



# THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Fall 2011

Volume 2, Number 2

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## Message From the Chairman

Ask any of the 80 attendees at our annual luncheon held June 1, 2011 at the Radisson in Freehold and I think they will say "WOW!" The food was the best we have had in years. The service was excellent, no delays and no excuses. The company was of the highest caliber and the information disseminated was interesting and timely. Hearing the comments by NJ Senator Linda Greenstein was refreshing and hopeful. This is someone we should support; more on this elsewhere in this issue.



Make plans now to attend our fall breakfast to be held on Wednesday September 21, 2011 at the Radisson in Freehold. We expect that the breakfast will be as good as the luncheon. We know that the company will be warm, humorous, committed, and a pleasure to be with. We look forward to updates from Doug Hathaway, Director of the CSA Welfare Fund. A mystery guest is expected to appear. Who could it be? Send your \$15 (per person) check to Howard Tilis at 33 Balmoral Drive, Jackson, NJ 08527 ASAP and we can meet at the breakfast.

She's outdone herself again! That's Robin Small, our Cultural Committee Chairperson. WHAT HAS ROBIN IN STORE FOR US NEXT? Attend the breakfast and find out!

Please note that we will be accepting \$15 membership renewals for the 2012 fiscal year at the breakfast. Give your check to Howard Tilis or mail it to him at the address listed above.

Anyone going to the Labor Day Parade with CSA on September 10, 2011? Perhaps we will meet. I will let you know all about it.

Steve Porter, Regional Unit Chair

## RETIREMENT by Patricia Chakeres

I spent hours thinking and planning for my retirement. When it arrived, I was busier than ever adjusting my life. I will share the questions and concerns that I had which are familiar to most retirees:

Do I wait to be to be 55, 65, or later if I like my job?

Do I have enough funding to retire? Now, with the economy in a state of chaos, can we afford to retire and not have a salary and health benefits?

How do I know when to retire? What are the signs? I asked this question of many retirees and they all told me that you basically wake up one morning and know that it is time.

All these question were asked over and over, including to my husband who has been fully retired for two years. Once I had my wake-up-and-know morning, a whole automatic process began to develop. The primary assignments are setting up one's pension and medical benefits. I found that I had to get paperwork filled out and sent to the Pension System of New Jersey. This means getting all your personal records together that prove who you are, how many years you have worked (in my case how many years I was in the Pension System). Next I had to inform all my healthcare providers, including Medicare (I was of age to collect it) and this meant many calls. Now, eight months later, I am still calling to clarify my coverage with my doctors and Medicare. (continued on page 8)



CSA Retiree Chapter  
New Jersey Region



**PLEASE JOIN US FOR OUR  
GALA FALL BREAKFAST**



**DATE: WEDNESDAY, SEPTEMBER 21, 2011**

**TIME: 9:30AM**

**COST: \$15.00 PER PERSON**

**PLACE: RADISSON HOTEL OF FREEHOLD**

**50 GIBSON PLACE, FREEHOLD, NJ 07728**

**732-780-3400**

**GUEST SPEAKERS**

**DOUG HATHAWAY,**

**DIRECTOR OF THE CSA WELFARE FUND**

**ALSO: SPECIAL SURPRISE GUEST!**

*Our sumptuous buffet will include: Assorted Bagels served with Cream Cheese & Butter, Assorted Miniature Muffins, Danish & Breakfast Cake, Bacon & Sausage, Country Fresh Scrambled Eggs, Fresh Fruit Salad, Home Style Potatoes, Assorted Chilled Fruit Juices, Freshly Brewed Coffee, Decaffeinated Coffee & Tea*

Please return this form (with check for \$15 per person payable to CSA –NJ Retiree Chapter) to:

Howard Tilis, 33 Balmoral Drive, Jackson, New Jersey 08527  
No later than Wednesday, September 14, 2011

Name \_\_\_\_\_

Guest \_\_\_\_\_

## **CSA New Jersey Retirees Take in the Best of New Jersey**

By Robin Small, Cultural Chair

One rainy Sunday afternoon in May, a hearty group of art lovers met at The Princeton Art Museum on the campus of Princeton University. I say hearty, because it was a rainy, miserable day. We divided the group in two and each group had a docent take them around the museum and show them some of the antiquities and artwork in the collection. We quickly learned that the way to see a museum is through the eyes and words of a docent. Both docents shared so much information and history with us. It was a worthwhile visit. The museum is a gem. It is free, except if you want to go around with a docent. There is a nominal charge for that privilege. The town of Princeton is filled with shops selling all kinds of things and some great eateries too. If you missed our trip, consider making a day of it on your own.

Our second trip for the spring was on June 14<sup>th</sup>. We met at The Grounds for Sculpture in Hamilton, NJ for a fabulous experience. First, I will tell you that the weather was predicted to be rainy, and this was an outdoor museum, so I was nervous. The rains stayed away all day while we were there and the clouds helped make interesting light conditions for photography. (See photos below) Again, we arranged for the group to be divided and each one had a docent leading and describing the sculptures. We went in different directions, so we saw many sculptures. We then met for lunch, at The Peacock Café, which was prearranged. They even had our orders correct in bags with our names on them. After lunch, some people left, others went off on their own and a group of us meandered around the grounds taking in the breathtaking sculptures. Iris Miller, who had toured in the morning in the other group from some of us, became our unofficial docent and she showed us what she saw. Iris's explanations were so good, that she could be a "real" docent there. Not only were the sculptures fantastic, but the grounds, only 19 years old, were magnificently landscaped Seward Johnson not only began this project, but he has many of his fabulous sculptures on display. Our day was special, the rain held off, and I had the privilege of hearing my docent describe the sculptures and then hear Iris relate what her docent had told her.



## **Going... Going... Gone: Thoughts on Retirement (part I)** by Brian L. Hawkins and Carole Barone

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As professionals, we spent our careers sprinkling change upon the organizations with which we were associated. We wielded power and control either by title or by technological prowess or both. But all that changed when we retired. Now, having had some time to reflect, we realize that the retirement process has provided us with an abundance of opportunities to appreciate the new positions in which we find ourselves today.

People retire for many reasons:

- Having less energy, being somewhat worn-out, and not looking forward to continuing to work at the same level of intensity
- Noting a diminished level of commitment, a feeling that “the fire is not in the belly” for the challenges
- Experiencing a loss of passion for the current position and not being able to muster what it takes to tackle a new position, especially at a new institution
- Desiring to do other things, such as devoting time to volunteer work, pursuing a hobby or avocation more aggressively, spending more time with loved ones, moving elsewhere, or tackling some other long-delayed project
- Not wanting to continue to pay the price of travel and time away from family or to put up with the stress and strain of personnel situations, politics, or budget issues in the current job
- Needing to cope with personal or family health problems
- Being forced out by the administration or supervisors

This list is surely not all-inclusive, but it does represent a variety of reasons that factor into the decision to retire or that affect the retirement process. Although these are presented as relatively independent motivations, the retirement decision is likely to result from a combination of several (or even all) of these factors.

This article is not intended to be an in-depth discussion of the nuances of each phase of the retirement process, nor is it meant to be a prescription for retirement satisfaction. We are all different, and retirement is a solo journey. How you deal with retirement depends on how you have lived your life (professional and personal). Decisions and choices made throughout your career will affect how you conduct yourself nearing and during retirement. Some people make a happy journey, and others do not.

The two of us have made different choices in life, and we do not share identical views on retirement, but we discovered that we have some amazingly consistent observations, many of which have been validated by friends and colleagues who have retired before us. In that light, we offer 10 suggestions that may help you not only navigate through the retirement process but also adjust to your new position and status.

### **1. Accept That Change Agents Must Change Too.**

Once you reach a certain age, someone else will be thinking about your retirement, even if you are not. The best time to begin thinking about your retirement is before someone else does. Passivity could cause you to miss the opportunity to be in control of this life-changing process.

Most of us engage in a certain amount of denial and self-deception when we begin to think about retirement. Some people believe they cannot retire because they have no other life—or they are unable to imagine another life. Others believe they will not be subject to the feelings and experiences we are describing. Some believe they can go happily and seamlessly from being fully engaged with work to being fully satisfied in retirement. Still others believe they can ease off and no one will notice.

The climate of the organization can turn nasty if resentment builds in those who are waiting, and wondering, in the wings. Being blindsided by a superior’s recommendation that it is time to think about retirement is not conducive to

rational consideration of a personal retirement strategy. On the other hand, you may want to move on to the next chapter of your life but those around you may prefer that you do not, and this is a different change process—but change nonetheless!

## 2. Prepare a Good Plan (or Four).

A very smart friend and colleague of ours (who was herself going through this process) made the comment that in thinking about retirement, people need to develop and to evaluate four separate plans for retirement: a financial plan, a medical plan, a recreational plan, and an activities plan. The financial and the associated medical plans are necessary but insufficient to help you decide about retirement. You cannot retire if you cannot afford to do so, but simply being prepared financially will not lead to a happy retirement decision—thus the need to consider all four plans, perhaps simultaneously. To avoid the trap of perpetuating the past, you should develop these plans in reverse order. Your current comfort zone is the status quo, but perpetuating the life you have had up to this point is not the goal. Now is the time to envision your personal change strategy for your future in retirement.

- a. The activities plan is perhaps the single most important of the four plans. Activities can include things like reading, doing volunteer work, learning new skills, taking courses from local institutions or online, exercising, doing all of those neglected chores around the house, serving on boards or advisory groups, and/or getting involved with politics or advocating for local issues. These and similar activities will allow you to make a contribution, feel a sense of self-worth, be useful to family and society, and feel intellectually alive—but involving fewer hours and less stress and greater flexibility than in your work life. In short, these activities will give you a reason to get up every morning.
- b. The recreational plan—such as finally having time for hobbies, golf, or other avocational activities—is often exaggerated in anticipation of retirement. In a wonderful and famous quote, Mark Twain stated: “Work consists of whatever a body is obliged to do. Play consists of whatever a body is not obliged to do.” While we were working, our schedules interfered with our ability to do some of these things, and so the rewards that came when we could engage in recreational activities were high. However, if you have all your time to devote to these things, and if you have to do them to fill the days, they will likely stop being as much fun.
- c. The medical plan is relatively straightforward: with the price of medical care and the associated inflationary costs, you need to be adequately insured. This plan needs to be carefully considered and integrally coupled with the financial plan. However, some people use concerns about health insurance as an excuse not to deal with retirement. You should not assume that “adequate” is synonymous with either costly or cost-free insurance. The idea is to determine the extent to which you are willing, and able, to self-insure in retirement. Everything has its price, even retirement.
- d. The financial plan is obvious if you stay with what you know. This process is less obvious and less linear than might be imagined, since you need to decide how you want to live and what you want to do in retirement and then decide on the needed financial plan, rather than just creating a plan for the continuation of the status quo. Begin your retirement planning by making sure you have command of your financial situation, perhaps by working with professionals and drawing on the myriad of materials available on this subject. Then think about who you really are or want to be and discuss the future with your spouse, significant other, or other family and friends. Think about options: how much do you want to change your life? Don’t let the past cause you to be overly cautious, conservative, or constricted in developing your financial plan.

All too often, people who are thinking about retirement dwell on their financial and medical plans, but it is only by looking at the combination of recreation and activities that you can get a sense of whether the decision to retire is right for you. *(Editor’s note: Part 2 of this article will be printed in the next issue of the Newsletter.)*

## **Mondegreens** by Steve Poris

(reprinted from *Encore Speaks*)

“Mondegreens” are mis-hearings of song lyrics. We’ve all listened to music and not quite heard some of the words correctly; evidently when we can’t understand a passage in a song, we tend to replace it with a phrase that seems to make sense (at least to us). For example, when I was a kid, I somehow misheard the lyrics to Jingle Bells as “one-horse soap and slay” rather than “one-horse open sleigh”. And when I was a little older, I would listen to the Beatles’ Lucy in the Sky with Diamonds and instead of the lyric “the girl with kaleidoscope eyes” I thought I was hearing “the girl with colitis goes by” (turns out that’s a fairly common mondegreen).

The term “mondegreen” was originally coined by author Sylvia Wright, and has come to be quite widely used. As a child, Wright thought she heard the lyrics of “The Bonnie Earl of Murray” (a Scottish ballad) as:

*Ye highlands and ye lowlands  
Oh where have you been?  
Thou have slain the Earl of Murray  
And Lady Mondegreen*

She eventually discovered that there was no Lady Mondegreen, in the song or anywhere else. The Lady existed only in the mind of Sylvia Wright, for the actual lyrics were that they "have slain the Earl of Murray and laid him on the green." And so the non-existent Lady Mondegreen's name has come to be used to describe all mis-hearings of this type.

I’d like to offer a Mondegreen puzzle. Following are twelve song lyrics that are often incorrectly “heard” by listeners. Try to guess what the original, correct lyrics really are (answers at the end).

### Mondegreens (the wrong lyrics)

1. Gladly the cross-eyed bear
2. Are you going to starve an old friend
3. Just brush my teeth before you leave me, baby
4. There's a bathroom on the right
5. 'Scuse me while I kiss this guy
6. Olive, the other reindeer
7. Secret Asian man
8. G. I. Joe and Sal were great
9. You got mud on your face, from your big disc brakes, kickin' your cat all over the place
10. We are living in a Cheerio world, and I am a Cheerio girl
11. Deck the halls with Buddy Holly
12. I'll never leave your pizza burning



### Correct Lyrics

1. Gladly the cross I’ll bear (from a traditional hymn)
2. Are you going to Scarborough Fair (from the song by Simon and Garfunkel)
3. Just brush my cheek before you leave me, baby (from Angel Of The Morning by Juice Newton)
4. There’s a bad moon on the rise (from Bad Moon Rising by Creedence Clearwater Revival)
5. ‘Scuse me while I kiss the sky (from Purple Haze by Jimi Hendrix)
6. All of the other reindeer (from Rudolph the Red-Nosed Reindeer)
7. Secret Agent Man (from the song of the same name by Johnny Rivers)

## Retiree Q&A from Doug Hathaway, Ph.D. (reprinted from CSA Newsletter)

QUESTION: I am a retired Principal. I received my Welfare Fund prescription drug co-pay reimbursement quicker than ever this year, which was good. But when I compared the reimbursement with what I had submitted, some of the amounts I submitted were not allowed. Therefore the reimbursement was less than what I had expected. Why did you disallow some of my drugs?



ANSWER: The out-of-pocket amounts you pay can be classified in three ways: deductible, co-payment and full drug cost. We do not reimburse deductibles. A co-payment, by definition, requires that the prescription drug plan pay some portion of the cost of the medication and that you pay a portion as well. In many cases, usually with generic medications, the cost of the medication is equal to or less than your co-payment. In these situations, your payment is the entire cost of the medication, and the insurance plan pays nothing. Since the plan pays nothing, we do not reimburse your out-of-pocket cost for the medication. So if the cost of the drug was \$20, and your co-payment is \$20, you pick up the tab for the medication.

### **Promises** by Steve Porter

As workers and as retirees, we were given contracts and promises, or so we thought. All around us we see workers losing jobs, employers reducing salaries and reducing or eliminating medical benefits, and attacks on Social Security and Medicare. We also hear of possible reductions in pensions and pension benefits. So much for promises. For most of us retirees, we have no options. Or do we?

We can fight back with our votes, our outright support, and with our financial backing for those who support retirees. For those of you who were fortunate enough to be at our spring luncheon, you heard and met a person who deserves and needs our support. New Jersey State Senator Linda Greenstein epitomizes a person who believes in working people, the elderly and retirees. We must support those who support us regardless of party affiliation. Linda Greenstein is a person who deserves our full support. S-O-O-O... how can we support Senator Linda Greenstein?



We can volunteer to join her re-election committee and campaign.

We can speak about her to family, friends, neighbors, and if we happen to be in an adult community---let them all know.

We can get our community to invite her to speak with us about issues of concern.

Donate \$\$\$\$\$

**VOTE FOR LINDA GREENSTEIN!!!**

### Mondegreens (continued from previous page)

8. Gee our old LaSalle ran great (from the theme song of the TV show *All in the Family*)
9. You got mud on your face, a big disgrace, kickin' your can all over the place (from *We Will Rock You* by Queen)
10. We are living in a material world, and I am a material girl (from *Material Girl* by Madonna)
11. Deck the halls with boughs of holly (from the Christmas carol)
12. I'll never be your beast of burden (from *Beast of Burden* by the Rolling Stones)

## RETIREMENT (continued from page 1)

To my surprise, when I announced my retirement to my friends, the two most prominent questions that I was asked were: "Where are you planning to travel?" and "Where are you planning to relocate?" I never thought about these potential events.

But I think it is great being retired, because now I can always put off till tomorrow what I can't do today. I can get up when I want. I can do whatever I want, and most of all enjoy the wonderful company of my husband, Michael. Of course, a couple being home all the time introduces new and interesting changes to our relationship. And, did I forget to tell you that I have a lot more time to dispose of unnecessary papers, clean up the house and think seriously about traveling, but not relocating. Now there's a direction for retirement; it's called adjusting. So, my last thoughts are, I want to adjust by enjoying life, hanging out with family (including ten grandchildren spread over four states) and friends; and of course, taking some time to exercise. That definitely keeps us young, vibrant and interesting.

As you can see I am already beginning to enjoy retirement and that's the best adjustment..... and that's the way it is. (Thank you, Walter Cronkite).

As a footnote I want to emphasize that I got help planning for retirement from the local New Jersey Teacher's Association and the New Jersey Pension System; and I want to extend special thanks and appreciation to my husband's organization, the CSA, which made my retirement easier with their guidance.

Quick Quiz: Can you name this high school? (Answer in next issue, or ask Steve Poris at [sporis@gmail.com](mailto:sporis@gmail.com)) The school pictured in the *last* issue was the original Dewitt Clinton High School (located at 10th Avenue and 59th Street in Manhattan). After Clinton moved to the Bronx that building became Haaren High School. It is now Haaren Hall on the campus of the John Jay College of Criminal Justice.





**CSA Retiree Chapter  
New Jersey Region**  
2 Grayson Lane  
Manalapan, NJ, 07726

**General Membership Meeting  
(Bagel Breakfast):  
Wed., October 26, 2011,  
9:30am at Monmouth County  
Library**

**Gala Fall Breakfast:  
Wed., September 21, 2011,  
9:30am at Radisson Hotel of  
Freehold**

**Don't  
FORGET!**

