



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Spring 2012

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Message From the Chairman

Welcome back to our first meeting for 2012. We will meet at the headquarters of the Monmouth County Library on Wednesday April 25, 2012 at 9:30 AM. Yes, we are going to have bagels and coffee, decaffeinated of course, and other tidbits (see page 3 for details).

Did you pay the \$15 annual New Jersey Membership dues for 2012? If not, you can bring your check to the meeting, made out to CSANJR (Council of School Supervisors and Administrators New Jersey Retirees) or you can find the flyer in this issue, cut it out and mail it to Howard Tilis, Treasurer.

If you are attending the 50th Anniversary CSA Celebration at the Waldorf Astoria on April 27 I would like to know. We plan to sit with the New Jersey Retirees as well as the Staten Island and Westchester groups which include several "old friends". E-mail me at stephenporter@yahoo.com or call me at 732-431-1081.

We are subsidizing New Jersey members who will be attending the CSA National Retirees Meeting and Conference on June 2 at the LaGuardia Hilton in Queens, NY. This conference is going to be different from past conferences held at the North Shore Towers. It will be much larger, catering more to our needs; will have interesting "breakout sessions" and a renowned guest. You don't want to miss it. So, if you are planning to attend LET ME KNOW PRIOR TO PURCHASING YOUR TICKET. E-mail me at stephenporter@yahoo.com or call me at 732-431-1081.

We did not plan it this way, it just happened, but we are holding our New Jersey Unit's Annual Member Luncheon on Tuesday June 5, 2012. This gala festival costs \$15 for each member. The food is really good and the attendees are even better. We plan on having some impressive guests including Doug Hathaway, the Director of the CSA Health and Welfare Unit. This is definitely a meeting you do not want to miss. Please see the information on page 4, and look for the flyer in the mail.

Yes, we are going to go "political". Read more about it on page 2.

The Executive Board and I look forward to greeting you at the "Bagel Meeting" on Wednesday, April 25, 2012



Great Schools
Begin with
Great Leaders

Why Politics?

Oy vey---politics. Yes, politics! Do you recall when I first became the New Jersey Unit leader? I requested volunteers for a political action committee. Nothing happened because CSA was not sure how to legally allow a NYS organization to involve itself in New Jersey politics. After a couple of years of probing, questioning and discussion, we found a way. We are going to work with our AFL-CIO brothers and sisters in New Jersey with the blessing and approval of President Ernest Logan and the CSA. WHY, you may ask. Have you seen, heard and read about the unprecedented attacks on our pensions, health benefits, social security, Medicare, Medicaid, Education, the middle class and the relentless attacks on organized labor? This could be a major turning point in workers rights and in organized labor. We cannot afford NOT to get involved. Our plan is to form a political action committee and cooperate with the New Jersey AFL-CIO with the approval of CSA. Learn about-speak with-and support our local, state and federal politicians WHO SUPPORT US regardless of their political affiliation. We plan to help with door to door politicking, telephone calls, etc. **We are not asking for money, we need you to volunteer time.** This is not glamorous work but necessary if we are to keep what we have worked so hard for and to maintain a dignified life style. We will also be supporting a viable educational system and our fellow workers. We are embarking on a truly noble endeavor for ourselves, all CSA members and for posterity. Please join us.

———Steve Porter



More About the Bagel Meeting

We have some wonderful guests scheduled for your education, information, enlightenment and pleasure. Felice Hannah is a nationally recognized volunteer for retirees and the aging. She will fill us in on the changes and pitfalls of Medicare. You do not want to miss this lovely and knowledgeable lady.

We also have Kenneth Zaintz, Vice President of the New Jersey Alzheimer's Association. He will enlighten us about this most worthy philanthropic organization. We are seeking ways in which we can support and participate with them in a quest to solve the mysteries behind Alzheimer's and hopefully eradicate this insidious illness. Mark Brodsky and Neil Lefkowitz of the CSA Retiree Chapter will be speaking as well. We look forward to meeting you at our first members' meeting.

Take a look at the flyer on page 3. —————>



CSA Retiree Chapter New Jersey Region

BAGEL BREAKFAST MEETING

Wednesday April 25, 2012, 9:30am



**Monmouth County Library.
125 Symmes Drive
Manalapan, New Jersey 07726**



Guest Speakers

**FELICE HANNAH,
Nationally Recognized Volunteer for Retirees and the Aging
KENNETH ZAINZ,
Vice President of the New Jersey Alzheimer's Association
NEIL LEFKOWITZ
Chair, CSA Retiree Chapter
MARK BRODSKY
Director, CSA Retiree Chapter**

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

You can pay your 2012 membership fee (\$15) to Howard Tilis at the meeting (see tearoff below).

Please park in the lower parking lot and use the elevator on the right (facing the building). The elevator is at the end of the corridor.

If you prefer, you can use this tearoff to send a check for \$15.00 to Howard Tilis, 33 Balmoral Drive, Jackson, NJ 08527. Make it payable to CSA NJ Retiree Chapter.

Name _____
Address _____
Phone # _____
Print e-mail address _____

The CSA Retiree Dental Plan

Sherry Tabachnik

First of all, I want to thank all of you for welcoming me into your group so warmly upon my retirement. Today I'd like to talk to you about your Retiree Dental Plan. While no schedule of allowances can keep up with today's escalating costs, your schedule is still a good one.

Self-Insured Dental Services (SIDS), the administrator of your plan, is always trying to expand its partici-

pating panel of dentists. This, however, is an ongoing battle in Central and Southern New Jersey.



What you can do to help is to have a copy of your schedule of allowances with you to give to your dentist. If they won't accept it, at least

they will submit the charges to SIDS first.

It has been my experience with my own dentist (after some nagging) that he realized that by accepting the schedule, he would be alleviating some of his billing problems.

It is important that you familiarize yourself with the SIDS website (www.asonet.com). After you have logged in, you can find a participating dentist by state or zip code and check on your outstanding claims. You can also reach the SIDS web site from the Welfare Fund's site (www.csawf.org). If you prefer to phone, the general information number for SIDS is (516) 396-5500.

I have requested and received copies of the Retiree Dental Schedule of Allowances from the Welfare Fund. I will have them with me at our breakfast meeting on April 25th at Manalapan Library. I will distribute them to those of you who may need one.

Please remember that I can try to help you with any problems you may have concerning your health plans or your Welfare Fund benefits.

Again, I'd like to thank Steve Porter, the executive board, and all of you for your warm welcome.

JOIN US FOR OUR ANNUAL GALA

LUNCHEON/MEETING

TUESDAY, JUNE 5, 2012, 12-4 pm

RADISSON HOTEL OF FREEHOLD

50 Gibson Place

(on Rte. 537 opposite Wal-Mart and Sam's Club)

Freehold, NJ 07728

Tel. 732-780-3400

YOUR COST: \$15

MENU

APPETIZER

Seasonal Fruit Plate

ENTRÉE

Ginger Infused Salmon with a Honey Teriyaki Glaze or

Sautéed Breast of Chicken Francaise or Sliced Roasted NY Strip served with Wild Mushroom Sauce

DESSERT & REFRESHMENTS

**Cheesecake with Strawberry Sauce
Freshly Brewed Coffee, Decaffeinated
Coffee & Tea, Assorted Soft Drink**

LIMERICKS
PAUL TREATMAN

A CREATIVE YOUNG MISS FROM DARJEELING,
WAS WEAVING HER FIBERS WITH FEELING,
SHE LAY ON HER BED,
GLANCED OVER HER HEAD
TO ADMIRE HER CARPETED CEILING.

A GREEK BY THE NAME A. CIDOPHOLUS,
IS CRUISING A VACANT ACROPOLIS, APPEARS
SOON A GODDESS,
NO TOGA, NO BODICE,
HOW NOW THE ACROPOLIS IS POPULOUS!

ACTRESSES REALLY ARE PHONIES
ENGAGING IN FRANK SANCTIMONIES,
WHEN DAY'S WORK IS DONE,
THEY RUN OUT FOR FUN
LIKE DIVORCING OR BETTING ON PONIES.

A FARMER OF OLD SUSQUEHANNA,
BROODING CROSS-BREEDING PLANNER,
THOUGH MUCH HE TREVAILED,
DISAPPOINTINGLY FAILED
TO HYBRID AN ORANGE-BANANA.



VISITING PUERTO RICO
HERB TILLEM

In February we spent a delightful three weeks in Puerto Rico. One week was on a cruise ship out of San Juan. That was probably the most luxurious and least expensive part of the vacation. That is, if you kept away from the casino and the bars on the ship. There are probably more bars on a cruise ship than there were on the Bowery when I was a kid.

We took several day trips on the various islands in the Caribbean Sea at which the ship docked. Two of the tours took us deep into the islands. We were depressed by the level of the poverty we saw. The main industry of these islands is tourism. We wondered what would happen if cruise ships decided not to dock at one or more of these islands.

St. Thomas, one of the islands we toured, probably has more jewelry and watch stores than there are on 47th Street in Manhattan. One couple whom we met on the cruise told us that they are such good customers of one jewelry shop in St. Thomas that the owner invited them to his son's wedding in Dehli. They didn't go.

We spent the other two weeks at a different beach front hotel each week. One was the Embassy Suites in Dorado, PR. Like all Embassy Suites, it offers large and comfortable living accommodations, and free breakfasts.

The other hotel at which we stayed was La Concha in San Juan. This is a very luxurious hotel, and expensive. It is on a main street, and backs on a beautiful beach.

We spent most of our days on the beach. To get around PR, you need a car. We rented one, but it was not easy driving, especially at night. The streets are narrow and crowded with traffic. A GPS device was essential for us. In San Juan, we returned the rented car early because we found it was easier to get around by walking or using a cab.

Going... Going... Gone: Thoughts on Retirement (Part 2: continued from the Fall Issue)

by Brian L. Hawkins and Carole Barone

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3. Acknowledge That Retirement Is Your Responsibility.

Making the decision to retire is a move to a new beginning, a new chapter in life, but unlike a new job, retirement is far more ambiguous and uncertain. The associated angst and doubt may keep people from crossing this barrier. This period can also be invigorating and liberating. No matter how we enter it, this is a period of personal transformation, requiring a psychological reorientation. Just because an array of activities and hobbies is not on your palette does not mean that you cannot create a very desirable canvas for the future. Both of us actively planned for retirement, identifying what we wanted to do, and then began to cultivate opportunities and explore options (some of which didn't pan out). We continue to update these plans, recognizing that doing so is a key part of being "retired."

After reflection and/or a try at retirement life, some people may decide that they are quite happy working and that they want to continue indefinitely with their current work situations. This may be the right decision for them, but we feel it is a mistake simply to default to continued working without having done some reflection to construct a new sense of being, a new identity.

4. Recognize That You Can Retire and Still Have Liked Your Job.

We both had, and continue to have, experiences when friends and colleagues say: "Well, I don't plan on retiring. I like my job!" This reaction reflects a misunderstanding of the situation. On the whole, we both really liked our positions. Sure, there were some elements of our jobs that we didn't like (for example, the amount of travel), and admittedly we were getting tired, but on the whole we still enjoyed serving in these positions.

Despite our attachment to our professional lives, our perceptions of ourselves, and others' perceptions of us, strongly influenced our realizations that it was time to retire. One of the stark realities of the IT profession is that as soon as you stop paying intense attention to what is happening technologically, you become obsolete. As soon as you are less involved in the day-to-day happenings of your organization, you become obsolete. Issues of pride, integrity, and self-respect surface when you try to "hang on" too tenuously or too long.

5. Don't Assume Anything.

It is critically important to thoroughly discuss your thoughts about retirement early on with your spouse, significant other, or other family and friends. We would probably do readers more good if we could provide a guide to communicating with loved ones on the matter of retirement, but we cannot: there are emotional sinkholes embedded in such communication endeavors. This is the time for you to talk out your fears and anxieties, possibly including others' perceived loss of referred stature as a function of your decision. This discussion needs to occur at the very beginning of the deliberation as to whether or not, or when, to retire, since the decision will dramatically affect their lives as well. Whether a spouse is retired, working part-time, or working full-time, having you at home full-time will certainly change the dynamic and will disrupt established patterns and schedules for all involved.

You will need to redefine and "negotiate" how you will spend time with family members. One of our spouses frequently states that he is "not one of her staff members" and that it is not necessary to plan and schedule daily household chores as tightly and efficiently as a CIO. Such tugs back to reality remind us that you have to work at retirement if you are going to enjoy it and not resent it. Why not give this transition the time and attention you have given to other career challenges?

6. Get Ready for an Emotional Roller-Coaster.

In approaching retirement, you may want to keep in mind the song "Breaking Up Is Hard to Do." It is hard for

you, and it is hard for others. There are very real emotional challenges in letting go of a career that you have built over years (even decades), and the same applies to your family and those with whom you have worked. Retirement is not an on-off switch but rather a set of experiences that are loaded with potential for surprisingly candid (and sometimes emotional) exchanges with family and colleagues.

Retirement marks the end of many relationships, including the one you have had with yourself. For some, retirement is essentially a “grief experience” as described in the classic work of Elisabeth Kübler-Ross. She suggested that there are five stages (denial, anger, bargaining, depression, and acceptance) that people must work through when dealing with grief, and although she wrote her book about death, the grief process applies to many different experiences, including retirement. No matter how well you have conducted your evaluation of the benefits that you believe you will find in retirement, you are giving up your professional life. Doing so carries emotional costs. Keeping an awareness of the potential emotional reaction and being able to relate your feelings to the grief experience can give you a measure of comprehension, not to mention a bit of comfort, that this is all perfectly normal and natural.

Others around you also may experience grief about your leaving (though of course there are those who will be thrilled beyond belief that they are finally rid of you!). They may manifest their denial by not wanting to talk to you about your retirement, perhaps because they do not want to face their own retirement issues, or by just pretending that everything will be business as usual. Others may be angry about your deserting them and leaving them alone with the administration that you may be escaping. We were astonished at the frequency with which we encountered these various behaviors.

7. Keep the “Lame Duck” Period as Short as Possible.

The decision to retire is yours, but it is your supervisor’s prerogative as to how to handle the next steps. The moment you inform your supervisor, you become a lame duck. Your influence with this person will likely be reduced, and your control of the situation will be all but eliminated at this point. Your role is to try to assist this person in running the process as he/she sees best. You need to be careful in making sure that your answers to questions are consistent with what you and your supervisor have agreed on.

Perhaps the most difficult phase of the retirement process is the transition time between when you have made your announcement and the day when you actually leave. During this time, you are neither fish nor fowl; you’re the boss, but not really (especially when a successor is named); you aren’t retired, but the work has suddenly dried up; you’re in charge, but nobody consults you much anymore. It is a form of purgatory that merely must be endured.

From the moment you publicly announce your plans to retire, you can count on the fact that people (at least many of them) will change how they relate to you. The amount of e-mail and the number of phone calls you receive will drop precipitously no matter what the date of your actual planned retirement may be. This dramatic decrease in communication is totally normal: the organization is moving on.

You will likely roll between feeling slighted and feeling irrelevant or even invisible. At this point, your identity is threatened, but you are not yet into retirement and cannot yet begin to redefine yourself. It is easy to overinterpret actions during this stage, to take things personally, to perceive slights, and to become angry and frustrated. In all likelihood, this is just part of the grief, disorientation, and frustration that results as a loss of routine and influence.

All of this is good reason to keep the transition time to the barest of minimums and to keep in mind that this too shall pass. Even if you are in a position to orchestrate a phased retirement (i.e., stepping aside but remaining involved), you will still have these experiences (they will just last longer), and you will still have to ratchet down—and that’s a big drop for a Type A personality!

(To be continued in the next issue of the Newsletter)



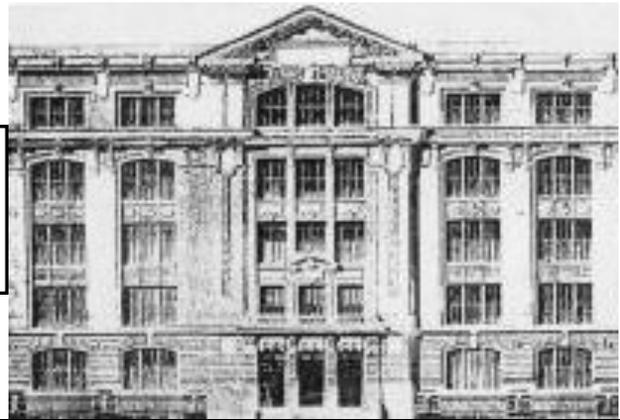
THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region



Great Schools
Begin with
Great Leaders

Quick Quiz: Can you name this high school? (Answer in next issue, or ask Steve Poris at sporis@gmail.com) The school pictured in the *last* issue was Brooklyn Technical High School.



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

**General Membership Meeting
(Bagel Breakfast):
Wed., April 25, 2012, 9:30am
at Monmouth County Library**

**Gala Member Luncheon:
Tues., June 5, 2012, 12 -4 pm
at Radisson Hotel of Freehold**

