email ([scmascaro@gmail.com](mailto:scmascaro@gmail.com)) or cell (443-878-6883) for tickets to either (or both 😊) shows. Tickets are \$62 for *Jersey Boys* and \$64 for *The Addams Family*. These prices include gratuity and represent a considerable discount over the box office price. Please note: the deadline for reservations for *Jersey Boys* is **June 14<sup>th</sup>**; for *The Addams Family*, **October 10<sup>th</sup>**.



## BIRTHDAY GREETINGS



*If we have missed your birthday or it is incorrectly shown below, be sure to send us an email*

February		March		April	
Aballo, Cathy	Mintz, Ann	Adkins, Brenda	Koehler, Lucille	Adams, Howard	Miller, Marion
Allen, Barbara	Mitchell, James	Agness, Joyce	Kupiec, Marjorie	Adkins, Sandra	Mundy, James
Allera, Lynda	Nicodemus, Anne	Avery, Fannie	Lampron, Jeannette	Anderson, Patricia	Nadolski, Eileen
Brenner, (Mindy)	Ober, Virginia	Barnett, Shelly	Lauren, Robin	Blackwell, William	Pasciullo, Holly
Brisbane, Maxine	Passman, Nancy	Barr, Jennifer	Lax, Wendi	Blakeslee, Linda	Phillips, Gail
Campbell, Virginia	Peterson, Naomi	Bien, Barbara	Marino, Kathleen	Brickner, Leslie	Poltilove, Ann
Cavanaugh, Patricia	Peterson, Marshall	Blanding, LeRay	Mascaro, Sue	Brisco, Susan	Pryor, Kaye
Chillemi, Louis	Pipelow, Linda	Bowen, Rosalie	Maseritz, Sally Jane	Brooke, D. Kay	Quinn, Gail
Clark, Judith	Poling, Barbara	Brewer, Sandra	McCarthy, Cathy	Brooke, D. Kay	Riley, Margaret
Colton, Kathleen	Riegel, Bruce	Brodsky, Candee	McLin, Catherine	Bruner, Thomas	Sheridan, Dean
Cooper, Sally Ann	Rogers, Goody	Bronson, Earnestine	Monck, Mary Jane	Caplan, Patricia	Smith, Bruce
Cooper, Janet	Rohrer, Howard	Bucher, Carol	Mongan, Angela	Carey, Janet	Spears, Mary
Dear, Debra	Schaefer, Margaret	Caplan, Ron	Moore, Katherine	Cisna, Patrick	Stafford, Mary
DeMoss, Lori	Spranklin, Carole	Caporaletti, Leora	Perrine, Steve	Cisna, Patrick	Stoll, Kimberlyn
Derreth, Laura	Stickles, Virginia	Chapman, Elizabeth	Phillipi, Joy	Coffin, Gail	Streagle, Eugene
Edgerton-Bird, Cherry	Szawan, Annette	Clay, Francine	Phillips, Carol	Cooke, Gisela	Streagle, Donna
Ellis, Mavis	Taliaferro, Ardalia	Coates, Mark	Rangos, Nick	Cooper, Jennifer	Valdivia, Kathleen
Ford, Barbara	Thomey, Patricia	Conroy, Beverly	Razmus, Frances	Dash, Peggy	Venezia, Denise
Garrett, Carole	Tucci, Carol	Corkran, Richard	Richmond, Dan	Ditman, David	Ward, Anne
Goode, Lamont	Vauls, Shirley	Cozzo, Therese	Roepcke, Mary	DiVirgilio, Carolyn	Wasserkrug, Rene
Goode, Sylvia	Walcker, Christine	Croteau, Leigh	Rogers, Yvonne	Egan, Lynn	Weller, Phyllis
Gottsagen, Judy	Whiteside, Karen	Dick, Joseph	Sasser, Mary Jane	Fishbein, Sanford (Sandy)	Williams, Mario
Grabow, Cynthia	Wood, Ann	Dupski, Cindy	Savage, Marilyn	Follmer, Cheryl	Witt, Sandi
Guarnieri, Cynthia	Wright, Richard	Fennell, Bettye	Scharf, Darla	Gardner, Rowena	Wood, Christine
Hall, Alberta		Fisher, Sam	Schuster, Karen	Gershman, Susan	Young, Deborah
Heinz, Loreen		Forester, Joan	Scott, Jane	Hackett-Myrick, Brenda	
Hikel, Gail		Ghavam, Sheida	Setzer, Sharon	Hamming, Karen	
Honaker, Darlene		Graham, Mary Beth	Shepherd, Cynthia	Hartnett, Linda	
Jones, Kathy		Greta, Taury	Shiomichi, Sally	Hurt, Arlette	
King, Patricia		Hafets, Claire	Skarin, Susan	Jurgenson, Judith	
Koren, Beverly		Hahn, Carol	Swartzwelder, Terry	Kehrli, Jan	
Lockwood, Janet		Hanks, Kathleen	Swinson, Kathleen	Kramer, Sharon	
LoPiano, Patricia		Henry, Joan	Taury, Greta	Kuttas, Suzanne	
Lord, Charlotte		Herbert, Annie	Tellish, Joan	Lower, Susan	
Lupashunski, Frank		Hill, Nellie	Thrasher, William (Tom)	Maizel, Kathleen	
Mack-Preston, Patricia		Hofmann, Sharon	Togers, Goody	Marcellus, James	
Manley, Kathy		Johnston, Ann	Walker, Sharon	Matters, Stephen	
Marshall, Judith		Jordan, Elise	Weidler, Wendy	McCauley, Brenda	
McKenna, Marilyn		Kazi, Samina	Whitney, Yvonne	McNulty, Ellen	
Michaelson, Harriet		Klein, Bonnie	Williams, Irene	Metzler, Mary	
Miller, H. Eugene		Kline, Susan	Yanek, Carol	Meyer, Carol	
		Knighton, (Mary) Jane		Miller, Carolyn	