With the political situation, educational problems, poverty and other problems in New York State, I am encouraging all NYSRTA to do their part and “Vote!”.

The two big V’s are easily accomplished with your time and effort, with little cost involved. Voting and Volunteering are two big things retired educators are familiar with and can be easily accomplished.

Before any election, study your candidates thoroughly. Find out all you can about their past records, experiences, and “promises.” It may not always be successful but at minimum, can inform you of what we can attempt to negotiate next. Voting against candidates that do not express your values can solve some of these problems.

Continue to vote in all elections, however small they may seem. School boards recently underwent budget approvals. Some districts opted to go above the recommend-ed state percentage, requiring a 60% approval. This indicates a school district sees the definite need to appeal to their voters to improve their school districts, making up for under supported state funding.

Volunteering to help poverty and illiteracy is an easy way for educators to make an impression. Volunteering in literacy programs or for school guest reader programs is a great beginning. A local, recently retired teacher, just helped a 60 year old town resident pass his GED exam and receive a high school diploma.

Volunteers in many Zones and communities collect coats, mittens, and even prom dresses for needy community members or students. Many organizations run food bank and backpack programs to assist local residents. Clean your pantry and donate usable, good condition items that sit in your cupboards. A small financial contribution will provide a large quantity of needed supplies.

Lillie and I would like to remind you that not only humans need your support, but so do animals. Pets are often neglected and abandoned during family crises. Contributions and time donated to local animal shelters is also a very important volunteering opportunity.

Do your best with “V”s and let your community know how much you support them. Keep NYSRTA on the go and in the news!

Sincerely,
Judie

President’s Message
JUDIE BYNDAS

We make a living by what we get, but we make a life by what we give.
~ Winston Churchill ~
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
Our 50th Anniversary Luncheon was celebrated at the Schenectady County Community College’s Van Curler Room, named for the historic Hotel Van Curler, the original site chosen by our founder Mae Begley in 1965. The tables were adorned with beautiful blue center pieces and matching name cards created by Stella Courtney.

Pauline Davi, President, welcomed Schenectady County Retired Teachers Association members, officers and distinguished guests: Assemblyman Jim Tedisco, Schenectady City School District Superintendent Lawrence Spring and several representatives from the offices of Senator Hugh Farley, Assemblymen Antonio Santabarbara and Phil Steck and Congressman Paul Tonko.

Sylvia Brancatelli led the Pledge of Allegiance and shared a meaningful reflection.

We enjoyed a superb lunch prepared and served by the students of the SCCC Culinary Arts Program. During the luncheon a continuous slide show progressed through many photographs that Schenectady County School Districts had collected over the past 50 years or more. Barbara Hamilton organized this special display for our enjoyment.

The Celebration continued as Alicia Hermance, Mistress of Ceremonies, introduced our Historian, Mary Ellen Johnson who provided a concise summary of SCRTA’s history and mission. In the SCRTA Story Mary Ellen wrote: SCRTA’s threefold aim was to support legislation improving the welfare of retirees: to aid needy, ill, disabled and lonely retirees and to provide retirees with opportunities to socialize.

Alicia Hermance, Mistress of Ceremonies, introduced Assemblyman Jim Tedisco. Assemblyman Tedisco shared his experience as a former teacher and offered his support to all teachers. He presented the Joint Resolution by the NYS Senate and Assembly recognizing the 50th Anniversary of the Schenectady County Retired Teachers Association. The Resolution was sponsored by Senator Hugh Farley and Assemblyman Jim Tedisco.

SCRTA members with Nicole Dexter (center top), 2010 Aspiring Teacher Award recipient who now teaches in Bennington, VT


Tedisco, Phil Steck and Angelo Santabarbara presented Certificates of Merit to the most senior educators in Schenectady County and the longest serving members of SCRTA.

Presentation of Citations recognizing our founder, Mae Begley and benefactors, Bessie Austin Gray and Mary J. Hyson were made by the representatives of Hugh Farley.

A representative from the office of Congressman Paul Tonko read the Proclamation celebrating the 50th Anniversary of the Schenectady County Retired Teachers Association and presented it to Pauline Davi, President.

Nicole Dexter, our 2010 recipient of the Aspiring Teacher Award was present, as was her Kindergarten teacher Jean Kwiakowski, SCRTA member. Nicole teaches 5th grade in Bennington, Vermont. SCRTA looks forward to presenting an Aspiring Teacher Award to a high school senior from Schenectady County each year.

on the web: www.nysrta.org
By the time this issue is published, this year’s recruitment drive will be in full swing. That is the spring recruitment drive that I speak of. If our Association is to grow back to its former membership size, recruitment must be done throughout the year.

If Zones and Units have completed their recruitment of new retirees for the current year, the effort must continue to recruit both new retirees who have not yet joined, but also retirees from previous years who have never joined, retirees who have joined but have let their dues lapse, and retirees who have joined units, but have never joined the Zone and NYSRTA.

One of our zones puts that responsibility on each of the zone members. That is, each member is expected to contact one prospective member and bring them into membership each year. If you do not have the information (lists of retirees in your zone for each year), if your zone membership chair has done his/her job, the lists are available from Debbie Barnes, at NYSRTA headquarters, dabarnes@nysrta.org. Unfortunately, these lists are few and far between.

In other zones, each unit has pledged to bring in a given number of new members. In one zone, the zone president has charged each member of the Zone’s Board of Directors to bring in one new member and to return to their Units and charge each unit member to do the same.

In short, **RECRUITMENT OF NEW MEMBERS IS EVERY MEMBER’S JOB.** When everyone becomes involved and puts forth the effort, membership will grow amazingly and both the power of the association and what it is able to accomplish for its membership will increase to the same degree.

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**Friendly Service: Smiles and Love**

*Mary Ella Moeller, CR, Vice President*

My term of Vice President for Friendly Service will be ending in October 2015 and I have been going over some of my files to pass along. In those files, I revisited an article about an elderly gentleman at a doctor’s appointment. He needed to cut the appointment short as he had to get to the nursing home and have breakfast with his wife at 9 a.m. The doctor asked how long his wife had been in the nursing home and why she was there. The 80-year-old said that for the last five years she had been a victim of Alzheimer’s Disease, that she no longer knew him, and had not recognized him the day before. The doctor was very surprised and asked him, “and you’re still going every morning, even though she doesn’t know who you are?” He smiled as he patted the doctor’s hand and said, “She doesn’t know me, but I still know who she is.”

This is the kind of love that we all want in our lives. Mother Teresa said “Let us always meet each other with a smile, for the smile is the beginning of love.” Friendly Service provides not only smiles, but love to many of our fellow retirees. If you would enjoy sharing your smiles and love to help others feel better, please contact your Zone Friendly Service Chair and become part of the “HEART” of NYSRTA.
Legislative Action Mary Johnson, Vice President for Legislative Action

Each April, two of the Southern Zone units, Eastern Broome Branch and the Western Broome Branch, hold a joint luncheon meeting focused on legislation. We invite a federal or state representative to speak about education-related legislation. When Assemblywoman Donna Lupardo spoke this year there was no shortage of items to discuss and testing was on her mind and ours.

She noted that she had talked with student teachers who are scheduled for the fourth quarter of the school year. They are being short-changed. Their teaching experiences are severely limited by the number of days and hours lost to testing and test preparation. The outcry surrounding Common Core and testing may be discouraging future teachers from selecting education as their major. Institutions of higher learning have noted reduced enrollment in elementary and secondary education.

There was an unexpectedly large backlash from parents, students and community leaders regarding the state assessments. Many parents chose to have their children opt out of taking the state tests. Their message to the Governor was loud and clear. Test results, however, may be skewed when not all parties take the tests. This could impact how schools and teachers are rated.

On the plus side of the budget was more foundation aid, more money for community schools and after school programs, among other items. By the time you read this, the Board of Regents will have produced the Regents Testing Reduction Report slated for release prior to June 30th. We will be watching.

Historian Report Carol Lord, Chair

Each NYSRTA zone and the units within them are busy planning and hosting their spring meetings. As you read this and think of those get-togethers with your friends please send your historian any pictures or articles that you came away with. Also watch your local papers for articles about your fellow teachers as they volunteer and participate in community functions this summer. With your help, each zone can contribute a nice profile of your area in our state scrapbook that will be on display at the fall convention. Look for it in the registration area and learn about all our organization does around the state.

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.

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

- spouse / partner
- children
- parents
- grandparents

Please feel free to forward this to a family member.

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

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

on the web: www.nysrta.org
We are just in the beginning steps of our NYSRTA Walkers project at the time this article needed to be submitted. Recently, I’ve had some feedback from a couple of zones that have had their first meetings, since the project’s introduction to Community Service Chairs and Health Coordinators in the zones.

North Central Zone has had the new project introduced at their Executive Meeting with Patricia Dietrich, Community Service Chair and her husband, Douglas, NCZ President, sporting their new NYSRTA Walkers shirts (see photo). We look forward to its introduction to members at our June Luncheon/Meeting and hope for a following of participants. There will be a table set up for sign ups, and to learn more for those interested. Carol Lowery reports from North East Zone that they plan to undertake the NYSRTA Walkers. Janice Hedglon of Central Zone replied to news of our project with “WOW, great idea and excellent PR move!” Carolyn Cardarella of Western Zone responded with initial reception of the idea with “This project sounds great! I’ll present it to my Zone at our meeting tomorrow.” Elaine Leasure of Central Western Zone planned to present to their Executive Board on May 7th.

Let me just summarize what has developed in case you have not gotten the news, yet.

We are looking for members to volunteer to walk in whatever health event is available in your zone (such as Relay for Life, Alzheimer’s, Heart Walks, etc). Community Service Chairs or their designees will be filling out forms of events participated in by members; Health Chairs will be recording miles walked in events by our members, as reported to them. In September, these figures and events will be reported to the State Chairs of Community Service and State Health Coordinator. We plan to have a report on the difference we have made around the state with our walking for health causes. This is a lot of record keeping and we count on our members to get their stats to their chairs by e-mail or snail mail, as they happen. It does not have to be overwhelming if everyone takes their role in the results. We will need you to be our eyes and ears in your area and report events in your area to local chairs, who will in turn pass the word on to State Chairs. We are hoping to get events posted on our Facebook page for NYSRTA. Also, if you cannot participate by walking perhaps you can participate by donating to the cause for a member that is walking.

The question has been asked if members can report individual miles walked on their own, and my answer to that is, that we feel this is a great benefit to individuals for their health and if they care to report that to their health chair, Gwynne Bodle, State Health Coordinator will be in charge of taking care of those stats and decide how she wants to handle that. However, for the joint project of NYSRTA Walkers, our project’s goal is to not only help ourselves and perhaps improve our own health, but also to help others in need of raising awareness and/or funds, for various health causes. This is where our “community service comes in play.”

Don’t forget there are shirts with your zone’s name and “NYSRTA Walkers”, on them available. We are fortunate that $.50 from each shirt sold will go to the NYSRTA State Health and Community Service Chairs’ funds and will help to pay for certificates and any other cost we entail, or help fund future projects. If you are interested in an order form for shirts, please feel free to contact me at pdietric@twcny.rr.com or send me a letter at Patricia Dietrich, P.O. Box 136, Glenfield, NY 13343 or phone 315-376-6689 and I will be happy to send it to you.

You can also download the order form online here:
www.nysrta.org/tshirt.pdf

Doug Dietrich, North Central Zone President and Patricia Dietrich, State Community Service Chair
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
Central Zone
Mary Radloff, Public Relations

I must begin by apologizing once again to Eleanor Pittroff, her family, friends and colleagues for the unfortunate series of errors that led to the mistaken announcement of her passing. The staff of the Albany office has taken steps that it is hoped will eliminate the possibility of such an appalling situation from ever occurring again. Their immediate reaction and support were commendable and very much appreciated. Above all, thank you to Eleanor for her most kind acceptance of apologies, proving once again that the grace and good humor of this grand lady are among her enduring qualities.

The Central Zone Executive Committee met in April. Membership concerns continue to be a large part of a business meeting at any level. Copies of The Membership Report – March 2015, from Salvatore Sedita, were distributed to all present. The hope is that following the suggestions to a more personal approach to new retirees will produce much needed results in all county units. Central Zone membership growth, according to VP Mark Granan, continues to remain static due to deceased lists and new member numbers remaining equal.

Secretary Annette Shaffer reported the resignation of zone treasurer Charles Ernst to take place at the end of this term. His many years of service to Central Zone in this capacity are outstanding. Ever cheerful, organized and meticulous, Charley made a demanding job seem easy. He plans to continue his service by working closely with a new treasurer as needed. Not to be forgotten is his other talent, at the piano, where he entertained us all at many meetings over the years.

Thank You, Charley!

Several zone officers will be ending their terms. Election of new officers will take place at the Zone Annual Meeting in September. All members are reminded to say a resounding YES when asked to serve!

Central Western Zone
Phyllis Dunlap, Public Relations

We send greetings from the beautiful Finger Lakes. What a Spring! Join us this Summer and tour the wineries, state parks and museums between Cayuga and Seneca Lakes.

On March 31st, June Renner, from Wayne County, turned 90. At a part in her honor, she was given a plaque for 35 years of continuous service with the Red Cross. She is a former teacher from Palmyra Macedon.

In April, Pat Novak, a Waterloo retired teacher, was recognized for her work with VITA (The Volunteer Tax Assistance Program). The Seneca County Literacy Partnership recognized members of the Seneca County Retired Teachers for their support of early literacy and school readiness. Those recognized included Kay Anderson, Norma Cayward, Marilyn Frank, Kathy Gotham, Carol Lord, Marlene LoTurco, Jane Morehouse, Patty Reed, Barb Rosecrans, and Mary Beth Wright.

Seneca County Retired teachers are active in many leadership areas of the Seneca County Relay for Life and on teams. Also SCRTA has a relay team named SCRTA. They are a small team but have donated over $1200 every year for 10 years.

The Yates County Retired Educators Association is using their Membership Grant award to hold a Member Recruitment Reception at Lakeside County Club in Penn Yan on May 21st. They hope to increase their present membership as Seneca County did with their Ice Cream Social.

Steuben County’s past Co-President, Jane Behnk, (now Secretary) and also CWZ Co-President reports that Steuben County Retired Teachers’ Association is having their Spring meeting on May 15, 2015 at Simply Autumn in Wayland. The program - Guy Bennett - Loon Lake will be talking about their Community Service Project which is Vincent House (offers compassionate Hospice care) and they will bring items such as Kitchen Supplies, Laundry & Cleaning Supplies, Paper Products, Office and miscellaneous items such as light bulbs, flexible drinking straws, baby wipes, store gift cards, restaurant and movie certificates, disposable razors, wild bird seed and money for the Vincent House. You may send a monetary donation. Their Fall Community Service was “Dress a Girl Around the World”. Sharon thanks everybody for their donation.

The Ontario County Retired Teachers will be electing officers for 2015-2017. President, Jane Crosby, who has served since 2004, will not be available for re-election. They will be meeting at the Canandaigua County Club, on May 27th for their Spring Luncheon. The program is A MYSTERY. Their Community Service for the Fall was the Budding Readers project and was a great success. The new project this spring will be for the Canandaigua Comfort Care House. They will donate paper goods, office supplies and stamps. Also, the Comfort House needs volunteers for fund raising, house decorating, cleaning, sewing, gardening and cooking. Volunteers for hands on patient care will have training provided.

The recent death of OCRTA Legislation chair, Donald Khoury leaves a vacancy and he will be greatly missed. Donald served with great interest and enthusiasm. He contacted local legislators regarding retiree and educational issues.

As a final note, CWZ is looking forward to the Zone’s annual Meeting on Thursday, September 24th at the Notre Dame Retreat House on Canandaigua Lake. We are also sending out our President’s appeal for the third year to assist in sending delegates to the NYSTRA Convention in October.
To amend title XVIII of the Social Security Act to count a period of Observation vs. Inpatient for coverage under Medicare hours as an outpatient under observation status or any other similar classification.

Amends title XVIII (Medicare) of the Social Security Act to require a Notice Act or Notice of Observation Treatment and Implication for Care receipt of outpatient observation services in a hospital toward satisfying possible to hold all abusive caregivers accountable.

incompetent or physically disabled person” This change would make it responsibility for providing care for a vulnerable elderly person, or an caregivers in Penal Law 260.31 to include anyone who “voluntarily assumes Elder Abuse - This proposed legislation would expand the limited definition of percentages to be applied (RPEA Statement).

increases in inflation by raising the base amount or by allowing for higher CPI Improve Pension Cola – Improve COLA Law to more accurately account for State service up to a maximum of $19,250.

if you can help.

and cards that can be put in local libraries and banks, etc. Please let me know, important for you to become LIZ members. The State has provided us with flyers new members to continue our work. Many of you are unit members, but it is

The monthly statistics show from last May to February, we lost 102 Long pensions could be compromised and taxed. We need their voices.

The best recruitment tool is the Constitutional Convention in 2017. Our recruit new members. Many former teachers say, “no one asked me to join”

Members, Members, Members! this is our plea. Make sure to call a teacher friend or a fellow colleague you worked with and ask them to join

Mary Ella receiving the National Officer sash from Harriet Edwards

intermediary Revolutionary Patriot. Mary Ella traces her family roots back to Founder Robert Parsons and Patriot El Nath Parsons. NSDFPA’s main purposes are limited to promoting patriotic and historical projects, including aiding hospitals during time of war, awarding medals to outstanding ROTC students, prompting respect for INT flag, also for awarding certificates of achievement to outstanding students in American History, commemorating special historical events by erecting memorials and collecting and preserving records from our early history. Congratulations, Mary Ella!

June Toms, Charles Plskon, Speaker and Kathy Grande, LIZ President

a triathlon and Ironman competitor. To close his program and using LIZ’s own marathon runner Angelo Grande as a partner, Charlie provided a unique example of how he uses help in training.

WERTA retirees enjoyed a wonderful bus trip featuring Wine, Horses, and Bison on Long Island’s North Fork. The group had a delightful wine tasting experience at the Baitiont Hollow Vineyard, lunch at A Touch of Venice Italian Restaurant in Mattituck, and interesting visits to the Baitiont Hollow Horse Rescue Facility and to a Bison Farm. It was great outing on a beautiful sunny day.

Mary Ella

Long Island Zone

Eileen Holmes, Public Relations

The Long Island Zone is proud to announce that NYSRTA Friendly Service Vice-President Mary Ella Parsons Moeller was elected National Historian at the annual meeting of the National Society of Daughters of Founders and Patriots of America (NSDFPA) held in Washington, DC on April 9, 2015. NSDFPA is a unique society founded over 100 years ago and eligibility requires an unbroken paternal line to a Colonial Founder with an

At the last Zone luncheon, LIZ VP June Toms introduced motivational speaker Charles Plskon, who gave an engaging talk on what it takes to overcome handicaps. Charlie’s particular handicap is blindness but he discussed overcoming all types of handicaps by concentrating on developing other senses to make up the loss, using humor, and knowing how to ask for support when needed. Blind since birth, Charlie is a successful husband, father, retired teacher, marathon runner, and

National officers elected 2015-2018

At a very successful WERTA Spring Luncheon/Meeting, WERTA Vice President Emily Caristo announced plans for another bus trip to the Culinary Institute and Hyde Park. Sister Aimee Koonmen, OP, the Executive Director of Bethany House, a residential shelter for needy young women and mothers, was the guest speaker at this meeting.
**North Central Zone**

Nancy Roberts & Patricia Newell, Public Relations Co-Chairs

North Central Zone welcomes Doug Dietrich as our new President for 2015-16. We also are fortunate to have Linda Holley as a Hospitality co-chair, Dr. Jim Newell as a Membership co-chair, Pat Newell as a Public Relations co-chair and Burt Phillips *CR as 2nd Vice-President.

During our June 4th spring luncheon, two NCZ scholarships for Future Educators will be presented. This year’s winners are: Mariah S. Abel from Croghan, who is a senior at Beaver River Central School and Miranda R. Brenon from Watertown, who is a senior at General Brown Central School. Congratulations to these talented young ladies! Our Scholarship Chair is John Gaffney. The Scholarship committee includes Dr. George Forbes, Marianne Malatino, Mary Lee O’Brien and Tom VanEmmerik. Willis Haller is a new member of this committee.

We will collect non-perishable food items for Jefferson County food pantries at our spring luncheon. Our guest speaker will be George R. Demass, President of the Board of the Safe Haven Museum and Education Center, who will share the story of the Jewish refugees who were housed at Fort Ontario in Oswego during WWII.

Also, during our spring gathering, Pat Dietrich, State and Local Community Service Chair, will introduce a new program called NYSRTA WALKERS. The Community Service Chairs and Healthcare Chairs statewide have joined forces to promote this new venture. Members who volunteer to walk in local health events support their communities and also improve their own personal health. There is a flurry of activity as T-shirt orders are being taken, flyers passed out, and walks lined up. Pat and NCZ Healthcare Chair, Mary Lee O’Brien, will be working together to organize this new program locally. So get your walking shoes ready! During our June luncheon, Pat will also introduce a new project to benefit local libraries. More information on this undertaking will be in the fall issue.

On May 9th several NCZ members participated in WPBS-TV’s Ready, Set, Fun 2015 Bookfest in Watertown. Members and prospective members who helped man the book swap table included JoAnn Clark, Pat Dietrich, Judy Gilligan, Cindy Graham, Kathleen Marceau, Pat Newell, Nancy Roberts, Ron & Margaret Roberts and Sally Scott. Burt Phillips *CR organizes and recruits NCZ helpers for this community service project. This is always a very rewarding day for all who participate. We enjoyed wearing the new NYSRTA pins designed by Lillie Ruby in the Albany office. We are also impressed with the new membership brochures and promotional materials. Great job, Lillie!

Our Legislative Chair, Dick Bushnell, and his committee including Tom Campmany *CR, April Knight and Burt Phillips *CR have met with Assemblyman Blankenbush, Assemblywoman Russell and Senator Richie to promote our state priorities. We thank these members for their dedication in forging relationships with our legislators.

**Future dates to remember:**

Executive Council Meeting: August 6, 2015, at Teachers’ Center

Fall Annual Meeting/Luncheon, September 17, 2015, at Ramada Inn, Watertown

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**Long Island Zone cont.**

Out east, EERTA’s Riverhead unit organized a well-attended spring luncheon at The Cooperage in Baiting Hollow. EERTA members Agnes Danserau and Bernie Creedon read the three resolutions they have been working on, and attendees voted their approval to pass them on to the LIZ Resolutions committee. EERTA Community Chair Robert Svoboda shared a thank you he received from the Hampton Bays Elementary School for EERTA’s donation to a needy family.

WERTA Scholarship Recipient, Melissa Felson, with Evelyn Paola

Fred Conway and Kathryn Grande at Lombardi’s on the Bay Luncheon

Bookfest: L. to R. Burt Phillips *CR, Kathleen Marceau, Nancy Roberts, Pat Dietrich, Margaret & Ron Roberts

Legislative visit: L. to R. Burt Phillips *CR, Tom Campany *CR, April Knight, Assemblyman Blankenbush, Richard Bushnell

**ZONE NEWS**

on FaceBook: NYS Retired Teachers Association
Northern Zone
Linda Crosby, Public Relations

Today in the North Country, as I write the latest news from NZ, a ferocious wind is whipping newly sprung pollen throughout the air; how nice it is to see the dandelions waving their bright yellow petals just before I hit them with the lawnmower for the first time this season! NZ members Alice Galvin, Rae Louise Tate and Agnes Hudson CR* recently made a long trip to Endicott, N.Y. to visit our past president, Donna Finnerty CR*, who is working hard on her recovery. She seems to be making progress and was very excited to have visitors from St. Lawrence County. The three ladies presented Donna with her 2014 NYSRTA Certificate of Recognition pin. Please keep sending positive thoughts to Donna.

At our April NZ Executive Committee meeting, president Gayla LePage reported that more scholarship applications than last year have arrived from area high school seniors. A decision regarding recipients of the Ross C. Hudson and the Janet P. Dana Memorial awards will be made soon and announced in the next issue of YORK STATE. Healthcare Chairperson Joe Russo’s report about Walk For A Cause generated keen interest; hopefully, participation in future plans will develop when we discuss this at our Spring membership meeting on May 27. Our treasurer, Roxann Finley, already participates in the Gouverneur Business Women’s Walk For Breast Cancer, a long-standing event which is approaching the $1 million mark in donations over the years!!

Our Fall membership meeting date is now scheduled for Wednesday, September 16, 2015 at the Malone Golf Club. Our Programs and Meetings Chairperson, Alice Galvin, announced that our speaker will be Deb Body, a Family Nurse Practitioner from the Clifton-Fine Clinic in Star Lake. Please put this important date on your calendars now!

Agnes Hudson CR* reported that the Gouverneur Area Retired Teachers unit had a large crowd for their April 15th meeting and were very pleased with Betsy Tisdale’s presentation about Amish Life in the North Country. The unit is presenting the area’s winning D.A.R. oratorical speakers at the next meeting on May 21. The meeting following that program will be a War of 1812 re-enactment on June 18th. As always, all NZ members are welcome to attend GARTA meetings.

That’s all, folks. I hear those dandelions calling (more likely screaming in anger) for our; hopefully, participation in future plans will develop when we discuss this at our Spring membership meeting on May 27.

Southern Zone
Mary Lou Wood, Public Relations

Isn’t summer a beautiful time of year? Warm weather has finally arrived, our snowbird friends are home to share conversation and picnic time, the vegetables and flowers are flourishing in the sunny days and the warm breeze, and the humming birds are basking in the sun. This is a happy time for many of us.

The Southern Zone executive committee has been busily working on finding a recipient for the Ross C. Hudson Grant for Educational Professionals award. We were extremely pleased with the number of applicants and amazed with the wide variety of projects/programs that the grant could be used for. It was extremely difficult to just choose one winner. In June we will be awarding this grant to the lucky educator. A special award ceremony will be at his/her school.

In April, the SZ had their executive meeting called to order by our president Vince Smith. The committee chairs for the different organizations presented information pertaining to their groups, as did our executive board members. Vince informed us of the resolution that pertains to the increase of the COLA Cap to reflect inflation. This resolution was approved by the Southern Zone on 4/15/15.

In September the Southern Zone Annual meeting will be hosted by Cortland Area Retired Teachers. More information will follow.

Our Southern Zone presented a card and a gift to Lisa Dolan for her many services to the Southern Zone. Lisa, thank you so much for everything you’ve done.

Future date to remember:
The SZ annual meeting will be on Wednesday, Sept. 16 at Tinelli’s Hathaway House in Solon.

South Eastern Zone
Mary Ellen Colombo, Public Relations

It is “almost” gloriously spring and I say almost because we flip from 90 degrees one day to 60 degrees the next. But, I am confident that balance will be achieved in the next several weeks! We are actually and thankfully seeing green again.

Therefore, it is the season when graduations are upon us and seniors are choosing the colleges and universities of their dreams. To encourage and enable future teachers, some of our SEZ units gift deserving grads with very generous scholarships.

MARTA has chosen the following 3 recipients:
• Brigid Prial of Warwick Valley HS
• Kaitlynn Lane of Port Jervis HS
• Christiana White of Washingtonville HS

NARTA has chosen the following 2 recipients:
• Jaidin Tonneson of James I. O’Neill HS
• Katelyn M. Fabrizio of Marlboro HS
and from Dutchess:
• Cameron Kemmer of Pawling HS

All of us from SEZ proudly congratulate these tremendously successful young adults and wish them all bright and bountiful futures.

And, to all of us who view college as a distant memory…no, I don’t want to do it again…have a glorious, fun-filled late spring and summer!

on the web: www.nysrta.org
Good News from Buffalo! Let’s hear it for the teachers who have paved the way and for the students that they have taught. Western Zone is proud to announce that Adam Zyglis, a graduate of Alden High School has won the Pulitzer Prize for editorial cartooning for the Buffalo News. He follows in the footsteps of previous Pulitzer cartoonists from the News—Tom Toles, a graduate of Hamburg High School and Bruce Shanks who graduated from Lafayette High School. These three winners were recognized by their teachers as creative in their formative years.

Megan Smith, U.S. Chief Technology Officer at the Office of Science and Technology spoke at her alma mater, City Honors School where she received the 2015 Alumni Award. She credits much of her success to the learning environment at City Honors “More toys, less testing” Smith said. “Give kids more of those beloved learning extraordinary things and spend less time testing”. WZ is proud of the accomplishments of former students who have attended schools in our area.

As we know there is a shortage of new retirees joining our Western Zone (WZ) and New York State Retired Teachers Association (NYSRTA). We credit WZ working at full capacity for the mutual benefit of all members. The Membership Committee is asking each current member to wear a button “NYSRTA Supports Public Education” wherever education is discussed and to bring one new retiree into our group.

Mark your calendars now and plan to attend:

September 16, 2015 – David Keefe of the New York Teachers Retirement System, will be the key note speaker at the WZ annual meeting at Salvatore’s Italian Garden, in Depew, NY.

October 27-29, - the 65th Birthday Anniversary Celebration of NYSRTA at Turning Stone Casino and Resort, Verona, NY.

**Ask Bill Losey, CFP®**

**QUESTION:** If one has a properly diversified investment portfolio, what percentage do you feel is safe to plan on withdrawing annually so that my account value never decreases?

**ANSWER:** As long as you limit your withdrawals to the amount of interest, dividends and capital gains generated, you won’t have to touch your principal and the value of your account won’t decrease. For example, let’s assume you have a $400,000 account value and by the end of the year your balance has increased to $425,000. If you only take out $25,000, your principal will remain intact.

For most people however, limiting their withdrawals to only interest, dividends or capital gains isn’t realistic because most people don’t hold investments that only go up in value. In short, their portfolios rise and fall in value with the normal stock and bond market fluctuations and could be worth more or less than their original investments. Additionally, most people (unlike teachers) won’t have a pension so they’ll have to rely heavily on an income stream from their portfolio. In many cases, these portfolios are scheduled to be depleted over time.

The issue of not running out of money and creating a sustainable income is hard because we don’t know how long we’re going to live. I mean, when you retire, will you be around for 10 years or 30+ years? It’s anyone’s guess; so you’ll have to monitor your withdrawals at least annually.

**BILL’S BOTTOM-LINE:** The less money you take out, the lower inflation is, and the higher return you earn on your money, the longer it will last. Conversely, the more money you take out, the higher inflation is, and the lower your return is, the shorter your nest egg will last.

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](http://www.BillLosey.com) or by calling 518-855-4065.
The Robert R. DeCormier Memorial Trust Fund

Alex Boschi, Trustee and Imogene McKendrick, Trustee

Robert R. DeCormier was the first president of NYSRTA, and a dedicated advocate for retired educators. In memory of his service and to honor his commitment to past, present, and future colleagues, the Robert R. DeCormier Memorial Trust Fund was established. This fund provides monetary assistance to retired educators who are in financial need. Presently the DeCormier Memorial Trust Fund provides a monthly stipend to help eight retirees meet necessary expenses. In many cases the recipients of these grants have pensions and other benefits so meager that they are not able to meet their financial obligations. Letters of appreciation that the Board of Trustees receive are truly indicative of the gratitude the recipients feel. The quotes below are from actual letters that some recipients have sent:

How about you? Are you able to pay your monthly bills with your monthly income? The DeCormier Trust Fund offers two different grants to assist NYSRTA members who are in need of financial assistance:

The Special Grant is a lump sum grant that can be used to pay for an unexpected, un-reimbursed emergency expense, such as a necessary furnace replacement.

The Monthly Stipend Grant sends a check to the grant recipient each month to supplement other income, such as a pension, as long as there is a need shown.

To be eligible to apply for a grant, the applicant must: (1) be a current member of NYSRTA with a minimum of three years of immediate prior membership, (2) be at least 55 years of age, (3) have (or member’s spouse have) a minimum of fifteen years as a New York State school employee, (4) complete and submit an application which can be obtained from; the NYSRTA website (www.nysrta.org), by phone (1-518-482-3509), or by written request (8 Airport Blvd., Latham, NY 12110), from a DeCormier Trustee, or from a Zone or Unit Friendly Service Chair.

Both applications require information about the applicant’s assets (such as cash, checking, stocks, insurances, pensions, social security, etc.), debts, and financial obligations, as well as other information that may help the Trustees to fully understand the circumstances of the situation. The completed application is mailed to the NYSRTA office. All application information is held in strict confidence.

Each grant request is investigated to determine that there is a legitimate need. After a thorough discussion of the application, the Trustee Board renders its decision of whether or not to accept, or possibly modify. The applicant is then notified of the Trustee Board’s decision.

We encourage you to reach out to us if you need help, or to forward this information to a fellow retiree who may be experiencing difficulty. Truly, the memory of our first NYSRTA President Robert DeCormier is kept alive through the financial help that NYSRTA members are able to give to fellow retirees in need.

Please make the check payable to Robert R. DeCormier Memorial Trust Fund and mail to DeCormier Memorial Trust Fund, New York State Retired Teachers’ Association, 8 Airport Park Blvd, Latham, NY 12110

on the web: www.nysrta.org
If you would like to attend the Annual Convention as a **Day Guest** please fill out the form below

REGISTRATION FORM – DAY GUEST ONLY

TURNING STONE RESORT & CASINO

THE NYSRTA 65th ANNUAL CONVENTION

ANNUAL WORKSHOP & ANNUAL MEETING

OCTOBER 27 – 29, 2015

NAME_______________________________________________________ TELEPHONE #_____________________

ADDRESS__________________________________________________________________________________

Please check the appropriate meals.

TUESDAY

☐ Dinner ($49)

Dinner Choice:

Cinnamon-Apple Stuffed Roast Pork Loin Walnut Dressing and Hard Cider Sauce & Seasonal Vegetable Medley) _______

OR

Roasted Eggplant Rollatini (stuffed with Spinach and Ricotta Cheese, Topped with Marinara Sauce, Ricotta Salata and Fresh Basil) _______

WEDNESDAY

☐ Breakfast ($26) ☐ Lunch ($24) ☐ Cocktail Hour & Dinner ($80)

Dinner Choice:

Roast Prime Rib of Beef (Slow Roasted Rosemary Peppercorn, Horseradish Cream & Stuff Baked Potato) _______

OR

Stuffed Chicken Breast (wild mushrooms, goat cheese and a sherry reduction with roasted red potatoes) _______

THURSDAY

☐ Breakfast ($26) ☐ Lunch ($24)

Thursday Boxed Lunch:

Honey Roast Ham (Honey Ham & Swiss Cheese with Lettuce & Tomato on Marble Rye Bread) _______

OR

Turkey Club Wrap (Smoked Turkey Breast, American Cheese, Lettuce & Tomato in a Spinach Tortilla) _______

Please clip this form and mail with a check made out to NYSRTA for the total amount to:

Mary Kathleen Bassett, EOM
NYSRTA
8 Airport Park Blvd
Albany Airport Park
Latham, NY 12110

**REGISTRATION DEADLINE:**
SEPTEMBER 21, 2015
THE NYSRTA 65th ANNUAL CONVENTION
ANNUAL WORKSHOP & ANNUAL MEETING
Hosted by Eastern Zone
Turning Stone Resort & Casino
Tuesday, Wednesday and Thursday, October 27 – 29, 2015
Registration: Tuesday, 2:00 p.m. – 5:00 p.m.

REGISTRATION FORM – ANNUAL CONVENTION --- OCTOBER 27 - 29, 2015 - NYSRTA

NAME ___________________________________________ TELEPHONE # ________________

ADDRESS ____________________________________________________________________________

SHARING ROOM WITH ____________________________________________________________

ACCOMMODATIONS

FULL PACKAGE - Tuesday and Wednesday Nights
(Includes dinner Tuesday evening, all meals Wednesday, breakfast & lunch on Thursday)

TRIPLE: $355 Per Person _____ DOUBLE: $412 Per Person _____ SINGLE: $583 Per Person _____

A CREDIT CARD WILL BE MANDATORY UPON CHECK-IN
NON-SMOKING _____ SMOKING _____ HANDICAP ________________________________

DAILY RATES - Daily Rates include overnight accommodations, plus dinner, breakfast, lunch

TRIPLE: $185 Per Person _____ DOUBLE: $213 Per Person _____ SINGLE: $298 Per Person _____

ARRIVAL DATE _____________ DEPARTURE DATE ______________

PLEASE MAKE DINNER SELECTIONS AND RETURN WITH YOUR RESERVATION FORM

Tuesday Dinner – Cinnamon-Apple Stuffed Roast Pork Loin (Walnut Dressing, Hard Cider Sauce & Seasonal Vegetable Medley) _____
Or
Roasted Eggplant Rollatini (stuffed with Spinach and Ricotta Cheese, Topped with Marinara Sauce, Ricotta Salata & Fresh Basil) _____

Wednesday Dinner – Roast Prime Rib of Beef (Slow Roasted Rosemary Peppercorn, Horseradish Cream & Stuff Baked Potato) _____
Or
Stuffed Chicken Breast (wild mushrooms, goat cheese and a sherry reduction with roasted red potatoes) _____

Thursday Boxed Lunch – Honey Roast Ham (Honey Ham & Swiss Cheese with Lettuce & Tomato on Marble Rye Bread) _____
Or
Turkey Club Wrap (Smoked Turkey Breast, American Cheese, Lettuce & Tomato in a Spinach Tortilla) _____

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***PLEASE NOTE: THERE IS A NEW REGISTRATION PROCEDURE THIS YEAR*****

Please clip and mail completed form to:
Turning Stone Resort and Casino
Attn: Accommodations Dept.
5218 Patrick Road
Verona, NY 13478

on the web: www.nysrta.org

**Upon receipt of a confirmation letter from Turning Stone Resort & Casino, please call 1-800-771-7711 with your confirmation number, to guarantee your room with a credit card. Thank you!
Do you know a teacher who might be retiring soon? Direct them to www.nysrta.org where they can download our FREE Retirement Planning Guide, *Make the Rest of Your Life, the Best of Your Life.*

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 New York State Retired Teachers’ Association, Inc.
8 Airport Park Boulevard
Latham, NY 12110-6414
Ph: 518-482-3509

Dated Material—Please Do Not Delay

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**It is the supreme art of the teacher to awaken joy in creative expression and knowledge.**

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**“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!”**

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