



THE NEWSLETTER

of the CSA Retiree Chapter, Central New Jersey Region

Spring 2020

www.csanj.org

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Message From the Regional Unit Leader

Lucille Vecchiarelli, Regional Unit Leader
(luluvecch@gmail.com or 732-919-1801)



Dear Fellow Unit Members,

Every time I attend a meeting of the CSA Retiree Chapter, I am reminded how fortunate we are to have the CSA Union representing us as retirees. By now, you may have heard that the CSA Officers were successful in getting a new contract that will be in effect until 2023. We still have our TDA at 8.25% and our health benefits remain the same, if not improved. At our general membership meeting on April 28th, Mark Brodsky will explain the contract in detail.

Some of you may be aware that the CSA Retiree Chapter is celebrating its 15th Anniversary. On May 15th at 12 PM at Terrace on the Park in Queens, CSA is hosting a luncheon to celebrate this milestone. There will be a charge for this affair. Wouldn't it be wonderful if Central New Jersey had a respectable attendance at this affair! No other union has our benefits and no membership has a better union fighting for those benefits. Let's show our gratitude to CSA by attending this luncheon. Hopefully, our unit will be able to subsidize the cost of the tickets and arrange for car pools OR a van to transport members. You will be getting more information about this celebration from CSA. [Update: this event has been cancelled, to be rescheduled in 2021]

We are in the midst of a corona virus pandemic, as you are well aware.

I hope that by April 28th, that we will be able to attend this meeting at the Monroe Township Library. Since most of us are senior citizens, I want to take the utmost precautions to keep everyone safe and healthy, and will follow the lead of CSA and of course, the library.

Let's hope we will be able to meet on April 28th because that will mean we are out of crisis mode.

To all our members, have a very Happy Easter and a very Happy Passover. Cherish the times with your families and enjoy all the happy moments the holidays bring.

Please contact me with any questions at luluvecch@gmail.com or 732.919.1801.

Lucille

Q and A with Douglas Hathaway, Ph.D., CSA Welfare Fund Administrator



QUESTION: I am a retired principal, have the GHI-CBP health plan, and take several diabetic medications. I just turned 65 (yes, I sent a copy of my Medicare card to the Office of Labor Relations for reimbursement), and when I reordered my diabetic medications they had tripled in price! Did I do something wrong?

ANSWER: No, you did not do anything wrong, you just got caught up in the difference between state and federal regulations. Under New York State law, diabetic medications and supplies (including test strips, meters, and lancets), must be provided by your basic medical insurance for no co-payment or a low co-payment. Because of this, you probably paid less for your diabetic medications than other medications. When you became Medicare eligible, federal regulations take precedence, so the medications are included at whatever level of co-payment you are at in your Enhanced Medicare Part-D drug plan. Testing supplies are paid for by Medicare, and often have no co-payment involved.

QUESTION: I worked for the DOE for 25 years, 15 as a teacher and 10 as an AP. In 2006, I left and went to a Long Island district. I am now ready to retire. How do I get my health benefits and welfare fund benefits?

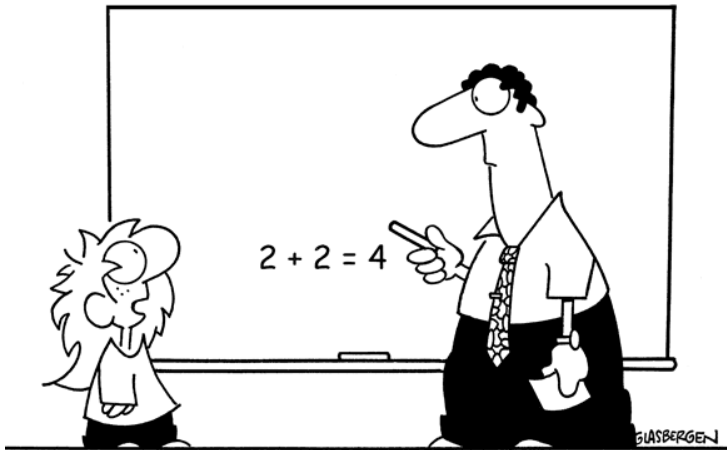
ANSWER: Congratulations on your retirement. I am sure it is well-deserved. In speaking with you when you visited our offices, we determined that you had transferred your pension service from the New York City Teachers Retirement System to the New York State Teachers Retirement System. Unfortunately, the only way to receive pension and health benefits as a retiree from New York City is to be receiving a pension from one of the five city pension systems. Since your pension is coming from the state, you must get your health benefits through the state health plan. Current CSA in-service active DOE members should be aware that most New York school districts outside the city require you serve in the district for 7 years to qualify for retiree health benefits. If you transfer your pension time to the State retirement system and serve less than 7 years in the suburbs you will not be entitled for any health benefits and will have to pay for whatever coverage you elect.

QUESTION: I am a retired member and my husband has Alzheimer's disease. Recently he broke his hip and needed surgery, and he has been recuperating in a hospital because he needs constant attention. Does our home health aide benefit apply even though he isn't home?

ANSWER: As far as we are concerned, home care is where the patient is. If you need medically justified assistance, and it is obvious your husband does, we will provide the coverage if he is home, in the hospital, in a rehab center or nursing home. The key is, is the service necessary? And is it being provided by a trained professional? Remember also that if he is to be moved to a rehab center, the Fund will also reimburse the ambulance or ambulance costs since your Medicare or health plan does not.

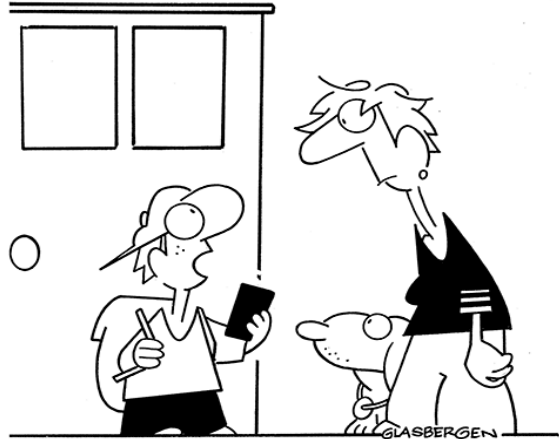
Education vs. Technology

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"How can I trust your information when you're using such outdated technology?"

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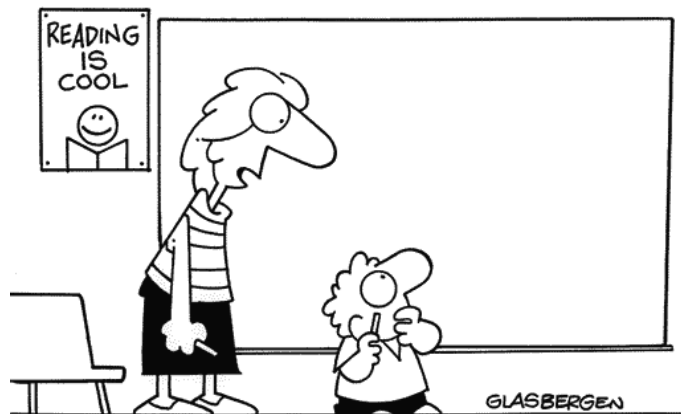
"Why am I going to school if my phone already knows everything?"

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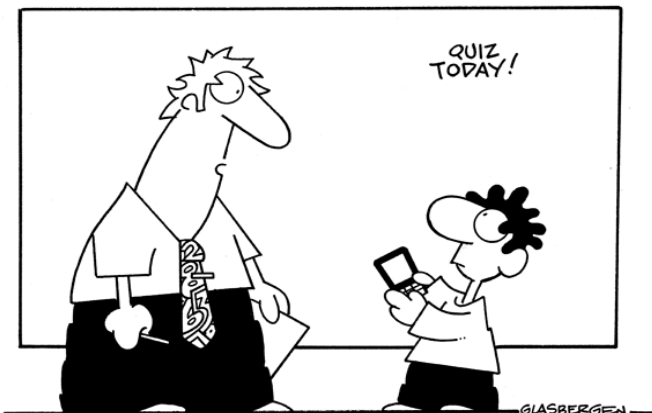
"For back-to-school supplies, I need a notebook app, a pencil app, an eraser app, a ruler app..."

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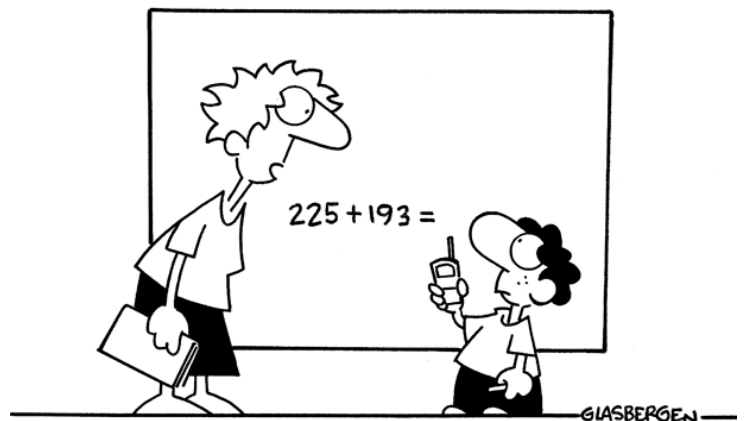
"There aren't any icons to click. It's a chalk board."

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"You have to attend classes. You can't just follow me on Twitter."

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"You have to solve this problem by yourself. You can't call tech support."

A New Scam...Beware!

By Steve Poris

I recently needed to contact United Airlines to arrange a wheelchair for my wife, who had broken her leg. I didn't have their number available, so I Googled "United Airlines", got the number, and called. An agent, Jesse, answered "United Airlines, how may I help you today?" I explained what I needed, and he told me that he would be glad to help. He then asked what flight we were on, and when I told him, he said that he was sorry, but the flight had been cancelled "for technical reasons". He did say that a substitute plane was going to be available for the flight, but that I would have to cancel, then rebook. Jesse asked me for my credit card number (which I gave him) so that my original purchase price could be refunded, and then he asked for my debit card number so that I could pay for my seats on the replacement flight (which supposedly would be upgraded to business class). When I told him that I don't use a debit card, he suggested that I use a Google Play cash card (available at any CVS or Walgreen's) because United and Google were working together to provide a special deal on ticket pricing. He would even stay on my cell phone with me while I went around the corner to CVS, and he would "help" me buy the right kind of card. By now, I was obviously thinking that this sounded shady, but after all, I had called them...this couldn't be a scam call.

In the meantime, my wife called United on her cell phone (she had the number in her contacts). The flight had never been cancelled. There were no technical problems. This was a scam after all. I immediately hung up, and cancelled the credit card that I had given to Jesse. Luckily, I didn't give him a debit card number, and I wasn't quite so stupid as to buy a Google Play cash card and give him that code.

I then realized what had happened. When I Googled United Airlines, the first item that came up in the search was an ad for a company that made it seem like they were giving me the United Airlines phone number. When I called that number, they (Jesse) knew that I had done such a search, so they answered with a legitimate-sounding response, and started the scam routine.

The bottom line: make sure that when you get results from a Google search, look for the legitimate link. If it says "Ad", beware!

If you are interested in displaying your own work at the exhibit, contact the CSA Retiree Chapter

(212-823-2020)



CSA Retiree Chapter
cordially invites you to our fourth annual

Art & Craft Exhibit

June 23 to 24, 2020
10 a.m. - 4 p.m.

Receptions:

Monday, June 22nd at 4 p.m.
Tuesday, June 23 at 4 p.m.

CSA
40 Rector Street, 12th Floor
New York, NY

Concurrent Lecture & Lunch (\$30)

Objects Tell Stories
Tuesday, 6/23; 10:30 - 12:00
New-York Historical Society

The 6 Stages of Retirement (from Mark Cussen, Investopedia.com)

1. Pre-Retirement: Planning Time

During the working years, retirement can appear to be both an oncoming burden and a distant paradise. Workers know that this stage of their lives is coming, and do everything they can to save for it, but often give little thought to what they will actually do once they reach the goal—the current demands that are placed upon them leave them little time to ponder this issue.

Many people face retirement like a running back on the football field who dodges or plows through one defender after another until reaching the end zone. It's hard for many workers to think seriously about what their lives will be like in 20 or 30 years when they are trying to stay on top of their mortgage, put their kids through college, and have a little fun in the meantime. They want to reach the end zone, but other issues will tackle them long before then if they don't take immediate action.

2. The Big Day: Smiles, Handshakes, and Farewells

By far the shortest stage in the retirement process is the actual cessation of employment itself. This is often marked by some sort of dinner, party, or other celebration and has become a rite of passage for many, especially for those with distinguished careers. In some respects, this event is comparable to the ceremony that marks the beginning of a marriage.

3. Honeymoon Phase: I'm Free!

Of course, honeymoons follow more than just weddings. Once the retirement celebrations are over, a period often follows when retirees get to do all the things that they wanted to do once they stopped working, such as travel, indulge in hobbies, visit relatives, and so forth. This phase has no set time frame and will vary depending upon how much honeymoon activity the retiree has planned.

4. Disenchantment: So This Is It?

This phase parallels the stage in marriage when the emotional high of the wedding has worn off and the couple now has to get down to the business of building a life together. After looking forward to this stage for so long, many retirees must deal with a feeling of letdown, similar to that of newlyweds once the honeymoon is over. Retirement isn't a permanent vacation after all; it also can bring loneliness, boredom, feelings of uselessness, and disillusionment.

Shanna Tingom, the co-founder of Heritage Financial Strategies in Gilbert, Az., says: "The toughest transition most of my clients make is the one from working and saving to retirement and spending. It can be emotionally and financially harder than they ever expected. If they are younger retirees, and they have friends and family still working, it can also be very lonely, especially if they don't have a plan."

5. Reorientation: Building a New Identity

Fortunately, the letdown phase of retirement doesn't last forever. Just as married couples eventually learn how to live together, retirees begin to familiarize themselves with the landscape of their new circumstances and navigate their lives accordingly. This is easily the most difficult stage in the emotional retirement process and takes both time and conscious effort to accomplish.

Perhaps the most difficult aspects of this stage to manage are the inevitable self-examination questions that must be answered once again, such as "Who am I, now?" "What is my purpose at this point?" and "Am I still useful in some capacity?" New—and satisfying—answers to these questions must be found, if the retiree is to feel a sense of closure from his or her working days. But many retirees cannot achieve this and never truly escape this stage—make sure you do.

6. Routine: Moving On

Finally, a new daily schedule is created, new marital ground rules for time together versus time alone are established, and a new identity has been at least partially created. Eventually, the new landscape becomes a familiar territory, and retirees can enjoy this phase of their lives with a new sense of purpose.

When you are newly retired, it can seem like you are riding on a roller coaster," says Kimberly Howard, CFP®, founder of KJH Financial Services, Newton, Mass. "Peaks and valleys require attention and patience to manage. In time, the new norm will be your new reality."



CSA Retiree Chapter Central New Jersey Region



BAGEL BREAKFAST MEETING
Tuesday, April 28, 2020 at 9:30am
Monroe Township Library
4 Municipal Plaza
Monroe Township, New Jersey 08831



Guest Speaker:
Dr. Douglas Hathaway,
CSA Welfare Fund Administrator

**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 2020 membership dues
(\$15) to Sandy Poris at the meeting (or see tearoff below).**

DOOR PRIZES!

DOOR PRIZES!

DOOR PRIZES!

If you have not yet done so, you can use this tearoff to send a check for dues (\$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 _____

*****DUE TO THE HEALTH EMERGENCY, PLEASE WATCH FOR UPDATES AS TO
WHETHER THIS MEETING WILL TAKE PLACE !*****

7 Commonly Neglected Problems to Address for Healthier Aging: (Leslie Kernisan, MD)

1. Falls

Why: Falls are very common in older adults. Many falls cause only minor injuries, but they are scary and can cause older adults to restrict their activities. In fact, fear of falling is common and has been **linked to decreased involvement in activities**; it's also a risk factor for future falls.

More substantial falls can cause life-changing injuries such as broken hips and head injuries, and are a major reason for people having to leave their homes.

2. Memory concerns

Why: Memory concerns often cause anxiety for older adults and families. They may — or may not — reflect substantial decreases in thinking abilities. Evaluation helps by providing a more objective measure of whether a person is cognitively impaired, and to what extent. Even more importantly, evaluation can uncover **treatable causes** of decreased brain function, such as medication side-effects, thyroid problems, and a variety of other problems which are common in older adults.

3. Depression

Why: Although healthy older adults have lower rates of depression than the general public, depression is still a common problem that is easily missed. It's more common in those who are struggling with illness, involved in caregiving, or socially isolated. It's important to spot and treat depression, as this is key to better quality of life and greater involvement in social activities. It can also enable older adults to better manage any health problems they have, such as chronic diseases or pain.

4. Urinary Incontinence

Why: Having chronic difficulties controlling one's bladder is a common problem for older adults, and tends to get worse with aging. It affects both men and women, although it may have different underlying causes, such as prostate enlargement in men. It is often embarrassing, can cause seniors to restrict their social or physical activities, and has been linked to depression.

5. Pain

Why: Surveys suggest that about 50% of all adults aged 65+ experience bothersome pain every month, often in multiple parts of the body. Persisting pain is linked with decreased social and physical activity, depression, and taking worse care of one's own health. Pain can also be the sign of a new health problem that needs attention or a chronic problem that's being inadequately managed.

6. Isolation and loneliness

Why: Both isolation (not having a lot of social contact with others) and loneliness (the feeling of lacking social connection) have been linked to declines in physical health. A 2012 study found that 43% of older adults reported feeling lonely; over the next 6 years, they were more likely to lose physical abilities or die. Loneliness and isolation have also been linked to decreased immune function and greater risk of depression.

7. Polypharmacy (Taking Multiple Medications)

Why: Polypharmacy means taking multiple medications. It's a problem mainly because as people get older, they become especially at risk for harm from medication side-effects or interactions. According to the CDC, every year 177,000 older adults visit the emergency room due to medication problems.

Polypharmacy also burdens older adults because purchasing all those drugs can be costly, plus it can be a real hassle to have to take medications at several times every day. Last but not least, when people have been prescribed many medications, it's harder for them to take them correctly. This can lead to worsening of a chronic condition, or even misguided medical care as doctors may fail to realize that a patient hasn't been able to take all medication as directed.



CSA Retiree Chapter
Central New Jersey Region

MEMBERSHIP DUES 2020

It's that time of year again! Please send your membership dues for the year 2020. 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 2017, 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 _____

Reminder

Bagel Breakfast Meeting

**Tuesday, April 28, 2020
9:30am**

Monroe Township Library

Quick Quiz

What is the oldest continuously operating elementary school in Brooklyn?

Answer to previous quiz (schools named after baseball players):

Roberto Clemente (PS 13K, PS 15M, PS 38M), Mickey Mantle School (D75), Gil Hodges (PS 193K), Lou Gehrig (JHS 151X), Jackie Robinson (PS 15Q, PS 375K)

