I have read with interest the many letters to the editors and editorials in local papers on concerns of teachers and parents about the Governor’s outlook on public schools. I am pleased but also sorry to say that the New York State Retired Teachers’ Association recognizes these concerns as real and of drastic importance. It is time that active educators, NYSRTA, SAANYS, school boards and superintendents unite to show exactly how concerned we are.

Active educators have additional stress with pressures on their performance reviews tied to standardized tests, no freedom to stray from scripted texts for “teachable moments”, little time or training for the Common Core, and dealing with flawed and misleading test questions. With the excessive amount of paperwork related to the teacher evaluations, good school administrators are retiring before they planned. School boards and superintendents must put off budget planning as the Governor has tied tentative school funding to other education reforms (?) that he wants. Retired teachers understand these problems and support all these groups as they have been under scrutiny and will continue to be in different circumstances.

Parents and superintendents have encouraged students to opt out of these standardized tests by staying home from school on test days. Several educators, recognized as NYS Teachers of the Year, have expressed their concerns in city newspapers. A decade ago, exams known as Regents and curriculum were designed by active educators, not by an English corporation. Retired teachers recall that Regents exams measured student and teacher progress quite well and, yes, students a decade ago gained entrance to good colleges and diverse careers. They were also able to participate in athletics, music and art, even home economics in high school and recess in elementary schools.

The Governor would like to see an increase in teacher failures and more charter schools. With legislative support, we will again see decreases in public school funding and elimination of more teaching staff. When will the Governor and legislators address the poverty, hunger, dangerous neighborhoods, volatile households, and inadequate supplies that students are facing when they come to school? Some students are natural test takers and are not fazed by exams. Others may study and study and fall apart on the first question. What about students with special needs? Some IEP’s allow for unlimited time on tests. What ever happened to learning styles?

People concerned about plans for public education, UNITE! I believe education for all is in this state’s constitution.

Sincerely,
Judie

on Facebook: NYS Retired Teachers Association on the web: www.nysrta.org
As you read this article I will be sitting on my front porch with a cup of coffee waving to drivers on their way to work. I officially retired from NYSRTA on March 31, 2015.

I want to thank you all for giving me such a wonderful opportunity to work, learn, and grow with this organization. Working at NYSRTA has contributed greatly to both my personal and professional development. After 12 happy and productive years, I leave with many memories to cherish for the rest of my life.

I want to express my sincere gratitude for the support you have all offered me over the years. We have shared a wonderful work relationship as well as friendship. All of your support has made working here an enjoyable and rewarding experience.

Kathi Bassett has been working with me for the last six months, and I feel she is well-qualified to take over where I leave off. I will miss working with the members of NYSRTA, but I leave you in good hands.

Also, I would like to thank the leadership of NYSRTA for the wonderful retirement party. I really appreciated all of the kind words and well wishes. As I look forward to a new life after my retirement, I will certainly miss the enjoyable time I have spent working with you all.

Sincerely,
Lisa Dolen

A Dental HMO for the Members of NYSRTA

This NYSRTA Sponsored Dental program is a Dental HMO that lets you pick a network dentist who provides you with most routine services at no charge to you (exams, x-rays, and cleanings).

There are no waiting periods, deductibles, or annual dollar maximums.

Cigna’s network of participating dentists focus on the preventive aspects of dental care. Your network general dentist will manage your overall dental care, and provide referrals for more complex procedures requiring a dental specialist.

All network dentists are required to meet Cigna Dental’s quality program criteria. They have been evaluated for professional credentials and compliance with government health standards. Offices are visited periodically to verify that all standards are being met, providing an ongoing endorsement of quality.

To enroll or request more information, contact an insurance representative at 1-866-478-8907.

Or visit us online at pearlcarroll.com/nysrta

New York State Retired Teachers Association, Inc.

The people of Pearl Carroll

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on FaceBook: NYS Retired Teachers Association
The workshop committee met briefly in October at the end of the 2014 Convention. I met with Rosalie Oliver of the Eastern Zone, who is the Chairperson of the Host Zone for the 2015 Convention. The other members of the workshop committee are: Gwynne Bodle (CZ), Diane Hahn *CR (EZ) Patricia Newell (NCZ) and Kevin Mulligan (NE). On February 11th we had a teleconference and continued our discussion of what workshops to offer. We also met in Utica, NY on March 16th to finalize the tentative Workshop Schedule for the Convention. I want to thank the members of the Committee for their hard work.

Listed below is our Annual Convention Timetable for the 2015 NYSRTA Convention.

**Tuesday, October 27th**
- Registration
- NYSRTA Workshops - New Delegates, Membership, Community Service, Friendly Service, and Resolutions
- Dinner
- Certificate of Recognition
  - Keynote Speaker: to be announced at a later date.

**Wednesday, October 28th**
- Breakfast
- Workshops: Session 1 – 9 AM and Session 2 – 10:15 AM
  (Five Workshops in each session)
- Lunch
- Annual Meeting – Session 1
- Cocktail Party
- Dinner
- Entertainment: William Locke

**Thursday, October 29th**
- Breakfast/Workshop Committee Meeting
- Annual Meeting – Session 2
- Executive Board Meeting – immediately following Session 2
- Box Lunch Available
- Checkout
- Note: Please remember that each Zone must bring two baskets for the raffle at the Convention. There will be no signature gifts from the Host Zone.

Hope to see you there!

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**Certificate of Recognition for Distinguished Service**

Jackie Moller, Chair of Certificate of Recognition Committee

Last October we were privileged to present the Certificate of Recognition for Distinguished Service award to four of our New York State Retired Teachers’ Association members. They were Emily Castine (NEZ), Donald Cutton (SZ), Donna Finnerty (NZ) and Raymond Lavoie (NEZ). These individuals have had service at all levels of NYSRTA. They were honored for their work but would not have received the award if it was not for their Zone Presidents who took the time to fill out the simple application so that they could receive it. Let’s try once again this year for the presentation of the 2015 Certificate of Recognition awards at our October Convention. The purpose of this award is to recognize members who have shown outstanding leadership and accomplishments in the field of education and service through retirement. We all know that we have members that deserve it. Applications for this award can be found in the NYSRTA Leaders’ Manual. However, I will send these forms to each Zone President by the end of March. Any current NYSRTA member can nominate an individual for this award BUT the application must be signed by the President of your zone. Please send it to Jackie Moller (Committee Chair), 588 Stoneleigh Rd., Oneida, NY 13421 or by email at jlm621@twcny.rr.com so that it is received by June 1, 2015. NO LATE NOMINATIONS WILL BE CONSIDERED.
Friendly Service
*Mary Ella Moeller, Vice President*

I received an e-mail a few months ago which was entitled “The Charles Schulz Philosophy” and it reminded me of Friendly Service.

You all remember Charles Schulz the creator of the ‘Peanuts’ comic strip. The e-mail asked the reader to name people such as the most recent five Heisman trophy winners, the last five Miss USA’s, ten people who won the Noble or Pulitzer Prize, six Academy Award winners and the last ten years’ World Series winners. The article pointed out that even though these people were tops in their fields, we most likely could not name most or any of them. The e-mail went on to give another “quiz” that asked you to name the teachers who meant the most to you, friends who helped you through difficult times, people you want to spend time with, and finally people who made you feel appreciated and special. Of course each one of us could very quickly name ALL these people. Why? These are the people who have made a difference in your life.

Yes, Charles Schulz Philosophy and what Friendly Service does are very much the same. Friendly Service is the “HEART” of NYSRTA and we look after our fellow retirees and make them feel better. Each zone has its own Friendly Service Team. If you would like to become a part of a group which make others feel better about themselves and cares about them in difficult times, please connect your Zone Friendly Service Chair or your Zone President.

FACEBOOK TIP

Are you a member of NYSRTA’s Facebook page? Would you like to help us attract new members? If you see a post you like, especially if that post contains our logo, please share! Every post has a “reach”. Reach is the magic of social media.

THE CHARLES SCHULZ PHILOSOPHY

The following is the philosophy of Charles Schulz, the creator of the ‘Peanuts’ comic strip. You don't have to actually answer the questions. Just ponder on them. Just read the list straight through, and you'll get the point. (1) name the five wealthiest people in the world, (2) name the last five Heisman trophy winners, (3) name the last five winners of the Miss America pageant, (4) name ten people who have won the Nobel or Pulitzer Prize, (5) name the last half dozen Academy Award winners for best actor and actress and finally, (6) name the last decade's worth of World Series winners. How did you do?

The point is, none of us remember the headliners of yesterday. These are no second-rate achievers. They are the best in their fields. But the applause dies...awards tarnish...achievements are forgotten. Accolades and certificates are buried with their owners.

Here's another quiz. See how you do on this one:
1. List a few teachers who aided your journey through school.
2. Name three friends who have helped you through a difficult time.
3. Name five people who have taught you something worthwhile.
4. Think of a few people who have made you feel appreciated and special.
5. Think of five people you enjoy spending time with.

Easier? The lesson: The people who make a difference in your life are not the ones with the most credentials, the most money...or the most awards. They simply are the ones who care the most.

on FaceBook: NYS Retired Teachers Association
Membership  Salvatore Sedita, Chair of Membership

Since February, Zone Presidents and Membership Chairs, and Unit Presidents and Membership Chairs have been planning and organizing for this year’s membership recruitment drive. Recruitment workshops have been planned and held throughout the state. Initial activities have begun.

The real work of the recruitment effort will come when zone and unit Membership Chairs have finalized the list of retirees to be recruited for membership. The lists will include those who have retired during the 2014-15 school year, those who have retired in years past but have not yet joined NYSRTA, and those retirees who have been members, but have let their membership lapse.

The goal for every zone and unit this year is to involve as many current members in the recruitment effort as possible. If you have not already volunteered to help in this year’s recruitment drive, it’s not too late. Please contact your zone or unit membership chair as soon as possible and let him/her know that you are willing to get involved. Involvement by all or almost all of a zone or unit membership will guarantee a successful recruitment campaign.

Calling all Tree Huggers!

If you’d like to join the effort to “cut down” on tree destruction by receiving YORK STATE via email, rather than in paper copy, please email me at lruby@nysrta.org.

Have you changed your email address recently?

As a group, overall, NYSRTA members have a very high change-of-email-address rate. Who knew we had so many progressive computer users! We try to keep up with those changes by adding a request for email address updates to renewals and to The President’s Appeal. However, we are finding that members change their email addresses more frequently than those correspondences keep pace with.

The best way to insure that you continue to receive email correspondence from us is to contact the office at 518-482-3509 whenever you change your address.
Legislative Action

Mary Johnson, Vice President for Legislative Action

Voter apathy has become a serious problem for this country. A NY Times editorial (March 11, 2014) called the voter turnout for the midterm elections, as the lowest in more than seventy years. In California, Texas and New York, the three largest states, turnout was a mere 28.8%, the fourth lowest in the country. Young voters in northern states stayed home in great numbers. Their vote total dropped by 42% compared to 2012, according to the NY Times editorial. I am sure you saw similar results in your area. So check on your children, grandchildren, nieces and nephews and get them registered and out to vote. The staff at your county Board of Elections will be happy to give you a supply of voter registration forms and absentee ballot forms.

New York State could help this situation by allowing early voting and easier access to polling sites, such as libraries. Until change takes place, if you are looking forward to voting in the presidential primaries, there is something you should remember. Only those registered in the particular party can vote in their primary. If you plan to change your registration to that party, you must do so before the next general election.

Even for those of us that consistently vote, the whole governmental system of getting things done or not, is very frustrating. What can we do in the face of wealthy special interest groups that have seemingly unfettered access to our representatives and their votes? We can go to the polls and vote in local school board elections and budgets. We can encourage others to get out and vote, and offer rides to those who need it. We can let our representatives at the state, federal and local level know, that change is needed in the way elections are held. What we cannot do is let the most important right we have go to waste.

Community Service News

State Community Service Chair, Patricia Dietrich (NCZ)

Our Community Service meeting at the Annual Convention in October, 2014 was well attended and was rich with sharing of ideas from the past and for the future.

Each of ten zones shared their favorite and most successful projects, as well as, new possible projects. One possible project for the State as a whole was introduced by Chair Patricia Dietrich and was well received, discussed and approved by the Committee. The idea was for membership in our zones to walk for events supporting health and at the same time walking to improve upon our personal health. This idea was introduced to the Executive Board at their meeting immediately following the convention.

At the Executive Board meeting, it was suggested for the Community Service Committee to work with the Health Committee in developing this idea. Therefore, Gwynne Bodle, State Health Coordinator and Patricia Dietrich, State Community Service Chair joined forces first by telephone, then shared ideas at a meeting prior to the March Executive Board meeting.

The groundwork was laid for the walking project. As a result, we have solicited the help of Lillie Ruby, NYSRTA Office Assistant and Design and Technical Support person to help us out with possible technical promotions through Facebook and/or the website. A brochure will be developed by Gwynne Bodle, along with form. Patricia Dietrich will design special certificates, event forms, and continue to finalize the order forms and procedure for ordering shirts that will be made available for member participants to purchase.

The shirts will include the Association logo, website, and zone name on the front and “NYSRTA Walkers” on the back. We are hoping that these shirts will serve as a good promotion for our organization. More details will be finalized as we approach a starting date in May or June. Procedures and guidelines for involvement of our local committee chairs will be discussed, drawn up, and presented to the zone chairs and coordinators. If you know of any walking events in your area please let Patricia or your local Community Service Chair and/or Health Chair know well in advance. (pdietric@twcny.rr.com)

Gwynne and Patricia are very excited about this project and hope we have much to report in October. Get those walking shoes ready!
Some folks figure their age by years, others by what they have accomplished during those years, and then a select few are fortunate to be able to do both. Chester Pawelczyk, who served as WZ President from 1991-1993, was among these select few, and throughout his 101 years of life, he generously shared his time, talent, and positive energy with those he met. At the time of his death, Chester was an honorary Director of Western Zone.

Born in Western New York in 1913, Chester served in many capacities throughout his long life. In 1949 he received the council-level distinguished Silver Beaver Award for his services and commitment to scouting. It was as a volunteer at Scout camp that he met his wife Marion (who predeceased him), and together they volunteered for many years.

He taught machine technology at North Tonawanda High School and Orleans-Niagara BOCES, retiring in 1976. Upon retirement, he used his skills and his shop at home to carve models of early cars and trucks, making “one-of-a-kind” masterpieces that were treasured by anyone who received one. In 1998, Chester carved a shuttle replica for each of the seven crew members of the NASA STS-90 Space Shuttle mission, including his nephew US Astronaut James Pawelczyk. Each of them personally thanked him for the gift, and autographed the one he had made for himself, something he treasured for the rest of his long life.

He was President of the Tonawandas’ Retired Teacher Association for many years, and a dedicated Western Zone leader in many capacities. He was the hospitality chair for the WZ members who attended the annual State meeting and served on countless committees. He was always willing to assist whenever there was a need. Chester undoubtedly attended more WZ annual meetings than any other member of the zone, as this meant so much to him. Two years ago, his 100th birthday was celebrated at the annual meeting, where attendees surprised this Polish member by singing “STO LAT” – a Polish birthday wish.

Chester loved to eat out, socialize with friends both new and old, and relate stories of the past. Our Western Zone member Chester Pawelczyk emulated a positive energy and provided a memory and foundation that will live on!

Robert Wallace served as the President of Western Zone from 2001 to 2003, and as President of Eastern Niagara County RTA from 1996 to 1998. Bob was a dedicated and professional individual who gave his time, energy and talent to all of his endeavors. In 2004 he was the recipient of the Western Zone award, and in 2005 the annual Western Zone meeting was dedicated to him.

Born in Erie, PA in 1924, Bob began his life-long commitment to service by joining the US Navy after graduating from high school. World War II was in full swing and he served bravely in the Pacific Theater as a radio man second class.

He later earned a BS degree in Education and an MA degree in Speech Therapy. As part of this program, he spent a summer at Camp Shady Trails, a camp for boys who stutter. This experience impacted Bob tremendously, and he spent much of his career as a speech and hearing specialist in the Lockport School District. Upon retiring from active teaching, he continued to work with students after school. He also volunteered decades of his time with the Boy Scouts.

Improving the lives of retired teachers was another driving force for Bob’s excellent work. On the zone level, he served on many committees, including membership, friendly service, community service, budget and finance, health service, and nominations. On the state level, he was chair of the State Credentials Committee and was a DeCormier Trustee for four years. While active in ENCRTA, Bob, together with Freda Maiorana and Rhoda Harrington, laid the foundation for a scholarship to be offered to a graduate in each of the six high schools within the unit regions. This scholarship continues to provide talented students with the means to pursue higher education.

At the time of his death, Bob was an honorary Director of Western Zone. He enjoyed collecting coins, catalog shopping, feeding the birds and the squirrels in his backyard, and making caramel corn. His wife Barbara and he are the proud parents of five children, thirteen grandchildren, and two great-grandchildren. His dedication and commitment to all he did will be long remembered.
Central Zone
Mary Radloff, Public Relations

A long, cold winter did not stop county associations from continuing several projects. Madison County’s Jane Hicks reports that retired teachers presented two scholarships to students preparing for teaching careers. On January 13, Alyssa Johnson of Morrisville and Jenelle Yeoman of Oneida were recipients. Both girls are juniors at SUNY Potsdam-Crane School of Music.

A planning session on April 14 will prepare for hosting the annual zone meeting on September 14.

Cayuga County community service volunteers assisted the Salvation Army with their annual Red Kettle Drive. Organizer Tom Parsnick reports those participating as Bell Ringers were Pam Clark, Sue Coomber, Marianne Dec, Marianne Finn, Jo Marie Joly, Adele Keegan, Carol McNell, Mary Ann Mucedola, Patti Nunno, Marilyn Palmer, Lee Parker, Tom Parsnick, Peg Reding, Betty Shockey, Bill Tenity, Judi Valvo, and Vera Wolczyk. In 2012 our volunteers raised $643.28, in 2013 – $983.85 and in 2014 – $1,072.51.

We mourn the loss of Eleanor Pittroff, Central Western Zone Health Advocacy Chair and in 2014 – $1,072.51. We are thankful for her colleagues.

Barb Finley, Central Zone Health Coordinator, shares this helpful information: Did You Know? The average senior citizen takes between two and six prescription medications daily. Taking several drugs at a time can lead to confusion and accidental overdose. Pill boxes can help organize doses; some even have alarms as reminders. Stick to one pharmacy for all medications so they can track potentially dangerous interactions.

In the US, seniors account for 46% of all prescriptions although they form 15% of the population.

Currently people over 65, number 483 million in the world. By 2030 that number will increase to 974 million. By 2025 approximately 18% of the world’s population will be senior citizens.

Pictured are Liz VanWie, Alyssa Johnson, Jenelle Yeoman, Gwynne Bodle, and Wynne Shaul.

Central Western Zone
Phyllis Dunlap, Public Relations

Sheila Harp from Monroe County (RPO) reports that their Cross Country Skiers have made the most of this snow-filled winter. They have met every week all season long, and have enjoyed bonus skis on many weeks. The skiers have explored new parks and met new people. The abundance of the snow has been a blessing to this active group, which has found a way to enjoy winter. On a sad note, RTO lost one of its leaders when Carol Hutchins, long-time leader of the Book Review group, passed away on February 18. We will miss her and extend our sympathy to her family and all her many friends.

Three of our counties have received Membership Grant awards. Seneca County used their Membership Grant award from NYSRTA to hold an Ice Cream Social as an incentive to recruit new members. Two newly retired teachers were interviewed after the social. Cindy Brown attended the Ice Cream Social and said, “It was good to learn about SCRTA, CWZ and NYSRTA. I enjoyed meeting other newly retired teachers.” Lynn Hefferson also attended and said, “I enjoyed the ice cream gathering with my retired teacher friends, old and new. I was impressed with the presentation by State President Judie Byndas on the local, zone, and state organizations.” Both newly retired teachers joined that day. We were thankful for the grant and feel it was a success for Seneca County. We encourage others to try an Ice Cream Social this summer.

Eastern Zone
Pamela Love, Public Relations

Eastern Zone is preparing to host the 2015 New York State Convention to be held at Turning Stone Casino in late October. Eastern Zone President, Rosalie Oliver, says that the initial planning meetings have generated a lot of enthusiasm and will engage a lot of members that have so much to contribute in the way of leadership and participation. Rosalie also says that we are hoping to have some workshops that will not only cover the history of our area but will be very fascinating to those that attend.

During the winter months, many of our units do not meet but the Saratoga Unit does every month with lunch and a speaker. For March, the speaker was Karen Flewelling who has been a speaker at other unit meetings as well as our Eastern Zone Annual Meeting last September. Karen has been helping to build wells in Africa so villages can drink clean water and kids can have more of an opportunity to have an education. At this particular meeting, $500 was given to Karen for her next trip to Africa which is very soon.

Long Island Zone
Eileen Holmes, Public Relations

It was a snowy, icy winter on Long Island and our members who were not ‘snowbirding’ down South had to bundle up, shovel out and keep the furnaces going. Spring weather will be very welcome!

LIZ Health Advocacy Chair and EERTA Vice President Penny Coyle has had an exceptionally difficult winter. Just prior to Christmas, Penny was hospitalized in New York City with breathing problems. She transferred to San Simeon Rehab in Greenport in January, developed an infection, underwent a tracheotomy, spent a month in ICU at Eastern Suffolk Hospital and moved to the Medford Multicare Center, 3115 Horseblock Road, Medford, NY 11763 in March.
Penny is an exceptionally dedicated LIZ/EERTA member. She is the Editor of the EERTA newsletter, serves on the scholarship committee, handles the name tags and attendance lists for luncheons, organizes gift baskets and donates her home-made jellies for fund-raising raffles. Penny will be in rehab for several months and we have a lot of jobs to fill while she is on sick leave! She has been unable to talk because of a breathing tube but communicates by mail (address above) and by e-mail sparkyrv17@yahoo.com. A “Spring Shower” of cards and good wishes would be a lovely get-well boost.

Spring is in the air! It’s a welcome relief after a long winter. With spring comes the excitement of new activities and projects. For NCZ, we will soon be selecting the winners of our educational scholarships offered in partnership with the Northern New York Community Foundation. The deadline for applying for these scholarships is rapidly approaching (March 13th). We are hoping to attract many interested high school students. We would like to offer at least four $500 scholarships to outstanding seniors from Jefferson and Lewis Counties who are planning to enter the field of education. Our NCZ Scholarship Committee is under the leadership of Chairman John Gaffney. He is assisted by George Forbes, Marianne Malatino, Mary Lee O’Brien, and Tom Van Emmerik. They have the challenging task of judging and selecting the scholarship winners.

The winners and their parents will be invited guests at our June 4, 2015 Spring Luncheon to be held at the Ramada Inn in Watertown. This is always a delightful and inspiring event. Last year, the scholarship winners were Nancy Bauter from General Brown Central and Alexandra Davis from Beaver River Central. Both of these young ladies talked about their future career plans in education and thanked the association for the support given to them. It is indeed a proud moment for the students, their parents, and NCZ members.

This year’s special guest speaker at the June luncheon will be George R. Demass, Board President, of the Safe Haven Museum and Education Center. He will share with us the story of the 982 Jewish refugees who were housed at the Fort Ontario Emergency Shelter in Oswego, NY during World War II. This is an amazing story that needs to be told. Some of you may have attended this dynamic workshop presentation at the 2014 NYSRTA Convention in Verona.

Patty Crandall and Linda Holly will serve on our Hospitality Committee. Community Service Chair, Patricia Dietrich will be organizing a can/boxed food drive for the Jefferson County Food Pantries at this luncheon. It’s an effective way to reach out and to help others in need.

Looking ahead, we have the following dates on our calendar:

- **Spring Executive Council Meeting**
  Thursday, April 30, 2015
  at the Teachers’ Center, 10:00-12 noon

- **Spring Zone Luncheon/Scholarship Awards**
  Thursday, June 4, 2015
  at the Ramada Inn, Watertown

- **Summer Executive Council Meeting**
  Thursday, August 6, 2015
  at the Teachers’ Center, 10:00-12 noon

After a freakishly frosty and snowy February, Northern Zone members are most likely expelling huge sighs of relief that their water lines didn’t break (sorry to those who had that awful problem) and are appreciating the dripping of melting icicles and the sunny skies of the first days of March. Spring is always a reminder of all the wonderful times that await us this year.

NZ members would first like to send our congratulations to our past president, Donna Finnerty CR, who was chosen for the state level Certificate of Recognition for Distinguished Service Award in the fall of 2014. Donna was an excellent, dedicated president; she has continued to provide vital support and knowledge in many roles on our executive board long after her presidency. Donna recently suffered a devastating health crisis; we are keeping her close in our thoughts and prayers during her long recovery. Best wishes and congratulations go to an exceptional leader, a generous colleague and a kind friend.
Our scholarship winners from 2014 have received their monetary awards for their second semester after the successful completion of their first semester of college. Two students from St. Lawrence county received the Ross C. Hudson Memorial Award: Bruce Avery, son of Martin and Robin Avery of South Colton, is attending SUNY Brockport as a Math Education major. Meg Dodge, daughter of Daniel and Anne Dodge of Ogdensburg, is studying Elementary/Physical Education at SUNY Brockport. Franklin County students received the Janet P. Dana Memorial Award: Brooke Collins, daughter of Terry and Arle Collins of Whippleville, attends SUNY Plattsburgh as an Elementary Special Education major. Alicia Ives, daughter of Mark Ives of Malone, is studying Early Childhood/Special Education at SUNY Plattsburgh.

During the Fall 2014 NZ membership meeting, members generously donated money to our scholarship fund and to the Ministries in the North Country in support of the many services they provide to local communities. Members enjoyed a presentation on joint replacement surgery by Malone orthopedic surgeon Elemer Raffai.

NZ President Gayla LePage and I traveled wintry roads to the Star Lake area to attend a very festive annual Christmas party with the Clifton-Fine-Edwards RTA Unit, which always collects canned foods at the party to donate to the local food pantry. Coming from Franklin county, it was wonderful for us to meet members from the opposite corner of the NZ; one of Gayla’s goals as NZ President is to attend as many of the unit meetings as possible. C-F-E RTA unit member (and NZ Health Care Chairperson) Joe Russo stated that the unit also continues to support seasonal banners and wreaths that hang in Star Lake and reported that the P.A. Miranda Scholarship was awarded to Emma Hitchman.

NZ Friendly Service Chairperson Agnes Hudson*CR reported that we have 66 members who are 90 years of age or over and five will be 100 this year; it must be that fabulous North Country air and water! She will be very busy sending out special birthday cards in 2015! Agnes also said that the Governor Area Retired Teachers unit will be supporting the backpack program; their meetings are on the third Thursday of the months September-December and April-June at Gentry’s in Gouverneur. The April 15 meeting will feature a presentation on Amish Life in Northern New York by Betsy Tisdale. All NZ members are always welcome to attend any unit meetings.

On May 27, 2015, NZ members will be gathering at the Potsdam Country Club for our annual Spring meeting. Guest speaker will be a man of many talents; Jamie Savage, an instructor from the NYS Ranger School in Wanakena, will discuss his job, then sing and play guitar. We will be collecting donations for our scholarship fund and to support care packages for Ft. Drum soldiers. More details/reservation forms will be revealed in the next NZ newsletter which will be mailed at the end of April.

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**South Eastern Zone**

**Mary Ellen Colombo, Public Relations**

It is my sincere hope that everyone in New York State has Spring Fever! I can’t imagine spending much more time anticipating snow. I was so feeling badly for Boston and their horrendous winter storms that somehow had bypassed us... and then all that changed! Somehow those storms realized they’d missed us. I still feel badly for Boston but now I have a lot of self-pity too! For reasons of this winter and our lucky snow birds, SEZ has had very little comradery since the last York State and we’re looking forward to our next meeting to be held in May.

I have regrettably little else to talk about so I will mention one of my favorite and most valuable websites. I have favorite charities that are very important to me but I am asked for money by others on a daily basis. This website is charitynavigator.org. Please use this if in doubt...there are many phonies out there who are only after your money. See how a specific charity scores. I always check to see how much money is kept by their CEO or head honcho.

*I wish you all an early spring and 2 to 3 months of balmy weather!*
**Health Care**

**Gwynne Bodle, Chair of Health Care Committee**

As a member of the Workshop Committee in recent years, it was difficult to ignore what is the most popular - anything promoting exercise/movement. For this article I solicited the HealthCare Zone Chairs for input. Joe Russo of Northern Zone provided information on Clifton-Fine Hospital Walking Club in which his members participate. From his information, newspaper articles, and the US Department of Health and Human Services, I am offering the following:

**From the Department of Health, I found the following suggestions and answers to questions concerning walking:**

- Talk to your Doctor about walking and jogging for healthier bones.
- Start out slowly, for just 5 minutes a day. Gradually work up to 30 minutes per day most days of the week.

**From articles supplied by Joe from the Watertown Daily Times:**

- Walking makes use of all muscles, promotes coordination and balance, and carries the least risk of injury for people of any age
- Promotes maintaining a healthy weight through physical activity
- Exercise, like walking, has been known to benefit mood, specifically for those people battling depression
- Walking is affordable and can be done anywhere

**From the Clifton-Fine Hospital brochure about their Walking Club:**

- Walking is an ideal low impact aerobic exercise
- It can reduce the risk of heart disease and cancer, lower total cholesterol, raise healthy HDL cholesterol, and lower Blood Pressure
- It can maintain healthy bones and muscles, stabilize blood sugar, improve immunity and relieve some stress.

The Clifton-Fine Hospital Walking Club provides information, a walking log, a walking guide and recognition. Requirements to belong are only you must be 18 years old and complete a membership application. Recognition includes: A certificate for completing 100 miles, a certificate and water bottle for completing 300 miles, and a certificate and Tee Shirt for completing 1000 miles. Member accomplishments are also recognized in the Hospital Quarterly Newsletter.

Joe Russo also provided the following information covering the participation of Northern Zone in the program, “At least 4 of our retired teachers of the Clifton-Fine-Edwards Unit of the Northern Zone belong to the Clifton-Fine Hospital Walking Club. We walk on our own whenever we can and hand in our mileage sheets to Janet Rhodes, an administrator at the hospital. We are very proud that Rogene Henrie Rice a retired teacher of our unit and also a member of NYSRTA, has accumulated the most miles so far. Rogene has walked a total of 7,368.5 miles in 187 weeks. That is an average of 39.4 miles per week.”

**Congratulations to Rogene - we are all proud of you and pleased to acknowledge this accomplishment.**

Sources:
- Clifton-Fine Hospital Walking Club brochure ([www.cliftonfinehospital.org](http://www.cliftonfinehospital.org))
Ask Bill Losey, CFP®

**QUESTION:** We are both 68 years old, about to sell a rental property, and have considered a 1031 tax-free exchange to buy another property. Contrary to most things I read however, I like the idea of being debt free. Consequently, we're thinking about paying off our primary home mortgage with the proceeds from the sale of the rental property. We know we will lose some tax benefits (including having to pay a hefty capital gains tax on the sale), but the security of owing nothing, to anyone, might be worth it. Your thoughts?

**ANSWER:** If I was a tax preparer, I would most likely tell you you're foolish because you'd be paying all those taxes for nothing because they could be avoided or minimized. If I was an annuity salesman hungry for a commission, I'd tell you you'd be better off investing that money in a great insurance company product that will kick off some income. If I was a stock broker, I'd tell you that you could invest your money in international and emerging market stocks now and make a boat load of cash when those markets rebound.

But, I'm not any of these people.

Over the years, I've seen too many decent, hard-working people, get suckered into a tax saving strategy or new investment scheme purely because the numbers said so. I'm telling you that I hear what you're saying and I feel you. Realize that once you've plunked down all that money to be debt-free, that money is in the walls (equity) of your primary house. The only way to get the money out is through a loan, reverse mortgage or sale. Keep that in mind.

**BILL’S BOTTOM-LINE:** Being debt-free is a liberating feeling. If you’ve done your homework and your gut is telling you to pay the hefty taxes, pay off your primary mortgage, and be debt-free, regardless of what the numbers and your accountant say, then follow your heart. I always tell my Private Clients that their happiness is a currency more valuable than money.

Bill Losey, CFP®, counsels teachers and administrators with their retirement planning, Social Security claiming strategies, and investment portfolios. He is the author of Retire in a Weekend® The Baby Boomer’s Guide to Making Work Optional and also publishes Retirement Intelligence®, a free weekly award-winning newsletter. Formerly, Bill was the “resident retirement expert” on CNBC’s “On the Money” and a freelance contributor to the AARP and the Wall Street Journal’s Marketwatch.com website. Bill owns Bill Losey Retirement Solutions, LLC, an independent fee-only registered investment advisory firm and can be reached online at www.BillLosey.com or by calling 518-855-4065.

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**Long-Term Care Insurance Program**

The NYS Retired Teachers’ Association has approved a discounted Long Term Care Insurance Program to be offered to its members and their family members.

This program is designed to help protect you, your family and your retirement security. Protection is available should you need care at home, in an assisted living facility, or nursing home.

To request information on this program visit www.nyltcb.com/nysrta/ or call (800) 695-8224, ext. 154.

This program offers special discounts not available to the general public for you and your family members including:

- spouse / partner
- children
- parents
- grandparents

If you would like to forward this to a family member please feel free to do so.

Brian M. Johnson, CLTC, NYLTCB
11 Executive Park Dr., Clifton Park, NY 12065
bjohnson@nyltcb.com

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*on FaceBook: NYS Retired Teachers Association*
The Robert R. DeCormier Memorial Trust Fund

The Robert R. DeCormier Memorial Trust Fund is often considered the “soul” of NYSRTA, offering a “life-line” to our colleagues who may be experiencing temporary or long-term financial difficulties. With interest rates at record lows over the past few years, the assets of the Trust have been diminishing. This means that now, more than ever, the Trust has to rely on our other three potential sources: donations (by far the most significant), the BJs Club membership drive, and the booth at our annual convention.

Donations to the Trust came in the form of both personal and group donations. A sincere Thank You to all individuals and groups who contributed. Your generosity, in 2014, helped the trust provide over $51,000, to assist retired educators who were in financial distress. This has afforded those individuals the opportunity to purchase needed medicine, pay utility bills, receive medical and dental care, and provide for other basic necessities of life.

In 2014, nine zones, namely: Central, Central Western, Eastern, Long Island, Northeastern, Northern, Southern, Southeastern and Western contributed and we are grateful for this. Eight zones have units or Retired Teachers Associations (RTAs), and many of these also provided funds. Unit donations were received from: Central Western Zone – Seneca, Ontario, Yates; Eastern Zone – Amsterdam, Columbia, Fulton, Greene, Rensselaer, Saratoga Springs; Southern Zone – Corning, Eastern Broome; Southeastern Zone – Sullivan; Western Zone – Eastern Erie, Eastern Niagara, Lancaster-Depew, Southern Chautauqua, Springville, and Williamsport. The Buffalo Retired Administrators’ Association (BRAA) and NYSRTA also donated, as did two friendly service groups, namely Eastern Zone and Seneca County RTA.

In addition to the above zones, units and groups, 27 individuals sent contributions. Many of those donations were made in memory of deceased educators. When a contribution is made, a personal note, written by the DeCormier secretary, is sent to the family of the deceased, notifying them of the donation and remembrance. This is truly a great way to honor the memory of a teaching professional.

Our BJs project, wherein the club donates $5 to the DeCormier Trust for each new or renewing member processed during the designated enrollment period added $1265 to the Trust Fund. We are grateful to BJs and ask our NYSRTA members to join or renew enrollment during this limited, designated time, which is advertised in YORK STATE. It also adds an additional three months of membership to each subscriber, at no additional cost. The booth at the annual convention netted $666, and we thank all who took part. Special thanks to EASTERN ZONE, who provided the funds for the booth rental.

However, the efforts above covered only about 30% of the funds distributed to our NYSRTA grant recipients, so the Trust Fund is in need of continued support for the upcoming year. The DeCormier Trustees are asking each member, unit, and zone to consider making a donation in the year 2015. A donation of any amount is sincerely appreciated and is tax-deductible.

YOUR support is needed, so that the DeCormier Trust Fund can continue to assist our retired colleagues in financial need.

Please make the check payable to Robert R. DeCormier Memorial Trust Fund and mail to DeCormier Memorial Trust Fund, David Mapes, 6163 Vista Hill, Dansville, NY 14437-9675

on the web: www.nysrta.org
Nominations Committee  Emily Castine, Chair

2015-2016 will be a year of change in NYSRTA’s leadership, as several three-year terms have come to an end. Open positions are:

- President
- Senior Vice President
- Vice President for Friendly Service
- Vice President for Legislative Action

Applications for these key leadership positions are encouraged from every zone. The following officers have agreed to continue in their current positions for 2015-2016:

- Salvatore Sedita, Vice President for Membership
- Nancy Roberts, Secretary
- President Emeritus, Terry Trudeau *CR, Treasurer

Candidates wishing to run for the open positions, or candidates desiring to oppose one of the incumbents should submit a letter of intent and a current resume along with a letter of endorsement from his/her zone president. Other supporting letters from NYSRTA members may be included. These materials must be submitted to:

Mrs. Emily Castine
Chair of the Nominations Committee
1483 Lake Shore Rd.
Chazy, NY 12921

Submissions must be received no later than June 1, 2015, as the traditional date, May 31, is a Sunday. There will be no exceptions.

The Nominations Committee will meet on Monday, July 13, 2015, at 2 PM. Prior to that meeting, each member of the Nominations Committee will have been provided with copies of the applications sent to the chair. Candidates will present themselves to the Nominations Committee on the 13th. The committee will interview each candidate and then make recommendations for each position. If a member of the Nominations Committee is not able to attend, his/her zone president should send the name of the alternate via a letter or e-mail message to the Chair.

Resolutions Committee Report  Doris R. Kirsch, Chair

It’s time to begin writing resolution proposals to be acted upon at the 2015 Annual Meeting. A resolution is “a formal statement or determination adopted by an assembly or other formal group”. Adopted resolutions define and/or direct the organization to take specific actions.

Any member of NYSRTA may submit a resolution to his/her zone for consideration. Each resolution must comply with at least one of the NYSRTA Objectives, as stated in Article II of the Bylaws. The proposed resolution must also be legal, practical, reasonable, financially feasible, and not duplicate an already existing active resolution. After the proposed resolution has been prepared by the zone Resolutions Committee and approved by the zone governing body, a hard copy signed by the zone president and an e-mail formatted copy must be transmitted to the NYSRTA Resolutions Chair. The deadline for submitting 2015 proposals is Saturday, June 13th (30 days prior to the July Executive Board Meeting). It is hoped that each zone will submit at least one resolution.

The NYSRTA Resolutions Committee is composed of very experienced and knowledgeable zone representatives. For specific questions or assistance in drafting a resolution, please consult your zone Resolutions Chair. They are:

CZ........ Johnnie Jones
CWZ..... John Roy
EZ .......... Frank Mayer
LIZ ........ Fred Conway
NCZ....... Douglas Dietrich
NEZ ...... Beverly Kie
NZ.......... Agnes Hudson
SEZ.......... Leon Harrold
SZ.......... Vincent Smith
WZ......... Theresa Pope
NYSRTA AND COLLETTE
2015-2016 Trip Preview
For more information visit the weblink or call 800-581-8942

PACIFIC NORTHWEST AND CALIFORNIA  SEPTEMBER 12, 2015

☒ Your scenic tour through the Pacific Northwest and California opens with an overnight stay in one of America’s most picturesque cities, Seattle.
☒ Learn about one of America’s greatest volcanic eruptions with a visit to Mount St. Helens Visitor Center.
☐ Travel through the famous Redwood National Park, home to some of the world’s tallest trees. Inside the park, get up-close to these trees that rise to nearly 300 feet tall.
☒ Enjoy dinner on Pier 39 and experience postcard views of San Francisco’s Golden Gate Bridge.
☒ https://gateway.gocollette.com/link/663844

FRANCE MAGNIFIQUE  OCTOBER 15, 2015

☐ Depart for a journey through France. Bask in the rich history, art, culture and romance of its celebrated cities and charming towns.
☐ Enjoy a relaxing dinner cruise past famous landmarks along the River Seine which divides the north from the south of Paris into what is known as the right bank and the left bank.
☐ Visit the Omaha Beach Cemetery with time to visit the new interpretive centre; you’ll also see the powerful sight of the graves of the valiant soldiers who gave their lives in the Battle of Normandy.
☐ Wine Tasting.
☐ https://gateway.gocollette.com/link/640913

HAWAIIAN ADVENTURE  NOVEMBER 5, 2015

☐ Enjoy staying on three Islands featuring Oahu, Kauai and Maui.
☐ Remember Pearl Harbor as you visit the USS Arizona Memorial.
☐ Stand in awe before the breathtaking Waimea Canyon, considered the “Grand Canyon of the Pacific.”
☐ Experience one of Hawaii’s best Polynesian luaus featuring endless tropical drinks and a sumptuous feast.
☐ https://gateway.gocollette.com/link/663918

CLASSIC CHRISTMAS MARKETS SEASON  NOVEMBER 29, 2015

☐ Experience holiday spirit in Germany, Austria and France, where the tradition of Christkindlesmarkts began over 600 years ago, visit markets in Strasbourg, Würzburg, Nuremberg, Munich and Innsbruck.
☐ Oberammergau is the perfect picture of a Bavarian Alpine village. Step back in time as you stroll the streets past old-world cottages and shops covered in colorful frescos.
☐ https://gateway.gocollette.com/link/663907

on the web: www.nysrta.org
To register for your family’s free hearing benefits including discounts, extra warranties and even free hearing aid batteries, call Hear In America at 1-800-286-6149.

“I could not have imagined that my future necessitated hearing aids in both ears. I contacted Hear In America, and with their assistance WOW! WOW! WOW! It was smooth sailing through the entire process. It’s a whole new world: my life is better!”

- R.C.

The dates have been set for the 65th Annual Convention:
Tues., October 27th – Thurs., October 29th
We hope you’ll join us!