



AFT Retirees of New Jersey

NEWSLINE

Affiliated with American Federation of Teachers, AFL-CIO
and AFT-NJ State Federation of Teachers

Spring 2013 Vol. 10, No. 4 njaftrretirees.sharepoint.com

From the President

by Pam Hartkopf



As you all know, after 10 years as AFTR of NJ President I am stepping down in June. This has been a remarkable journey. I learned considerably about leading a statewide organization and dealing with diverse personalities. I grasped much more than I ever

knew about unions and their place in politics and society. I have become an even more zealous supporter of working people, women's and equal rights, and unions. On this journey I have met many great people. And while it has been limitless work, I feel a sense of personal growth and achievement. I am particularly proud of the AFTR's quarterly luncheons and newsletters and its website.

Back in the summer newsletter, I thanked various members who have helped in the last 10 years—board members, committee members, and volunteers who have helped in assorted ways. I will not list all the names again because I fear that I will leave out someone's name!

As the AFTR begins its second decade, it will continue to need the help of members to volunteer for committees and make suggestions about luncheon sites and charity contributions. It will require writers to contribute to the newsletter and website. There is substantial work involved in making the AFTR function as well as it

does. And keep in mind board members are volunteers, too, and are not reimbursed for endless hours of work.

If you attended the April luncheon, you already know that a revision was voted upon to the constitution about leadership. As a result, a board of eight members who share equal power and responsibilities will replace our traditional president, vice president, secretary, treasurer and three-members-at-large system. Each of the eight board members will assume an area of expertise such as record keeper, newsletter publisher or money manager. While no one stepped up to run for president this year, this recent change does not preclude any one from running for president in 2015, signaling a return to our former form of leadership.

On Tuesday, June 4, 2013, at our 10-Year Anniversary celebration you will be called upon to vote for eight of the nine members who are running for positions on the new board. Elsewhere in this letter is more information about the election. Please contact me at pamhartkopf@gmail.com with any questions.

In the past, when you had questions or comments, you usually contacted me through a phone call or e-mail. Beginning in June, there will be separate contacts for luncheons, membership, treasury issues, newsletter, etc. Look for these new names and numbers on the website after June 4th.

I hope to see all of you at the AFTR celebration and election on June 4th. This luncheon will be entertaining and loads of fun.

AFTR of NJ Executive Board



President **Pam Hartkopf**
pam.hartkopf@gmail.com
 Vice President **Ilene Zelkin**
 Treasurer **Linda Duke**
leeloduke@aol.com
 Secretary **Sylvia Borne**
 Member at Large **Diane Guerino**
 Member at Large **Millie Juchnik**
 Member at Large **Brenda Kay-Kucin**

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DID YOU KNOW?

According to Jean Chatzky in the April/May *AARP The Magazine*, “The best way to save [on health care spending] is to avoid treatments or tests you don’t need”. Ask your doctor if a test must be done and if there might be a more conservative approach to the problem as in case of questionable back surgery. Doctors often order more sophisticated tests to be protected from malpractice and to be extra safe.

According to the April AARP Bulletin, “Millions of Americans will shop for health insurance in a new way starting Oct. 1, when online insurance exchanges, or marketplaces, open for business in every state. While most workers will still get insurance through their jobs, and people 65 and older will still be covered by Medicare, these new virtual shops will offer insurance plans to small employers and people who buy their own insurance, including those who couldn’t previously afford insurance or were denied coverage because of a preexisting health condition. Check out www.healthcare.gov for more information.

The April 5th *The Week* reported, “Alzheimer’s and other forms of dementia are afflicting far more Americans than ever before. An alarming new report by the Alzheimer’s Association shows that one in three seniors have dementia when they die, and deaths from the disease increased nearly 70 percent between 2000-2010”. The rates have risen because people are living longer. Conversely, “deaths from diseases like cancer, AIDS and stroke have declined”.

Working Families United for New Jersey, Inc. has launched a statewide “Raise the Wage” campaign to win voter approval of the November ballot question, which would raise New Jersey’s minimum wage to \$8.25 per hour and include a cost of living adjustment. This organization has partnered with other NJ state groups, such as the New Jersey State AFL-CIO as well as African-American, Latino, Asian, labor, women, civic, anti-poverty and retiree populations to promote the “Raise the Wage” campaign. Check out www.workingfamiliesunitedfornj.org.

According to TID Catalog Choice Team, we must protect seniors who are popular targets for mail scams. Sort through junk mail carefully and understand if a deal sounds too good to be true, it probably is. Scammers send realistic-looking checks that once cashed are the responsibility of the one who cashed the check. There are phony sweepstakes, which require an upfront fee, and fraudulent foreign lotteries, which lure you with promises of instant wealth. Always make sure that requests for donations from charities or government agencies come from reputable charities which can be checked on the Better Business Bureau’s list.

Running against Chris Christie for governor in November is NJ State Senator Barbara Buono, who now represents the 18th Legislative District. Born in Newark, Buono began her political career in 1992. She was the first woman to be New Jersey’s Senate Majority Leader and has served in the State Senate since 2001. She strongly supports public workers and in the spring of 2010 opposed our governor’s pension and benefit changes for state employees, which were consequently passed.

Our April Luncheon

by Ilene Zelkin

AFTR of NJ's April 16th luncheon at Spanish Tavern was a crowd pleaser. Members voted to accept a constitutional revision to change our constitution from an elected Executive Board of 7 to an elected Executive Committee of 8. After the short business meeting, member Jim Lucarelli, a 2011 AFT Talent Show performer and professional musician, delighted us with his program of songs we all loved once upon a time. With guitar and electronic sound machine, he brought us back to the beat of our youthful memories. Jim's performance and program had us swaying, bopping and singing along with him. The room was filled with smiles and we hope to call on Jim's talents again--for sure.

Tuesday, June 4th will be our last meeting of 2012-2013 as we celebrate 10 years of AFTR of NJ and President Pam Hartkopf's 10 years of service. Our luncheon will be an opportunity to remember and appreciate these past 10 years. Be sure to read the details in this newsletter and send your checks early as we close our 1st decade and elect the 2013-2015 Executive Committee members at the Westwood in Garwood.

The AFTR of NJ will begin its membership drive for 2013 – 2014 at the fourth luncheon of our fiscal year on June 4th at the Westwood in Garwood. Membership forms will be available for members who attend the luncheon and who wish to reregister for the coming year. Registering at the luncheon will save you the cost of a first class stamp and repeated reminders to pay your dues! **You will also find a form on pg 6 of this newsletter.**

Dues for the 2013 – 2014 fiscal year will remain at the level of the group's inception. Full members (those who were once a part of AFT) pay \$20; associate members pay \$10. Full members recoup their dues if they attend all four luncheons since AFTR subsidizes luncheon costs.

Early in September all retirees state-wide will receive an invitation to join the AFTR of NJ. A letter explaining our purposes and a membership form will be included in that mailing. Only those members of AFTR of NJ who have paid their dues will be eligible for the "member" luncheon fee for the September luncheon at Giovanna's. Present members and new members will be able to send in their luncheon request AND their membership dues all at the same time.

We hope all members will avail themselves of one of these opportunities to rejoin the AFTR of NJ and continue to reap the benefits of membership in your state-wide retiree group. If you have a friend who would like to join the AFTR of NJ, please refer them to our website: njaftretirees.sharepoint.com.

The AFTR Membership Drive Begins!

by Linda Duke

Happy 10th Birthday AFTR of NJ Thank you President Pam Hartkopf

The final luncheon of the 2012-2013 year will be held at the Westwood in Garwood on Tuesday, June 4th. Members and their guests will enjoy a sumptuous buffet luncheon as well as a nostalgic program about AFTR of NJ's first ten years. Whether you are a regular at our luncheons or have not been to one in years, we hope you will join us for a festive afternoon of good food and fellowship as well as a trip down memory lane!

The Westwood
438 North Avenue
Garwood, NJ 07027
Phone for directions: 908-789-0808

Contributions of
foodstuffs and paper goods
for the food pantry

Meet and greet opportunity: 10:30 – 11:00
Business Meeting: 11:00 sharp

Luncheon is served: 11:45
Program and dessert to follow the luncheon

Find the Luncheon Sign-Up Form on Page 6 of this newsletter

One Man's Opinion by Pete Lamprakos**"Entitlements" Again under Attack:
Part I: An Introduction & Social Security**

Unfortunately, it's no surprise that congressional Republicans are again attacking so-called entitlements in yet another deadline to avert "sequestration". In the negotiations between the Obama administration and House Speaker John Boehner & Co., they continue to maintain that major cuts to the federal deficit should come from Social Security, Medicare and Medicaid. They reject any mention of raising revenue via the President's demand that it should come from eliminating the Bush tax cuts and government oil subsidies.

I will begin with the focus on social security, which Republicans have opposed since its passage in 1935, as part of FDR's New Deal program, under its title at the time, the "Old Age, Survivors, and Disability Insurance (OASDI)". Republican lawmakers and spokespersons said it was "socialism" and that it was a threat to the American way of life, despite the fact that a study had found that the poverty rate among the nation's seniors was 50%!

Thirty years later, the critics said the same thing in 1965 when Medicare and Medicaid (the plan that divided the administration of health care for low income families between the federal and state governments) became law during the Lyndon Johnson presidency. Both programs brought a national health care system for the nation's seniors for the first time in the nation's history, and it has proved to be successful to this day, despite a projected shortfall in 2017.

During the presidential campaign of 2012, Vice Presidential nominee, Paul Ryan, promoted his plan to change Medicare into a voucher system with government subsidy to provide seniors with a choice of plans offered through the private insurance sector. It was endorsed by presidential nominee, Mitt Romney. The platform also called for a transfer of Medicaid completely to the states. The majority of seniors in both party affiliations preferred otherwise.

As for the inclusion of Social Security in the entitlement "crosshairs", there appears to be confusion on the part of its critics, for the simple reason it should not be part of the budget. It is self-sustaining because both employers and workers contribute equally at a 6.2% rate on the present maximum income taxed at \$113,700. In fact, it appears that a graduated increment of that maximum has been established to ensure the future solvency of the Social Security Trust Fund.

So what that does to the solvency of the Social Security Trust Fund in increasing the revenue from the of the maximum income taxed is to extend it even further than the projected year of 2038! Yet, its critics continue to misrepresent the system!

Regarding the suggestion to change the age of full retirement benefits to 70 (while earliest retirement is still 62), the table for adjusting the calculation for full retirement was established based on a retiree's year of birth (the consensus is that it should suffice):

Year of birth	Retirement age
1937	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943 to 1954	66

Year of birth	Retirement age
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

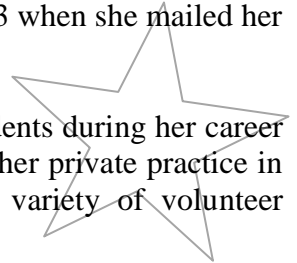
AFTR of NJ ALL STARS



Madeline Spitz

Since January 2008 Madeline Spitz has been providing our members with beautiful handwritten notes of cheer, sympathy, thinking of you, etc. from their fellow members of the AFTR of NJ. Maddie reached a milestone on March 9, 2013 when she mailed her 100th card.

Madeline is a reading specialist who has helped innumerable students during her career in the Union County Regional High School District and through her private practice in Cranford. Since retiring in 1996, she has enjoyed travel, a variety of volunteer assignments and mostly, time spent with her grandchildren.



Many thanks to Maddie for her service to our members and board.

*Millie Juchnik (nanajuchnik@msn.com) is our new contact person for AFTR All Stars.
We look forward to learning information on the activities of our members.*

The Big Read: *In the Time of the Butterflies*

by Brenda Kay-Kucin

Spring Reading

When I began reading *In the Time of the Butterflies* by Julia Alvarez, I knew nothing about the history of the Dominican Republic and the dictatorship that terrorized its people for over three decades. The novel is the focus of Scotch Plains Public Library's *Big Read* grant, which provides resource materials for readers and funds for enrichment programs at the library and as a result, I am now better informed!

This work of historical fiction illuminates the lives of the Mirabal family who became icons of freedom and women's rights when three of the sisters, known as La Mariposa (the Butterflies), were assassinated in the autumn of 1960 for their role in the underground movement against the brutal dictatorship of Rafael Trujillo in the Dominican Republic. As each chapter is narrated in a different sisters' voice, the reader acquires insight into the distinct experiences that shape each character's motivation and commitment to her cause. Knowing the sad end of their story does not diminish the tension created by Alvarez as she portrays the threats to the country and its citizens.

The *Big Read* is an initiative of the National Endowment for the Arts and seeks to encourage and revitalize literary reading among all segments of American society. The project is a direct response to a 2004 NEA report that cited a critical decline in reading for pleasure among American adults. The Scotch Plains Public Library is one of 78 not-for-profit organizations nationwide to receive the grant and is offering numerous activities, including lectures in Dominican history and culture, concerts, discussion of contests and art festivals throughout the academic year. The public school district is guiding all high school students through the reading of the novel and the exploration of global themes related to the novel is taking place with interdisciplinary activities at all levels of instruction. I attended a discussion on the political history of the Dominican Republic and came away with a renewed appreciation for how events that are now considered "history" remain vital in their influence on contemporary events.

The themes of human rights, freedom and democracy, the universal value of family, and cultural awareness are all explored *In the Time of the Butterflies* and the *Big Read* activities, succeeding as Julia Alvarez states in an interview found in the project's reading guide, "To be able to become a reader is to become sensitized and aware of things. It develops that capacity to be compassionate, to understand, to see, and to be a fuller human being."

LUNCHEON FORM

**Happy 10th Birthday AFTR of NJ ~ Thank you President Pam Hartkopf
June 4, 2013 at the Westwood, Garwood NJ**

Attendee(s) : _____

___ Full members (\$25) ___ Associate members (\$28) ___ Guests (\$30)

Please return form and check payable to **AFTR of NJ** to
Linda A. Duke - 106 Meisel Avenue - Springfield, NJ 07081
NO LATER THAN MAY 30th please.

AFTR of NJ MEMBERSHIP RENEWAL FORM for 2013- 2014

The dues membership year runs from July 1, 2013 to June 30, 2014. If you are interested in continuing your membership, please complete the form below and return with your check.

Date _____

Name _____

Address _____

Telephone Number _____ Email Address _____

District from which you retired _____

Year of Retirement _____

\$20 Full Membership ___ \$10 Associate Membership

Please **make check out to AFTR of NJ** and mail to:
Linda A Duke - 106 Meisel Ave - Springfield NJ 07081

YOU MAY SEND ONE CHECK FOR LUNCHEON AND MEMBERSHIP