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YORK

NO. 4

VOL. 61

Winter 2013

WORKING TOGETHER TO SUPPORT AND STRENGTHEN
THE QUALITY OF LIFE FOR ALL RETIRED EDUCATORS,

state

**"If you have never attended a NYSRTA convention, please
ask your Zone President to make you a delegate next year!"**

Judie Byndas

President's Message —Judie Byndas

What a great convention. The camaraderie of meeting new friends and seeing long time ones is always such a good part of the week. So many thanks and congratulations are due!

Congratulations to **Chuck Peszynski *CR** and **Burt Phillips *CR** for their Certificate of Recognition for Distinguished Service to NYSRTA. **Tony Colombo, Ed and Maureen Coffey** and all others from SEZ for a fantastic and successful hosting. Officers and Committee Chairs for their concise and updated reports.

Many, many thank yous to **Lisa, Debbie, and Kathi** for the extensive preparation and dedication to NYSRTA above and beyond their salaries! The staff at Turning Stone for their quick responses and service.

Carol Schilansky for filling in at the last minute for Mark. She is a knowledgeable parliamentarian with great advice.

All delegates for the important evaluations and comments that make it easier for us to plan for the next convention.

New VP for Membership: **Sal Sedita**, WZ, Zone Presidents **Kathryn Grande LIZ**, **Rosalie Oliver EZ**, **Gayla LePage NZ** and **Pat Dietrich**, Community Service Chair. They all assumed office on November 1 and we are looking forward to working with you.

Angelo Grande *CR, the Workshop Committee, and the presenters who gave us history lessons, crafts, and exercises for our health and wellbeing. The vendors with their gifts, information



Fun at the 2013 Convention!

Carol Lord, NYSRTA Historian and **Elaine Leasure**, both from CWZ, take a break at the Gig Nightclub with **Johnny Levine**, drummer from the band **The Cleaners** from New York City. The band will return to Turning Stone for 2 nights, January 3rd & 4th, 2014. Visit their website at www.thecleanersrock.com.

NRTA National Advocacy Conference September 16-19, 2013

The National Retired Teachers of America, NRTA is a part of AARP. They sponsor a biennial advocacy conference in Washington DC. NYSRTA was invited to send two people to the conference at no expense to our organization. **Mary Johnson**, Vice-President for Legislative Action and **Gary Germain**, NEZ attended. This well-organized conference featured many speakers mainly concentrating on Defined Benefit retirement plans, Social Security and Medicare.

Former Congressman **Earl Pomeroy** gave us an insider's view of activity, or inactivity, on Capitol Hill and the impacts that might affect retirees. The possibility of a government shutdown and the looming debt ceiling crisis will affect how the world views the United States government. Are we fiscally responsible or do we not pay our debts? He also told of outside groups that are heavily funded by the Koch brothers among others. Their new ideas for Medicare and Medicaid may not be in our best interest. They are sinking large sums of money into local campaigns to elect candidates that agree with their agenda. They are promoting the Chain CPI (Consumer Price Index) which reduces the cost of living increases to Social Security. Chain CPI would cut Social Security by 127 billion dollars over the next 10 years, taking \$2000 out of the pocket of the average senior. Congressman Pomeroy felt it would have a detrimental cumulative effect over time. It could also affect tax deductions that people count on such as, the standard deduction, property tax deductions and interest deductions. Watch for a report coming out from AARP on how Chain CPI would impact state and local economy. Their website is www.aarp.org/nrta.

Several panelists were from AARP staff. Their knowledge and expertise was well-received and provided us with valuable information. They told us that no spending bills had been passed to date and that even if there should be a government shutdown Social Security checks would be paid. We learned that most baby boomers are apparently not ready for retirement. 75% have less than \$30,000 put away for retirement. In addition, defined benefit programs are under attack from well-funded groups such as PEW and the Arnold Foundation. While AARP does not endorse candidates, they do have a campaign called, You've Earned a Say. Their goals are:

- Prevent Chain CPI
- Build grassroots support separate from fiscal support.
- Jumpstart conversations on Medicare to strengthen the program.



We heard from **Ellen Schultz** and received her book, *Retirement Heist: How Companies Plunder and Profit from the Nest Eggs of American Workers*.

She described pension raiders as companies who bought up other companies who have large retirement savings and then used those savings inappropriately. They cut pensions to show increased surplus. At the same time, they were giving out gargantuan pensions to their top executives. While they are not allowed to withdraw from pension accounts, they find ways to restructure, hurting pensioners in the long run.

The conference concluded with visits to Capitol Hill. We were able to meet with **Karina Cabrera** from Senator **Kirsten Gillibrand's** office. Senator **Gillibrand** is a co-sponsor of the Older Americans Act and also serves on the Aging Committee. Ms. Cabrera will present our Elder Abuse bill to her for consideration. We visited several Congressional offices and left folders with our Campaign Card, copies of bills and the NYSRTA brochure. They were Senator **Schumer**, Congressman **Hanna, Welch, Webster** and **Owens** as well as Senators **Blumenthal, Klobuchar** and **Paul**. We met with Congressman **Peter King's** aide who told us that he needs sponsors to sign on to his Elder Abuse Victims Act of 2013 in order for it to move forward. Therefore, we are asking our advocacy team to request this when visiting their Congressional Representatives in their home offices this Fall.

Following are some web sites that you might find interesting and informative:

National Institute on Retirement Security,
www.nirsonline.org

National Council on Teacher Retirement,
www.nctr.org

National Conference of State Legislatures,
www.ncsl.org

National Association of State Retirement Administrators, <http://crr.bc.edu>

Center for State and Local Government Excellence,
www.slge.org

2014 YORK STATE Article Due Dates

March 9, 2014—Spring Issue

May 11, 2014—Summer Issue

July 13, 2014—Fall Issue

November 14, 2014—Winter Issue

Resolutions—Doris Kirsch, Chair

Printed below are the six resolutions that were adopted by the delegates to the 2013 Annual Meeting. President Byndas has assigned them to the Legislative Action Committee for implementation. These new resolutions have been incorporated into the “Be It Resolved...” document and can be accessed via the NYSRTA website. Gratitude is extended to the zones that submitted the proposals, the members of the Resolutions Committee and the voting delegates. It's not too soon to begin thinking about proposals for next year. These resolutions help shape the policy and focus of our Association.

Resolution C-13-1: Identification Number for Social Security, Medicare, and Medicaid (if applicable) (Central Zone)

Therefore be it RESOLVED, that NYSRTA takes any and all action to see that the law be changed to require a new form of identification other than the Social Security Number for other government programs and cards.

Resolution C-13-2: Improving Access to Medicare Coverage Act (Western Zone)

Therefore be it RESOLVED, that NYSRTA support HR 1179 in the 113th Congress;

And be it further RESOLVED, that NYSRTA support any bill that will improve Medicare coverage for the cost of rehabilitation after hospitalization.

RESOLVED, that NYSRTA make a coordinated effort to educate our members about this matter.

Resolution C-13-3: Prescription Drug Advertising (Western Zone)

Therefore be it RESOLVED, that NYSRTA support legislative action that would prohibit pharmaceutical companies from advertising the sale of prescription drugs.

Resolution D-13-1: Anti-Bullying (Long Island Zone)

Therefore be it RESOLVED, that the New York State Retired Teachers' Association urge the New York State Legislature and all school districts to enforce the Dignity for All Students Act that went into effect on July 1, 2012.

Resolution D-13-2: Return to Preparing Students to be Well-Rounded Citizens (Western Zone)

Therefore be it RESOLVED, that NYSRTA is opposed to this trend toward rigid and limited curricula;

And be it further RESOLVED, that NYSRTA (as well as its zones, units and members) make a coordinated effort to educate parents, school leaders and legislators, by personal contact or through the media, about this destructive trend.

Resolution D-13-3: NYS Education Dept. and the Pervasion of NCS Pearson's Inc. Control (Northeastern Zone)

Therefore be it RESOLVED, the NYSRTA call upon the NY State Legislature and perhaps the NY State Comptroller's Office to hold State Education accountable for incurring huge expense, and contributing to even larger expenses for local school districts in the name of student and school (including teachers and principals) accountability;

And be it further RESOLVED, that the New York State Retired Teachers' Association (NYSRTA) call on the New York State legislature and/or the New York State Comptroller's Office to perform an audit on the NCS Pearson, Inc. contract with New York State Education, to ascertain how the money is being spent, how the contract is being assessed and monitored, and how the State is assessing the effectiveness of the testing on the quality of public education in New York 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.

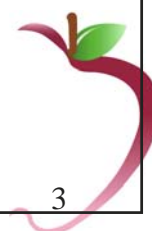
To request information on this program visit www.nyltcb.com/nysrta/ or call (800) 695-8224, ext. 154.

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.

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Certificate of Recognition for Distinguished Service – Jackie Moller, Chair

The Certificate of Recognition is presented each year at the Annual Convention, to those members who have shown outstanding leadership and accomplishments after retirement for The New York State Retired Teachers' Association and their community. This year we honored two individuals, **Charles Peszynski** and **Burt Phillips**, who have demonstrated their willingness to serve in many areas of their unit, zone, and state levels.

Charles T. Peszynski in recognition of his leadership and service at all levels of The New York State Retired Teachers' Association. His service as Vice President for Membership and his participation on many committees at all levels, and his leadership as an elected officer, demonstrates his commitment to our Association.



Chuck has demonstrated leadership and service at all levels of The New York State Retired Teachers' Association and has been recognized for his service as President of WZ and on committees for scholarship and awards as well as adding input to the Leadership Training workshop. He has been a NYSRTA convention delegate for more than 10 years and was Vice President for Membership at the state level and has served as 1st and 2nd Vice President at times for his zone and unit level.

Burt W. Phillips.... in recognition for his service and leadership to The New York State Retired Teachers' Association at all levels. His dedication and commitment as Bylaws Chair at the State and Zone levels, his willingness to participate actively at the Zone level and in the community and his desire for perfection is an example of his leadership.

Burt has served as a Committee Chair at both the state and zone levels and has “worked tirelessly” to fulfill the duties of many jobs that were open. He has worked extremely hard to streamline and revitalized the bylaws at all levels and to bring them up to date with much attention to details. Burt continues to make us all aware of the bylaws of our Association.

Friendly Service—Mary Ella Moeller, Vice President for Friendly Service

Hurricane Sandy Relief Funds have all been distributed and are much appreciated as you can see from the excerpts from thank you letters received.

“Beyond the obvious gratitude we have for the financial gift – almost more importantly is our gratitude for the gift you gave us of caring and concern. To know that my peers cared so much as to reach out to me at this time of great need was priceless. This care helped me to still see the world in a positive light and want to move forward and not just hide under the covers! Thank you truly for that gift.”

“The generous gift from all the retired teachers in NYS has helped me get through some of the mounting bills and I am so grateful for your support.”

“Somehow, there seems to be no end to the repairs and replacements caused by Sandy. I would like to thank NYSRTA members so very much for the check we received. I assure you that it is being well spent.”

“Receiving support from fellow educators is most heartwarming. I want to express just how much your care, support and good wishes means to me. With my sincerest gratitude, please know that I will always keep you in my thoughts and prayers.”

“The check will be used for new landscaping. The growing greenery will be a reminder of the concern of my colleagues. Thank you!”

“Your support with the check that we received brought a ray of sunshine into our life as we struggle with the decision of which way to go.”

On behalf of our recipient members, I want to thank everyone who contributed. Your support of our fellow retirees is truly what makes NYSRTA different from other organizations.

Wintertime not only brings cold, snowy weather, but long dark days that can be very depressing. This is the time of the year when everyone needs a SMILE. Please take the time to call, email or write to someone you know that does not get out much or that is by themselves. You will not only feel good, but you will help brighten their day and yours!



Here are two articles written by Greg Forbes of Onondaga County. Both are very informative and should be kept in mind when a hospitalization is necessary.

They also underscore the importance of having a Health Care Proxy and Power of Attorney in place. If you are unable to ask and keep asking about your status, you need someone you trust to do it for you and avoid the devastating consequences in these articles.

Article 1

In a report released in May of this year by the IMS Institute for Healthcare Informatics, the organization examined current trends in healthcare, hospital admissions, insurance costs, etc. One of the findings that should be a cause for concern is the number of patients admitted to hospitals from the emergency department that spiked for the second straight year climbing nearly 6% in 2012. That is a sign apparently that an increasing number of people are waiting until they are very sick to seek medical care. This may be a direct effect of the number of people who lack adequate health insurance and very possibly due to a continuing tough economy.

Our concern, if we are serious not only about our health care, but also about our financial future, is the way in which these patients are being admitted to the hospital. What has now become a trend and I believe a national tragedy is that many of those individuals entering the hospital either through emergency departments or directly through the admitting office, are not, in fact, being actually admitted, though they and their families believe they are! As opposed to being identified as admitted on an in-patient basis, the admissions office may re-classify them as a patient under observation at any time during their hospital stay. This change in classification may only be for a day or two before being returned to in-patient status. The patient, in either case, will likely not be aware of the changes in their admissions status!

Reasons may vary for the patient under observation classification, and may include a pending change in diagnosis, scheduling of additional

tests, treatments or any number of other possibilities. The results of this change in classification temporary though it may be, will or may be devastating. For more than five years this sad and unfair policy has been quietly destroying people's lives. Chances are that most of us don't know about this because we're not being told and may likely not find out until we've received a medical bill for \$40,000 or even more following a hospital stay.

Medicare will normally pay 100% of costs for the first 20 days of skilled nursing care, inpatient rehabilitation, etc. following at least three consecutive days as an in-patient in a licensed medical facility. If, however, an individual has, for any reason, been re-classified as under observation for even one day during their hospital stay, Medicare may refuse to pay for any such follow-up care! This may and does apply to other types of follow-up as well.

44,000 patients were re-classified as "under observation" during hospital stays from 2007-2009, an 88% increase. This trend has continued ever since with tragic consequences for individuals and families at a time when they could clearly least afford it. This change was initiated by Medicare and health care professionals!

What can be done and what recommendations are being offered by AARP and others who are concerned about an aging population and increasing demands being placed upon our health care system? If being admitted to a hospital either through the emergency department or general admission, you are advised to make sure that your doctor has written an order that you be identified as an "admitted in-patient" not only on the date of admission, but continue to ask everyday during your hospital stay. Ridiculous as this sounds failure to continue to verify your patient status may bring expensive consequences not only now but in the long-run. Our attention to this costly and unfair practice is crucial.

Article 2

Uninvited Surprise Leaves Some Bankrupt

Most of us prefer not to think about or dwell on the need for health care, especially unexpected or urgently needed care for ourselves or family member. When such care becomes necessary, we must trust health care professionals as well as the health care system. Unfortunately, what we don't know can hurt us!

A report released by the NYS Department of Financial Services in March 2012 raises questions and concerns that need to be part of an open discussion and changes need to be made. According to the report, increasing numbers of individuals are lodging complaints about out of network medical bills. Out-of-network providers may be doctors, hospitals, labs, other health care professionals etc. who have not negotiated reimbursement contracts with the patient's insurer. In many cases, consumers may do everything possible, especially in non-emergency cases, to seek in-network doctors and other health care personnel in the event of a need for medical attention. But the study found that increasingly, patients are receiving bills following medical care from doctors, anesthesiologists, even radiologists who are involved in their care, but, unknown to the patients, were out-of-network professionals. The medical bills reported ranged from \$110.00 to \$31,704 and in one case the consumer received a bill for \$83,000 from out-of-network plastic surgeon who had reattached the patients finger. In yet another case, an out-of-network surgeon assisted in a surgery and the individual who had no way of knowing who was in the operating room, received a bill for \$7,516. The consumer, in most cases, has no way of knowing in advance if one of the providers involved is out-of-network, according to the report.

Continued on page 6



Health Care Continued

Yet, bills are increasingly being sent and patients are expected to pay.

In recent conversation with a health care professional whose expertise is Medicare, I was told: **(1)** almost any insurance company can, and may, wave the rules, after the fact, and patient will not need to pay. But, insurance companies have the right to not wave the rules. **(2)** New York State has tougher regulations and restrictions than other states. Will they work in your favor? Not always. **(3)** Patients can and do appeal – a process that may take three or four years often resulting in a denial while their financial future may become increasingly questionable. Is there any hope? I'm not sure but we can keep trying and checking our insurance network before any procedure.

Health Insurance Debacle Impacts Retirees: Solidarity Forever? Guess Again. A Cautionary Tale to All about health insurance contract wording and NYSUT's alleged protection of its retirees.....Jennifer Gardella, Eastern Zone

Many years ago in a small rural school in the Mohawk Valley active teachers negotiated to implant language in each new contract that would protect their health insurance benefits in retirement. For years they were told by NYSUT that this contract language was very strong and should take care of them in the event that future school district decisions attempted to cut retiree health benefits. Perhaps some of you took the same steps and felt reasonably secure in your efforts. Fast forward to 2013 when, under significant financial pressures, the district decided to change our health care coverage, moving us to a plan that definitely increased our out of pocket costs in a variety of important ways for both the pre-Medicare and Medicare groups already retired. We then learned that the only way we could object to this new, and in our mind contractually illegal action, was to file a grievance. And so we did. Please read the remarks of our previous local FFTA NYSUT President Gary Doviak as he made his and 59 other educators' anger known to NYSUT officials on 9/16/13.

Dear President Iannuzzi:

As a past local leader, (12 as president and 8 in other leadership positions) I am emailing you to make you aware of just how betrayed, insulted, and unsettled I am as a result of NYSUT's participation in MOA language that recently affected my future health insurance benefits. I hope that the following brief synopsis will provide you with enough background to see just why I, and 59 other retirees, feel the way we do.

This past Spring, leadership of the Fonda-Fultonville Teachers Association, with the help of their NYSUT Labor Relations specialist, reached a MOA relative to health insurance changes that the district made beginning February 1st. This settlement came after the arbitration, scheduled through the grievance process entered into on behalf of retirees, was cancelled. Subsequently, 60 FFCS retirees have entered into a law suit in an attempt to protect and be returned to the health benefits guaranteed by contract language for over 30 years. Our goal, by retaining counsel, is to reverse this MOA.

While this whole situation has been very unsettling, the most disturbing part of this entire matter, is an excerpt from the MOA, as follows:

" In addition, the Association agrees as part of this resolution to not represent, support, provide financial assistance, or any other form of support to any litigation or claims by any Retiree against the School District arising out of the change in plans on February 1."

I cannot believe that local that I paid dues to for over 30 years took part in this language. Furthermore I am deeply insulted and betrayed by NYSUT for their part in this language. In a time where retirees already believe that NYSUT does not care one bit about them anyway, NYSUT takes part in something like this, to add insult to injury. I can personally tell you that all of the 60 retirees involved, are done with "unionism". Is this truly how we are to be treated after paying union dues for over 30 years? I would hope that you, as NYSUT President, would be equally unsettled and understanding of the way we feel.

I will not use the phrase, "yours in solidarity", as I have so many times in the past. It simply does not seem appropriate any more.

Gary Doviak, local president for 12 years



Health Insurance Debacle Impacts Retirees Continued

And from the desk of NYSUT President Dick Iannuzzi in response.....

10/1/2013

Gary,

Your concerns were reviewed by me. Tom as well as others were part of a discussion I was involved in and as Executive Director and overseeing all of the regional issues that might have had a role, it was appropriate for me to have Tom respond instead of acting like I did the analysis or research.

I am fully confident that the answer you were provided and I reviewed was accurate to the best of our ability.

Your service to your local and NYSUT has been one of distinction and appreciated by all who understand the negotiations process and advocacy where appropriate.

In solidarity,
Dick

So all those years of paying union dues for future protection was money that could have been put into IRAs or even into playing the lottery. Perhaps since we are from a small rural district we may not have the same clout or importance to NYSUT that some of our counterpart "heavy-hitter districts" do. For whatever reasons, we are left with our lawsuit and with the desire to inform our fellow retirees and active educators so they will know just how much bang they may receive for their union dues buck. And we certainly hope you do not find yourself in a similar situation.

As required by law, we must publish a Statement of Ownership and Circulation which is two pages in the first issue after October each year.

UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)

1. Publication Title
York State

2. Publication Number
9 0 6 9 - 4 0 0

3. Filing Date
9/5/2013

4. Issue Frequency
Quarterly

5. Number of Issues Published Annually
4

6. Annual Subscription Price
\$1.00

7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®)
8 Airport Park Blvd., Latham, NY 12110

Contact Person
Lisa Dolan
Telephone (include area code)
518-482-3509

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer)
8 Airport Park Blvd., Latham, NY 12110

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank)
Publisher (Name and complete mailing address)
NYS Retired Teachers' Association, Inc.
8 Airport Park Blvd., Latham, NY 12110
Editor (Name and complete mailing address)
Kathi Bassett
8 Airport Park Blvd., Latham, NY 12110
Managing Editor (Name and complete mailing address)
Same

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)
Full Name
NYS Retired Teachers' Association, Inc.
Complete Mailing Address
8 Airport Park Blvd., Latham, NY 12110

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box ☒ None
Full Name
Complete Mailing Address

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)
The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
☐ Has Not Changed During Preceding 12 Months
☒ Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, September 2007 (Page 1 of 3) (Instructions Page 3) PSN 7530-01-000-9031 PRIVACY NOTICE: See our privacy policy on www.

13. Publication Title
York State

14. Issue Date for Circulation Data Below
Summer 2013 July 1, 2013

15. Extent and Nature of Circulation

	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)	18,893	18,589
b. Paid Circulation (By Mail and Outside the Mail)		
(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	18,893	18,589
(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)		
(3) Paid Distribution Outside the Mails including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®		
(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g. First-Class Mail®)		
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))	18,893	18,589
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)		
(1) Free or Nominal Rate Outside-County Copies included on PS Form 3541		
(2) Free or Nominal Rate In-County Copies included on PS Form 3541		
(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g. First-Class Mail)		
(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	100	25
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3), and (4))	100	25
f. Total Distribution (Sum of 15c and 15e)	18,993	18,614
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))	50	10
h. Total (Sum of 15f and g)	19,493	18,624
i. Percent Paid (15c divided by 15f times 100)	99.5%	99.9%

PS Form 3526, September 2007 (Page 2 of 3)



DIRECTORY – 2014

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FINANCE & BUDGET

EZ Chair: Jack DeWeese *CR (518) 835-4129 or
(386) 441-0815 (winter)

CZ - William Tennity (315) 253-6315

CWZ – Carol Lord (315) 719-2163

LIZ – Lois Thornberg (631) 583-5277

SEZ – Dr. James Flanagan (845) 229-5404

Ex-Officio:

CWZ – President: Judie Byndas *CR (315) 539-8475

NZ – Treasurer: Terry M. Trudeau *CR (518) 529-7269

Ex-Officio members without vote:

LIZ – Senior Vice President: Angelo Grande *CR
(516) 676-7436

Executive Office Manager: Lisa Dolen (518) 482-3509

FRIENDLY SERVICE

LIZ Chair: Mary Ella Moeller *CR (631) 324-0471

CZ – Catherine Margrey (315) 492-6173

CWZ – Barbara Rosecrans (315) 539-9178

EZ – Ann Karl (518) 393-8836

LIZ – Dee McKinnon (631) 585-4370

Alicia Winowsky (631) 588-8591

NCZ – Barbara Phillips (315) 788-9259

NEZ – Judith Corigliano (518) 834-9915

NZ – Agnes B. Hudson *CR (315) 287-0745

SEZ – Harriet Beers (845) 496-6117

Doris Reynolds (845) 439-4398

SZ – Imogene McKendrick *CR (607) 962-0072

WZ – Thomas A. Giambra (716) 877-7796

HEALTH CARE

CZ Coordinator: Gwynne Bodle (315) 440-42330

CZ – Gwynne Bodle (315) 440-42330

CWZ – Joan Buell (585) 589-5840

EZ – Jane Dwy (518) 329-6511

LIZ – Penny Coyle (631) 477-0099

NCZ – Mary Lee O'Brien (315) 348-8331

NEZ – Robert E. Joyce *CR (518) 563-6314

NZ - Joseph Russo (315) 848-5326

SEZ – Gail Cocks (845) 534-3853

SZ – Helene Combopiano (607) 729-2775

WZ – Shirley Plummer (716) 795-3639

*CR – Certificate of Recognition Award Recipient

HISTORIANS

CWZ Chair: Carol Lord (315) 253-6315
CZ – Michelle Lonergan (315) 668-6744
 & Darlene Jarvis (315) 343-2895
CWZ – Phyllis Dunlap (315) 539-2060
EZ – John Mizerak (518) 828-7869
LIZ – Manfred Kuehnel (631) 957-0674
NCZ – Shirley Parker (315) 782-3295 or (315) 649-2541
NEZ – Mary Myer (518) 561-6019
NZ – Jean Theobald (315) 265-9155
SEZ – Virginia Tempel (845) 439-4329
SZ – Vera (Marie) BeGell (607) 962-3070
WZ – Sandra Kelley (716) 772-7807

LEGISLATIVE ACTION

SZ Chair: Mary Johnson (607) 797-3225
CZ – Tom Parsnick (315) 889-5442
CWZ – William Lesniak (315) 483-8061
 John A. Roy (607) 583-4439
EZ – Janice Mullins (518) 272-1749
LIZ – Kathryn Grande (516) 676-7436
NCZ – Richard Bushnell (315) 232-4258
NEZ – Robert La Fontaine (518) 563-0587
NZ – Donna Finnerty (acting) (315) 528-3482
SEZ – Mary Lou Deitrich (845) 342-1905
SZ – Mildred Rugur (607) 732-6307
WZ – Judith A. Klug (716) 632-6251

MEMBERSHIP

WZ Chair: Salvatore Sedita ((716) 675-2787
CZ – Mark Granan (607) 563-1503
CWZ – Kitty Braddon & (585) 394-5823
 Mary Prince-Walter (585) 393-9933
EZ – Rosalind Carron (518) 863-4229
LIZ – Mary Armbruster (631) 957-4366
 Lois Thornberg (631) 783-5277
NCZ – **Burt Phillips *CR** (315) 788-9259
NEZ – Sandy Lashua (518) 643-8862
NZ – TBD
SEZ – Geraldine Goumas (845) 358-4025
SZ – Bonnie Stratton (607) 583-4158
WZ – Salvatore J. Sedita (716) 675-2787

NOMINATIONS

NEZ Chair: Emily Castine (518) 846-7585
CZ – William Cline (607) 656-8954
CWZ – **Doris Whitney *CR** (585) 243-0203
EZ – **Diane Hahn *CR** (518) 477-6156
LIZ – Sally Valenti (516) 665-8036
NCZ – Shirley Parker (315) 782-3295
NEZ – Robert La Fontaine (518) 563-0587
NZ – Rae Louise Tate (315) 848-2581
SEZ – Raymond Leduc (845) 236-7624
SZ – **James E. Parsons *CR** (607) 798-7606
WZ – Mary V. O'Leary (716) 677-0241

PERSONNEL COMMITTEE

CWZ Chair: Judie Byndas *CR (315) 539-8475
LIZ – **Angelo Grande *CR** (516) 676-7436
CWZ – John Hogan (585) 425-1487
NZ – **Terry M. Trudeau *CR** (518) 529-7269
NCZ – **Carlyle T. Campany *CR** (315)-686-3098

PUBLIC RELATIONS

NEZ Chair: Robert Mooso (518) 846-6628
CZ – Mary Radloff (315) 364-7439
CWZ – TBD
EZ – Pamela Love (518) 456-1046
LIZ – Eileen Holmes (631) 722-4504
NCZ – Patricia Dietrich (315) 376-6689
 Nancy Roberts (315) 782-5217
NEZ – Marilyn Smith & (518) 561-3167
 Nancy Olsen (518) 561-0189
NZ – Linda Crosby (518) 483-4312
SEZ – Maureen Coffey (845) 343-6212
SZ – Mary Lou Wood (607) 962-0527
WZ – Irine Zinter (716) 508-8139

RESOLUTIONS

WZ Chair: Doris Kirsch (585) 457-3315
CZ – Johnnie Jones (315) 865-6357
CWZ – John & Carol Ramsey (315) 926-4953
EZ – **James Marquit Jr. *CR** (518) 827-4181
LIZ – Robert Svoboda (631) 886-2036
NCZ – Douglas Dietrich (315) 376-6689
NEZ – Beverly Kie (518) 563-1543
NZ – **Agnes B. Hudson *CR** (315) 287-0745
SEZ – Leon Harrold (845) 292-6903
SZ – Vincent Smith (607) 687-2888
WZ – Theresa E. Pope (716) 838-3193

Advisors:

SZ – Mary Johnson (607) 797-3225
NCZ – **Burt Phillips *CR** (315) 788-9259

SITE

LIZ Chair: Leigh Powell (631) 289-9752
CZ – **Michael Hayduk *CR** (315) 336-2617
WZ – **Anne Flansburg *CR** (716) 626-9083
LIZ – Sr. Vice President: **Angelo Grande *CR** (516) 676-7436
NZ – Treasurer: **Terry M. Trudeau *CR** (518) 529-7269

TRUSTS

ROBERT R. DECORMIER MEMORIAL TRUST

SZ Chair: Imogene McKendrick *CR (607) 962-0072
WZ – **Secretary** – **Anne G. Flansburg *CR** (716) 626-9083
WZ – **Treasurer** – **Dr. Johannes I. Olsen *CR** (716) 633-2048
EZ – **Trustee** – Alexander Boschi (518) 843-3247
CZ – **Trustee** – **Jackie Moller *CR** (315) 363-1153
NZ – **Trustee** – **Agnes B. Hudson *CR** (315) 287-0745

THE INSURANCE TRUST

NCZ – **Chair:** Dr. George Forbes (Term Expires 12/31/16)
NEZ – Raymond Lavoie (Term Expires 12/31/13)
EZ – Tom Reed (Term Expires 12/31/17)
EZ – **Diane Hahn *CR** (Term Expires 12/31/15)
NEZ – Robert La Fontaine (Term Expires 12/31/14)
Secretary/Treasurer: Lisa Dolen, Executive Office Manager

THE NEW YORK STATE RETIRED TEACHERS' ASSOCIATION, INC.—BUDGET

	2011-2012	2011-2012		2012 Interim	2013 Proposed
REVENUES	BUDGET	ACTUAL		BUDGET-6 month	BUDGET
Dues-Annual	\$ 213,667.00	\$ 191,046.00		\$ 106,833.50	\$ 203,667.00
Dues-Life	\$ 13,000.00	\$ 17,361.00		\$ 6,500.00	\$ 3,000.00
Dues-90 Yr. Olds	\$ 4,000.00	\$ 3,364.70		\$ 2,000.00	\$ 3,500.00
General Contributions	\$ 10,000.00	\$ 7,067.00		\$ 5,000.00	\$ 8,000.00
President Appeal Letter	\$ 80,000.00	\$ 70,321.15		\$ 40,000.00	\$ 80,000.00
Convention Revenue	\$ 11,000.00	\$ 5,414.47		\$ 6,000.00	\$ 6,000.00
Insurance Trust	\$ 7,000.00	\$ 5,000.00		\$ 2,500.00	\$ 5,000.00
Interest / Dividend Income	\$ 70,000.00	\$ 61,688.38		\$ 35,000.00	\$ 70,000.00
Bequest	\$ -	\$ 10,000.00		\$ -	\$ -
Misc. Revnue	\$ 4,500.00	\$ 4,381.30		\$ 2,250.00	\$ 4,000.00
Travel & Misc	\$ 5,000.00	\$ 689.65		\$ 3,500.00	\$ 5,000.00
Adverting Revenue	\$ 3,000.00	\$ 6,656.00		\$ 3,085.00	\$ 3,000.00
From Assets	\$ 21,555.26	\$ 28,580.24		\$ 20,777.63	\$ 27,500.00
Cash Balance eff. 7/1/2010	\$ 18,000.00	\$ 23,652.20		\$ 23,225.00	\$ 18,000.00
TOTAL REVENUES	\$ 460,722.26	\$ 435,222.09		\$ 256,671.13	\$ 436,667.00
	2011-2012	2011-2012		2012 Interim	2013 Proposed
EXPENSES	BUDGET	ACTUAL		BUDGET	BUDGET
ADMINISTRATION					
Rent	\$ 19,800.00	\$ 19,800.00		\$ 9,900.00	\$ 20,500.00
Office Operating	\$ 23,000.00	\$ 23,877.65		\$ 11,500.00	\$ 25,000.00
Office Equipment/Repair	\$ 2,000.00	\$ -		\$ 1,000.00	\$ 500.00
Supplies, Printing, Postage	\$ 18,000.00	\$ 17,761.77		\$ 9,000.00	\$ 18,000.00
Salaries	\$ 139,681.26	\$ 139,563.50		\$ 72,425.63	\$ 145,000.00
Treas./ Editor Stipends	\$ 13,000.00	\$ 5,646.34		\$ 6,500.00	\$ 2,000.00
Bonuses	\$ 2,500.00	\$ 2,500.00		\$ 2,500.00	\$ 2,500.00
Payroll Taxes	\$ 13,000.00	\$ 11,851.42		\$ 6,500.00	\$ 12,000.00
Auditing	\$ 10,550.00	\$ 9,842.30		\$ 10,550.00	\$ 11,000.00
Legal	\$ 3,000.00	\$ -		\$ 1,500.00	\$ 1,000.00
Training Fees	\$ -			\$ -	\$ -
Ins. / Ins. Disability	\$ 2,000.00	\$ 3,190.96		\$ 1,000.00	\$ 2,000.00
Employee Benefits	\$ 21,440.00	\$ 21,370.18		\$ 10,720.00	\$ 22,500.00
Employee Pension	\$ 18,251.00	\$ 14,263.49		\$ 9,125.50	\$ 18,867.00
EOM Expense	\$ 1,400.00	\$ 2,657.36		\$ 750.00	\$ 1,500.00
Contingency	\$ 500.00	\$ 870.66		\$ 900.00	\$ 1,000.00
Special Projects	\$ 10,000.00	\$ 8,748.40		\$ 5,000.00	\$ 10,000.00
Credit Card Fees	\$ 1,800.00	\$ 1,735.77		\$ 900.00	\$ 1,600.00
Membership Project Expense	\$ 11,000.00	\$ 1,887.76		\$ 6,750.00	\$ 5,000.00
Computer	\$ 1,000.00	\$ -		\$ 500.00	\$ 1,000.00
Telephone and Equipment	\$ 3,000.00	\$ 3,444.27		\$ 1,500.00	\$ 3,100.00
Website	\$ 6,000.00	\$ 6,000.00		\$ -	\$ 500.00
Scholarship					
Friendly Service Allot/Grants					
TOTAL	\$ 320,922.26	\$ 295,011.83		\$ 168,521.13	\$ 304,567.00

	2011-2012	2011-2012		2012 Interim	2013 Proposed
EXPENSES	BUDGET	ACTUAL		BUDGET	BUDGET
OFFICERS					
President's Travel	\$ 1,000.00	\$ 810.97		\$ 500.00	\$ 1,000.00
Other Officer's Travel	\$ 500.00	\$ -		\$ 250.00	\$ 500.00
President's Fund Outlay	\$ -	\$ -		\$ -	
TOTAL	\$ 1,500.00	\$ 810.97		\$ 750.00	\$ 1,500.00
	2011-2012	2011-2012		2012 Interim	2013 Proposed
	BUDGET	ACTUAL		BUDGET	BUDGET
MEETINGS					
Executive Committee	\$ 15,000.00	\$ 15,679.85		\$ 7,500.00	\$ 15,500.00
Annual Workshop Expense	\$ 1,000.00	\$ 33.87		\$ 1,000.00	\$ 500.00
Annual Convention Expense	\$ 44,000.00	\$ 44,353.87		\$ 44,000.00	\$ 47,000.00
TOTAL	\$ 60,000.00	\$ 60,067.59		\$ 52,500.00	\$ 63,000.00
NEWSLETTER					
York State	\$ 47,000.00	\$ 42,915.64		\$ 23,500.00	\$ 43,000.00
TOTAL	\$ 47,000.00	\$ 42,915.64		\$ 23,500.00	\$ 43,000.00
COMMITTEES					
Legislative Action	\$ 16,800.00	\$ 9,613.01		\$ 3,000.00	\$ 10,000.00
Friendly Service	\$ 300.00	\$ 157.44		\$ 150.00	\$ 200.00
Annual Workshop Planning	\$ 1,500.00	\$ 1,339.34		\$ 750.00	\$ 1,500.00
Bylaws	\$ 900.00	\$ 986.72		\$ 450.00	\$ 900.00
Certificate of Recognition	\$ 250.00	\$ 186.00		\$ 1,125.00	\$ 250.00
Community Service	\$ 1,000.00	\$ 208.90		\$ 250.00	\$ 500.00
Finance & Budget	\$ 1,500.00	\$ 1,310.74		\$ 750.00	\$ 1,500.00
Personnel Committee	\$ -	\$ -		\$ -	\$ -
Credentials	\$ 50.00	\$ 135.00		\$ 25.00	\$ 50.00
Historian	\$ 400.00	\$ 73.90		\$ 200.00	\$ 200.00
Membership	\$ 3,000.00	\$ 139.37		\$ 1,500.00	\$ 2,000.00
Nominations	\$ 200.00	\$ 175.89		\$ 500.00	\$ 200.00
Public Relations	\$ 300.00	\$ 28.33		\$ 150.00	\$ 200.00
Resolutions	\$ 900.00	\$ 1,357.97		\$ 450.00	\$ 1,200.00
Site	\$ 1,000.00	\$ 415.00		\$ 500.00	\$ 500.00
Health Care	\$ 500.00	\$ 121.78		\$ 250.00	\$ 200.00
Adhoc	\$ 200.00	\$ 198.26		\$ 100.00	\$ 200.00
Strategic Planning	\$ 2,500.00	\$ 4,135.09		\$ 1,250.00	\$ 5,000.00
TOTAL	\$ 31,300.00	\$ 20,582.74		\$ 11,400.00	\$ 24,600.00
	2011-2012	2011-2012		2012 Interim	2013 Proposed
	BUDGET	ACTUAL		BUDGET	BUDGET
GRAND TOTAL EXPENSES	\$ 460,722.26	\$ 419,388.77		\$ 256,671.13	\$ 436,667.00
NET INCOME/DEFICIT	\$ -	\$ 15,833.32		\$ -	\$ -

ZONE NEWS



Central Zone – Mary Radloff, Public Relations Chair

Congratulations to Southeastern Zone for a successful 64th Annual Convention! As we begin preparing to host the 2014 convention, we are pleased to have such a well-planned model to guide us. Thanks also to NYSRTA officers for the harmonious business meeting and the staff of the Albany Office for their help.

New Officers were elected at our Fall Annual Meeting:

- President – **William Tenity**
- Vice President – **William Cline**
- Treasurer – **Charles Ernst**
- Secretary – **Annette Shaffer**
- Legislative Action – **Thomas Parsnick**
- Membership – **Mark Granan**
- Friendly Service – **Catherine Margrey**

The main agenda for the business meeting was to begin planning and organizing to host the 65th Annual Convention. At the conclusion of the meeting, the group made a quick trip to the nearby Ward O'Hara Agricultural and Country Living Museum.

Eastern Zone - Rosalie Oliver, Public Relations Chair

Delaware County and the Eastern Zone wish a very Happy Birthday to **Florence Mugglin**. Florence will be 100 years old in December. She retired from the Walton Central School District.

Eastern Zone awarded Certificates of Recognition to two members for their long and faithful service to NYSRTA. We greatly appreciate the dedication of **Alex Boschi** and **Donna Gendron** for their many years of support and participation. Albany Area Retired Teachers Association, **Margaret King**, President and **Lucretia Bulson**, County Director, conducted a survey of members to determine the programs they would be interested in attending. The results of that survey may help other units in their program planning.



These things happen... (Why you need a Personal Umbrella Policy)

A woman pulled out of her driveway, making a left turn into the path of a motorcycle which was rounding a curve. The operator of the motorcycle applied his brakes, but lost control and struck the woman's vehicle. A passenger on the motorcycle died at the scene, and the woman was cited for traffic violations. The motorcycle operator suffered a fractured finger and abrasions and had a valid "bystander's claim" under state law. The woman had a Personal Umbrella Policy, *which contributed \$640,000 above what was covered by her auto insurance.*

What is an Umbrella Policy?

Umbrella Policies, also referred to as personal excess liability, provide extra protection if a claim against you exceeds your auto or home liability limit. The example above, provided by RLI Insurance, demonstrates how an umbrella policy can make a big difference in a lawsuit. An Umbrella Policy is a separate policy purchased in addition to your home and auto insurance, and coverage is available for a relatively low cost.

For more information contact your NYSRTA Account Representative at Pearl Carroll & Associates:

Meghan McGarry
1-877-217-4153
meghan.mcgarra@pearlcarroll.com



Western Zone - Irine Denis Zinter, Public Relations Chair

Year 2013-2014 has started out very positively for WZ as we congratulate **Sal Sedita** on being elected NYSRTA Vice President for Membership, having **Doris Kirsch** as Chair of Resolutions and **Chuck Pezsynski *CR** having been granted the Certification of Recognition at the annual meeting of NYSRTA.

The zone is looking for the names of WZ members who continue in retirement, to make significant contributions in their respective communities. Accolades from the zone were recently rendered to **Kenneth and Trudy Feltges**. Kenmore West established an annual poetry award in their name.

If you know of other NYSRTA retirees who have risen to greater heights in helping the public realize the value of retiree contributions in every aspect of living, please contact IDZ230@yahoo with your stories.

**Long Island Zone – Eileen Holmes,
Public Relations Chair**



Congratulations to the Southeastern Zone for the wonderful convention! The workshops, speakers and entertainment were terrific. LIZ members particularly enjoyed the Hudson Valley/West Point history and geography offerings.

LIZ held its annual meeting in September. At the luncheon new officers were installed for the coming year. A Distinguished Service pin and a Recognition Certificate were presented to out-going president, **Fred Conway**. Fred served for two terms conducting meetings and attending events that stretched from Nassau County to the eastern tips of Long Island's North and South Forks.



Happy Holidays!

North Central Zone— Patricia Dietrich & Nancy Roberts, Public Relations Co-Chairs

North Central Zone, NYSRTA held their Fall luncheon meeting on September 17th at the Ramada Inn in Waretown. New officers for 2013-14 were elected: President, **Beverly Campany *CR**, First Vice President, **Dr. James Newell**; Second Vice President, **Patricia Newell**; Secretary, **Nancy Roberts**; and Treasurer, **John Gaffney**.

Barb Phillips, Friendly Service Chair, reported that volunteers for the committee encourage sending birthday cards to those members with milestone birthdays at 90 and 100. President Campany commented that assisting with Friendly Service can bring volunteers many positive rewards. Our Friendly Service is alive and strong with the leadership of **Barb** in not forgetting our long standing members, in particular those that are unable to attend meetings anymore.

Hospitality committee, Co-chairs, **Patty Crandall** and **Anne DuColon** were recognized with a hearty round of applause for their work in assisting with registration and organization of the zone meetings. Also, President Campany announced that seven year Membership Committee co-chair, **Kathy Wallace** would be leaving that position as well as scaling-down her effort with the "Adopt a Platoon" program.

Kathy was presented with an NCZ Certificate of Appreciation for her work in these two areas on behalf of NCZ and was given a small gift of appreciation. Kathy then spoke briefly regarding the current activities and future plans for "Adopt a Platoon."

Community Service reports that our Coats for Families project was a huge success. There was an abundance of coats, but never just the right amount of children's sizes. **Doug and Pat Dietrich**, Co-chairs were able to find a home for every coat. There were over 20 volunteers from our membership and some non-members that we hope to entice to join us. We had collection days at two local Farmers' Markets in Lyons Falls and Lowville. In addition, **Ron Roch**, a past president, spearheaded an effort to collect coats at the Carthage Farmers Market every Friday. There were hundreds of coats, as well as winter wear for children and adults.

Congratulations to **Burt Phillips *CR** from his home zone for receiving the coveted Certificate of Distinguished Service from NYSTRA at this year's convention. In addition, congratulations to **Nancy Roberts** for election as NYSRTA Secretary and to **Patricia Dietrich**, our local community service chair, who was appointed at the Executive Meeting of NYSRTA as the State Community Service Chairperson.



Southeastern Zone – Maureen Coffey, *Public Relations Chair*

What A Difference A Year Makes!

August, 2012

Southeastern Zone was truly floundering. Many zone officer positions were empty and still in need of volunteers. In addition, we knew we needed a chair for the NYSRTA 2013 convention. A series of strategic planning meetings were organized to both assess the situation and appeal to our members for help. By August, 2012, our zone positions were filled and we found our convention chairperson. And, many of us volunteered to help plan and work on the convention.

One Year Later...

The NYSRTA 63rd Annual Convention was a great success and is now a pleasant memory. We had a great team of hard workers who proved once again that, "Many hands make light work!" Our group helped offset expenses by having our "Cake-less Cake Sale" donation envelope and basket raffles at our meetings. Our local chapter of The American Cancer Society in New Windsor graciously volunteered to share their conference room with us for many of our planning sessions. In return, some of our members volunteered their time to the Cancer Society to help organize NYSUT teams and participate in their annual Walk Against Breast Cancer. Talk about a Win/Win!

We hope you enjoyed every minute at Turning Stone!

'Til next time...



Southern Zone – Mary Lou Wood, *Public Relations Chair*



The Fall leaves have gone and the winter season has arrived. With the cold weather upon us we get to relax and reminisce of what we have accomplished throughout the year.

The Southern Zone has given a Scholarship Award to Jenny Gac from Whitney Point School District; we awarded recognitions to three retired teachers who have contributed a great deal to our Association and our communities; we have awarded Mildred Rugur with a special award for her many years of service; we have elected five new officers at our Southern

Zone Annual Meeting in the Fall; and we have recognized nine, both past and present retirees who have contributed their time and effort for the good of our Association and communities.



Attendees of the 63rd Annual Convention generously donated to help **Jane Buell *CR**, CWZ, and past Public Relations Chair, who suffered a debilitating illness in 2012. The money received will help Jane's family offset the cost of rehabilitation.

Pictured with Jane, are Elaine Leasure; Les Buell; and Carol Lord.



WINTER SAFETY TIPS



Outside Safety Tips

When going outside, be sure to dress in layers of loose-fitting clothes that are light-weight. This will help keep you warm while pulling the moisture away from your body. Wear a hat to keep your body heat in, and a scarf over your mouth to prevent cold air from entering your lungs. Mittens are warmer than gloves, making them a better choice for hand protection, and all areas of your body should be covered to guard against frostbite.

Snow Shoveling Safety Tips

Shoveling snow is inevitable if you do not own a snow blower, but it is hard work and you should be in good health before attempting it. Be sure to pace yourself and rest frequently to avoid over-exertion. When lifting, do so with your leg muscles rather than your back to prevent an avoidable back injury. Remember, a heart attack can occur at any age--if you experience any chest or arm pain, stop immediately and go inside.

Inside Safety Tips

Before the winter season begins, have all your heaters checked to ensure they are in good working order. Inspect your carbon monoxide detectors as well, especially if you use propane or kerosene to heat your home.

If you use space heaters, keep them away from your furniture, walls and curtains to prevent a fire from starting. Be sure to listen to your radio for weather advisory updates.

Driving Safety Tips

During the winter months, keep your gas tank full to prevent ice from building up in the tank and fuel lines. Inspect your windshield wipers, replacing them if they are worn, and check your wiper fluid, keeping it full at all times. Place extra weight in your trunk, especially if your vehicle is rear-wheel drive--this will help prevent you from sliding on slippery roads. Pack a winter storm survival kit in case you become stranded. This kit should include extra blankets, warm clothes, a flashlight with batteries, non-perishable foods, booster cables and a first-aid kit.

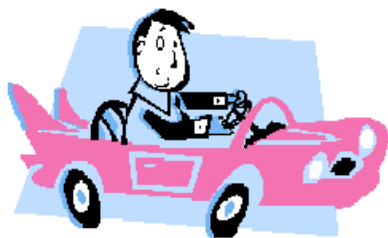
Before You Leave

Tell someone where you are going, how you are getting there, and the approximate time of your arrival. While driving, leave additional space between you and the car ahead of you, and use extra precaution on ramps and bridges--these freeze before the roads and can be an unseen hazard. If you become stranded, do not walk for help. Instead, place a cloth on your window or antenna to signal your need for assistance. While waiting, turn your engine and heater on periodically to warm up, but crack your window a bit to prevent carbon monoxide poisoning.

NYSRTA's 63rd Annual Convention, Hosted by The Southeastern Zone



1, 2, 3 DRIVE You can help NYSRTA survive!



In these economic times many Associations are struggling for survival. Unfortunately in our

Association as our members grow older, our membership is continually decreasing. If we all work together and each put a little effort in to keeping NYSRTA alive and growing, we may be around for another 60 years. Look at the chart below and see where you can fit in. Let's make 2014 the year that NYSRTA has a growth spurt.

1. Geographic area or county: Join your local
2. Zone (area or county groups): Become a Zone member
3. State: Enroll in NYSRTA

- D** Donate: Time, money and effort
R Remember: NYSRTA in articles, obituaries, and wills
I Invite: New and past retirees to meetings
V Volunteer: Don't wait to be asked
E Educate: Active and retired educators about us

**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



Robert DeCormier Memorial Trust - Jackie Moller, *Trustee*

*Ann Flansburg, left and Jackie Moller, right,
greet members who visit the Robert DeCormier
Booth at the 63rd Annual Convention*

*That said, "The lifeblood of the trust
is donations, bequests, and
memorial gifts that are contributed
by individuals, units, zones,*

companies, and others."

This is where you come in!

We are so thankful to all of those members and guests for stopping by to say hello at the DeCormier booth at the recent annual meeting! THANK YOU so much for your assistance in helping those in need of financial support.

When I recently became involved more with the trust, I learned more about it and found out how much we depend on the generosity of our members through those individuals, units, and zones.

"The Robert R. DeCormier Trust is an IRS 501(c)3 charitable trust created to assist members in need of continuing financial assistance or to help those in special circumstances needing a one-time financial assist. The Trust honors and bears the name of the first President of The New York State Retired Teachers' Association."

**FOR MORE
INFORMATION
VISIT OUR WEBSITE AT
WWW.NYSRTA.ORG
CLICK ON FINANCIAL
ASSISTANCE IN THE
MEMBER'S BENEFITS BOX!**

In past issues of *YORK STATE*, I always read the articles involving the trust and thought about how every penny helps but never knew just how much we needed more help. With the status of our economy now, we ask you to please consider helping us out so that we don't have to dig deeper into the principal of our funds.

If you can assist us, please send any donation that you'd like to:

**NYSRTA
The Robert R. DeCormier Trust,
8 Airport Park Blvd., Latham, NY
12110-6414.**

Thank you.