



THE NEWSLETTER

of the CSA Retiree Chapter, New Jersey Region

Fall 2012

Volume 3, Number 2

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Message From the Chair

The 2012-2013 year is going to be very interesting. We are starting off early with our annual breakfast buffet at the Freehold Radisson Hotel on September 12, 2012. Guests include Mark Brodsky, Director of the Retiree Unit, Mark Cannizzaro, interim Vice President of CSA, Felice Hannah, CSA Outreach Coordinator, and Leslie McNamara from the Alzheimer's Association of New Jersey. In the past, we have invited politicians to our meetings. We are taking a break at this meeting. We will announce some changes and adjustments within our unit at this meeting. Curious? Attend!

The Alzheimer's Association is looking for volunteers and participants in its annual fund-raising drive. CSANJR will be an active participant at the September 29 walk at Point Pleasant and at the October 14 walk in Princeton. Which one do you wish to do? Let us know so that we can meet and walk as a group. It will be fun and it will help a most worthy cause.

On October 24, 2012, we will hold our fall membership "bagel breakfast meeting" at the main branch of the Monmouth County Library in Manalapan which will begin at 9:30 AM. Mmmmm, warm bagels and wonderful friends!

Two major events will occur in November. First, the presidential election. VOTE! This is most important for us retirees. Our entire benefits package, labor law and the future course of America ride on this election. Second, there will be a general membership meeting for all CSA retirees on November 28, 2012. Look for the official announcement.

CSA will be holding its triennial elections in 2013 which will be followed by our New Jersey Unit election. Look for the official announcements and ballots.

Save the date: June 4, 2013. This will be the date of our annual luncheon at the Freehold Radisson Hotel. The subsidized cost to you is still \$15. Look for the official announcement in the spring of 2013.

Would you like to become an active member of the New Jersey Unit? Help out at membership meetings? Become an executive board member? Something else? Contact me at stephenpporter@yahoo.com, call me at 732-431-1081, or tell me at the general membership meeting.

Our organization is a service organization. We have tried to keep you up to date and informed. We have tried to bring interesting speakers to our meetings. We have represented you at CSA, AFSA, and the AFL-CIO. We have tried to return your calls ASAP. What we need is feedback. How can we BETTER SERVE YOU? Please let us know. We aim to please!

Steve Porter, New Jersey Unit Leader



Great Schools
Begin with
Great Leaders

**BILL AIMED AT MAKING NJ MORE AFFORDABLE FOR
SENIORS INTRODUCED**

Assemblymen Daniel Benson and Wayne DeAngelo recently introduced legislation that would eliminate the state tax from retirement taxable income.

"Currently New Jersey is one of the most expensive states in which to live and retire," said Benson. "The purpose of this legislation is to make New Jersey a more tax-friendly place for our seniors to retire without being forced to relocate." The bill (A-2752) would double the amount of certain retirement income that may be excluded from gross income under the gross income tax, while eliminating the current income cap.

This bill amends the pension and non-pension retirement income exclusions to increase the coordinated combined exclusion limits from \$20,000 to \$40,000 for a married couple filing jointly, from \$10,000 to \$20,000 for a married person filing separately, and from \$15,000 to \$30,000 for an individual filing as a single taxpayer.

In 2005, the retirement income exclusions were disallowed for taxpayers with annual incomes of more than \$100,000. This bill eliminates those income caps, restoring the retirement income exclusions for all taxpayers. *(article submitted by Morty Panzer)*

Some Pun Fun

When chemists die, they barium.
How does Moses make his tea? Hebrews it.
I stayed up all night to see where the sun went...then it dawned on me.
This girl said she recognized me from the vegetarian club, but I'd never met herbivore.
I'm reading a book about anti-gravity. I can't put it down.
I did a theatrical performance about puns. It was a play on words.
I didn't like my beard at first. Then it grew on me.
Did you hear about the cross eyed teacher who lost her job because she couldn't control her pupils?
When you get a bladder infection, urine trouble.
What does a clock do when it's hungry? It goes back four seconds.
I wondered why the baseball was getting bigger...then it hit me!
Broken pencils are pointless.
I tried to catch some fog. I mist.
What do you call a dinosaur with an extensive vocabulary? A thesaurus.

BAGEL BREAKFAST MEETING

October 24, 2012

9:30am

Monmouth County Library.

125 Symmes Drive

Manalapan, New Jersey 07726

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

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



The Affordable Care Act:

What does it mean for the average American?

Given that the Affordable Care Act has been at the forefront of the political fight between President Obama and his Congressional opponents as well as a major issue in the 2012 presidential campaign, you probably think that everything that could be said about it has been said multiple times. But many remain confused about what the law will do, when it will do it, and who stands to benefit.

First off, this legislation is only the beginning of reform, not the end. A product of political compromise, the Affordable Care Act (ACA) makes health insurance more secure and easier to maintain for many, and provides the most thorough and systematic approach to rein in costs and promote prevention, wellness, and quality that our country has ever attempted. But as written, ACA won't solve all of our challenges even when its 10-year implementation is complete. We'll need to see how it works and make changes as needed. But to make the law more understandable, we've broken the subject down in terms of how people benefit.

I have private insurance – do I benefit?

ACA will make your current coverage more secure in the face of catastrophe, and prevents the cherry picking that leaves many high-needs patients uninsured. Since 2010, young adults may stay on their parents' plans until the age of 26, and children cannot be denied coverage or care due to a pre-existing condition. Rescissions – the cancellation of an insurance policy when an insured client develops a costly condition such as cancer or HIV – are no longer allowed. The law prohibits annual limits on insurance plan payouts, and requires companies to provide preventive care without co-pays.

In 2014, more reforms come into play: Insurance companies may not set lifetime maximum limits, or charge different prices based on gender, employment type, or health history. They will also be restricted as to how much they can charge based on age.

For years, the health insurance industry's goal has been to reduce the ratio of each dollar of income (premiums) to what is spent on care. But since 2011, insurance plans must spend at least 80 percent of premiums on medical care payments, or rebate what they should have spent on care. Yes, rebate checks will be on their way to some customers this summer.



What about people without insurance?

ACA expands coverage in two ways: through Medicaid and the establishment of health insurance exchanges. Medicaid eligibility now varies state by state. Currently, a NY family earning \$18,000 a year qualifies for Medicaid, but Louisiana only provides coverage for that family's children. In 2014, however, most states will cover families of four with an income of \$30,000 with the federal government picking up almost all the costs. The expectation is that nearly 15 million more Americans will have access to primary care doctors. To ensure we have enough doctors to see these Medicaid patients, Medicaid will provide a pay bump starting in 2013.

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Also in 2014, individuals without insurance and small businesses may pool together to get group rates through health insurance exchanges, an “Amazon.com” for health insurance with standardized plans that provide benefits as good as the ones Congress gets – literally in this case, as Congress members must purchase health insurance from these exchanges. To make these plans affordable, individuals and families who make up to four times the poverty level may buy these plans at heavily subsidized rates, paying no more than 8 to 9 percent of their incomes for the premiums. Small businesses with fewer than 50 employees will get tax credits of up to 50 percent of the premium’s value



What about those on Medicare?

Simply put – better Medicare. Over the next 10 years, ACA will eliminate the coverage gap or “doughnut hole” in the Medicare Part D prescription drug plan. Already this year, those who fall into the doughnut hole will receive rebates of up to 50 percent of their out-of-pocket drug costs. Medicare beneficiaries also receive preventive care with no co-pays including a free annual wellness visit.

How does the taxpayer benefit?

Currently, we all pay for the skyrocketing cost of health care through the growth in Medicare and Medicaid, and the supplemental “charity care” funds for hospitals and providers who treat the uninsured. ACA turns these public programs into innovators in reducing costs while maintaining or improving quality with the hope that the private insurance industry will quickly adopt what works well. Medicare cost controls won’t take the form of rationing necessary care. Instead, we’ll move away from our fragmented and inefficient fee-for-service system. Physicians and hospitals will have the incentive to deliver high quality coordinated care through investments in electronic health records, comparative effectiveness research, and new payment models that pay for quality, not just quantity. Medicare will reduce the billions spent on things that don’t lead to better care for people who really need it – extra subsidies for HMOs in the Medicare Advantage plans that deliver mediocre results, outrageous prices for prescription drugs, preventable hospital readmissions and complications from infections picked up in the hospital. The ACA also makes the largest investment we’ve ever seen in fighting waste, fraud, and abuse in the system.



These reforms are just the beginning, but I have no doubt: These first steps will make a huge difference to the 35 million Americans who don’t have coverage today while also making health care more secure and reliable for the 255 million who do.

This article was written for the September 2012 issue of The CSA News by Tim Foley, political director, Committee of Interns and Residents/SEIU.



CSA Retiree Chapter
New Jersey Region

**PLEASE JOIN US FOR OUR
GALA FALL BREAKFAST**



DATE: WEDNESDAY, SEPTEMBER 12, 2012

TIME: 9:30AM–12:30PM

COST: \$10.00 PER PERSON



PLACE: RADISSON HOTEL OF FREEHOLD

50 GIBSON PLACE, FREEHOLD, NJ 07728

732-780-3400

Our sumptuous buffet will include: Assorted Bagels served with Cream Cheese & Butter, Assorted Miniature Muffins, Danish & Breakfast Cake, Bacon & Sausage, Country Fresh Scrambled Eggs, Fresh Fruit Salad, Home Style Potatoes, Assorted Chilled Fruit Juices, Freshly Brewed Coffee, Decaffeinated Coffee & Tea

Please return this form no later than Wednesday, September 5, 2012
(with check for \$10 per person payable to CSA –NJ Retiree Chapter) to:

Howard Tilis, 33 Balmoral Drive, Jackson, New Jersey 08527

Name _____

Guest _____

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

by Brian L. Hawkins and Carole Barone

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8. Erase Your Signature Line.

The simple acts of deleting your signature line, changing your e-mail address, and turning in your keys are emotionally monumental. You are, in effect, wiping out your identity, your “being,” as a professional.

Who you are and how you define yourself will be forever changed at the point of retirement. A retired colleague asked, shortly after one of us had retired: “So, have you found yourself yet wandering around the house wondering who you are?” The answer was “absolutely.” He commented that it should not be surprising: we had spent the better part of four decades defining ourselves largely (if not solely) in terms of what we did for work.

You should anticipate and expect ambivalence between the excitement of the upcoming adventure in retirement and these other, conflicting feelings of doubt. Having these feelings of doubt does not mean you aren’t looking forward to retirement or that retiring is not still the right decision for you. It is this angst that is associated with and defines change, oh yee change agents of IT!

9. Let Go.

For some people, a retirement event brings a formal and rewarding closure to a distinguished career. Others prefer to move on with less ceremony. Well-intentioned colleagues might assume that what they want is also what you want. Think about what you do, or do not, want in terms of ceremony, and make your wishes known.

Once you retire, it is over. You are out of the picture, and the organization and the people in it will move on, as well they should. It is no longer “your organization,” and it will change in many ways—some of which you will not like at all. You can bemoan this, but you won’t be changing it, so the easiest thing for you is to just let go.

Checking your organization’s website for news or calling former colleagues and asking them how things are going at the organization will merely invite discomfort for all parties involved. Trying to “help” at this point is risky, since you are out of the information loop and any advice you might offer is likely to be based on incomplete or inaccurate information. You made the decision to leave; the time has come to let go!

10. Adjust to a New Lifestyle.

It is easier to adjust and to adapt to retirement if your interactions are predominantly with people whom you know socially—in your nonbusiness persona. Without the anchor of a shared professional framework, these new social interactions are full of surprises, often humbling ones. You will likely realize how isolated you were within the professional cocoon. You will need to adjust to the completely different nature, pace, and intensity in interpersonal interactions, which often produce a feeling of being a bit off-balance.

Loss of routine is loss of control. It is destabilizing, stressful, and exhausting. No longer having a routine is like trying to find your way around a new city. Many retirees yearn for the stability of “going to the office” every day and mourn the loss of their professional routine and rituals. Some people don’t adapt and are thrown so far off-balance that they go back to work. These odd experiences reinforce the importance of remaining open to change.

Here are some hints for coping with or, indeed, enjoying retirement once it arrives:

Create schedules and rituals and routines, but don’t bother to set the alarm clock. We both still make lists and schedules. Allow yourself the freedom not to feel guilty about enjoying yourself.

Revel in the sheer delight of having time. For some of us, simply having time brings enormous pleasure and contentment. .
Enjoy the little things, like reading the entire newspaper or something other than work-related materials, lingering over the morning coffee and a political discussion with your spouse, or thinking and meditating.
Play: take up a new sport, go for a walk, study something new.
Exercise regularly.

Conclusion

Many people are ambivalent about retirement. We began this article with a set of bullets describing several reasons for retiring. We conclude with a set of bullets describing several pre- and post-retirement scenarios:

Some people don't want to retire and aren't forced to retire, so they don't—but they should.

Some people don't want to retire and aren't forced to retire, so they don't, and they continue admirably to contribute at the same level of intensity.

Some people don't want to retire and aren't forced to retire, so they don't, but then some health problem suddenly arises and they have to step aside.

Some people want to retire but feel they still have more to contribute, so they struggle to come to terms with their own needs and desires versus their perceived professional obligations.

Some people are so fearful of the unknowns in retirement that they are paralyzed by anxiety and unable to think clearly and rationally about their choices.

Some people love to work and use retirement from one career as an opportunity to launch into a new one.

Some people have embraced retirement with the same relish and energy that they demonstrated as fully engaged professionals and so are flourishing in their new identities.

If you focus too much on what is lost after retirement, you will never get the chance to savor what is gained. We have been agents of change throughout our careers, and now we are dealing with one of the greatest changes in our own lives. The retirees who get into trouble are the ones who dwell on loss instead of on opportunity.

The author W. Somerset Maugham is quoted as saying: "Excess on occasion is exhilarating. It prevents moderation from acquiring the deadening effect of a habit." Indulge yourself; you've earned it. Don't tell yourself you could never do that without reflecting on why you feel that way.

Your career has endowed you with the skills and the courage to change your part of the world. Take on new causes. You are in a position to change situations by dint of your communication skills, persistence, and fearlessness in the face of opposition. A bumper sticker in the vacation community where one of us resides reads: "My life is better than your vacation." Perhaps you will choose to use your retirement to create a "better" life, rich with activities and recreation in a balanced approach that is right for you. The key to appreciating retirement is to fashion a new lifestyle that is enjoyable, rewarding, and satisfying—for you.

We were under no illusions about the loss of stature that comes with retirement. We consider ourselves fortunate to have been able to take the time to capture and come to terms with the complexities of the retirement decision and to disentangle our identities from our professional roles. We would like to think that our planning for retirement aided us in this effort, and we now know that there are new ways to maintain a level of stature and to contribute meaningfully in our communities.





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Great Schools
Begin with
Great Leaders

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



CSA Retiree Chapter
New Jersey Region

2 Grayson Lane
Manalapan, NJ, 07726

**Gala Fall Breakfast
Wed., September 12, 2012,
9:30am at Freehold Radisson
Hotel**

**General Membership Meeting
("Bagel Breakfast") Wed.,
October 24, 2012, 9:30am at
Monmouth County Library**

