



PO Box 31, Granite, MD 21163

Issue #364

GPCA Newsletter

March 2017

**Next Meeting: Monday, March 13, 7:30 p.m.**

*GPCA General Meetings are held the second Monday of each month, except July & August, at the Granite Presbyterian Church. Everyone is invited to attend.*

*Check us out on the Web at [www.gpca.net](http://www.gpca.net)*

## In the News

### Cherry Hill A.U.M.P Church Recommended for Final Landmark List

The County Council will hear testimony on March 6, 2017 at 6:00 PM in the Council Hearing Chambers on the second floor of the Court House, for three sites referred to them by the County Landmarks Preservation Commission for addition to the County's Final Landmarks List. This year the list includes Granite's Cherry Hill A.U.M.P Church, Cemetery and Setting at 2426 Offutt Road. Cathy Wolfson will testify on behalf of GPCA in support of adding this landmark to the Landmarks list. Speaker registration will be held between 5:30 and 6:00 PM, and all are welcome to attend and or testify.

### GPCA Members Honored

Councilman Julian Jones of District 4 honored GPCA members Marty Kelley and Bruce Mezger at the February 13 meeting. Letters of appreciation from the entire Baltimore County Council were presented to these two exceptional civic minded GPCA members in appreciation of their embodiment of the highest ideals of public service. Congratulations to Marty for 30 years of dedicated service, and Bruce, for 23 years.

### Unendorsed Solicitation Distributed by NextdoorGPCA

It's come to our attention that a solicitation for a social network has been circulated in the Granite community using our Association's abbreviation "GPCA". This use is unauthorized by Greater Patapsco Community Association, Inc., which underwrites this newsletter and represents its members. GPCA is a non-profit corporation registered with the State of MD and does NOT endorse the use of this private social network. GPCA respects your privacy and does not share your contact information with anyone without your express permission. We strongly encourage you to exercise due diligence before providing any for profit company with your names, addresses, and other personal information on a site that shares that information with others.

### GPCA T-Shirt Sale

Show your GPCA pride by wearing a GPCA T-Shirt at the Clean Up! Always available at GPCA General Meetings for the regular price of \$12 ea. and on sale at the Clean Up for only \$11. Our T-shirts feature the GPCA logo in white on a Kelly green background and are available in sizes small to 3X.

#### What's Inside?

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## News of the Neighborhood

### GPCA Community Clean-Up Day April 8

Join with the GPCA in sprucing up the neighborhood in April. The trash problem is worse than ever now that smartphone apps such *Waze* steer more commuters through our neighborhood to avoid traffic delays.

Although that is frustrating, we residents are responsible for disposing of the trash on our property, regardless the source, because the county and state are only obligated to remove items blocking the travel lanes of our roads. While much of the trash is generated by thoughtless folks passing through Granite, a considerable amount can be attributed to those of us who neglect to put lids on trashcans or dispose of the phone books and other junk mail left at our mailboxes. With so much trash already accumulated on the roadsides, other people think one more water bottle, fast food bag, or diaper won't be noticed. Clean roadways reflect our pride in our neighborhood and reflect on us as property owners.

Most of all, be careful out there on Clean-Up Day, following these suggestions from the MD State Highway Adopt a Highway Program:

- Avoid areas where there is not adequate space to stay off the roadway.
- Park all vehicles clear of the roadway.
- Wear hi-visibility clothing; vests are available at the sign-in table at St. Alphonsus.
- Walk on the shoulder, facing oncoming traffic at all times.
- Provide supervision for all youths.
- Do not remove any hazardous substances.
- Wear light colored clothing and long sleeves.
- Wear heavy waterproof gloves.
- Wear sturdy soled footwear.
- Avoid overexertion.
- Do not walk in lanes of traffic.
- Try to work with a spotter who can let you know when traffic is approaching.

Thanks for all you do to keep Granite beautiful.  
Cathy Wolfson 410-245-8708 2016.

## *GPCA's Annual Community Clean-Up*

*Saturday April 8th, 2017*

*8 am to 12 noon*

*Meet at St. Alphonsus Church parking lot*

*Be part of this positive Community Event*

*Join friends and neighbors for our annual clean-up! GPCA provides the necessary safety vests and trash bags for each area team. The county provides the dumpsters.*

### *Remember:*

- *No hazardous stuff*
- *No flammable material, no paints or oil*
- *No electronics (computer equipment, TVs, VCRs, phones, stereos, etc.)*
- *Metal items in designated container (no fridges or air conditioners)*
- *Tires found on roadsides will be collected separately*

*Put together a team of friends from your HOA or neighborhood and give a couple hours to keeping our hills and valleys beautiful.*

*Call or email if you have any questions.*

*Thanks for your support,*

*Carol Link, GPCA Clean Up coordinator  
(410)465-4369, [linkgang87@gmail.com](mailto:linkgang87@gmail.com)*

**From the Acting President:**

I want to extend a hearty "Hello" to everyone. At the last general meeting, our guest speaker, Kurt LaLomia, a financial planner, gave a very informative talk on personal finances. I want to thank him for a job well done. At the March meeting, we will have a representative from Northwest Hospital, so have your medical questions prepared.

Also, at the general meeting, Marty Kelley and Bruce Mezger, two of our longest tenured members received citations from Delegate Julian Jones.

We lost another business on Liberty Rd. Old World Deli closed on February 19. I am sorry to see it close. I purchased quite a bit of food items from that store. I will miss it.

One month from now, spring will be here, so hopefully the weather that we have now will continue. George Jones, Acting President

**Special Thanks**

To Paul Dorsey for printing the Newsletter and to all of the volunteers who helped to fold and prepare the January Newsletter. Their efforts are critical to Newsletter production. To volunteer to help, contact any Board member.

**Financial Planning Overview at February Meeting**

We welcomed Kurt LaLomia, financial advisor, as the speaker at our February 13 General Meeting. Mr. LaLomia, a Granite resident and a financial planner with Janney Montgomery Scott LLC., has an office at Quarry Lake and has worked in financial services for more than 25 years. Financial planning is the process of looking at your financial life (mortgages, accounts, insurance policies, etc.) and setting goals, such as for retirement. Having a "basket" of mutual funds (a variety of stocks and bonds) smooths out the risk because it is diversified. Portfolio review, perhaps yearly, lets you see how you are doing, and rebalance what you own if things have changed.

(Continued next page)

**Community Notices****GPCA Shredding Event: Maybe next year**

A member made the great suggestion that GPCA provide a shredding service for Clean-Up Day. We have received quotes for this service ranging from \$300 to \$550 for 2 hours of shredding. Due to a shortage of time to work out the logistics in advance, we will not offer the service this year, but are working on it for 2018. We are considering a \$10 donation for three bags or boxes of material to defray the cost. Please give us your feedback and let us know if you are interested in this service. Contact Cathy Wolfson at 410-245-8708, [oakknob@comcast.net](mailto:oakknob@comcast.net). In the meantime, try googling Baltimore or Howard County Shredding Events for low cost opportunities to get rid of those old documents!

**Security Square Mall Use Meeting: March 15, 2017 7:00 PM**

First District County Councilman Tom Quirk and the Security-Woodlawn Business Association are hosting a meeting to hear how community members envision use for the mall site. The meeting will be held in the Morning Star Baptist Church Renaissance Center at 6665 Security Blvd. Doors open at 6:30 PM.

**Inviting all Local Homeschooling Mothers** to a "meet and greet" at the Granite Rose Tea Parlor on Saturday, April 1, at 1:00 PM. We will be getting to know one another and begin the process of setting up a regular meetup for our children. Please email Emma Lehman at [emmalehman22@gmail.com](mailto:emmalehman22@gmail.com) with any questions and to RSVP.

**For Rent**, available April 1: 1bdr/1bth cottage in Granite. Secluded and private, full kitchen with dishwasher. In-unit washer & dryer. Back deck and fenced in yard for dog(s). Lawn care and water included. Monthly rent \$1,100 + utilities (oil, electricity, & Internet). Call (410) 960-7019 with any questions.

**GPCA Needs Your Help**

The newsletters are GPCA's largest expense and go out to more than 1,500 households. We need everyone to share in the effort. Please take a moment to ensure that you have sent in your annual dues. Use the membership form on the address page of this newsletter.

### Financial Planning (Continued from previous page)

Retirement planning concerns us all and must account for several things, with the goal of having enough money to last the rest of your life. Social Security age is one consideration. Full Social Security benefits are available at age 66 or 67, depending on year of birth. Reduced benefits can be taken at age 62 if there is good reason to retire early, but your benefit amount will be reduced by 25 or 30 percent. You can also delay taking benefits until age 70, and your benefit amount will increase each year that you delay. For instance, if your full retirement age is 67, your benefit amount will increase 8% each year that you wait to take benefits until age 70.

Rising healthcare costs must be considered when planning for retirement. Medical advances have brought us longer lives, and inflation will cause money to buy less in the future. Right now, the inflation rate is 2.7 percent. Everyone needs to decide how much money they will need in retirement, factoring in both "needs" and "wants". "Needs" include food, utilities, and other day-to-day expenses. "Wants" include money for travel, hobbies, and grandkids. The best way to enter retirement is debt free.

Estate planning is important because it ensures that your property is distributed according to your wishes. Beneficiary designations override what is in the will. Make sure your IRA has a beneficiary. If not, funds in the IRA can be lost unnecessarily to creditors and/or taxes.

Three important documents that we should have are a will, a power of attorney, and an advance healthcare directive. Periodically review these documents. A will and power of attorney go hand in hand to protect your assets. An advance medical directive lets your family know what you want regarding medical interventions.

Some of us are saving for higher education for children or grandchildren. The key is to start early and proceed systematically, even if it is only \$20 a month. If earnings increase, consider bumping up the amount. You can put the savings in mutual funds and perhaps gain 10 percent a year with the historical stock market.

Thanks to Kurt LaLomia for this informative and helpful overview of financial planning.

### ***Look Good and Do Good In Your GPCA T-Shirt***

Show your support for the GPCA and your community by wearing your official

#### **GPCA T-Shirt.**

Shirts come in Kelly green with the GPCA logo, and are all cotton, in sizes small through 3xxx. Minimal shrinkage.

Shirts are for sale at every general meeting, at the community Clean-Up Day, or contact any member of the Board to coordinate a purchase. Cost is \$12 each, 2 for \$22, or 3 for \$30. Get a group together to purchase in volume!

Show your community pride by wearing your GPCA T-Shirt!

### **Membership Renewals**

#### **Joint Memberships**

Carthage and Margaret McCall  
Richard and Gail Collins  
Bob and Judi Pfeiffer  
Gary and Nicole Plowman  
Scott and Valerie Phillips  
Cathy and Carl Wolfson  
Doug and Stacy Wolinski  
Colleen Shea and Gregg Smith  
Michael and Cindy Kahn  
John and Marjorie Warden

#### **Single Memberships**

Earnestine Fitzgerald  
Jackie Webster  
Lee Joseph Saggi



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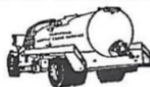
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### Craft Beer Trail: Howard On Tap App

The art of brewing beer spans 6 millennia. Yet after so many centuries of refining, improving, and enhancing the beer drinking experience, humans still find new ways to enjoy a tall cold one. The Howard On Tap craft beer trail is a prime example of applying Cyber Age technology to a pre-Bronze Age potation.

The Howard On Tap App uses smart phone technology to plan and guide a customized tour of Howard County's craft beer meccas including:

Victoria Gastro Pub, Columbia  
 Ellicott Mills Brewing Company, Ellicott City  
 Alehouse Columbia, Columbia  
 Frisco Tap House, Columbia  
 Jailbreak Brewing Company, Laurel  
 Manor Hill Brewery, Ellicott City  
 Rams Head Tavern, Savage  
 Red Shedman Farm Brewery, Mt Airy  
 Black Flag Brewing Company, Columbia

Howard County Tourism offers the Howard On Tap app for beer geeks as well as the thirsty public. The app tracks your progress, automatically registering with each of the stops along the trail, and letting you know when you complete the trail. Visit all the trail stops and receive an official Howard On Tap souvenir glass and become eligible to win prizes.

The app also has an "On Tap & Events" feature listing happenings at local brew spots. Using the "Rooms, Rides & Tours" feature enables booking hotel rooms, rides with Uber or taxis, and even tours to ensure a safety-conscious beer tasting adventures. Easily share the journey on Facebook and Twitter within the app.

Visit the Howard On Tap Website [www.howardontap.com](http://www.howardontap.com) for profiles and links to the participating craft brewers on the trail. Reach Howard County Tourism at 410-313-1900; 800-288-TRIP (8747), or [www.howardontap.com](http://www.howardontap.com).



# GPCA

P.O. Box 31  
Granite, MD 21163

## YOUR COMMUNITY NEWSLETTER

**UPCOMING DATES TO NOTE:**  
General Meeting – March 13, 2017

**SPECIAL DATES**  
St. Patrick's Day, March 17  
First Day of Spring, March 20

Please print **GPCA**  
**Membership Application**

Name

Address

Phone

Email

Yearly membership dues:  
Joint - \$30 Individual - \$20

☐ I'm new in the community.

**Mail completed application and check to:**  
**GPCA, PO Box 31, Granite, MD 21163**

### GPCA Officers and Board of Directors

*President:*

*Vice President:* George Jones 410-655-8307

[tessier100@hotmail.com](mailto:tessier100@hotmail.com)

*Secretary:* Denise Maranto 443-695-5409

[denise.maranto@gmail.com](mailto:denise.maranto@gmail.com)

*Treasurer:* Maribeth Diemer 410-461-4988 [maribeth-13@att.net](mailto:maribeth-13@att.net)

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Butch Oakman 443-314-6415 [oakelectric@comcast.net](mailto:oakelectric@comcast.net)

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*Editor:* Reed Hellman [editorgpcanewsletter@yahoo.com](mailto:editorgpcanewsletter@yahoo.com)

### GPCA ADVERTISING/ARTICLE/LETTER POLICY

GPCA reserves the right to accept or refuse advertising.

**To place an ad:** Send the ad copy by email as a pdf attachment where possible to the Editor by the 20<sup>th</sup> of the month prior to publishing. Include information on the size desired.

**Payments for ads:** Make check payable to GPCA and send to GPCA, P.O. Box 31, Woodstock, MD 21163 **prior to publication deadline.** Checks should indicate ad size and months to be published. **No payment received = no ad placement.**

**Rates and ad sizes:** 1/8 page = \$15; 1/4 page = \$30; 1/2 page = \$50; full page = \$80. Personal ads up to one column inch: \$3 for GPCA members and \$5 for non-members. Ads should avoid excessive dark areas that do not copy well.

**For articles and letters:** These submissions to the newsletter become the property of GPCA unless otherwise agreed upon. Deadline for these is the 20<sup>th</sup> of the month previous to publication. GPCA reserves the right to accept, reject, edit, or hold for a subsequent newsletter and submission.