



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Fall 2023

www.csanj.org

Volume 14, Number 2

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Message from the Unit Leader

Lucille Vecchiarelli, Regional Unit Leader

(luluvecch@gmail.com or 732-919-1801)



Dear Members,

As educators we have been trained to think of September as the start of a new year and our CNJCSA Retiree unit continues to follow the same calendar. Our September 2023 - August 2024 calendar is starting to take shape.

On October 6th, we will have our Fall Buffet Breakfast at the All Seasons Diner 11 at 9:30 am. You should have received a flyer for this event a few weeks ago.

Please be sure to send your \$16 check to Sandy Poris as indicated. We are hoping to have Henry Rubio, President of CSA, as our speaker for this event.

Our fall Bagel Breakfast Meeting will be at the Monroe Township Library on November 14th at 10 am. Susan Barone, Director of the Welfare Fund, will speak to us about the status of our medical plan and our other benefits as well. A flyer for this event is included in this Newsletter.

We are also planning a luncheon at a Greek restaurant and a holiday luncheon. Details will be sent to you by email.

Included in this Newsletter is also a notice about the dues which remain at \$15.00. You will also receive a copy of the dues letter in the mail which will contain an envelope for you to submit your dues. Please continue to support our unit as you have done in the past. Our unit thrives because of our very supportive membership and I thank you for your support.

Hope the summer was wonderful for all of you and I hope the fall will be a happy time for you. I look forward to seeing you at these events.

Stay well and stay safe.

Lucille Vecchiarelli, Unit Leader

Legal Info and Medicare Info (from Susan Barone, Welfare Fund Director)

Now is a good time to review your legal benefits program that CSA provides. The plan, through Feldman, Kramer and Monaco, P.C., covers all CSA members -- retired and in-service -- as well as spouses and children who are still covered by Welfare Fund benefits. Here's an overview:

- Telephone advice and consultations with highly experienced attorneys are free of charge.
- Members and dependents are entitled to three free in-office sessions per calendar year concerning any new legal matter with a National Legal Office attorney or local referral attorney.
- Attorneys will write as many legal letters or place as many telephone calls as is needed to assist the participant in matters such as consumer protection and credit resolution.
- Attorneys will review documents such as apartment and auto leases, promissory notes, retail sales agreements and other contracts.
- Members are entitled to the preparation of a will, living will, health care proxy and power of attorney annually without any additional charge. Trusts are prepared with certain limitations.
- Reduced flat fee per real estate closing.
- Traffic Matter Assistance. Traffic violation consultation with a plan attorney.
- Finally, one of the most exciting features of the plan is assistance with student loans. Members can speak with a student loan counselor and receive a comprehensive review of their student loans with the goal of reducing the member's monthly loan payments and possibly receiving public student loan forgiveness. To get started, call FKM at (800) 832-5182. You can also find more information at the Welfare Fund website at www.csawf.org



Turning 65? For those members who are retired and turning 65: Congratulations, you now qualify for Medicare. For those retired members who are turning 65 this year, it is important you reach us at the Welfare Fund so we can explain the process of transitioning to Medicare. Reach out to us at the Fund for more



information on how to prepare for Medicare prior to turning 65 (we recommend you start three months prior to your 65th birthday) and to learn about how your benefits change. On a final note, it is imperative that we have accurate information on file to best serve you. Have you married? Had children? Moved? We count on members to share this information with us, so that you and all of your dependents may enjoy the benefits you have earned. The Welfare Fund staff and I are here to serve you and address any questions you may have.



**CSA Retiree Chapter,
Central New Jersey Region**

**PLEASE JOIN US FOR OUR
ANNUAL FALL BUFFET BREAKFAST**

DATE: FRIDAY, OCT. 6, 2023



TIME: 9:30AM

COST: \$16.00 PER PERSON



PLACE: ALL SEASONS DINER II

4135 RTE. 9N, FREEHOLD, NJ 07728

(DOOR PRIZES WILL BE AWARDED)

**Our sumptuous buffet will include: Assorted Breads,
Scrambled Eggs, Home Fries, French Toast with Powdered Sugar,
Pancakes, Bacon, Sausage, Juice, Coffee, and Tea.**



Special Guest Speaker:

**Henry Rubio, President
Council of School Supervisors
and Administrators**

**Please return this form no later than September 30, 2023
(with check for \$16 per person payable to CSA –NJ Retiree Chapter) to:
Sandy Poris, 51 Lakehurst Way, Monroe Twp., NJ 08831**

**Name _____
Guest _____**

Please share this information if you know of any CSA Retirees in New Jersey who are not yet members of our chapter.



CSA Retiree Chapter Central New Jersey Region

**PLEASE ATTEND THE NEXT
CSA CENTRAL NEW JERSEY
“BAGEL BREAKFAST” MEETING**



Tuesday, November 14, 2023 at 10:00am



**Location:
Monroe Township Public Library
4 Municipal Plaza, Monroe Twp., NJ 08831**

**Featured Speaker:
Susan Barone
Administrator, CSA Welfare Fund**

**Topics: Updates on Welfare Fund Benefits
and Our Medical Plan**

We will be serving bagels, coffee, etc. at this LIVE meeting!

**HEALTH
BENEFITS**





CSA Retiree Chapter
New Jersey Region

MEMBERSHIP DUES 2024

It's that time of year again! Please send your membership dues for the year 2024. Dues remain at \$15 for the year. This includes all the usual benefits including a one-year subscription to the CSA New Jersey Newsletter, a subsidized buffet breakfast, subsidized luncheons, and the annual bagel breakfast. Don't miss out on receiving the email alerts that will keep you apprised of any changes in your benefits.

Please make your \$15 check payable to:

CSANJ Retiree Chapter

Return it using the enclosed envelope (with this form) to:

**Sandy Poris, Treasurer
CSA Retiree Chapter
51 Lakehurst Way
Monroe Township, NJ 08831**

First Name _____ **Last Name** _____

Address _____

City _____ **Zip code** _____

Home phone _____ **Cell phone** _____

Email _____

The Best States to Retire In

Personal finance platform WalletHub has ranked the best U.S. states for retirement in 2023. They ranked each state using 47 metrics across three dimensions:

Although affordability has fewer metrics than the other categories, its overall weighting is slightly higher. **Affordability (7 metrics) + Quality of Life (22 metrics) + Health Care (30 metrics)**
40 points **30 points** **30 points**

SCORE

Affordability	Quality of life	Health Care
1 Alabama	1 Massachusetts	1 Minnesota
2 Tennessee	2 Minnesota	2 Massachusetts
3 West Virginia	3 Pennsylvania	3 Connecticut
4 South Carolina	4 Florida	4 Hawaii
5 Wyoming	5 New Hampshire	5 Colorado

VIRGINIA	57.6
FLORIDA	57.4
COLORADO	57.4
WYOMING	55.6
DELAWARE	55.5
NEW HAMPSHIRE	55.0
SOUTH DAKOTA	53.6
MINNESOTA	53.5
IDAHO	53.2
NORTH DAKOTA	53.0
UTAH	52.7
NORTH CAROLINA	52.6
MISSOURI	52.4
PENNSYLVANIA	52.3
MONTANA	52.1
SOUTH CAROLINA	52.1
MASSACHUSETTS	51.9
CALIFORNIA	51.6
ALASKA	51.3
ARIZONA	51.1
WISCONSIN	50.9
ALABAMA	50.7
OHIO	49.8
HAWAII	49.7
NEBRASKA	49.3
IOWA	48.9
GEORGIA	48.6
MICHIGAN	48.0
MAINE	47.5
NEW MEXICO	47.5
INDIANA	47.3
NEVADA	47.2
TENNESSEE	47.2
VERMONT	47.1
CONNECTICUT	47.1
KANSAS	46.8
WEST VIRGINIA	46.4
OREGON	46.1
TEXAS	45.9
RHODE ISLAND	45.0
ARKANSAS	44.7
MARYLAND	44.6
WASHINGTON	44.5
ILLINOIS	44.3
LOUISIANA	43.9
NEW YORK	43.7
OKLAHOMA	43.6
MISSISSIPPI	40.8
NEW JERSEY	40.2
KENTUCKY	38.8

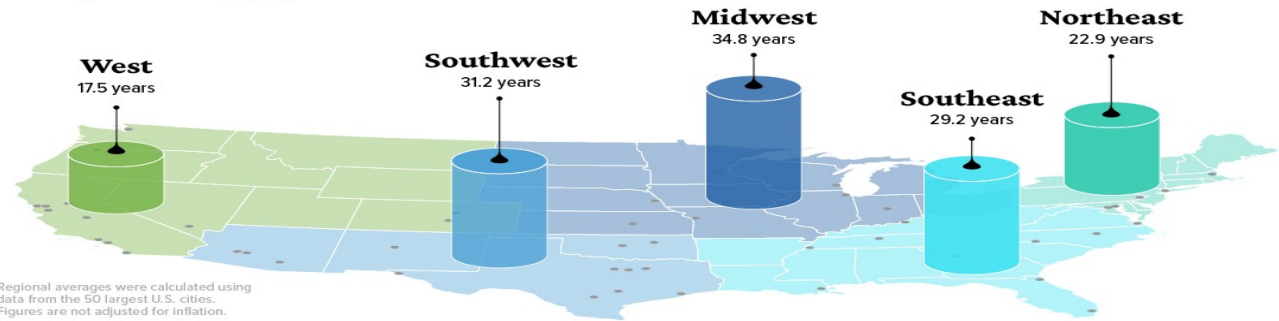


IS \$1 MILLION ENOUGH FOR Retirement in America?

In the top 50 U.S. cities, by population

The average American needs their retirement savings to last them over a decade. But how much money is enough to live a comfortable life?

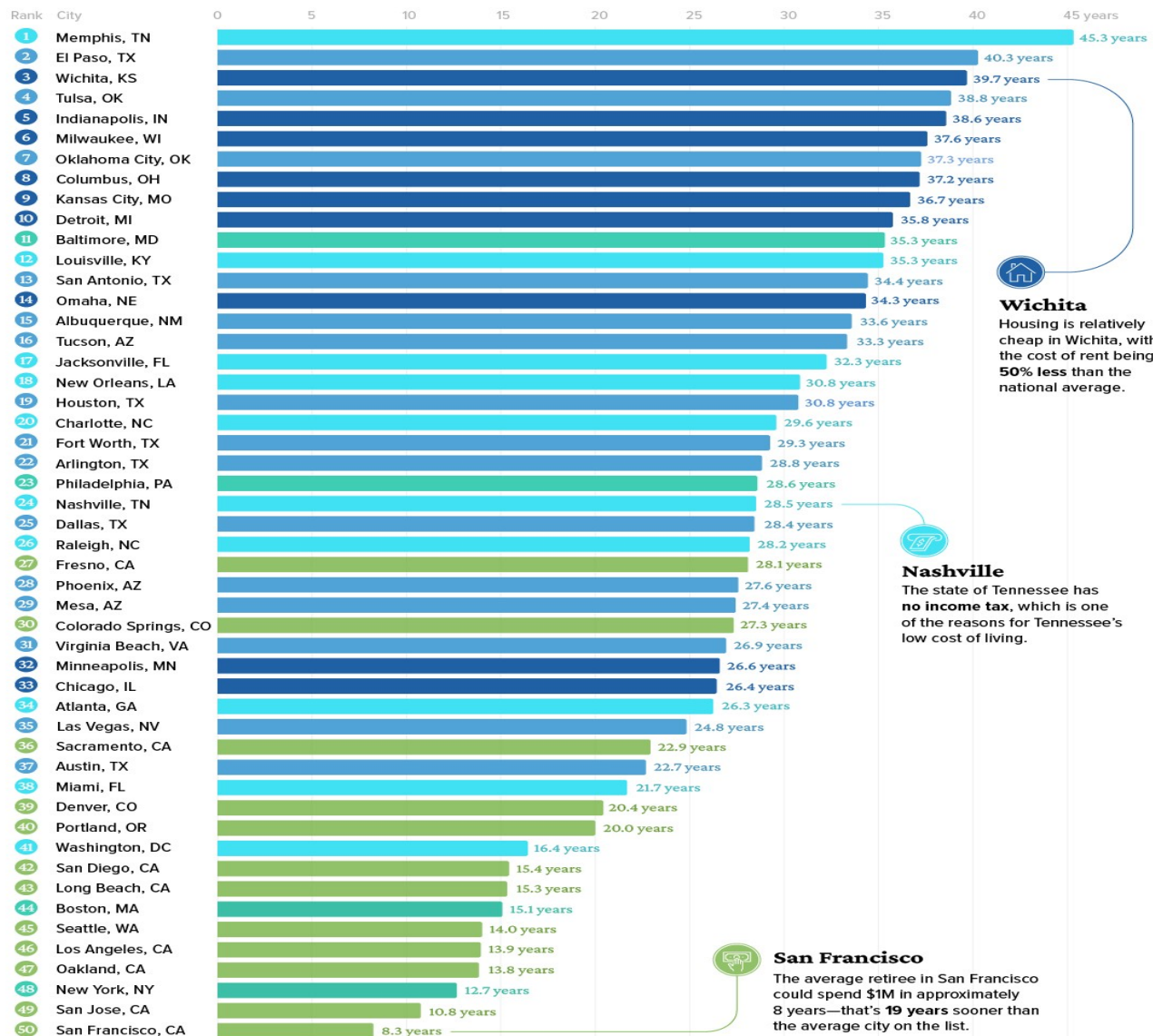
That depends on location, since living costs vary across the country. To help put things into perspective, here's how long \$1M in retirement savings would last, in America's 50 most populated cities.



Regional averages were calculated using data from the 50 largest U.S. cities. Figures are not adjusted for inflation.

How Long \$1M Would Last in America's Largest Cities

● West ● Southwest ● Midwest ● Southeast ● Northeast



Top 25 Countries to Retire In 2022

As birth rates decline and life expectancy increases, the share of elderly population is growing in many countries, putting pressure on governments' ability to fund pensions and retirement services. Additionally, when factoring in rising inflation and the implications of the COVID-19 pandemic, it has become increasingly difficult for many to afford retirement.

This ranking looks at **economic factors, state-provided retirement options, and healthcare, among many other elements, to determine which countries are the best to retire in.**

CATEGORIES SCORED



Health

Health expenditure per capita, life expectancy, and non-insured health expenditure.



Quality of Life

Happiness, water and sanitation, air quality, environmental factors, and biodiversity and habitat.



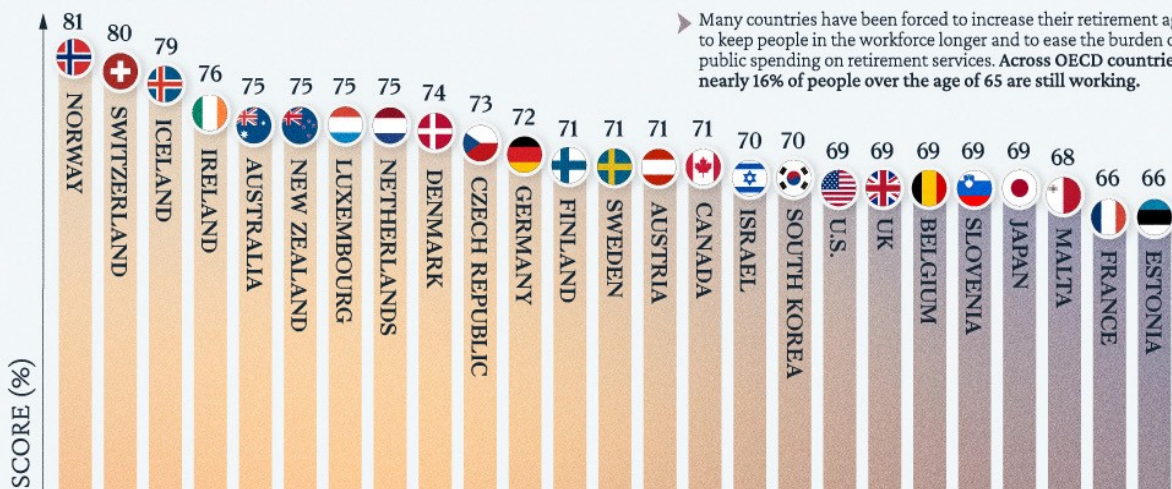
Material Wellbeing

Income per capita, income equality, and unemployment.



Finances in Retirement

Government indebtedness, old-age dependency, bank non-performing loans, interest rates, inflation, governance, and tax pressure.



Source: 2022 Global Retirement Index