



# THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2017

www.csanj.org

Volume 8, Number 1

**EXECUTIVE BOARD**

**Regional Unit Leader**  
Lucille Vecchiarelli

**Vice Chair**

**Newsletter Editor**

**Webmaster**  
Steve Poris

**Treasurer**  
Sandy Poris

**Recording Secretaries**  
Pat Chakeres  
Herbert Tillem

**Corresponding Secretary**  
Herbert Schachter

**Membership Coordinator**  
Sekinah Smith

**Cultural Committee**  
Fran Capuana

**Good and Welfare**  
Robin Small

**Outreach Coordinator**  
Sherri Tabachnik

**Political Action Coordinators**  
Steve Porter\*  
Al Jurpals

**Parliamentarian**  
Howard Tilis

**Board Members**  
Mike Chakeres  
Doreen Genkin  
Harold Genkin\*

**\*Past Presidents**

## *Message From the Regional Unit Leader*

Lucille Vecchiarelli, Regional Unit Leader  
(luluvecch@gmail.com or 732.919.1801)



Dear Members,

This article is written with only good news for our members.

I am delighted to convey to you the latest tax information from the state of New Jersey. In the March AARP Bulletin, there is an article with wonderful news for some of our New Jersey Retirees. As of 2017, there are going to be changes in the way our pensions are being taxed. As you are well aware, on your 2016 tax form you are only allowed a \$20,000 exclusion of your pension benefits for state tax purposes. That is changing. As of 2017, the new state law will increase the amount of retirement income required before taxes for residents 62 and older whose New Jersey income from pension pay-outs, annuity income, and 401K or IRA disbursements **is not more than \$100,000.**

NJ income includes wages, interest, dividends, profits from business, alimony, estate and trust income.

Excluded from NJ income are Social Security benefits, interest from a NJ municipal bond, military pensions, workers compensation and unemployment benefits. Consult your accountant for a complete list of included and excluded income under the new state law.

The following is information taken from the Bulletin:

For individuals, the threshold will increase to \$30,000 in 2017, \$45,000 in 2018, \$60,000 in 2019 and \$75,000 in 2020.

For married couples filing jointly, it will increase to \$40,000 in 2017, \$60,000 in 2018, \$80,000 in 2019, and \$100,000 in 2020.

For married couples filing separately, it will increase to \$20,000 in 2017, \$30,000 in 2018, \$40,000 in 2019 and \$50,000 in 2020.

**NJ taxpayers who earn ABOVE \$100,000 will be taxed at the full state income tax rate for all income.** This means if your income is \$100,001 or more, you will not qualify for the exclusions and will pay the full income tax rate on your entire income. The exclusion applies only to those whose incomes total \$100,000 or less.

Elsewhere in this Newsletter, are bulletins for our Bagel Breakfast on May 17, our Annual Luncheon on June 16, and an International Luncheon planned for May. Fran Capuana, our Cultural Committee Chairman, is working on confirming another spectacular International Luncheon for us. Details for the Bagel Breakfast and the Luncheon are in the Newsletter. You will receive the information for the International Luncheon separately at a later date.

# PENSION CHECKUP TIME

BY ALAN R. LICHTENSTEIN,  
CSA APPROVED PENSION CONSULTANT

When you retired and began receiving your retirement allowance, you probably thought that you were set for life; at least as far as your retirement income was concerned. For the most part, you were, however, over the years there may have been changes in your life that needed to be addressed with TRS that you may or may not have done. So let's make the autumn the time to give your retirement allowance a 'checkup,' and, if need be, make the necessary changes to keep it healthy and functioning the way you want it to.

The first item to be checked is your Fractional Beneficiary. This is the person or persons who receive the money you are due for the **last** month you are alive. Everyone should have a Fractional Beneficiary, or beneficiaries, regardless of whether you chose Maximum or some option. You also have a Fractional Beneficiary if you annuitized your TDA, and that should be checked as well. If that person has predeceased you, you



should name another, so that your last month's retirement allowance will be distributed on your passing. Regardless of what Tier you are in, you can easily do this by filing a **DESIGNATION OF QPP FRACTIONAL BENEFICIARY FORM FOR FRACTIONAL BENEFIT OF RETIREMENT ALLOWANCE**. Don't remember, who your Fractional Beneficiary is, or your Fractional Beneficiary has passed on? Then file the form anyway, and keep a copy for your records, so you'll know for sure. If you've annuitized your TDA (meaning you're not on Deferral Status), and need to designate a Fractional Beneficiary for the TDA, then file the **DESIGNATION OF TDA FRACTIONAL BENEFICIARY FORM FOR FRACTIONAL BENEFIT OF AN**

**ANNUITY UNDER THE TAX-DEFERRED ANNUITY PROGRAM.**

If you're anything except a Tier I retiree, you also have a Designated Beneficiary Under Death Benefit #2. Like the Fractional Beneficiary, it should be kept up to date. Don't know who it is, or has the previous beneficiary passed on? Then file a **CHANGE OF BENEFICIARY FORM FOR THE POST-RETIREMENT DEATH BENEFIT UNDER DEATH BENEFIT #2**. Tier I retirees don't have this benefit.

If you are a beneficiary whose spouse has passed on and you began receiving a retirement allowance under whatever option your deceased spouse elected, you also get to name a Fractional Beneficiary, or if you have, and need to change it, file a **BENEFICIARY'S DESIGNATION OF BENEFICIARY FOR THE FRACTIONAL INSTALLMENT OF CONTINUING ALLOWANCE**.

And finally, for those of you who are on TDA Deferral Status, check to make certain your Designation of Beneficiary Forms are up to date. If you don't remember who they are, can't locate your copies of need to make a change, file a **TDA DESIGNATION OF BENEFICIARY FORM**.

Last, but not least, are you still receiving paper checks from TRS? You may want to change that to EFT, which is direct deposit into any account you name. File an **EFT AUTHORIZATION FORM**. You may also file this form if you are on EFT and want to change your bank.

So take a few minutes to check all of the above, and make the necessary changes. If you have a specific question, please feel free to e-mail me at: [alanarlene@optonline.net](mailto:alanarlene@optonline.net) . All forms are available on the TRS web site, which is [www.trsnyc.org](http://www.trsnyc.org) .

(reprinted from the CSA Retirees

Long Island Unit Newsletter)



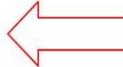


## CSA Retiree Chapter New Jersey Region

**BAGEL BREAKFAST MEETING**  
Wednesday, May 17, 2017 at 9:30am



**Monroe Township Library**  
**4 Municipal Plaza**



**Monroe Township, New Jersey 08831**

**ALL ATTENDEES WILL BE ELIGIBLE TO WIN A DOOR PRIZE!**

### **Speakers will include:**

**CSA Representatives**  
**(including Mark Cannizzaro, CSA Executive Vice-President)**  
**Topics: Updates on Union Matters and Health Information**

**Craig Small, Astronomy Expert**  
**(and member of our Unit)**  
**Topic: "The Greatest Show on Earth"**

**Be prepared for coffee, tea, bagels, and other goodies:  
useful information, having your questions answered, and the pleasure of  
meeting your colleagues.**

**If you have not yet done so, you can pay your 2017 membership fee (\$15)  
to Sandy Poris at the meeting (or see tearoff below).**

You can use this tearoff to send a check for \$15.00 to  
Sandy Poris, 51 Lakehurst Way, Monroe Township, NJ 08831.  
Make it payable to CSA NJ Retiree Chapter.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone # \_\_\_\_\_  
Print e-mail address \_\_\_\_\_

**Visit Our Web Site: [www.csanj.org](http://www.csanj.org)**

## 5 Tips for Senior Citizens on Simple, Healthy Living

Florence Clark, University of Southern California

(from *The Atlantic* website, Feb. 10, 2012)

*To slow down the physical and mental decline that comes with age, drugs and exercise aren't enough. According to a study out of the University of Southern California, a lifestyle makeover is necessary.*

*Professor and occupational therapist Florence Clark shares five tips for seniors on sustainable, successful aging from her *Journal of Epidemiology and Community Health* paper.*

**It's never too late to go healthy.** Anybody, young or old, can successfully redesign the way they live to be healthier. While we don't have a say in our own genetic makeup, greater than 50 percent of our mental and physical health status is related to lifestyle. You can even start small: ride public transportation, reconnect with a long-lost friend, join a ballroom dance class, or follow guidelines on how to safely move around the community. The point is, try something new and be willing to learn.

**Take control of your health.** Appreciate the relationship between what you do, how you feel, and their impact on your well-being. Our research suggests that social and productive activities are as important as physical ones for staying healthy. As we age, even deceptively simple or downright mundane pursuits like reading the newspaper, cooking a potluck dish, walking the dog, or going to church have a powerful influence on our physical and mental health.

**Know thyself.** The guiding principle of Socrates rings just as true today as it did in ancient Athens. Lifestyle changes are most sustainable when they fit into the fabric of your everyday life -- your interests, schedule, and self-concept. Identify supports on your journey that are strong enough to counterbalance the obstacles you face. Set goals that are challenging but still realistic enough to be achieved.

**Anticipate how chronic conditions may affect your plan.** Over 70 percent of seniors age 65 and older have a chronic condition, such as hypertension, heart disease, diabetes, arthritis, COPD, or cataracts. Don't let these impede your progress. Before a big game, elite athletes visualize their performance in their minds' eye. So too should you be prepared for the potential ways you might have to adapt or improvise. And, of course, consult your physician in advance about any new activities.

**Living longer can also mean living better.** Our research demonstrates that maintaining a mix of productive, social, physical, and spiritual activities as you age can lead to increased vitality, social function, mental health, and life satisfaction, along with decreased symptoms of depression and self-reported bodily pain. Even better, activity-centric lifestyle interventions to ward off illness and disability may also be more cost-effective and have fewer negative side effects than prescription drugs.





# CSA Retiree Chapter, New Jersey Region



## JOIN US FOR OUR ANNUAL LUNCHEON/MEETING

FRIDAY, JUNE 16, 2017, 12-4 pm

**ALL SEASONS DINER II**

**4135 Route 9**

**Freehold, NJ 07728**

**732-625-0330**



**YOUR COST: \$18**

**(we subsidize the true cost)**

**SPEAKER: *DOUG HATHAWAY, PH.D.,***  
**ADMINISTRATOR, CSA WELFARE FUND**  
**ENTERTAINMENT: *LOU ORICCHIO***  
**PERFORMS SONGS OF THE 50'S, 60'S AND 70'S**

**Make checks out to CSA/NJR as soon as possible and send to:**

**Sandy Poris**

**51 Lakehurst Way**

**Monroe Township, NJ 08831**

**(Checks must be sent in by June 9!)**

**Name** \_\_\_\_\_

**Name(s) of Guest(s)** \_\_\_\_\_

**INDICATE YOUR CHOICE OF ENTRÉE:**

**Fish of the Day (broiled or fried)\_\_\_\_\_**

**Chicken Francaise\_\_\_\_\_**

**Roasted Top Sirloin of Beef Au Jus\_\_\_\_\_**

**(Soup, Salad, and Dessert are also included with each meal)**

FOR THOSE WHO HAVE NOT YET PAID 2017 DUES:



CSA Retiree Chapter  
Central New Jersey Region

MEMBERSHIP DUES 2017

**It's that time of year again! Please send your membership dues for the year 2017. Dues remain at \$15. This includes all the usual benefits including a one-year subscription to the CSA/New Jersey Newsletter and subsidized buffet breakfast, luncheon, and two bagel breakfasts per year. Don't miss out on the benefits, and don't let your subscription to the newsletter lapse. Members who have not paid their dues for two consecutive years, since 2014, will be considered as no longer wishing to retain membership. Please be sure to send in your dues to maintain your membership in the Unit or inform us of your decision not to join by signing the form below and returning it as soon as possible. We would be sorry to lose you and have you lose the benefits of membership.**

Please make your \$15 check payable to:

CSA Retiree Chapter/NJ Region

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

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

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip code \_\_\_\_\_

Home phone \_\_\_\_\_ Cell phone \_\_\_\_\_

Email \_\_\_\_\_

I no longer wish to retain my membership \_\_\_\_\_

## OLD SCHOOL (LITERALLY!)

(posted at nyhistorywalks.wordpress.com)

There are four public schools in New York City with the moniker “P.S. 1”, but only one school can claim to be the oldest public school in New York City. Located on Henry Street in Manhattan, the school began its existence in 1806 as an immigrant school in a “small apartment”, predating the establishment of New York City’s Board of Education. In early 19th-century New York City, education was primarily the domain of private schools and church-sponsored charity schools. By 1805, there were 141 teachers for a growing population of 75,770 and then-mayor DeWitt Clinton began to recognize the urgent need for children of poor immigrant families to be educated.

The Free School Society of New York was founded as a response to the “multiplied evils which have accrued, and are daily accruing, to this city, from the neglected education of the children of the poor”. The Society embarked on a mission to provide a free education for the children of New York City in the areas of reading, writing, arithmetic, and morals.

In May 1806, “New York Free School No. 1” opened with 40 pupils on land donated by Henry Rutgers. The school quickly outgrew the donated space and a brick schoolhouse was built in 1809. In 1897, the school moved to its current building designed by Charles B.J. Snyder, the Superintendent of School Buildings for NYC’s Board of Education from 1891-1923. Snyder was responsible for designing many school buildings in the late 19th and early 20th centuries in New York; the old Stuyvesant High School building on East 15th Street was one of his projects.

P.S. 1 has educated generations of immigrant children. In addition to academics, boys were taught trades like carpentry and girls were taught needlework and nursing. Now approaching 115 years of age, the building’s narrow hallways continue to reverberate with the sounds of schoolchildren, many of whom are now of Chinese descent.



P.S. 1 today



P.S. 1 schoolgirls, 1900



# ***THE NEWSLETTER***

of the CSA Retiree Chapter, New Jersey Region

## Quick Quiz

What is the largest public high school in America?

(2 hints: Not in NYC, and you've never heard of it)



Answer to previous quiz:

The largest high school in NYC is Brooklyn Technical High School



CSA Retiree Chapter  
New Jersey Region  
9 Edie Lane  
Howell, NJ 07731

### ***Reminders***

#### **Bagel Breakfast**

**Wednesday, May 17, 2017**

**9:30am**

**Monroe Township Library**

**(New Location!)**

**Monroe Twp. NJ**

#### **Annual Luncheon/Meeting**

**Friday, June 16, 2017**

**12:00—4:00**

**All Seasons Diner II**

**Freehold, NJ**

