

AfterSchool

A Publication of **PASR**
Pennsylvania Association of School Retirees

Making the Most of Your Retirement

Feeding the Hungry
in Our Communities

Filling the Void:
Educational Support Grants

Helping Our Members
Through Hardships

Mission: Possible

Issues to Consider
in Your Senior Years

It Pays to Be a Member

PASR Supports Our Troops

Securing Benefit
Improvements in Retirement

SSMHF:
A Gift from the Heart

To Serve...
Not To Be Served

www.pasr.org

Your Smart Checklist to Retirement

Six Steps to a Happy and Secure Life “After School”



For more information about
preparing for retirement
visit www.pasr.org

✓ **Two to Three Years Before Retirement**

- Check on health insurance costs.
 - Will you be covered by your school district or your spouse if you are not yet 65?
 - If not, what will be the cost of the COBRA plan? (PSERS will supplement \$100/month if you have at least 25 years in the system.)
 - Even if you are covered, and if you must cover your spouse, what will it cost?
 - Calculate your income minus these health insurance costs.
- Evaluate your lifestyle.
 - Will you have the income to maintain it?
 - Do you have a part-time job in mind?
 - Do you have a plan for your time — traveling, volunteering, family assistance, new career choice, etc.
- Consider joining PASR to be kept informed about issues that may affect you.

✓ **One Year Before Retirement**

- Attend PSERS Foundations for Your Future or PASR retirement planning seminar.
- Obtain a PSERS retirement estimate using Request for Retirement Estimate (PSRS-151). Review the estimate information and study the benefit options and the various methods to withdraw your contributions and interest.
- Make a Purchase of Service (POS) request, if applicable.
- Know your health insurance coverage options for retirement.
- Check on other benefits available through your employer (payment for unused vacation, sick leave, sabbatical leave, and health care).
- Consult with a financial planner/tax consultant. Contact the Social Security Administration regarding your benefits.

✓ **6 - 9 Months**

- Schedule a retirement exit counseling session with your PSERS regional office.
- Investigate your employer's guidelines for retiring, terminating, and resigning.

✓ **1 - 6 Months**

- Schedule your retirement exit counseling session prior to May so your first check isn't delayed.
- For the retirement exit counseling session, review the information that will be sent to you and complete the PSERS Retirement Worksheet and Authorization for Direct Rollover (PSRS-1264), if applicable.
- Attend a retirement exit counseling session. Bring your estimate, completed worksheet, and rollover authorization.
- Check your contract to calculate any retirement benefits — early retirement incentives, pay for unused sick leave, etc., and be sure you get it! Notify your public school employer(s) of your termination and date.
- Some school district offices will assist in completion of retirement forms.

Congratulations! You made it!

P A S R
Pennsylvania Association of School Retirees

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www.PASR.org



Dear Colleagues,

Many of you reading this are probably asking yourselves what is the Pennsylvania Association of School Retirees (PASR) and wondering why you never heard of it before. That is understandable. I knew little about the organization

myself, until I retired in 1999 when my mother, who is a life member of PASR, asked I could take her to the York Chapter luncheons. Thanks to her, I learned what a great organization this is and became involved.

This special edition of our *AfterSchool* magazine was created for you, our colleagues contemplating retirement from the public schools of Pennsylvania, to try and answer questions you might have concerning who we are and what we do in this organization called the PASR.

Explaining who we are is easier than explaining what all we do. In short, PASR is an independent, voluntary membership organization consisting of retired public school employees (including school support personnel, teachers, and administrators) who have chosen to unite in retirement to promote the common interests and serve the multiple needs of ALL school retirees. We are your colleagues from the past, the public school employees who retired while you were working.

Ever wonder where those who retired from your schools ended up? Chances are most are here, in this association we call PASR. We are the largest school retiree organization in Pennsylvania, fourth largest in the nation, and we have been in existence since 1937. Explaining what all we do is much more difficult. Our association's mission is to serve others in need and help one another enjoy retirement. As you might imagine, the list of others (persons outside our organization) who need and receive our assistance is ever changing and continually expanding, as are the things our members develop each year to help one another enjoy retirement! The article titled *Mission: Possible* on page

4, will give you a better sense of what all we do as an association.

We have also included some articles that have appeared in our other publication, the *PASR Newsletter*, to further illustrate the various projects our members are doing to serve others in need. PASR members are, indeed, a very caring and generous group. Most, if not all, of us chose careers in education, not for the money and the benefits but for the opportunities to serve others and help create a better society through the education of our children. The spirit of altruism certainly did not leave us upon retirement! In PASR, we are constantly looking for new and different ways to help create a better society, as volunteers in our local communities, and we are having fun helping one another enjoy our retirements.

We hope you will choose to support us as you transition into the "after school" phase of your life, and, when you are ready, please join us in some of our activities. In any event, we, your retired public school colleagues, wish you all the very best in your retirement years.

Sincerely,

A handwritten signature in black ink that reads "Barry N. Kelly". The signature is written in a cursive, slightly slanted style.

Barry N. Kelly
PASR President

Editor's Note: PASR officers are volunteers elected by the membership to serve a term of two years. They receive no compensation for their service and cannot be reelected. Barry N. Kelly's term expires on December 31, 2015, and he will be succeeded by Diana L. Armstrong, a 2003 retiree from the Pittsburgh School District. PASR members have been blessed with and are most appreciative of the leadership that Barry has provided. As we look toward 2016, we extend our very best wishes to Diana L. Armstrong in her tenure as PASR president.

PASR History 101

PASR was formed in 1937. A retired Philadelphia teacher by the name of Cornelius J. Walter suggested the formation of a state organization of retired school employees. Three prominent individuals helped Mr. Walter get started: Secretary of PSERS H. H. Baish, PSEA Executive Director J. Herbert Kelly, and Past President of PSEA and NEA Jessie Gray. They put together a list of 19 retired educators they felt were qualified to join.

The first meeting had nine people in attendance, two women and seven men (amazing how the demographics have changed) and was held at PSEA Headquarters on December 28, 1937. Cornelius J. Walter was elected as president of this new retiree group, the Pennsylvania Retired Public School Employees Association (PRPSEA). Later, we became PSREA, then back to PRPSEA, and finally (in 1984) to PASR.

At the meeting, the newly founded group set forth the following six objectives:

1. Keep interest in schools
2. Fellowship
3. Emphasis on the forward
4. Concern for teacher welfare
5. Recognition of founders of the annuity system
6. Legislative effort to maintain annuity funding

Letters were received from many retirees expressing their approval of the organization of a retired teachers association. In 1940, PASR invited the creation of chapters across the state.

In 1947, a retired teacher in California wanted to launch a national retired teacher association. At the time, there were 12 state retired teacher associations across the country: Pennsylvania is one of the oldest. Ethel Percy Andrus, with the help of these associations, founded the National Retired Teachers Association (NRTA). She went on to found AARP in 1958.

PASR adapted its first constitution in 1948. At that time, it emphasized that all school employees were eligible for membership.

What Does PASR Do?

- PASR provides members access to discounted rates for dental and vision insurance, home and vehicle insurance, long-term care coverage, Apple and Dell computers, pet insurance, and other varied programs (*see page 19 for more details*). These discounts more than pay for the cost of membership.
- Even more importantly, PASR is taking care of the older retirees in need. Last year, 1,425 of Pennsylvania's school retirees received social service from PASR, with activities ranging from social visits, cards, gifts, flowers, and financial assistance. More than \$35,000 was spent last year to help members in need of financial and emotional support through PASR's Social Service Memorial Honor Fund Program (SSMHF). *For more on our SSMHF program, see page 9.*
- PASR is supporting public education. PASR provides educational support (EdSup) grants, totaling \$9,000, to public school employees. *For more information about our EdSup grants, see page 7.*
- In addition to serving as a legislative watchdog, PASR has helped school retirees attain seven cost-of-living adjustments, had a hand in the creation of health insurance premium assistance which is now \$100 a month, and many other legislative accomplishments. *For more information on our legislative achievements, please go to the PASR website, www.pasr.org.*



PASR Headquarters • Mechanicsburg, Pennsylvania

Mission: Possible

“To serve others in need and help one another enjoy retirement.”

Ask any member to define what the Pennsylvania Association of School Retirees (PASR) is and what it does, and you will likely get as many answers as there are members. Each member will probably respond by listing the specific activities, events, benefits, or services provided by PASR that he or she personally values. No two members will respond with the exact same answer. Our challenge has always been that the individual needs and interests of our members vary tremendously, and our association's activities vary accordingly, making it very difficult to explain PASR to others.

So who are we? PASR is an independent, voluntary membership organization consisting of retired public school employees (including school support personnel, teachers, and administrators) who have chosen to unite in retirement to promote the common interests and serve the multiple needs of ALL school retirees. Our mission is “To serve others in need and help one another enjoy retirement.”

PASR is unique in that it seeks support from and actively engages all school retirees in its activities, regardless of positions held or organizational affiliations prior to retirement. We seek to unite all school employees in retirement to do and achieve whatever they want in their after school years—to make the most of their retirements, with the help and support of a great many others. PASR provides, as an independent organization governed and

operated by school retirees, the means for retirees to identify their common needs and concerns and to develop and implement the programs, activities, benefits and services that retirees want.

What serves to unite and motivate school employees to join PASR is not so much what the individuals did when they worked in the schools; it is more about what they want to do in retirement. PASR members share a common goal or mission. It is, we believe, “to serve others in need and help one another enjoy retirement.”

Most everyone who chose to pursue a career in education, whether as a teacher, administrator, or school support professional, probably did not do so for the money and benefits that were offered. More likely they were driven to choose a career in education by an innate desire to serve others, work with children, and/or help shape a better society. The spirit of altruism that drove many of our members into education certainly did not leave them upon retirement.

What PASR offers are alternative means for school retirees to continue serving and transforming the lives of others. All of our members spent years, decades in fact, affecting the lives of others by contributing to the education of our Commonwealth's children. Upon retirement, though, most were seeking a change—new and different ways to continue making a difference in others' lives and working to improve our society.

Many of us are interested in continuing to promote support for public education and rendering support to our colleagues still working in the schools, but not as employees. We are encouraging kids to pursue careers in education by providing more than \$50,000 in scholarships to high school students every year. We are raising monies and awarding educational support grants to help school employees pay for innovative programs and activities that they cannot obtain funding for from the schools. We are helping our colleagues plan and prepare for the future by organizing retirement planning workshops and distributing supplementary information at workshops conducted by PSERS. We are helping to promote a more positive public perception of educators and school support professionals across Pennsylvania with our Lauretta Woodson Awards.

Still greater numbers of us are interested in venturing far beyond our classrooms and school buildings in the quest to serve others. The list of community service projects PASR members organize and support is overwhelming. Many of our local chapters have established ongoing projects to serve the poor, like collecting food for shelters or providing clothing for the homeless. Most of our chapters sponsor at least one program or activity to serve the youth in their communities, including a wide variety of after school activities, mentoring and tutoring programs, collecting clothing and school supplies for needy children, etc.

Helping the sick and elderly is another area of very strong interest to many of our members. PASR members constitute a significant percentage of the people who deliver Meals on Wheels, assist the elderly in preparing their tax returns, volunteer in hospitals and nursing homes. And, of course, we are the only group that has volunteers organized to identify, visit, and render care and assistance to school retirees who are hospitalized, home bound, or confined to nursing homes.

Military personnel serving overseas and their families back home in Pennsylvania are also benefitting from the services provided by PASR members, in a very substantial way. PASR members are also working to address hunger in our communities. Indeed, we are serving many others in need—the poor, the young, the elderly, educators, non-educators—persons living throughout Pennsylvania and across the globe.

The fact (corroborated by an independent, professional poll of our members) is that no other organization in Pennsylvania has a higher percentage of members who volunteer in their communities. PASR members contribute more than twice as many hours of volunteer service each year than does the average citizen. The last poll, conducted in 2012, concluded that PASR members volunteered more than 6.5 million hours of service to their local communities, with a value at \$138 million. That is the amount our members saved the residents of this state, by providing volunteer services that the citizens would otherwise have had to pay others to provide. The poll is being conducted again this year, and all will learn once again how very valuable this organization and its members are to the Commonwealth of Pennsylvania.

Constantly encouraging members to volunteer and providing multiple and

varied opportunities to do so, is a very important factor in our efforts to help one another enjoy retirement. How often have you heard others expressing regrets about their decision to retire, complaining that they have nothing to do all day, feeling worthless? How many of those persons were PASR members? Chances are very few, if any.

There are many other things required for individuals to fully enjoy their retirements and, as most of you know, many other things that PASR does. Economic security is certainly a key to happiness in retirement. PASR's legislative advocacy efforts to protect and preserve the benefits that all school retirees receive from PSERS, and seek to improve those benefits wherever possible, are well known. With more than 800 volunteers serving on legislative contact teams and meeting periodically with their legislators, PASR operates one of the largest grassroots lobbying networks in the nation. Can we get the legislators to do all that we would like them to do? Of course we cannot. No organization can, particularly with legislators whom many have come to recognize as being self-serving and unresponsive to the needs of their constituents.

Less well-known are all the things PASR does to try and enhance our members' economic security by enabling them to save money on insurances and products they need. Our endorsed members benefits and services are a great example. We are the only organization that receives no commissions or monetary compensation of any kind from the companies providing the benefits and services we endorse. Instead, all incentives are passed on to the members who elect to purchase the product or service, saving the members more. Our volunteers at the chapter level are constantly speaking with the local businesses in their areas, encouraging them to offer discounts to school



retirees, and publishing this information to help our members cut costs at every opportunity.

Relationships are also very important for a person to enjoy retirement. PASR provides multiple venues and opportunities for members to reconnect with the individuals they worked with in school and meet new people with similar backgrounds and experiences. PASR's network of chapter organizations serves school retirees in every part of our state, and in Delaware, Florida, Maryland, New Jersey, and North Carolina. Most of our chapters hold at least five events throughout the year, of a variety of types, including luncheons, informal breakfast chats, meet-your-legislator events, informational seminars, and recreational events/trips.

Our recreational (a.k.a. recreo) trips are group tours and travel opportunities for members and their families and friends. Nearly everyone has a desire to travel in retirement, and all can certainly do so as individuals; however, many would prefer to do so in the company of others with similar interests and backgrounds. There are a great number of widowed and otherwise single persons in our group who hesitate to travel alone, and many others who find they can go someplace less expensively as part of a group. Most of our chapters offer multiple tour and travel opportunities, and the state association operates at least one

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Mission: Possible

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event each year to give members an opportunity to meet and travel with fellow retirees.

It is difficult to describe PASR to another by listing all that it does. Perhaps it might be easier to understand and describe the association to others by relaying the description of PASR provided in the beginning of this article and the mission statement developed by the board of directors. When asked by a former colleague or

friend, “What is PASR?”, please respond: “PASR is an independent, voluntary membership organization consisting of retired public school employees.” If asked, “Why should I join?”, please answer: “To serve others in need and help one another enjoy retirement.” Provide examples of some of the things PASR does to accomplish this mission and what you value about your association. Encourage your friend to join and discover what else PASR does that may be of greater personal interest to him/her. If your friend does not immediately find something that interests him/her or is

worthy of his/her continued financial support, then encourage your friend to get involved as a volunteer in this organization and help create whatever he/she wants.

Remember, this is the organization that seeks to involve everyone, regardless of position held or organizational affiliations prior to retirement. PASR is the only public school retiree organization in which its members—and only its members—determine what the association does. With your help, PASR’s mission is possible.



Issues to Consider in Your Senior Years

by Vincent T. Spisak, PASR Retirement Planning Committee Chairman

Looking for a “one-stop shop” for issues to consider in your senior years? Look no further than the PASR website. PASR’s retirement planning committee has begun the daunting task of creating a link clearinghouse for all issues our retirees might want to research and/or reference.

Recently, I decided to take a couple of these hyperlinks on a test run to see if the sites we had linked would interest or benefit many of our members. First, I logged onto the PASR website at www.pasr.org/Retirement-Planning/retirement_issues.asp. Immediately, a list of topics and links appeared. I perused my choices and finally settled on WebMD: www.webmd.com.

I was impressed with the variety of information offered by this site, including several interactive sections: Check Cold and Flu Levels, Track Your Medications, and WebMD Allergy mobile app.

The interactive application, however, that most captured my attention was WebMD Symptom Checker. When I clicked on the symptom checker, an interactive web application appeared on the screen, asking whether these were mine or someone else’s symptoms, the gender of the “patient”, and his/her age. I decided to experiment with the application, made my selections, and pressed the enter button.

A diagram of a “clickable” body then appeared, asking to highlight the part of the body where the symptoms were originating. Playing along, I chose “abdomen,” then “upper abdomen,” when prompted for more specifics. Immediately, several dozen symptoms appeared. After looking over the list, I selected three symptoms: 1.) Pain or discomfort, 2) Warm to touch, and 3) Multiple bruises of different ages. Immediately, 66 possible conditions appeared, from health issues as innocuous as constipation or muscle strain to the much more serious

Crohn’s Disease or colon cancer. Each of the 66 possibilities presented a detailed description of the ailment and corresponding symptoms. (Of course, with each possible diagnosis was a disclaimer to seek professional assistance for a more accurate analysis.) Wow! What a useful tool.

Intrigued, I migrated back to the main page of the site and reviewed the articles streaming on the front page of the website. Some of the streaming topics included: *Can Vitamin C guard against stroke?*; *Aches and pains that come with aging*; *Is it dandruff? Causes and solutions for a flaky scalp*; and *Are you making these common mistakes when you brush?* Meanwhile, the top searches for the site showed as: 1) Pinkeye, 2) Multiple myeloma, 3) Seasonal depression, 4) Mucus, 5) Skin cancer, 6) Lice, 7) Cardiac disease, 8) Enlarged prostate, 9) Strep throat, and 10) Bronchitis. How’s that for a little bit of light reading?



Filling the Void: Educational Support Grants

When working in the public schools, did you ever have a great idea for a project or activity that you were certain would improve the school environment and/or enhance learning for the children you were serving? The project or activity required a relatively small amount of funding; unfortunately, when you requested the funding from the district administration, the response was, “Sorry, no money.”

Sadly, these days, more and more school employees are hearing “Sorry, no money.” Continued cuts in state subsidies for education have become the norm. Many districts are at capacity in terms of securing more revenue from local taxpayers. School budgets have been slashed significantly, and school personnel across the state are being furloughed. Public schools, often accused of not being innovative, are being denied the financial means to innovate. From where will the funding for new projects and activities to improve our schools and enhance the education of Pennsylvania’s children come?

PASR’s educational support committee fills some of the void in educational funding. Each year, PASR distributes \$750 to each of our 12 instate regions (a total of \$9,000). The purpose of these grants is to help school employees conduct a special program or activity for improving their schools’ environments and enhancing the education of students for which they have been unable to obtain funding from their school districts. Many chapters take the monies they receive from the state and supplement them, sometimes doubling the amounts initially received. Of the 12 instate regions, Region 2, Region 3, and Region 9 have opted to increase the funding lo-



cally and have reported what projects they helped support through educational support grants.

The first region, Region 2, is comprised of five chapters. Two of those chapters, Carbon and Lehigh, reported their educational support initiatives. Last year, Carbon Chapter gave \$800 in educational support grants. Panther Valley Elementary School was given a grant to implement an anti-bullying program in kindergarten through third grade. Jim Thorpe High School was given a grant to begin a Note Taker of the Day program in Algebra I classes. This is a new program that will help students who were absent for the lesson or those who just need a review. Palmerton Area School District was given a grant to supply each new kindergarten student and his/her parent with a book at kindergarten registration. This book will include a Welcome to Palmerton bookmark, information on the importance of reading, and activities that can be done with their child. Weatherly Area High School’s grant allowed students in the art classes to research an artist and choose one piece of that artist’s work. The students then painted flower boxes in the style of the artist they researched. (The boxes were made by the shop classes.) Finally, the completed boxes were donated to the Weatherly Community Library to be auctioned.

Lehigh Chapter gave \$1,000 in educational support grants. The Cleveland School in Allentown was selected to receive these grants due to the fact that more than 70 percent of the students attending Cleveland School live in poverty. They would not be able to learn from these wonderful experiences without the help of Lehigh Chapter. One grant was given to provide transportation for fourth grade to attend environmental study sessions at The Wildlife Conservancy, Rodale Park, and The Fish Hatchery (*pictured to the left*). These students, who live in the city, are not exposed to this type of learning. Another grant was given to provide transportation for fifth grade students to go to the Bear Creek Mountain Resort, as part of a behavior modification program. At this program, inner city children learn about winter sports, and the facility provides the lessons and equipment. A third grant was given to the principal to provide a science-engineering activity for third through fifth grades. This project included both parents and students and will help to build positive relations between parents and their children. Additional funds were given to the principal to provide hats, gloves, scarfs and socks for children who come to school without these necessary items during the winter months.

In Region 3, Susquehanna Chapter awarded a grant to Trudi Hepler, a second-grade teacher at Blue Ridge Elementary School. Educational Support Committee Chairman Ellen Holdredge and Chapter President Robert McNamara made the presentation to Hepler (*pictured on page 8*). With budgets cut in school districts across the state, a grant was created by PASR to make possible a

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Filling the Void...Grants

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program or activity that might not have been possible due to budget constraints. Hepler and her second grade colleagues have their students participated in a pen pal project with the second graders at Susquehanna Community School. Alternating months, letters were sent accompanied by a craft or a treat. As Hepler explained at the time, “The project promotes letter writing skills and communication and creates a special bond between the schools.” As a culminating activity, the second graders from Susquehanna Community School travelled to Blue Ridge School for Meet Your Pen Pal Day. They toured the school, had a picnic, participated in activities, and had a chance to get to know their pen pals in person. An illusionist entertained the children, making the day even more memorable.

Region 9 is made up of four chapters. Three of those chapters—Erie, Venango,

and Warren/Forest—reported their educational support activities. Last year, Erie Chapter awarded a \$200 grant to Patti Rial of Iroquois School District. This grant was used to supplement her Developing Character/Braver-Bravest Program in purchasing materials and supplies. Venango Chapter gave \$200 to Nicoletta McAninch of Cranberry School District to purchase reading books for the wide range of eighth-grade students’ reading levels and interests. Finally, Warren/Forest Chapter granted \$250 to Kathe Preise of East Forest Elementary School to help defray the cost of a field trip to The McKeever Environmental Center for 36 fifth-grade students. A \$250 grant was given to Misty Hartle of West Forest High School to pay for a driving simulator and *Road Rules* computer software package. A \$250 grant was given to Melissa Page of Warren Area High School; this was used to purchase a Managing Your Money Lab which will be used to teach math in her Life Skills Program. A \$250 grant was given to Janet Mack of Youngsville Elementary/Middle School for a class-



room set of the Dear America novel, *Cannons at Dawn*, purchased to enhance her language arts class. A \$250 grant was awarded to Tammy Head of Sugar Grove Elementary School to purchase a set of 30 dry erase boards, markers, and erasers to provide immediate feedback in her spelling, science, and social studies classes. Finally, a \$250 grant was awarded to Joe McClellan of Warren Area High School to purchase a One LiveScribe 4GB Echo Smart Pen to be used in his economics classes.



WHO'S WHO?

Other Organizational Acronyms Defined

- **AARP:** American Association of Retired Persons
- **AFT Pennsylvania:** American Federation of Teachers Pennsylvania
- **AFSCME:** Association of Federal, State, County, Municipal Employees
- **APSCUF:** Association of Pennsylvania State College and University Faculties
- **APSCURF:** Association of Pennsylvania State College & University Retired Faculties
- **NRTA:** National Retired Teacher’s Association (AARP’s Educator Community)
- **PARSE:** Pennsylvania Association of Retired State Employees
- **PARSP:** Pennsylvania Association of Retired State Police
- **PASBO:** Pennsylvania Association of School Business Officials
- **PASR:** Pennsylvania Association of School Retirees
- **PSBA:** Pennsylvania School Boards Association
- **PSEA:** Pennsylvania State Education Association
- **PSEA-R:** Pennsylvania State Education Association - Retired Division
- **PSERS:** Public School Employees’ Retirement System
- **SEIU:** Service Employees International Union
- **SERS:** State Employees’ Retirement System

Helping Our Members Through Hardships



PASR's Social Service Memorial Honor Fund (SSMHF) Committee serves our own members in their time of need. This committee has three main purposes: to promote the growth and proper utilization of

the PASR Memorial Honor Fund; to assist members who are in need of moral support and financial aid; and to encourage the work of the local chapters in activities related to services for retirees who, due to illness or old age, are confined to their homes, hospitals, or nursing facilities.

The Memorial Honor Fund, which began in 1964 with \$10,000, has grown to provide for expressions of kindness, sympathy, and care to thousands of PASR members in need every year. Today, SSMHF monies derive from a fund at the state level as well as contributions that the local chapters choose to raise and/or earmark at the local level.

Currently, there were more than 500 SSMHF volunteers serving members in need across Pennsylvania. The work of the Social Service Memorial Honor Fund Committee, however, relies on

the contributions of PASR members. Of course, there is a sum of money invested, but the needs of our retirees would quickly bankrupt the fund if it were not regularly replenished. It is the responsibility of all PASR members to increase the treasury of the Social Service Memorial Honor Fund.

We don't forget about our colleagues in retirement, and we certainly don't forget about them just because they aren't able to attend a meeting or a social function. PASR, at both the local and the state levels, is there for them in their time of need—both emotionally and financially, when possible.

If you know someone who may benefit from our services, or you would like to contribute or become involved, please contact PASR at (717) 697-7077 or at pasr@pasr.org.



The bills were mounting. She was devastated to find out she was just over the financial threshold for assistance from the state with her heating costs. She was charging her heating expenses on her credit card until it was over the limit. Still deep in the throes of winter, she then turned off her heat and was using electric heaters to keep from freezing until spring. Unfortunately, this option was quickly running up her utility bills, until PASR heard about this member in distress and intervened.

Dear PASR,

I want to personally say thank you to PASR for the check they have given to me for help with my heating oil. With the senior center being closed for the holidays, I was home a lot more, and it was pleasant to be able to run my heater.

I never thought after teaching 31 years that I would be in this position, but we are outliving our pensions. I hope for everyone's sake, we can get an automatic COLA every year, so you all won't find yourself in this position when you all turn 80. I retired in 1983 and have fallen through the cracks as far as COLA benefits go. Our living expenses increase automatically, and there are no job opportunities for us at 80. Again, I can't tell you how much your help meant to me.

*Sincerely, A PASR member**

**In order to keep assistance from the SSMHF anonymous, all identifying information is kept private.*

SSMHF: A Gift from the Heart

For the past 50 years, PASR has helped thousands of Pennsylvania's public school retirees in need of financial and/or emotional support through Social Service Memorial Honor Fund (SSMHF) and caring volunteers. These volunteers spread cheer and comfort to our confined members.

In Venango Chapter, there is a 96-year old woman who has saved every card and letter sent from her chapter SSMHF committee for the past four years and refers to them at every visit and during each phone call. She eagerly anticipates our visits and claims the solar lights along her walkway remind her of her friends in PASR.

Another Venango member wears her PASR gift hat to meals at the nursing home, just in case someone from the association comes to visit. In addition, she constantly brags about her fellow school retirees to the other residents and always introduces us when we visit as her friends from PASR.

Three other chapter members have draped over their couches red fleece blankets covered in white dots, representing their many friends from Venango Chapter. These blankets were given to all homebound and confined members during the 2012 holiday season; each white dot means that someone in PASR still cares about them.

Venango Chapter's Diana Fesenmyer stated: "We take our time selecting gifts that our confined members can use, always including a personalized poem/message with each gift. We know certain members are in need of stamps, while others like puzzle books, scented soaps,

“It isn't the size of the gift that matters, but the size of the heart that gives it.”

hats, or personal products.”

A Wayne Chapter SSMHF volunteer shared this heartwarming story: "Whenever I visit one of my former elementary teachers, who is legally blind and in an assisted living home, I bring her a bouquet of flowers. Although she is unable to see, she enjoys smelling and touching the flowers, trying to guess which blooms are in the vase. If she has difficulty guessing, I give her clues. She loves the challenge and the fun we have, and I receive personal satisfaction, knowing that I put a smile on her face and brightened her day with fragrant flowers."

Jefferson Chapter's Charlotte Fye also shared some of the lovely thank you notes she has received from members who have benefited from the kindnesses shown by SSMHF volunteers. One member relayed: "Please share my thanks to the PASR members for the multitude of cards, gifts, and prayers throughout the year. Those always seem to arrive when I am most in need of a pick-me-up. The stocking is sure packed full of goodies. I feel like a kid again. Thank you!"

Another recipient penned: "I really appreciate you taking time out of your busy schedules to deliver the much appreciated Christmas gift from PASR. Please express my thanks to the friends in Jefferson Chapter."

"Thank you so much for the beautiful African violet," another writer declared.

"How thoughtful of you! Mine is still blooming and looks very healthy. I certainly appreciate the many gifts you give to all the senior members all year long." "Thank you so very much for my nice warm flannel blanket. I truly appreciate your thoughtfulness. It will feel nice on the cold evenings after the holidays" was the message in another note. Two more recipients stated: "PASR has been faithful to remember me and I appreciate your kindness," and "Thank you from the bottom of my heart."

One of Jefferson Chapter's more senior members said: "What a pleasant surprise to answer the doorbell and find a friend delivering a gift bag from my friends at Jefferson County PASR. Thanks for remembering me with these unique gifts. I appreciate your kindness—it touched my heart!"

"I want to thank you for the gift package delivered to my home by one of your members. I really appreciated your thoughtfulness and kindness to us senior members," stated yet another member.

One of Jefferson Chapter's older homebound members shared: "Thank you for the beautiful valentine. It's great to know that someone remembers me (an old girl at 94)."

Another chapter member said: "Thank you kindly for the beautiful basket of useful items. It was a surprise. I appreciated all of your thoughtfulness. I cried."



“My friends of PASR, Your gift filled Christmas stocking really helped to brighten my holiday, ” stated another homebound member.

However, Fye continues, perhaps the most touching note of all came from a homebound woman who said, “Except for my family, you people are the only ones who remember me. Thank you for everything.”

Bedford Chapter’s Darlene Wareham shared a special SSMHF moment that she experienced in July 2013: “We made arrangements to visit Rae Barkman, a retiree from the Everett School District; she was turning 99. We took her a cake, flowers, and a birthday girl hat. She was still in her own home but was receiving round-the-clock care. On this particular day, some of her family came home for a visit. They were just so thrilled that we stopped by and thanked us for the care packages their mother had been receiving from our local chapter. Rae was able to sit up in a chair for us to put on her hat and birthday badge. She smiled a smile that will stick in my heart forever. She was a girl again. I am sad to say that Rae passed away this year. Recently, her daughters called me, to thank us again

for the care we had shown to their mother.”

Wareham had another story to share regarding a memorable SSMHF moment that occurred in September 2013: “We went to see PASR member Bethal Harr on her 100th birthday, bearing flowers, cake, and ice cream. Bethal still lived alone, with her niece coming in to check on her every day. Bethal shared stories with us on her first years as a teacher: no car, no snowplows, and no heat until she built it! She even shared with us the fact she still had her own teeth and didn't need glasses. Unfortunately, that was Bethal’s last birthday. Speaking of Bethal, in December 2012, I received a thank you card from her. She thanked our group for thinking of her with cards and packages. She stated that since her retirement in 1975, this was the first time anyone, from education, had ever thought of her. It is a very humbling and moving experience to meet the Raes and Bethals of the world.”

In addition to visiting homebound or hospitalized members, SSMHF provides financial grants to members who need help with medications, medical expenses, ramps for their homes, and other

unexpected financial difficulties. Recently, Diana Fesenmyer, PASR’s state SSMHF committee chairman, received a touching thank you note from one member who has received financial assistance. Here is an excerpt from this grateful member’s letter: “Thank you so much for the generous SSMHF grant to purchase a mobility scooter lift for my vehicle. Because of this grant, I am now able to be more independent.” Another member also expressed her gratitude to SSMHF with these words: “I want to thank you for the grant and our conversation. You brought a gift of encouragement, and I will now be able to catch up on my past due medical balances. With PASR's work and this grant...I have been blessed.”

Without contributions from our members, these financial grants, small gifts and cards, and regular visits would not be possible. In the next week or two, you will receive a mailing from the SSMHF committee, asking for your help. Please consider contributing to the Memorial Honor Fund and help us continue to do the good deeds we do as an association. Help us give from the heart.



Pennsylvania Association of School Retirees **MEMORIAL HONOR FUND**

A contribution of \$ _____ is being made to the Social Service Memorial Honor Fund
 In honor of In memory of _____ As a contribution to help less fortunate members

Please inform the following of this loving tribute:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Donor: Chapter Individual

Sender’s Name: _____

Address: _____

City: _____ State: _____ Zip: _____

County: _____ Date: ____ / ____ / ____



Please make checks payable to SSMHF, and mail to 878 Century Drive ■ Mechanicsburg, PA 17055-8406

Feeding the Hungry in Our Communities

Did you know that in the United States, one of the wealthiest countries in the world, nearly one in five children—about 16 million youth—are struggling with hunger? In 2010, 17.2 million households—14.5 percent of households or approximately one in seven—were classified “food insecure,” the highest number ever recorded in America. (Food security is defined by the U.S. Department of Agriculture as “access by all people at all times to enough food for an active, healthy life.”)

More than 20 million children receive a free or reduced-price lunch each school day. Less than half of them get breakfast, and only ten percent have access to summer feeding sites. AARP reported that since 2001, the problem of hunger among older Americans has spiked nearly 80 percent. Today, nearly nine million people age 50+ are at risk of going hungry. Sadly, in America, nearly 40 percent of edible food is discarded—enough to feed 25 million people!

Seeing the need to address this growing problem, PASR members decided to act. In 2013, PASR’s community service committee unanimously recommended that PASR chapters/members engage in efforts to alleviate hunger in their localities. The PASR



Lehigh Chapter, 2nd Harvest Food Bank

Board of Directors agreed and is encouraging all chapters to either continue or to initiate a special project or activity seeking to alleviate hunger in their communities (2013-2014 PASR Goals & Activities: Goal #1, Activity #4).

The idea for PASR to organize and promote activities for members to help alleviate hunger originated in Greene Chapter and was spearheaded by Cathy Butcher, Greene Chapter past president. Butcher is very actively involved in helping to eliminate hunger in her area, particularly for school-aged children and seniors who do not have sufficient pension incomes or Social Security benefits to meet their basic living expenses. Butcher felt that all PASR chapters should address hunger in their communities: “Every person who has worked in schools has witnessed the impact of hunger on children. Hunger makes it harder for children to learn in school and slows down their physical development. However, food insecurity affects individuals of all ages and results from a wide variety of circumstances. Today’s economy has created a need for assistance by people who would never have imagined themselves to be in need of this help. Businesses have laid-off workers or closed, full-time jobs have been replaced with part-time jobs, houses have been foreclosed, affordable housing is difficult to find, and medical costs have risen while health benefits have been lost. Hunger saps the strength of the working poor. Senior citizens are finding that they do not have sufficient funds to meet expenses. Hunger worsens the health issues of our senior citizens and the disabled. Hunger perpetuates the cycle of poverty.”

Throughout the Commonwealth and beyond, PASR chapters heard the call and initiated or expanded a project to address hunger in their areas.

In Region 2, Carbon Chapter has been collecting canned goods to be distributed to the various food banks within Carbon County. Most recently, canned goods have been delivered to a food bank in Palmerton at St. John’s Lutheran Church and to the Lansford Food Bank, located in Trinity Lutheran Church, Lansford. Carbon Chapter’s Rose Marie Armon is in charge of the food bank in Summit Hill, and Ronald and Carolyn Long are in charge of a food bank affiliated with the Shepherd House in Lehigh-ton. Each year, more than 200,000 meals are provided by Shepherd House Food Pantries to over 11,000 households. The pantries are located in the Carbon County communities of Beaver Meadows, Jim Thorpe, Lansford, Lehigh-ton, Nesquehoning, Palmerton, Summit Hill, Tresckow, and Weatherly. During the past year, donations have been made to both the Summit Hill Food Bank and the Shepherd House Food Pantry. In addition to collecting the canned goods, Carbon Chapter members contribute money to a special “food bank fund” at each monthly meeting. The money is then given to a different food bank on the county’s list, on a rotating basis. In 2013, approximately \$300 was donated to area food banks.

Also in Region 2, Lehigh Chapter is partnering with the Second Harvest Food Bank. Lehigh Chapter members pack sunshine boxes for seniors the first Tuesday of each month and backpack buddies for children the third Friday of each month. Some months,

Lehigh Chapter has as many as ten members among the more than 40 volunteers. At each chapter meeting, food and health supplies for the local food bank are collected. The record donation is 80 pounds of food from one meeting.

In Region 3, Monroe Chapter collects non-perishable food items for local food pantries, and several members volunteer at nearby food pantries.

In Region 4, at Perry Chapter meetings, non-perishable foods and non-food items are collected for the Perry County Food Bank. Money is also donated. A piggy bank is taken from table to table at the luncheon and members are urged to “feed” the bank so that they might help feed those in need. Several members also volunteer at the local food bank every week.

In Region 5, Huntingdon Chapter collects canned goods and monetary donations for the Huntingdon County Food Bank. Huntingdon Chapter also contributes food items, paper products, and annual cash donations to Huntingdon House, a shelter for abused individuals.

In Region 8, Mercer Chapter has implemented “Project Mason Jar.” At their luncheons, they use a quart jar with a slotted lid to highlight contributions for the food drive. On May 8, the jar was passed around during the chapter meeting. From two luncheons, the chapter was able to collect \$123 for the Community Food Warehouse

of Mercer County.

In Region 9, Crawford Chapter has participated in the project to alleviate hunger by collecting non-perishable foods and funds at each meeting to be donated to the Meadville Salvation Army. Members have also helped by volunteering at the Meadville soup kitchen. In the eastern part of Crawford County, PASR members collect and donate non-perishable foods to stock the shelves at Titusville Area Associated Charities and held a fundraiser to enable the purchase of other food items. In addition, members have been working with the Titusville branch of Love INC to collect suitable items to fill backpacks for needy children.

In Region 12, Pittsburgh Chapter donated \$400 to the Pittsburgh Food Bank and \$400 and five large boxes of foodstuffs to the North Hills Food Bank. Donated food and monies are collected at each meeting.

In Region 13, several chapters are actively working to combat hunger in their areas. South Carolina’s Low Country Chapter supports their local Bluffton Self Help Food Bank by collecting supplies at each of their chapter meetings.

Florida’s Citrus Chapter collects food items at each meeting, which are then donated to Feeding America Heartland Food Reservoir in Sebring. This chapter, in connection with the Heartland Food Reservoir, also assists with the backpack program that provides food for children to eat over the weekend.

Southwest Florida Chapter is very concerned about worldwide hunger. This November, chapter members will visit



a 50-acre global farm and tropical rainforest demonstration learning facility—Educational Concerns for Hunger Organization (ECHO). The purpose of ECHO is to educate about sustainable solutions to hunger. Those attending will participate in a tour of the facility to view various methods of farming used around the world, including innovative techniques to improve the quantity and quality of small scale farms and the nutritional diversity of their crops. Sights will include growing food on carpets, rooftop tire gardens, and using soda cans to reduce the amount of soil needed to produce food. The Southwest Chapter also supports the Harry Chapin Food Bank, located in Fort Myers, Florida. The first year of the project provided 142 pounds of food as well as cash donations. This year, 160 pounds of food were collected at chapter meetings and donated to the food bank.

Do you have any ideas for what school retirees in your area might do to alleviate hunger? Would you like to help plan some activities to address this critical need in your community? Do you want to help out with whatever the chapter in your area comes up with? If you answer yes to any of these questions, please contact your local PASR community service chair/contact person, listed on page 10. Working together, PASR can do much to alleviate hunger and demonstrate, once again, that our members are truly dedicated to serving others in need.



PASR Supports Our Troops

While stories from the front lines may have faded from the front pages of newspapers, the valiant service provided by our troops overseas and the sacrifices their families are making back home remain forefront in the minds of PASR members.

In 2008, our state community service committee launched a campaign to encourage PASR local chapters to conduct activities providing support for our military personnel serving overseas and/or their families back home here in Pennsylvania. Since then, the number of chapters conducting projects each year has steadily increased, as has the variety of services provided by the members of those chapters.

The participation in this endeavor by chapter members throughout the state is extraordinary. When you consider the infinite number of potential projects and activities from which chapter members can choose and the great number of things that chapter members were already doing to serve all sorts of people in their communities, it is very significant that more than two-thirds of our chapters elected to take on new projects to benefit our troops overseas and their families at home. It is a strong testament to the patriotism of our members and the respect and admiration we have for our armed forces personnel and their families.

In setting forth the challenge for PASR chapters to engage their members in activities to serve troops and their families, the state community service committee did not direct chapters what to do. Instead, the committee focused its efforts on educating region and chapter leaders about the wide variety of

military support organizations and projects that were already in existence and with whom chapters could partner. The committee also encouraged chapters to leverage the ingenuity and talents of their members to develop their own projects, independent of other organizations, and served as a conduit for sharing information about what the chapters in each region were doing, thus giving chapters an ever expanding list of ways their members could render support to the troops and their families.

A multivolume book could be written about what all PASR members in each chapter did these past few years to provide support to military personnel and their families. An article cannot possibly capture all the experiences nor convey the importance of these activities; however, we can provide a categorized summary, based upon the information provided from chapter presidents in their annual reports related to their chapter goals and activities.

Care Packages for Troops

Looking at the reports of items collected and sent to our troops, one might get the impression that our troops are receiving everything they need from PASR members alone, and Uncle Sam must be saving a ton of money! Not true, of course, as there are hundreds of thousands of service personnel, but PASR member generosity is very significant. The greatest number of chapters report having engaged in this activity, asking members to donate needed items or cash to purchase them; the care packages are then sent to the troops overseas for their personal use. The list of items collected is very broad, including toiletries, personal care items, clothing, books, games—nearly

everything that you can conceive our troops might need, short of uniforms, guns, and bullets.

According to the presidents' reports, chapter members were asked to bring specific items to local meetings, contribute postage, and/or help assemble the care packages in the following chapters: Alle-Kiski, Beaver, Berks, Bucks, Butler, Cambria, Carbon, Crawford, Erie, Fayette, Franklin, McKean, Mercer, Monroe, Montgomery, Northampton, Northumberland, Pike, and Venango. Most of these collections were for packages sent to all troops, but many collected and sent items specifically to troops who came from their chapter areas, like members in Carbon and Monroe did in partnership with a Monroe County project titled *Operation Touch of Home*.

Cellular Telephones and Calling Cards

Chapter presidents from Chester, Delaware, Huntingdon, Lancaster, and Susquehanna reported that their members were particularly interested in helping the troops communicate with their families and friends back home. The members contributed used cell phones to organizations that would recondition them and send them to the troops overseas, or the members purchased pre-paid calling cards to send to the troops.

Knitted Caps

Often the most treasured gift is one made by hand. Hundreds, if not thousands, of PASR member hands are staying busy in the Alle-Kiski, Berks, Butler, Lancaster, Philadelphia, and Snyder Chapters. Members in these areas are putting their knitting and crocheting skills to work, making skull caps specially

designed to wear under the troops' helmets. As the temperatures plummet in Afghanistan and Iraq, thousands of our troops will be warmed by the caps and the love that PASR members put into this great project! Then, before returning home, our service personnel often gift these caps to the local children.

Coupons

Clipping store coupons that military personnel and their families can use at the stores on military bases is another popular activity in which PASR members across the state are engaged. Often the coupons are collected and sent to partnering organizations that ship them to troops and families located all across the world. Members in Dauphin, Greene, Philadelphia, Potter/Tioga, and Westmoreland Chapters have collected coupons for this cause.

Several chapters, though, recognize that the needs of troops serving on bases outside of Afghanistan and Iraq should be addressed as well. Lackawanna and Wayne Chapter members collect coupons for troops based in Okinawa, Japan. Warren/Forest Chapter members helped collect and send over \$100K worth of coupons to troops based in Yokohama, Japan. Blair Chapter members send coupons to the Lakenmuth Air Force Base in England. Butler Chapter members send coupons to bases in Belgium, Germany, Guam, Korea, Spain, and Turkey.

Support for Families at Home

Many of the coupons collected for troops are, in fact, often used by the families on military bases back home. Several chapters have identified some other very interesting and unique family service projects for their members to support. Carbon Chapter members help provide Christmas trees to families in their area with a member serving overseas. Northampton Chapter members are participating in a kids support program run by the USO titled *Bears*

from the Battlefield. Centre Chapter members help create letters and donate crayons to put in children's backpacks, for a program titled *Operation Military Kids*. Members in neighboring Mifflin Chapter hand-make "worry dolls" to include in the backpacks. Clinton Chapter members donated \$250 to help buy postage for the Pennsylvania National Guard Family Service Committee.

Support for Veterans

PASR members across the state recognize that we must also remember, honor, and help those who have served our country, our veterans. Members in Bucks Chapter make lap robes for residents of the local veterans' hospitals. Chester members donate cash and collect puzzles and games for the veterans in their local hospital. Adams Chapter raised funds for the Landstuhl Hospital Care Project, and Cumberland Chapter donated clothing, household items, toys, and small appliances for The Military Order of the Purple Heart Service Foundation. Berks Chapter donated a therapy dog's services to the military children attending Camp Conrad Weiser. Finally, Dauphin Chapter members donated clothing and money to buy underwear for the individuals in their local veterans' hospital. Yes, underwear! Our members think of everything!

Recognizing Our Own Veterans and Members with Family in the Military

Undoubtedly, PASR members are so generous and willing to help our military and their families, because so many of them once served. Several chapters reported doing things to recognize and honor the veterans in their membership. Somerset sent appreciation cards to all veterans in their membership. Erie conducted a special and very moving program on Veteran's Day to honor the veterans in their group. Philadelphia also held a special *Salute to the Military* program. Franklin Chapter members honored their members who have



Mifflin Chapter hand-makes "worry dolls" for Hero Packs they give to children of deployed troops. Worry dolls originated in Central America. For every worry that a child has, he or she places one of these dolls under his or her pillow. As the child sleeps, the worry doll will solve the problem.

grandchildren and great grandchildren serving in the military by showering the service kids with holiday cards and letters.

Educational Activities

You should have expected that at least one of our chapters would come up with an idea tying their desires to support the military and promote education. At least two did, from what we can tell from the reports. Luzerne/Wyoming Chapter members collect school supplies to send to the troops; the troops, in turn, give them to children in Afghanistan and Iraq. Crawford Chapter collects and sends children's books to troops overseas. The troops videotape themselves reading the books and send the books and videos back to their kids or read to the kids live over the internet. How precious is that?

As you can see, PASR members all across the state have enthusiastically rendered support to our military service personnel, past and present, and to their families back home. To our region and chapter chairmen, to the chapter executive committees, and especially to the PASR members who participate in these truly wonderful projects: We salute you!



To Serve...Not To Be Served

The PASR Community Service Creed

To serve, not to be served, the motto for PASR's community service committee, originally was promoted by Dr. Ethel Percy Andrus, a retired educator from California, for the national organizations she founded: NRTA, 1947 and AARP, 1955.

Recognizing that individuals can significantly enhance the quality of their retirement lives through volunteerism, PASR created the community service committee in 1964. Through this committee, PASR has helped members identify volunteer opportunities and promote community service projects for more than four decades.

In retirement you can enjoy the best of both worlds—maintain the freedom you earned to do what you want when you want and continue to perform valuable services in your community through volunteerism.

PASR has community service committees in nearly every county in the state to help members identify volunteer opportunities and to catalog the services that school retirees are providing to their communities on an



individual and group basis. Many chapters even publish community service directories listing organizations in need of volunteers.

Each year these committees conduct member volunteerism surveys and report the findings to the media and even public officials. Why? Because we want to ensure that everyone knows that public school retirees are an asset! Too often we are portrayed as a burden to taxpayers. The value of volunteer service being contributed by school retirees far exceeds the amounts that taxpayers are contributing to fund retiree benefits, and we think it is important that the general public be made aware of this fact.

From these surveys, each PASR chapter also selects an individual who has

provided community service activities to a broad array of organizations and honors them with the Volunteer of the Year award. This is given to show our appreciation for their demonstrated commitment to the ideals and goals of selflessly serving others within their community and to encourage others to become equally involved.

Many PASR chapters realize a lack of services in their counties and develop their own community service project to meet these needs. Projects such as the *Klothes for Kids*, *Mitten Tree*, and *Crawford Reads* are all perfect examples of this. Rather than re-invent the wheel, some chapters have partnered with other organizations to provide much needed community services such as the Carbon Chapter's *Healthy Smiles*, *Happy Kids* for the mobile dental unit.

If you have thought about getting more involved with your local community, why not begin with a group of your former peers and colleagues? Please contact PASR at (717) 697-7077 or pasr@pasr.org to see how you can once again continue to make a difference in your local community.

Learn more about what PASR can do for you at www.pasr.org. Stop by PASR's social media sites and like, join, follow, pin, tweet, or subscribe to us.

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Securing Benefit Improvements in Retirement

by Lynn B. Herman, PASR Executive Director

Hardly a day goes by that someone doesn't call PASR and ask, "When are you going to get me an increase in my pension?" The question implies one of the most common misconceptions that retirees have. Many believe that their organization's employed personnel have the ability to negotiate and secure benefit improvements for them in retirement, much as the employees of the active employee organizations the individuals belonged to did for them when they were working.

As much as we would love to simply tell those who call that we are working on it and save ourselves a lot of time explaining things, we simply cannot. Not until all retirees come to understand that they must advocate benefit improvements for themselves in retirement and that they cannot hire individuals to advocate for them like they did when they were working will retirees receive the full benefit increases they want and need in retirement.

Securing benefit improvements while working is a relatively simple and straightforward process of collective bargaining. In this process, the employees select an organization to represent them. The organization, in turn, selects and hires a small team of individuals to represent the group at the bargaining table. The public selects a group to represent them, by electing the members of their local school board, and the board in turn hires a small team of negotiators for its side.

The rules are clearly defined in the laws governing the collective bargaining

process. The parties are easily identifiable, with only one team on either side of the table. Both sides have real leverage—employees having the ability to call a strike and employers having the ability to lock out and cut off employee benefits. When agreement is reached between the negotiators, the union members and school board members have final say and vote whether to accept or reject the contract.

In retirement, benefits are not secured through the process of collective bargaining. Benefit improvements in retirement, like pension increases, cost-of-living adjustments, and health insurance for individuals not covered by school district plans, can only be secured via the enactment of legislation. In retirement, individuals must engage in the legislative process.

In the legislative process, nothing is clear cut or black and white. There is no clearly defined set of rules, because the persons with whom retirees must "negotiate" are the ones who write the laws. If the laws do not suit, the Legislature can change them in an instant with a majority vote. The parties are not easily identifiable. There is not a single agent for the employer side. There are four groups that comprise the Legislature, Republican and Democratic Caucuses in the House and Senate, with multiple leaders in each Caucus. Then, of course, there is the Governor and his vast Administration to contend with. The Governor's signature is required on any bill passed by the Legislature in order for it to become law.

Nor is there a single agent on the retirees' side. In the collective bargaining process, the active employee organizations can compel the employers to act with the threat of a strike. That kind of leverage does not exist for retirees.

In fact, the legislative process cannot even be termed a process of "negotiation." The Legislators, particularly their leaders, act as the sole decision-makers. They make the rules and hold all the purse strings. If and when they choose to "negotiate" with a group, typically the session involves calling the group's leaders to a legislative leader's office and informing them that this is what they have decided to do.

So, how exactly can one secure benefit improvements in retirement, given this convoluted process? First, everyone needs to understand that all Legislators, unless they are getting set to retire, either want to be re-elected to their position or elected to a higher office. For some Legislators, it is a self-serving motivation—the personal benefits and prestige of the office. For many others, though, it is an altruistic motivation—to use the position to address the concerns and render assistance to their constituents. Whether motivated by self-serving or altruistic reasons, the Legislator has to be elected and re-elected to achieve his/her aims.

"You scratch my back, I'll scratch yours" sometimes defines the legislative process. Give Legislators what they want and need and they will give you what you want and need. The bottom

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Benefit Improvements...Retirement

continued from page 17

line is that it is a Legislators' perception of whether or not a group can help or hurt their re-election efforts that determines how the Legislator will act on issues concerning that group. If the perception is that the group can have an influence, there will likely be action. If the perception is that the group can have no effect, the Legislator will likely be apathetic and take no action on the issues.

Most Legislators approach an issue with the following questions: "Who in my District is in favor of this issue, and who is opposed?" and "How strong are their feelings and how many do they number on both sides?" Majority rules. To succeed in getting a Legislator to act on an issue, the proponents of the issue must demonstrate that they feel more strongly about the issue and/or outnumber the opponents in the Legislator's District.

It is not enough for organizational representatives, whether they be a paid staff person or elected volunteer leaders, to meet with a Legislator in Harrisburg and tell him/her, "We represent X number of school retirees statewide, or X number in your district, who feel very strongly about this issue." We cannot imply to the Legislator that he/she should act on this issue because the number of persons we represent can influence the outcome of his/her next election. In collective bargaining, yes, the representative can say "Act on this issue or our members will go out on strike." The representatives have the means to carry out that threat.

Legislators know that no organization can compel its members to vote a certain way. They also know that most people are not single-issue voters. Despite what we might tell them, the Legislators will still question "How many

in my District really do care about this issue and how strongly do they feel about it?"

It is not the number of members we might cite to Legislators that will convince them to act on an issue, it is the number of personal contacts, phone calls, letters, and e-mails the Legislators receive from their constituents that will convince them to act. When a person takes the time to write and send a letter, telephone, or e-mail a Legislator, that is proof to the Legislator that the person cares greatly about the issue. When the number of communications received by the Legislator promoting support for an issue vastly outnumbers the number of communications expressing opposition, the Legislator will be likely to take action in support of the issue.

For school retirees to secure the benefit improvements they want and need in retirement, they must invest the time it takes to write a letter, compose an e-mail, or telephone their own Legislators when called upon by their organization's leaders. Simply paying dues is not enough. You cannot hire someone for a mere \$60 a year, or even for the \$500 or more you paid per year when you were working, to secure for you the benefit improvements you need in retirement. The legislative process, unlike the collective bargaining process, requires that the members become actively involved and communicate their needs and concerns directly.

What your dues buy, at least in this organization, is information: information about the proposals introduced in the Legislature by the Legislators who support PASR and its members; facts and arguments you can use in communicating your concerns about the proposals with your Legislators; directions as to when to communicate your concerns to your Legislators, coordinating

the individual efforts of a massive number of members, in order to create the impression that the proponents outnumber the opponents.

Finally, and perhaps most importantly, you receive specific information about what, if any, actions your Legislators took on the issues of concern to you. PASR is the only retiree organization that publishes listings of Legislators who cosponsor its proposals, and regularly reports how all the Legislators vote on these proposals when considered in committees and on the floor of the House and Senate. When PASR members enter their polling places, they know what, if anything, their Legislators did on the retiree benefit improvement issues advocated by their Association. The members will factor that knowledge into their decision-making come election time, as they deem appropriate.

To secure greater benefit improvements in retirement, more need to get involved in the process. There are more than 190,000 people collecting retirement benefits from PSERS, and only around 30,000 who are getting the information they need and working to promote improvements in those benefits through their memberships in PASR. That is not good enough. It says to Legislators that the majority of retirees don't care enough about securing benefit improvements to get involved or to even find out what's going on.

It can be fixed in an instant, though. Every one of us knows a school retiree who is not currently a PASR member. Simply ask that person to get involved. Please ask them to join PASR, for their own betterment and in the interest of all school retirees who need benefit enhancements.



It Pays to Be a Member

PASR membership pays. Many PASR members find the true value of PASR membership in the programs and services offered. That is why PASR endorses benefits and services, to help members in their lives after school. PASR receives no financial compensation for its endorsements; instead, we pass those savings onto our members. It's just another benefit of belonging to PASR and how your membership will more than pay for itself.

Amusement Park Tickets

PASR has partnered with Dutch Wonderland, Hersheypark, Idlewild & Soakzone, Kennywood, and many other amusement parks around the country to offer discounted pricing to all members of our association. There's never been a better time to gather up the children and grandchildren for a family outing.

Computer Purchases

PASR members have the option of purchasing either an Apple computer or a Dell computer at discounted prices. The Apple Member Purchase Program makes it easy for PASR members to shop and save online for both Apple desktop and laptop computers.

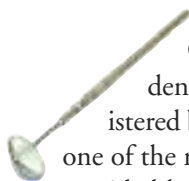
The Dell Member Purchase Program offers savings on Dell computers and equipment. This program gives you access to exclusive savings up to 30 percent off select configurations of Dell systems not available to the general public. PASR members receive the guaranteed best price on a selection of popular products loaded with features, as well as companion security products, theft protection, computer care, and other great services. Plus every PC comes with a 30-day price guarantee. If



you find the identical Dell system configuration for less anywhere on the Dell website, Dell will match the price.

Take John Skilton from Montgomery Chapter, for example. His son told him that his aging computer was a dinosaur—slow, big, and about to become extinct. So, John, like anyone on a fixed income, shopped around and looked for specials. He saw an ad in the paper for a sale on Dell computers, so he called PASR to receive his personal authorization discount code. Not only did he save \$150 from the newspaper advertisement, he also saved more than ten percent from the PASR discount. The \$1,500 computer only cost him \$1,100 and was delivered in three days. This savings alone nearly paid for his PASR life membership!

Dental Insurance



Offered since 1991, the dental services plan administered by United Concordia is one of the most popular programs provided by PASR. The price of a single service without insurance makes this plan easily pay for itself.

Barbara Novak, Crawford Chapter, says the dental insurance has saved her plenty. Of course, x-rays, teeth cleaning, and exams are covered, but she was worried when she needed two crowns and a root canal. There was no problem with the predetermination before the course of treatment, and PASR's endorsed dental provider paid out more than \$1,200 in Barbara's first year with the program.

All Smiles for PASR's Dental Plan by Meg Kramer, Bucks Chapter

As with all insurance policies, it is beneficial to have them, but you hope that they will not be needed. PISI's dental and vision insurances fit that bill.

We are also fortunate that our long-time dentist, Dr. Scott Barron, is a participant in United Concordia. At that time, our PISI (*Professional Insurance Services, Inc.*) insurance cost per year is \$794. If we did not have that, we would be paying about \$500 for our six-month checkups and annual x-rays. Those are covered 100%. The dental insurance more than pays for itself, when there are problems. A few years ago, both my husband and I experienced major dental issues. Even though we ended the year paying close to an additional \$700, we saved \$1,089 by having PISI dental insurance.

How I Lost a Tooth and Saved

by Ruth W. Roberts, Union Chapter
In September 2014, one of my upper front teeth fell out. This tooth had been a problem since I was 13 years old. First, it had root canal. Later, a post was inserted and later it was capped. For nearly ten years, I went to a dentist who told me that since it had no root, it would gradually darken, so once a year he drilled a small hole and put a drop or two of Clorox (yes, Clorox) in it. Well, it finally fell out. The first thing was to get a temporary tooth, which kept falling out. This was not covered by insurance and cost me \$798. Then, I had to

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It Pays to Be a Member

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have a panoramic x-ray, which was covered by insurance. Next, a dental surgeon remove the previous equipment. This was mostly covered by insurance. Finally, I got a permanent three-unit bridge—mostly covered by insurance. Now, I can smile again!

My total bill without insurance would have been \$4,131.00. With insurance, it cost me \$1,704.60 for a savings of \$2,426.40. Thank you, PASR and United Concordia!

Home and Vehicle Insurance



Here's to you for loving what you do. Nationwide salutes your commitment and passion for being a member of PASR. PASR offers a discounted auto insurance program through Nationwide Insurance; PASR members can also save money on home, motorcycle, and RV insurance.

Nationwide Was on Our Side

by Meg Kramer, Bucks Chapter

My husband Harold and I have been Nationwide clients since 2007, when I called Randy Engle to inquire about coverage for our home and autos. He came to our home and did an estimate. We decided to change, because our previous company's costs had skyrocketed.


A few years ago, Harold had a minor fender bender with his car. I called Randy, and he immediately got to work on the repair of our car. Nationwide even has a computer site where we could log in and watch the progress of our car being repaired. The work was beautifully done, and we had our car back within days.

We also had a claim due to a freezer

breakdown with a huge loss of food. Once again, Randy came through, and we received a check to partially cover our loss.

It is a pleasure to speak with Randy; he is knowledgeable and helpful regarding the insurance coverage that is best for us.

Emergency Response System Provider



Medical Alarm Concepts is a personal emergency response system provider. What makes this system unique is that this medical alert system allows you to speak and listen directly through the wearable pendant transmitter, called a MediPendant. When the large button on the pendant is pressed, a telephone call is made to an EMT-certified emergency operator. The operator will immediately dispatch medical personnel or a loved one to your location. They will also contact anyone that you have listed on your custom call list. PASR members receive a special discount on the monthly cost of the MediPendant, which equates to less than \$1 a day to provide you or a loved one with peace of mind. Getting started is easy because there is no service contract required and no cost for the equipment. As an added bonus, Medical Alarm Concepts will provide PASR members with a door emergency lock-box free-of-charge, allowing you to securely store a key to your residence so that emergency personnel can gain access without breaking in and causing unnecessary damage to your home.

MediPendant

*by JoAnn Bailey,
Northampton Chapter*

Several years ago, I helped my father purchase a home monitored medical alert system. We researched various companies online. After much review, we liked the benefits offered by the MediPendant. I liked the

idea that the actual alert button has a self-contained microphone. Also, when this button is pushed, the company will try to contact the user. If there is no answer, within seconds, the rescue unit is summoned by the MediPendant personnel.

When purchasing the MediPendant, the person with whom I spoke was polite and answered all my questions. Within three days of purchase, the MediPendant arrived in the mail. Through PASR, I saved \$2.00 a month, received a free lock box for the key that hooks to the door handle or railing, and received free shipping.

Final Expense Life Insurance

PASR now offers a valuable new benefit to our members: final expense life insurance. This insurance provides peace of mind, knowing that you have taken care of your final expenses so that loved ones will not be forced to pay. This insurance has guaranteed premiums for life and access to cash value in times of need. PASR members can select to purchase a policy from several "A rated" insurance companies. Application is easy: no medical exam is required.

Hearing Aid Services

The Hear In America Hearing Plan provides PASR members and their spouses with a free annual hearing screening through a monitored provider network. For those members who wish to purchase hearing aids, substantial discounts off manufacturers' list prices are offered, as well as lifetime cleaning and checkup services, discounts on batteries, and additional warranties. This plan is offered through PASR without any fees to participate.

For example, Edward Cochrane from Allegheny Chapter needed two hearing aids, so he went to a vendor endorsed through PASR's Hear In America

program. He says the program saved him about \$300 on each hearing aid. Later, when he discovered that he did not like this particular kind, he switched—with absolutely no hassles.

His doctor credited him the difference in cost, and he has been happy ever since. If they ever are in need of repair, the company services them without any problems. Ed saved \$600, just by being a member of PASR—nearly the cost of a life membership!

How I Saved \$1,600

by Ruth W. Roberts, Union Chapter

When I finally got tired of asking people to speak louder or repeat themselves, I purchased hearing aids. After much research, I chose Hear in America and discovered that Boscov's accepted Hear in America, so I made an appointment. The technician was very nice and very knowledgeable. After being given an extensive hearing test, I was fitted for the aids. I had my new hearing aids within a few days. Their cost includes unlimited visits if they need adjustment or if I have any problem with them. Without Hear in America, the cost would have been \$1,550 for each one, or a total of \$3,100. With Hear in America the total cost for two was \$1,500, for a savings of \$1,600. Of course, with that savings, I was able to join PASR as a life member. Thanks, Hear in America!

Legal Assistance

Sometimes, the unexpected happens. That is where Legal Access Plans, L.L.C.

can help, by allowing you to make an informed decision and select the right attorney for your specific needs. Common issues such as wills and estate planning can easily make this program pay for itself. However, in today's litigious society, where even a



minor fender bender can quickly escalate to a bigger issue, it is also important to know you can protect yourself against something major. This plan covers you, your spouse, eligible dependents, your parents, and even your spouse's parents!

Long-Term Care Insurance

If you need home health care or care in an assisted living facility or a nursing home, the costs for this custodial care can easily approach \$60,000 a year or more! Most people cannot afford these continued expenses without some help.

PASR has negotiated arrangements with some of the most highly rated and stable long-term care insurance companies to offer individualized plans so that members may choose the one that best suits their needs. PASR members can receive policy premium-discounts as high as 40 percent! Many of the companies offer a five to ten percent reduction in premium—just for being a member of PASR.

Long-Term Care Insurance

by Meg Kramer, Bucks Chapter

I purchased long-term care insurance before I retired from teaching and became active in PASR. Tom Whiston, our PISI long-term specialist, reviewed my policy and assured me that the one I already had was a good one.

The big advantage to being a member of PASR is that PISI deals with five reputable insurance companies, and policies can be fine-tuned to the needs and affordability of our members. Tom has met with several of our Bucks Chapter members who speak very highly of his honesty and knowledge regarding long-term care.

Pet Insurance

PASR is now offering Petplan pet insurance to our members.



You already expect the unexpected with your pets, but what about when it comes to their veterinary bills? The truth is, unexpected vet bills happen more often than you think, and they cost you more than you would care to imagine. Petplan pet insurance can help. Petplan insurance helps you pay your unexpected vet bills so if your pets have an accident or become ill, your first thoughts can be about their care, not your budget.

Travel Services

Boscov's Travel is ready to assist with your travel needs. Motorcoach tours, group cruises, or a customized group tour are available exclusively for PASR members and companions. PASR members automatically receive a discount on selected travel products.

Not only will members save money as a result of their PASR membership, but the discount will also extend to the member's traveling companions. Members who use a Boscov's credit card to pay for their travel will earn reward points, which can be redeemed for Boscov's gift card certificates to be used toward any Boscov's merchandise. PASR members can book travel online through the Boscov's Travel website. Take advantage of its unique money saving features for booking airfares.

Vision Insurance

With the vision program offered through Davis Vision, you will quickly and clearly see the benefits to being a PASR member. By joining other PASR members, you have the availability of comprehensive vision benefits with competitive group rates. Participation easily pays for itself, whether it be on the exam, glasses, contacts, uncondi-

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member benefits

It Pays to Be a Member

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tional breakage warranty, or even discounted laser vision correction. Coverage is available for you, your partner, and your dependents.

Seeing Clearly/Clear Savings

by Meg Kramer, Bucks Chapter

I would like to share with you my experiences with the insurance by Davis Vision. I have had the vision program for several years now. The yearly premium includes an annual eye exam and new glasses every 24 months. Fortunately, I am lucky to have a fine participating provider in Design for Vision in Morrisville, Pennsylvania. In 2008, I bought a new pair of glasses that were not

Davis Vision frames. They cost me \$479. I received a check for \$66 from Davis Vision that year. In 2010, I found a Davis Vision frame that I liked, and my new glasses made by Davis Vision cost \$230. Both pairs consisted of the frames, transition and progressive lenses, and the shatterproof photochromatic glass. My husband has also taken advantage of the insurance and has been quite satisfied. Needless to say, we are very happy with our PASR Davis Vision program.



Wholesale Club Discounts

One of PASR's most popular endorsed services is the BJ's Wholesale Club membership. Access unbelievable storewide savings at a fraction of the normal cost!



As the third largest wholesale chain in the United States, you can use any of their stores located across the East Coast, from Maine to Florida—whether beginning new service or renewing an existing membership! Shop for groceries, household products, tires, jewelry, gasoline, electronics, clothing, and much more!



PASR MEMBER BENEFITS & SERVICES

Amusement Parks

Hersheypark, Dutch Wonderland, Idlewild/Soakzone, Kennywood, etc.
For more information, please call 717-697-7077

Computer Purchases

Apple Computers
For more information, please call 717-697-7077

Dell Computers

For more information, please call 717-697-7077
www.dell.com/epp

Dental Insurance

United Concordia
1-800-382-1352
www.pisiltc.com/school-retirees.html

Emergency Response System Provider

Medical Alarm Concepts
1-877-639-2929
www.MedicalAlarmConcepts.com

Hearing Aid Services

Hear In America
1-800-286-6149
www.hearinamerica.com

Home and Vehicle Insurance

Nationwide Insurance
1-800-544-2090

Legal Assistance

Legal Access Plans, L.L.C.
1-800-382-1352
www.pisiltc.com/school-retirees.html

Long-Term Care/

Final Expense Insurances

Professional Insurance Services, Inc. (PISI)
1-800-382-1352
www.pisiltc.com/school-retirees.html

Pet Insurance

PetPlan
1-800-382-1352
www.pisiltc.com/school-retirees.html

Travel Services

Bosco's Travel
1-866-433-3812
www.boscovstravel.com/pasr

Vision Insurance

Davis Vision
1-800-382-1352
www.pisiltc.com/school-retirees.html

Wholesale Club Discounts

BJ's Wholesale Club
For more information, please call 717-697-7077

For more information, please go to www.pasr.org/economicbenefits or call PASR at 717-697-7077 to request an endorsed benefits brochure.

Enjoying the Ride

People who desire a happy life should emulate the positive attitude of Sherry Updegraff. Sherry, a PASR state member since 2004, worked as a bus driver for the West Shore School District for 25 years. During that time, she drove elementary school children, as well as middle school children (for the first 9.5 years) and high school children (for the remaining 15.5 years).

She started her tenure as a school bus driver, when her younger of two children began elementary school. Between her runs, she spent time with her parents, often sharing breakfast with them. She is grateful that she had the opportunity to spend so much quality time with them in their later years.

During her long career, Sherry had a flawless driving record, until her final day on the job. She was so overwhelmed by the fact that she would no longer be driving her students, that she accidentally tore the rear bumper off the bus while making a turn off a bridge. What a way to end a career!

Despite this mishap, Sherry missed her job. For nearly two years, she yearned to be back on her bus. To this day, she still sets her alarm clock for 6:45 a.m. As she quips, there is no reason to waste the morning sleeping when there are things to be done.

And boy, does she keep busy! Sherry fills her days with dozens of activities. She is in charge of the financial records for her husband's auto body shop. She spends as much time as she can with her three grandchildren—babysitting

her grandson, picking her granddaughters from gymnastics, and cheering at their sporting events. During the workweek, she delivers lunch to her husband and son at the shop. She takes a Zumba exercise class and does yard work to stay healthy. She has also taken on several leadership positions in her community, including assigning duties for her adult Sunday school class and serving on her class reunion committee. Each month, she lunches with other district bus drivers and even organizes the annual Christmas party for the West Shore bus drivers. She has even volunteered as a PTO treasurer and was a past chair of the pastor parish. However, she is most active with the Red Hat Society, in which she was a proud member for many years. In fact, she was the queen (a.k.a. the leader) of her chapter.

She has traveled to the Bahamas, Hawaii, Florida, South Carolina, Tennessee, Virginia, New York, Illinois, California, and throughout New England. She is thrilled that she was able to experience the panoramic views from the top of the Statue of Liberty and the Sears Tower and even sit in the fourth row of the studio audience for the *Price Is Right*.

In her spare time (what little she has), Sherry is a country music songwriter. She started writing country music lyrics at the age of 50, the same year her father died. She was listening to the radio and remarked to her daughter that she

thought she would be able to write a country song. Her daughter encouraged her to try her hand at it. Sherry started jotting down lyrics and joined the American Society of Composers, Authors and Publishers (ASCAP), and the Country Music Association (CMA), the Nashville Songwriters Association International (NSAI), the Songwriters' Guild of America (SGA), and the Tennessee Songwriters Association. She has been nominated for three awards for her songs, and some of her songs have been played in her church during the prelude and offertory.

Two years after Sherry's father died, her mother passed away. She wrote the song, *I'll Say Goodbye for Now*, in memory of her mother. When Dale Earnhardt died, she wrote the song, *Red Flag on Earth, Green Flag in Heaven*. Another song, *Walking Out in*

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Enjoying the Ride

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Arizona, was written about Ray Krone, a Dover, Pennsylvania man who had been wrongfully incarcerated in Arizona for ten years and was subsequently proved innocent through DNA testing. He now travels around the world, speaking against the death penalty. During an interview with Krone on a Canadian television station, a clip of Sherry's song was played.

Soon after, she received a royalty check in the amount of \$500 from the TV station.

Throughout her life, Sherry has been somewhat of a daredevil. At the tender age of one, she nearly amputated her pinkie on the motor of her mother's washing machine. At the age of 37, she drove a racecar at the Susquehanna Speedway, finishing fourth out of 128 racers. (She even beat a local Newberry Township police officer, who finished

sixth.) She has been a passenger in a hot-air balloon that crash-landed, and a few years ago, she and her family went skydiving with the Maytown Airport crew.

Sherry Updegraff lives life to the fullest and contends that retirement is not the time to sit in a rocker watching the world pass her by. She grabs hold of living with both hands and enjoys the ride.



What is a School Bus Driver?

A school bus driver is a person who smiles in the morning, smiles in the evening, and eats Roloids in between.

A school bus driver has a good understanding of human nature and Mother Nature.

A school bus driver has an up-to-date vocabulary.

A school bus driver gives reassuring nods to anxious mothers standing at bus stops.

A school bus driver gets there when no one else can, finds houses that don't exist, and children with no names.

A school bus driver has eyes in the back of his head and hears every word, even in sign language.

A school bus driver is immune to noise. Her favorite words, besides *Good morning!* and *Good night!*, are *Sit down!*

Sometimes, a school bus driver gets tired, seldom gets mad, and always, most faithfully, gets there.

~Author Unknown

PASR State Trip 2016

CAPE COD, MARTHA'S VINEYARD, AND NANTUCKET

Stretching almost 70 miles into the Atlantic Ocean from the eastern coast of Massachusetts, Cape Cod is one of New England's premiere vacation spots. See it all from the shoulder of the Cape out to Provincetown, plus Martha's Vineyard and Nantucket, with a local guide to give a real insider's view. *Details to come at www.pasr.org.* Your Cape Cod tour will include:

- Round trip transportation via private, climate controlled motorcoach equipped with reclining seats and restroom
- Four night's accommodations on Cape Cod including baggage handling for one bag per person
- Guided tour of the Outer Cape to Provincetown including Cape Cod National Seashore, Salt Pond Visitors Center, and Nauset Lighthouse
- Guided tour of Hyannis and Sandwich, Massachusetts, including the Kennedy Memorial and St. Francis Xavier Church, plus a shopping stop at Cape Cod's famous Christmas Tree Shops
- Whale watch excursion out of Provincetown
- One day on Nantucket, including round-trip ferry and island tour with local guide
- Admission to Mystic Seaport, Mystic, Connecticut
- Eight meals: Four breakfasts and four dinners, including one traditional Cape Cod lobster dinner.

PASR State Trip 2017


MACKINAC ISLAND, MICHIGAN

Come visit Mackinac Island, Michigan and enjoy a gentler way of life. For more than a century, the Grand Hotel has represented the ultimate retreat, vacationing on the grandest scale. A bona fide U.S. landmark, this majestic hotel, with its famous 660-foot front porch is a monument to a bygone era. Everywhere you turn, you will find yourself in a world caught somewhere in time. A place where elegant style and genteel manners remain a way of life. Awaken to the sound of horse hooves on silent streets, tour the island by carriage, and watch the world go by as you relax, unwind and enjoy a slower pace. *Details to come at www.pasr.org.*

PASR State Trip 2017

THE LEGENDARY DANUBE RIVER CRUISE

From the splendor of Prague to the Gypsy violins of Budapest, you'll treasure every moment of this memorable Danube River cruise. Enjoy three nights in Prague with guided sightseeing, as well as time to explore this marvelous city on your own. Discover the Hradcany Castle grounds; wander through Prague's Jewish Quarter; shop for hand-cut crystal; savor authentic Czech dumplings; stand in Wenceslaus Square, where protestors demonstrated against Communism; or visit one of the many churches. Then drive to Nuremberg and set sail for medieval Regensburg, Passau, Vienna, and Budapest, with guided sightseeing in each city. Sail through the fascinating Main Danube Canal and witness the scenic beauty, as you cruise past quaint towns. Attend a beer tasting; tour Melk's splendid Benedictine Abbey; and experience the music, art, culture, and historical sights in romantic Vienna – a truly memorable vacation! *Details to come at www.pasr.org.*

MEMBERSHIP APPLICATION		Phone	Date of Birth
 PASR Pennsylvania Association of School Retirees <small>Pennsylvanische Association of School Retirees</small> 878 Century Drive Mechanicsburg, PA 17055-4375			____/____/____
		E-mail Address	Retirement Date & Yrs. of Service
Please print name/address below: Please charge my credit card: <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa <input type="checkbox"/> Discover <input type="checkbox"/> American Express or make check payable to PASR. Card Number: _____ Exp. Date: _____ Signature: _____	Would you like to receive information about a local PASR chapter? (PLEASE SPECIFY)	School District Retired From	
	Please select your membership option. Make check payable to: PASR		
		<input type="checkbox"/> Annual Membership (<i>school retiree</i>) - \$60.00 <input type="checkbox"/> Associate Membership (<i>non-school retiree</i>) - \$60.00 <input type="checkbox"/> Life Membership - \$700.00	
PUB			
Phone: 717-697-7077 ■ Fax: 717-697-8742 ■ pasr@pasr.org ■ www.pasr.org <small>Note: Membership dues payments are not deductible for federal income tax.</small> PLEASE ALLOW 4-6 WEEKS FOR PROCESSING			

Planning for Your Retirement?

Add up your savings on healthcare costs!

As a PASR Member, you have the opportunity to take advantage of **significant savings** on:

Dental and Vision Care

Long Term Care Planning — *Home Health Care, Nursing Home and Assisted Living Care*

Final Expense Life Insurance - *No Medical Examinations*

Pet Insurance

and other discounted benefits

YOU benefit, through the group purchasing power of PASR and their partnership of 20+ years with the group Administrator, Professional Insurance Services, Inc. Call **1-800-382-1352** today and **ADD UP** your savings!



Please contact me about PASR-recommended insurance plans.

I am interested in the following insurance products. (Check all those of interest.)

- Long Term Care Insurance
 Dental Insurance
 Pet Insurance
 Final Expense Life Insurance
 Vision Insurance

Name _____ Date of Birth _____

Street Address _____

City _____ State _____ Zip _____

Phone Number _____

Spouse's Name _____ Date of Birth _____

E-mail Address _____

Mail to: Professional Insurance Services, Inc., 2 Kacey Court, Suite 102 Mechanicsburg, PA 17055

P A S R
 Pennsylvania Association of School Retirees



PROFESSIONAL
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For a **FREE**, no obligation consultation,
 call toll free

1-800-382-1352

or visit www.pisiltc.com