



# News & Views

Spring 2024

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## Greetings from the New Board President

By Marye Wells Harley (President)

Greetings from your 2024-2025 Association Officers:

Marye Wells Harley, President  
Henry "Skip" Gormley, Past President  
Jim McMahon, Vice President  
Samuel Raines, Treasurer  
Alma Lynch, Secretary  
Margaret Kingsley, Membership Coordinator  
Darlene Douglas, Communications Manager

Members-at-Large:

Patricia Fenn  
Mike Horrigan  
Jacqueline Murray  
Michael Snyder

Thank you for electing us to serve, as we continue the growth and development of this Association. It was conceived by a dedicated group of retirees and active employees in 1993, some 31 years ago. We extend our gratitude to all who have given their time, talent, and unwavering support in the furtherance of this effort. We look forward to continuing to rely on your expertise as we go forward – THANK YOU!

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## Greetings from New Board President (Continued)

As you can see, we have filled our two open positions on the Board – Secretary and Communications Manager. Thank you to Alma Lynch (Secretary) and Darlene Douglas (Communication Manager) for stepping up! We had our first Board meeting on Thursday, March 14<sup>th</sup>. Among the items we discussed included:

1. Increasing membership
2. Expanding program opportunities
3. Improving communications

Please share your thoughts about programs, activities, and issues that you would like to have us pursue.

This is **OUR** Association. Yours and mine. We are better together.



**M-NCPPC Retirees Association Board of Directors**

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## News from the Retirement Office

### Latest M-NCPPC Employees' Retirement System Website Publications

The M-NCPPC Employees' Retirement System (ERS) has made the latest versions of the Popular Annual Financial Report, Annual Comprehensive Financial Report, full Plan Document, and Summary Plan Description for each Plan available on the new version (as of December 2023) M-NCPPC ERS website: <https://ers.mncppc.org/>. Hard copies, if needed, are available upon request by contacting Chris Baysmore of the ERS at [ContactERS@mncppc.org](mailto:ContactERS@mncppc.org) or 301-454-1407.

## New ERS Website is Now Live!

The Employees' Retirement System (ERS) is excited to announce the launch of its newly designed website, located at <https://www.ers.mncppc.org>. The website features a fresh look, user-friendly navigation, and informative content to help Members and Beneficiaries understand the Employees' Retirement System Pension Plan (the Plan).

Key features of the new website include:

- Increased website performance due to improved functionality and web content management.
- Improved user experience (both desktop and mobile) with faster page loading and presentation.
- Ability to capture site analytics, drive better SEO (Search Engine Optimization) results, and site recognition from search engine sites like Google.
- More accessible, user friendly for people with all abilities and ADA compliance.
- Easier navigation through better organization of information and layout.
- Use of current website trends and features.
- Better site reporting tools with easy-to-understand reports (coming in 2024).

Visitors are encouraged to explore the website and bookmark their favorites. For more information, call Alicia Stanford at 301-454-1448 or email [alicia.stanford@mncppc.org](mailto:alicia.stanford@mncppc.org).

### Welcome new members!

Tony Derro  
Darlene Douglas  
Elaine Green  
Carol Heilig  
Leigh Kratka  
Mark Pfefferle  
Mike Riley  
Emily Rose  
Larry Salvador  
Chidy Umeozulu

### Remembering members we lost...

Diane Baker—7/6/2023



# Benefits Updates

By Cynthia Henderson, Health & Benefits

## MARCH IS SAVE YOUR VISION MONTH

Vision is important to everyone of all ages. Whether we are inside or outside, it is important to save and protect our vision. Wearing progressive lenses such as Transitions® lenses is one way we can do just that.

### FROM SCREENS TO SUN – THREE REASONS TO TRY TRANSITIONS®

This time of year, we often find ourselves spending a balanced amount of time indoors and outdoors – whether it's the urge to stay indoors to declutter every room in the house or being lured outside by warm temperatures and sunshine. So, naturally we're exposed to a variety of light conditions during day-to-day life.

Regardless of the light source, it's important to make sure our eyes are protected, and the good news is there's a vision solution that covers all the bases, year-round – Transitions® Light Intelligent Lenses™, which seamlessly adapt to changing light situations.

It's time to face the light – here are three reasons to give Transitions® a try:

#### 1. They block 100% of UVA and UVB rays.

Soaking up the sun is all fun and games until you consider the risk that comes with it. Exposure to UV rays, the natural energy produced by the sun, including UVA and UVB, can damage the eye's surface tissues, cornea and lens.

#### 2. Transitions® lenses help filter blue violet light.

Whether from screens indoors or bright sunlight outdoors, potentially harmful light is everywhere. Constant exposure to high-energy blue violet light over time could damage retinal cells and cause vision problems.

#### 3. They help to reduce glare.

Glare occurs in a variety of forms during everyday activities like driving, boating, golfing and more. You may notice an urge to squint if your eyes aren't protected.

By optimizing the amount of light your eyes receive, Transitions® lenses help reduce glare, eye fatigue and strain.

**Bonus:** Transitions® lenses are available a variety of colors, from iconic gray or brown to stylish colors such as amethyst or emerald, and a range of lens materials, including shatterproof polycarbonate. See for yourself and "try on" a range of styles from the comfort your home with [Virtual Mirror](#).

If you are covered under a M-NCPPC EyeMed plan, you can save \$100 on progressive lenses, including Transition Transitions® at Pearle Vision. Get the details here: [EyeMed Member Discounts](#).

Source: EyeMed

## Benefits Updates (Continued)

### SPRING CLEANING

Spring is the time when many households decide to clean the house and throw out unwanted items. Read these tips before you clean out your kitchen, closets, and medicine cabinet.

**1. Check the expiration date on your medicines.**

If your medicine has expired, it may not provide the treatment you need.

**2. Check before you toss or flush medicines.**

Some medicines should not be thrown in the trash or flushed down the toilet. Check the medicine label or the other information that comes with the medicine for instructions on how to safely get rid of expired or unused medicines.

**3. Check the temperature on your refrigerator.**

Chilling stored foods to proper temperatures is one of the best ways to slow the growth of dangerous bacteria. Set your fridge at 40°F and freezer at 0°F.

**4. Check to see if your cosmetics are stored properly.**

A cosmetic product may go bad if you store it in the wrong way—for example, in a place that is too warm or too moist. The law does not require [cosmetics](#) to have an expiration date, but, marking the container with the date you open a cosmetic may help you keep track of the age of your cosmetics. Go here to find more information on [Spring Cleaning Tips](#).

Source: U.S. Food and Drug Administration



## Travels to Northern Spain & Portugal 2022

*Spend eleven weeks on the road with Sandy Tallant (MC Planning) & Drury Tallant*

### WEEK 4—Madrid, Spain to the Rioja Region

It's Monday, June 6<sup>th</sup>, and the temperature is starting to tick up. We are in Madrid, and we head to the Prado Museum to see many of the great early Spanish painters - Goya, Velazquez, Ribera, El Greco, etc. What would we do without royalty and the Catholic church and their patronage for the arts? The world would have many fewer museums without them. We snacked at the Prado then walked the upscale neighborhood of Salamanca, then onto the Santa Barbara neighborhood for tapas, then dinner at our AirBnB apartment.

Tuesday, we visit the spectacular Sorrola House and artist studio. The Prado has only a few of his works so his former house, gardens, studio, and collection give a fuller story of his life and glorious work. This is one of my favorite places in Madrid. We lunched north of the Grand Via in the theater district known as Chuega, followed by an afternoon walk along the Grand Via.

We return to Plaza Mayor, to buy cookies at one of three nunneries in this area of the city. Once women entered these cloistered monasteries, they were never to leave the building or be physically seen by anyone from the outside for the remainder of their lives – supposedly “self-imposed confinement.” We ring a bell at the door of the Corpus Christi Monestario. We enter and walk to a small closet-sized room with an ancient wooded turn-stile. Today the nuns have only one type of “biscuit” - Nevaditos which are made with flour, white wine, sugar, and lard. A bagged, half kilo box of cookies materializes in the turn-style, words are spoken, and money exchanged.

We hope our modest contribution goes to something that brings these women pleasure. Those joining the monastic orders and currently residing in these ecclesiastic institutions has dwindled - in some cases from 200 to a remaining 16 elderly nuns now allowed to live out their remaining years - clearly institutions soon to be museums of a past way of life. We tour the two other cloistered monestarios/ nunneries in the area - of the two Monestarios, Descalzas Reales is the jewel box adorned with frescos, paintings, and chapels - my other most favorite visit in Madrid. Half of the population at the monestarios were from nobility - perhaps women out of favor, widows, illegitimate children.

We lunch in La Latina at a restaurant Mark and Victoria recommended - glorious fried fresh anchovies! One of our most frequent stops in the city is at one or the other El Corte Ingles department stores scattered around the city - clean and accessible bathrooms, roof-top cafes, pastry, Spanish gourmet food stalls, and outdoor terraces with terrific views of the city.

Thursday we visited Cerralbo Palace - the home of a Spanish nobleman. All in all, Dru and I preferred the smaller museums in Madrid than the larger. After having a hard time finding a restaurant near the Martin Anton Metro stop we settled for a small sidewalk cafe serving vegetarian lunches, then head to the Museum National Centro De Arte Reina Sofia.

## Travels to Northern Spain & Portugal 2022 (Continued)

The museum is vast and tells the evolution of the modern movement in Spain. Unfortunately, there is so little information provided in any language, no guides in any format, so it is hard to digest the interesting process of the movement. So we enjoyed the big name pieces like Picasso's Guernica and left the brutal and austere renovated pile of stone building - could have missed this one. Spain has gone high tech and provide QR codes to link to acoustical guides. Great idea if they worked...It depends on your device, some e-guides lose connection with the museum's internet and there is a complicated login process at each stop, etc. Very distracting and frustrating at times.

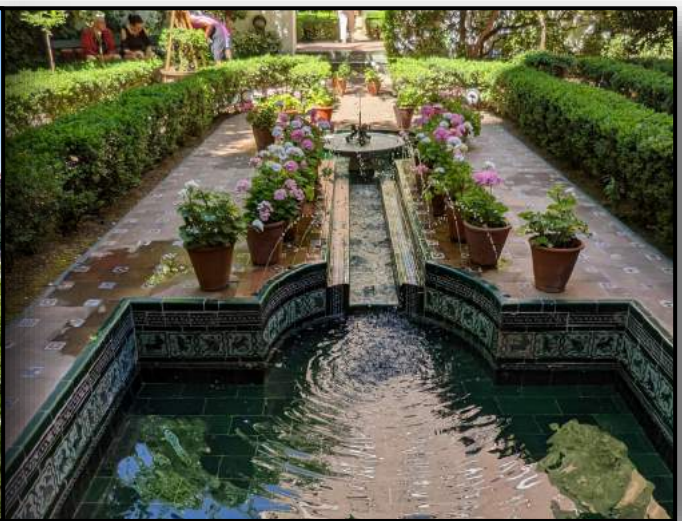
Friday, we picked up our rental car, a small white Fiat 500 named "dolcevita". We drive to the Rioja valley on VERY scenic roads - gentle hills, rocks, golden wheat fields, trees, mountain landscape in the distance. We feast on an enormous lamb lunch in medieval Lerma - I think they served us a quarter of a small young lamb - it tasted more like veal, tender and juicy.

We drive on to more charming villages including ancient Covarrubias, the monastery of Santa Domingo de Silos, then onto to San Asensio for a three-night stay. This small, mostly non-touristy medieval village has winding narrow streets and ancient buildings. What seems to be much of the town's inhabitants gather on the town square for tapas and libations in the evenings. We join them for our evening snack...we feel like we are in the middle of a Felini film.

*To be continued...Week 5 - Rioja Region*



**Madrid City Scape with Cathedral and Palace**



**Sarolla House Garden**

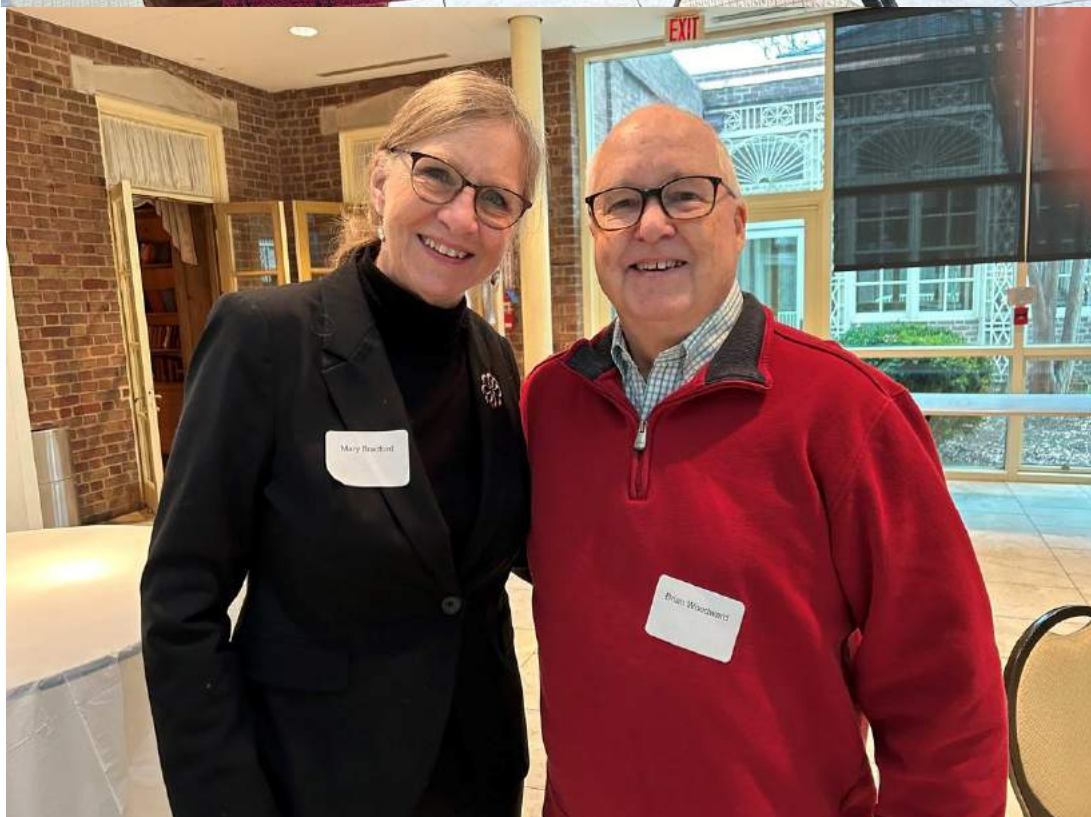
# More Holiday Celebration Pictures

By Charlie McGovern (MC Parks)





## More Holiday Celebration Pictures (Continued)



# Slam the Scam

By **Margaret Kingsley (MC Park Police)**

March is “Slam the Scam” month. Are you up to date on the latest scams? Can you spot a scam? As retirees, we need to stay vigilant against cons and safeguard our personal information to protect our finances. You’ve worked hard for your money, don’t lose it to swindlers and cheats.

Some of latest scams include:

**Grandparent Scam** – You receive a call or text message from someone impersonating a grandchild or loved one asking for money to help with an emergency. The caller provides instructions on where and how to send the money. Scammers can “spoof” the caller ID to make an incoming call look legitimate and can now use artificial intelligence to mimic the voices of your loved ones to convince you they are in distress. Make sure to verify you are talking to who they say they are.

**Financial Institution Scam** – You receive a call from someone claiming to be from a financial institute that you do business with regarding fraudulent activity on your account. They then ask you to transfer money or send a payment somewhere else. When in doubt, hang up and call the financial institute yourself to verify there’s a problem. Never give your social security number, your Medicare number, or any other financial information to anyone who you have not called yourself.

**Gift Card Scam** – A scammer tells you to buy a gift card to settle an account and give them the numbers off the back of the card. No real business or government agency will ever tell you to buy a gift card to pay them. Never send money to anyone who claims your account is compromised or threatens to cut off your services.

**Business Email Scam** – You receive an email from a vendor requesting you send money to a different account. The email looks legitimate but it could be an imposter. Always contact the vendor through their official website and never click on a link or open an attachment from anyone you don’t know. Use two-factor authentication on all your financial accounts (a security system that requires two forms of identification such as a password and a code sent to your smartphone to access your account).

**Tech Support Scam** – Pop-up messages, cold calls, or emails are tactics used by scammers posing as tech support. The messages are usually marked urgent and tell you that you must take action immediately! Their goal is to trick you into believing your computer has issues and has been hacked and relinquish control of your device and disclose personal information. Be cautious of any unsolicited contact – hang up and call the company on a verified phone number.

## Slam the Scam (Continued)

**Mail Fraud** – Be careful when sending checks through the mail. Bring checks directly to the Post Office or pay bills online and pick up your incoming mail immediately. Thieves are known to take checks out of mailboxes (including blue USPS boxes), “washing” them, and changing the payee and the payment amount. The Better Business Bureau urges consumers to sign their checks only with black gel ink that is “indelible” or long-lasting. These pens make it difficult for scammers to erase and change information on checks. Frequently review your financial accounts and credit cards for fraudulent activity and contact your financial agency if anything looks suspicious.

**Online Shopping Scams** – If it’s too good of a deal to pass up, it’s probably a scam. Websites and social media ads can deceive consumers with dazzling offers or counterfeit products. This type of scam can also involve fake checkout processes, which can result in financial loss or identity theft. Beware of deals that sound too good to be true. Shop at reputable online retailers, check for reviews, complaints, and ratings from reputable sources.

So, make sure to “Slam the Scam” and keep updated on the latest scams and how to protect yourself. Safeguard your financial accounts and your personal information from scammers who could ruin your life. For tips on avoiding scams, fraud, and much more, check out this [free online, self-paced course](#).



**Note from Herbert DeHoff (MC Parks):** Make sure to get your Shingles vaccine! My wife’s been going through hell from Shingles seven weeks and counting now. Talk to your doctor today about getting the new two-shot Shingrix vaccine.