

Glimpses

Dorchester Retired Educators Association - DREA Not Golden Years, but Prime Time



Volume 44, Issue 9

WORKING TO CONNECT WITH OUR MEMBERS AND COMMUNITY!

September 2020



ALICE MITCHELL



With a smile and a mask, I bring greetings to each and every member of DREA! I hope you are taking measures to remain safe. It has been an interesting spring, an interesting summer, and I assume you would agree that we are experiencing unique times. As the new president of DREA, I want to share my excitement about the next chapters for our organization! Think about what we have accomplished, what we are doing now, and what

the future holds. This is proof that we must continue fulfilling the goals of our Mission and Vision Statements for children! Under normal circumstances, we would be preparing for the October in-person luncheon and business meeting. In this age of technology, anything can happen—including a virtual luncheon in October using Zoom! The executive team will be discussing how we might make this a reality. As the time approaches and details become finalized, the process will be shared as appropriate. It should be interesting! It will be interesting! Continue to be safe!

Dorchester County Board of Education NEWS

 $Laura\ H.\ Layton,\ Vice-President,\ Dorchester\ County\ Board\ of\ Education,\ District\ 5$

Greetings to my fellow retired educators!

It is Labor Day weekend and I wonder if we ever had a summer. I missed all of the family gatherings and vacations that normally mark this time of year.

By the time you read this school will have started virtually, and we hope that small groups of students will already be back in the classroom. The DCPS staff has worked very hard all summer to make sure that all our students get the best education possible. I was pleased to be a part of the re-opening committee that worked all summer to present a detailed plan for reopening.

In the last week, ALL students grades K-12 have received a personal electronic device. What normally would have been a 3-5 year long process took place in two months this summer.

While all students started virtually on September 8, our plan is to have our Special Education students and ESOL students back in person as soon as safely possible. Next will be our DCTC students who are already in small isolated groups by the very nature of their studies. They and their teachers are anxious for the return to hands-on learning. Welding is impossible to teach virtually.

A **Week A-Week B alternating** return for our entire student population will happen as soon as our Health Department deems it safe. Without giving any dates, we expect this to take place when the small groups of students are safely established in their home schools.

No one needs to be reminded that the Presidential election will take place in early November. Please vote. Whether you vote in person or by mail, please vote. Joe and I plan to take advantage of early voting in person. This seems a safe practical option for us.

School board positions are also on the ballot. Districts 1, 3, and 5 are all contested. Please vote. Do not ignore this part of the election ballot. The persons filling these seats will have big decisions to make about our children's future, particularly in this difficult time.

Stay safe. Wear a mask!



COMMUNITY SERVICE BOOK PROJECTS

Ruth Clendaniel

Book Depot

Currently our Book Depot is not open to the public due to COVID-19 and school closings. Ruth and some volunteers are working in the depot to organize books and prepare them to be put on the Book Buggy for free distribution.

Book Buggy

The Book Buggy started taking books for distribution in May to the Dorchester County Board of Education parking lot on Thursdays at noon, when parents and students were picking up meals. Books could easily be selected by children and parents.

The Book Buggy is now at the Farmers' Market each Thursday from 3:00-6:00p through October. In addition to providing free books for children and adults, we are trying to help parents better understand how they can find books to support subjects being taught in their child's/children's grade level(s). The Book Buggy is also partnering with the Dorchester County Free Library to provide children from birth to seven (7) with an Outdoor Story Time!

We are also working with the Robin Hood Shop to provide books for our community.

A special thanks to Cathy, Tiffany, and Donna Greenleaf for working with us in these efforts. Also, thank you to the volunteers who have come out to help at the Book Buggy. We are very busy!

We also thank everyone who continue to donate books to us either at the Book Buggy on Thursdays, at the Book Deposit Boxes on Main Street in Hurlock, the Bay Country Bakery, and those who even drop them off to my garage-now converted for book storage and little free libraries construction.

Little Free Libraries

Our latest is going to Old Salty's Restaurant in Fishing Creek. It is designed as a school bus and is planted in the name of Jay Newcomb's mother, Martha, who drove the bus there for 50+ years and has recently passed away.

Three new free libraries went up this summer:

- S. Main Street in Hurlock (with a book deposit box)
- Bucktown Road Mobile Home Park
- Zion United Methodist Church in Cambridge

Donated books also go into any of our free libraries needing them. Alice's library also has food items available.

Now we have over 20 libraries that we have either built or helped provide across Dorchester County.

Again, thank you for your support!



This Little Free Library Bus was constructed and painted in all it glory by Ruth Clendaniel. Who knew she had so many talents

This Little Free Library Bus was built in memory of Martha Newcomb, who drove a bus in South Dorchester for 50+ years. She is remembered by the many students who rode her bus. It is located at Old Salty's Restaurant in Fishing Creek. Miss Martha was the mother of the restaurant's owner, Jay Newcomb

CONGRATULATIONS TO OUR RETIREES





Jari Robbins



Wayne Henry





Gail Sanchez



Dan Hortert Kermit Hines

> Mary Hughes

A young reader





community about registering children for PreK and K. Board member, Laura Lavton, visits to share books and updates on DCPS eopening.



DREA Book Buggy joins with Dorchester Free Library to present an Outdoor Story Time for children birth to seven. Free books available for children and parents.



Parent reading to her child next to the Book Buggy at the Farmers Market.





RECRUITMENT INCENTIVE



3

MRSPA is offering a \$10 gift card to ANY member who recruits a *NEW* member who signs up for *DUES DEDUCTION*. All you have to do is get the *NEW* member to complete an application form, signing up for *DUES DEDUCTION*, and then WRITE YOUR NAME on the application before sending it to MRSPA. MRSPA will send you a gift card. You can recruit as many *NEW DUES DEDUCTION* members as you like! Just remember to put your name on each application! The *NEW* member who signs up for *DUES DEDUCTION* will also receive the ONE-TIME \$10 reduction in state dues, so their state dues will be \$35 for 2020-2021. Remember that local dues (\$10) are additional. We are calling on ALL members to assist us in this recruitment effort!

Switch and Save Invitation:

MRSPA has extended an invitation to cash members to switch to dues deduction for 2020-2021. If they make the change, they are eligible for a one-time \$10 reduction in state dues. They would pay \$35 for state dues for 2020-2021, plus their local dues amount. Members need to complete and return the Dues Deduction Authorization Form, which is available on the MRSPA website under Switch and Save (<u>https://www.mrspa.org/switch-and-save</u>).

Current Cash dues payers, who have not yet paid their dues, are eligible for Switch and Save and can have their dues deducted any month. Please encourage current cash dues payers (who haven't already paid their dues for 2020-2021) to Switch and Save!

MRSPA/DREA CHANGE OF ADDRESS	COVID-19 UPDATE
Name New Address	COVID-19 is thought to be able to spread like the cold or flu through coughing and sneezing, which creates respiratory droplets.
	•Close personal contact, such as touching or shaking
City State Zip	hands •Touching an object or surface with the virus on it
Telephone	Symptoms of COVID-19 may appear 2-14 days after exposure to the virus and include:
Email	to the wrus and include.
Mail to:	●Fever or chills ●Cough
Ann T. Moore, Membership Chairperson,	 Shortness of breath or difficulty breathing Fatigue
2203 Hambrooks Blvd., Cambridge, MD 21613	•Faligue •Muscle or body aches
	 Headache New loss of taste or smell
LOCAL DREA MEMBERSHIP APPLICATION	•Sore throat
Name	•Congestion or runny nose
Street	 Nausea or vomiting Diarrhea
City	•In more severe cases, pneumonia (infection in the lungs)
State Zip	
Telephone	The vast majority of people recover from this infection. Most people will have mild or moderate symptoms. Older people
Email	and those with pre-existing medical conditions like heart or
DREA Dues—\$10.	lung disease or diabetes have a greater risk for more serious illness.
Send to:	If you start to develop the symptome listed above, places call
Ann T. Moore, Membership Chairperson, 2203 Hambrooks Blvd., Cambridge, MD 21613 410-228-7629	If you start to develop the symptoms listed above, please call your primary care provider. If you do not have a health care provider, call Dorchester County Health Department at 410- 228-3223.
3-2020	Call 911 if you have a medical emergency, such as trouble
NOTE: Already included in paid MRSPA dues.	breathing, persistent pain or pressure in the chest, new confu- sion or inability to arouse, or bluish lips or face. Notify the op- erator if you think you might have COVID-19.

TAX-DEDUCTIBLE DONATIONS

Thank you to all who have supported our organization. As a non-profit, all funds received are dedicated to helping us further learning from early childhood to adult and are raised through donations and fundraising only.

Thank you's for donations received since the June 2020 newsletter year go to:

Charlotte Payne in memory of Karen Fisher for DUDS/Scholarships

Mary Morett for Scholarships



DONATION FORM

Name:	
Address:	
Phone:	(H)
	(C)
Email:	
Donation Amount: \$	for:
C Scholarships	
Free Libraries	
🗔 General Budget	
In Honor of:	
In Memory of:	
Yes, you may list in nex (amounts will not be listed	
Mail to:	
Shirley Marshall, One Ros	e Hill Place
 You should have received at 	•
packet from Brenda Davis.	Be sure to
complete forms and retu	irn to her

before the deadline. Thank you!

IMPORTANT LINKS

Ruth Clendaniel

We hope all of you have managed stay well doing this time of the corona virus.

The nice thing about being a small organization is that we can keep in touch and help each other if needed.

If there are any concerns or needs you might have, please feel free to contact DREA and we will be there for you.

We are also emailing, writing notes and keeping you informed through Glimpses, emails, and our Facebook page.

Not all of us are connected with the world of technology so we like to share information in a variety of ways. For the 'techies" we have included in this newsletter a list of Resource Links" you can find on the internet for information related to our pension and retirement system. health safeguards, and consumer issues such as fraud and scams. DREA will also share this information with you if you are unable to access any of these sites.

As you know one of the important goals of DREA is to protect our members' health and well-being. We continue to work toward that goal and to let you know that your membership does matter!

Please read the article by Laura Layton as it also shares with you what we are doing locally in our schools.

Best regards and continue to stay safe.



THE LINKS

DREA Facebook: https://www.facebook.com/ **DorchesterRetiredEducators**

DREA Website: http:// dorchesterretiredteachers.weebly.com/

DREA Email: dorchesterretirees@gmail.com

MRSPA Website: www.mrspa.org

MRSPA Facebook: www.facebook.com/MRSPA1945

AARP: www.aarp.org/md

MSRPS (Maryland State Retirement and Pension System): www.sra.maryland.gov

GLIMPSES: DREA's **Glimpses** newsletter is published four times annually. For information or to submit an article, email Shirley Marshall, rexmars@comcast.net or call 410-228-1713.

For paperless newsletters, please email us with your current email address.

<u>MEMBERSHIP</u> <u>BENEFITS</u>

Our goal has always been to work toward keeping our members informed and protected in their health insurance, pensions, and other benefits. We do this on a local and state level.

Maryland State Retirement and Pension System

(Ruth Clendaniel)

Be assured that there has been no impact to your monthly ongoing pension benefit payment. However, if you receive payment by check and have concerns about receiving mail or your ability to get to a bank, consider setting up **Direct Deposit** to have your monthly payment deposited directly into your bank the last day of each month. It's faster than getting it through the mail, too!

2020 COLA

The 2020 COLA is **1.812%** for retirees on service earned prior to the 2011 reform and 1% post reform service. The COLA is based on the increased cost of living in 2018 and the consumer price index. Members should have seen this increase beginning with the July 31, 2020 pension check/deposit. The formula used by the state is not the same that the Social Securitv Administration uses. For more information, please visit Maryland State Retirement and Pension's website at: http://www.sra.state.md.us//



SCHOLARSHIP AUCTION IS COMING SOON (We hope!)

We are throwing around ideas on how to do the auction. Several ideas have been offered and most are contingent on the help of those with expertise in programs, such as Swap and Sell. Since this is our major fundraiser for our scholarship program, we hope to find a way to have it if we are still unable to meet for our annual Christmas Scholarship Dinner.



	OCTOBER	N	OVEMBER (cont'd)	1	ANUARY (cont'd)
1	Barbara Mills	10	Shirley Marshall	17	Robert Neumer
3	Gary McNamara	10	Helen Pinder	20	Genevieve Brown
3	Robin Phillips	13	Peggy Harper	21	Felice Joseph
5	Ellie Polley	23	Joanne Hart	22	Shirley Burton
10	Fred Hildenbrand	26	Donna Spedden	28	- Evelyn Renkwitz
12	Bill Batson	29	Cindy Ruark		FEBRUARY
12	Darlene Jones	30	Jackie Radcliffe	1	Del Kialianu
13	Barbara Bailey	30	Theresa Stafford	2	Sharon Young
13	Bertina Farrare		Doris Jones	5	Frances Brannock
13	Cindee Wong		DECEMBER	7	Joanne Rue
14	Carolyn Corkran	3	Lynne Redmer	. 8	Cookie Brohawn
16	Carolyn Mattingly	4	Barbie Brohawn	9	Frank Yanez
18	Gloria Warner	5	Winnie Holden	· 10	Sam Brannock
21	Jean Morris	6	John Hurley	10	Leslie Miller
22	Carole Segar	7	Shirley Kailianu		Carol Coulbourn
25	Lind Dean	9	Lou Jones	13	
25	Sylvia Trice	9	Ann Moore	17	Dorothy Rinehart
26	Barbara Jones	10	Charlotte Payne	17	Deborah Wooden
27	Curt Ashner	13	Delores Dixon	20	Gerri Carrier
27	Anna Sorrells	13	Sheri Hubbard	20	Kay Hoffman
27	Barbara Wilson	16	Bob Joseph	20	Henry Wagner
28	Patricia White	17	Craig Ellis	21	Wanda Creighton
	NOVEMBER	30	Gloria Creighton	22	Mary Morett
4	Mary Beth Adams	30	Elaine Hicks	23	Colvin Camper
4	Mary Ann Bradshaw	30	Clara Watkins	24	Bob Krewson
5	Linda Jones		JANUARY	27	Charlotte Spedden
5	Richard Nagel	2	Peggy Bradley	27	Karen Suhorsky
5	Margaret Robbins	3	Debbie Johnson		
7	Maureen Kincaid	3	Vicki Sparks	م د ب	
9	Norma Miller	7	Nancy Harvey	h الم	
10	Patsy Lamparter	8	Gertina Batson		

<u>IMPORTANT</u>: If you have an email address that you have not shared with us and would like to get more timely information on activities and events, please contact us through the email link on *Page 4*.

HEALTH INSURANCE INFORMATION

Worksheets

Debbie Johnson

Health In					
Health In	Dor	chester County Boar	d of Education		
	surance Enrollmen	t Form for Retirees (Under age 65)		With Dental
The following schedule wil After you have complete					
,		application			
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		09/01/2020 Through enclosed letter for Bo			
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PARENT/ONE CHILD	Total Annual Cost \$12,754.00	Board Contribution	Your Annual Cost	Months ÷ 12 =	Your Cost Per Month
_	Total Annual Cost	Board Contribution	Your Annual Cost	Months	Your Cost Per Month
HUSBAND/WIFE	\$16,955.00 Total Annual Cost	Board Contribution	Your Annual Cost	+ <u>12</u> = Months	Your Cost Per Month
FAMILY	\$22,641.00 Total Annual Cost	Board Contribution	Your Annual Cost	+ 12 =	Your Cost Per Month
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HUSBAND/WIFE	Total Annual Cost \$17,611.00	Board Contribution	Your Annual Cost	Months ÷ 12 =	Your Cost Per Month
	Total Annual Cost		Your Annual Cost	Months	Your Cost Per Month
FAMILY	\$23,461.00 Total Annual Cost	Board Contribution	Your Annual Cost	+ 12 = Months	Your Cost Per Month
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		change in my famil	y status.		
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DUDS

The DUDS Committee will keep in close contact with the schools, regardless of virtual learning, to make sure students have the clothing they

need. Donations are always

welcome.



Barbara Jones

Health Insurance

Update

The health insurance plans that insures employees and retirees of the Dorchester County Board of Education is through an alliance of counties on the Eastern Shore of Maryland. This group is called the Eastern Shore of Maryland Educational Consortium (ESMEC) Alliance.

6

Coverage for Employees and Retirees <u>under age 65</u>

ESMEC is self-insured for plans through Care-First meaning that the insurance premiums are based on the group's usage of the insurance.

- Our health insurance premiums increased by 3.6% for the 2020-2021 school year. This increase is reflected in the two Health Insurance Enrollment Forms that are included in this newsletter.
- This 3.6% increase was the lowest increase for any county in the ESMEC alliance. Four of the six members of ESMEC had increases that ranged from 6.0% to 7.0%.
- Open enrollment occurred back in June.

Coverage for Retirees <u>65 and</u> <u>over</u>

Labor First manages the health insurance for this group with plans through Transamerica, Humana for prescription drugs, and CareFirst for dental and vision.

- Since the enrollment year for the Transamerica and Humana plans is the calendar year, we do not have premium information for this group at the present time.
- The ESMEC alliance will be meeting later this month and they should have information on premiums in October.

Open enrollment will occur later this fall. Watch for mail concerning pre-





Ann Moore/Barbara Thompson/Ruth Clendaniel

There is a membership "Plan of Action" that describes our goals for the upcoming 2020-2021 membership year, which runs from July 1 through June 30 each year.

Membership reports are presented in two ways: Local and State (MRSPA). Local includes those members paying only DREA membership dues. State includes those members paying DREA and MRSPA dues. A total of Local and State = DREA Total Membership.

Each year the State asks every county to increase their membership by 6%. Monthly reports sent to DREA from the State measure our status toward meeting that 6% goal. *Local only memberships <u>do not</u> count toward the State goal.*

DREA membership goals are designed around three areas:

RECRUITING - RETAINING - REGAINING ... MEMBERS

I. Recruiting Members Update

Retiree Recognition & Recruitment 2020

A. As of July 31, 2020, there were 12 new retirees from DCPS. We usually recognize them at our DREA Retiree Reception, but due to COVID-19, we prepared a packet of information about our organizations (DREA & MRSPA) and a gift bag of "goodies" for each retiree. These were all hand-delivered to the retirees as a way of showing our appreciation for their years of service and to do it in a personal way. **NOTE:** Those who retire after July 1 will be recognized in our December *Glimpses* and presented with membership information and a gift bag.

B. The next step will be a personal follow-up with each retiree. Phone calls are the best and an email being the second best. We extend an invitation for them to join DREA/MRSPA. It also is a time to answer any questions they might have about how to join, etc. Application forms were provided in the information delivered to them. We highlight that **ALL** retired school personnel are encouraged to join and the reasons why.

Past Retirees Recruitment

A list of past retirees from the previous few years should be reviewed and invited to join. A retiree is not always ready to join *anything* when they first retire!

New Retirees Moving to Our Area

We welcome retirees from other counties or states to join DREA/MRSPA.

II. Retaining Membership Update

This is a critical area! We need to retain our valued current members! Sadly, we may lose members due to their passing. Unfortunately, that is the hard part of belonging to a retiree-aged organization.

Currently, our main focus is to make sure our cash-paying members aren't forgotten in reminders to send in their dues each year.

September - Reminders are issued to those cash-paying members who have not renewed. A personal reminder letter or email is sent to each member reminding them their dues are due.

October - A personal call is made to each cash-paying member who has not renewed.

Retaining members is also why we plan activities that our members value, volunteer in, and contribute toward. Examples: Communications that reach out to all members through all types of medica and publications; projects that support our schools and community; activities where members can volunteer or contribute toward in person or as a donation. Remember, members need to know they are valued and are important in meeting the organization's goals. Members want to belong to an organization that is *ALIVE* and *ACTIVE*.

III. Regaining Membership Update

Yes, we may lose a few members along the way, but maybe they are just waiting for someone to invite them to rejoin. Our lives change at various times and we need to keep our membership with DREA always as an option. Keeping our organization VISUAL in our communities helps recruit new and past members.

ASSOCIATE MEMBERSHIPS: This is just a reminder that we do welcome associate memberships. An associate member can be a spouse or a pal that would have the opportunity to attend dinner meetings with you, participate in volunteer work with you, and join in all the fun activities we offer. The only difference is the associate member would not be a voting member. Several members have already taken advantage of this type of membership. An associate member can be a local member (\$10) or a full member, which includes all MRSPA benefits. Expanding our membership group means expanding our friendships! Come join us!

CONGRATULATIONS



to Shirley Jackson DREA Honorary Member who was selected to the MARYLAND SENIOR CITIZEN HALL OF FAME!



Who could this be? Can anyone guess? She is a DREA member, if that is a clue!

Congratulations to James VanSciver

Dr. VanSciver, DREA member, has just published his fifth book, "**Hi! I'm Elvis**," which features a nineweek old Sheltie giving advice to children. The book may be secured from Amazon, Barnes & Noble, and Xlibris. For those wanting a personalized signed copy, go to <u>paulamv723@gmail.com</u>. Dr. VanSciver's other books are <u>Close Play at Home</u>, <u>Carnage of a</u> <u>Curveball</u>, <u>Running on Empty</u>, and <u>Generalities</u> of Distinction.



If you know of a DREA member deserving recognition other than just being a special person, please let us know so we can give that recognition in our newsletter.

JEOPARDY ...

- 1. This alliterative term for a car with low fuel efficiency became common in the 1970's.
- 2. Johnny Carson and Eva Gabor made this party game a hit when they tried it on TV.
- 3. He was inducted into the Inventors Hall of Fame in 1997 for inventing the supercomputer.
- 4. While in Rome, it's possible to stand with one foot in each of these countries.
- 5. In 1998 an aspirin-acetaminophen-caffeine pill became the first FDA-approved over-the-counter pill for this. *Answers on Next Page*

Tips for Avoiding Computer or Internet Scams

- Use trusted security software and make sure it's updated regularly.
- Do not email financial information or account numbers. Email is not a secure method of transmitting personal information.
- Be cautious about opening attachments and downloading files from emails, regardless of who sent them.
- Use passwords that will be hard for hackers to guess. For example, use a mix of numbers, symbols, and capital and lowercase letters instead of easily guessed words.
- Shut down your PC when you are not using it.
- DO NOT give control of your computer to a third party who calls you out of the blue.
- Do not rely on Caller ID alone to authenticate a caller. Criminals spoof call ID numbers.





SHERRY ALICE BILLHIMER - May 1, 2020 BETTY CAROL SMITH - May 26, 2020 NORMA REED - June 14, 2020 BECKY BRADSHAW - June 25, 2020 SUZANNE TRICE - August 28, 2020

8

☆ Open to the community every Thursday
 ☆ from 3:00p-6:00p at the Farmers' Mar ☆ ket at Long Wharf. Volunteers are
 ☆ needed to man the buggy and assist
 ☆ visitors with locating books of interest.



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★ Even during this shutdown, more than ever, we
 ★ need to keep things buzzing! Call Ruth to donate
 ★ or volunteer an hour or two!



CUP OF KINDNESS

Member volunteers continue to mail cards/notes to members to send a little sunshine their way and to make sure they were not in need of something during this time of isolation. In that process, we discovered there were several of our retirees who

are housebound. We have continued to offer those individuals a "cup of kindness" to cheer them and let them know we value them as part of our organization. This would include telephone calls or emails, cards, a book by an author they enjoy, or little tokens of love throughout the year. If you are in this situation or know of a member who is, please contact us through one of the links on *Page 4* or contact any officer or committee member. One of our goals is to support our members in any way possible. The above is what happens when a few members get together and share heartfelt concerns and want to help. If you would like to participate, send an email to DREA.

Sunshine Committee Please make our "Sunshine Committee" aware if one of our members needs to know we are thinking of them when ill, in need of encouragement, or in sympathy. Please don't assume we know.

Thank you so much.

We want them to know we care.

Call or email Nancy Jackson 410-943-3484, njackson1945@ gmail.com

CONSUMER EDUCATION

Norma Miller

Tired of being stuck at home?

Did you know that you can take virtual tours on the Maryland Department of Tourism website? Some active cams have visits with flamingos at the Maryland Zoo, or you can learn about the Chesapeake Bay Water Shed and the importance of clean water by watching their video. You can check in on the B&O Railroad Museum in Baltimore, as well as activities for the whole family! It's a wealth of information! Fight the boredom!

Check them out!

PLEASE CONSIDER . . . AN OFFICE OR COMMITTEE

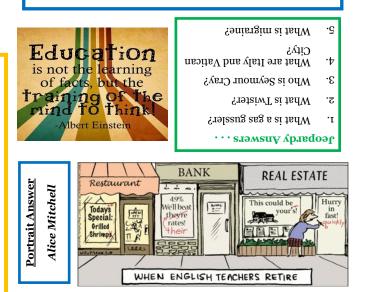
It's really not work. Honest! We have fun and sometimes, too much fun.



We also understand there are

times you need to be excused from a meeting or a brief leave of absence. We do realize we all are retired and want to travel and/or visit family. WE DO UNDERSTAND!

If you would like to volunteer to serve on a specific committee or have suggestions or comments regarding our activities, Alice Mitchell (mtchalice70@gmail.com) would love to hear from you. If interested in specific officer information you may consider now or in the future, please contact Barbara Woolford (woolfordb@comcast.net).





Dorchester Retired Educators Association One Rose Hill Place Cambridge, Maryland 21613

September

Labor Day

National

Students returned to

school-you don't have to report (ever)

Grandparents' Day

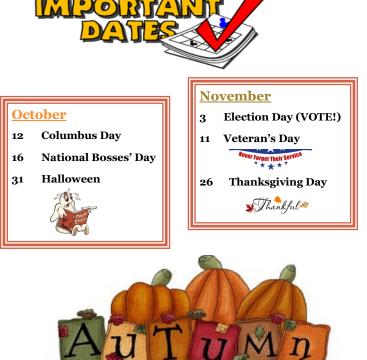
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