

AfterSchool®

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



**Planning
for Your Retirement**

Medicare Overview

**A History of
Cost of Living
Adjustments**

**Making the Most of
Your Retirement**

PASR Member Benefits

Retirement Planning Checklist

A Simple Guide to Help Prepare You for Life “After School”



✓ 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 a COBRA plan? (PSERS will supplement \$100/month if you have at least 25 years in the system.)
 - If you are covered and need to 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 effect you.

✓ 9 Months to One Year Before Retirement

- Attend a PSERS *Foundations for Your Future* or PASR retirement planning seminar.
- Obtain a PSERS retirement estimate using a *Request for Retirement Estimate form* (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.
- Investigate your employer’s guidelines for retiring, terminating, and resigning.

✓ 1 - 6 Months Before Retirement

- Schedule a retirement exit counseling session with your PSERS regional office 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.

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



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PASR

Pennsylvania Association of School Retirees

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The Pennsylvania Association of School Retirees

A Brief History of Our Association

The Pennsylvania Association of School Retirees (PASR) has a rich history of providing benefits to public school retirees and for leading service initiatives throughout Pennsylvania. PASR began on December 28th, 1937, as the Pennsylvania Retired Public School Employees Association (PRPSEA).

In The Beginning

The Association was created by a group of nine retired educators, lead by retired Philadelphia teacher, Cornelius J. Walter; Public School Employees' Retirement System (PSERS) Secretary, H. H. Baish; Pennsylvania State Education Association (PSEA) Executive Director J. Herbert Kelly; and PSEA and National Educator's Association (NEA) Past President Jessie Gray, to serve the needs of retired educators throughout the state. At its onset in 1937, PASR had 19 members and set forth to help its members keep an interest in public schools after retirement, enjoy fellowship with one another, recognize the founders of the annuity system, and ensure future welfare for generations of school retirees to come through funding legislative efforts.

When PASR was created, we worked closely with the PSEA, even sharing an office building, publishing resources, and membership lists. However, due to philosophical differences and PASR's desire to support all public school retirees, the groups began to work separately to achieve their differing goals, thus creating two distinct organizations representing the interests of retired educators in Pennsylvania.

In 1948, PASR officially opened membership to all public school retirees, becoming the first and only association in the state to offer membership to public school retirees regardless of their job titles or positions.

PASR was also instrumental in the formation of two other well-known retiree organizations. In 1947, the PASR president met with Dr. Ethel Percy Andrus from California, along with representatives from the 11 other existing school retiree organizations at the time, and helped establish the National Retired Teachers Association (NRTA). Dr. Andrus later recognized that there was a need not only for school retirees to be represented nationally, but all seniors. In 1958, she turned this need into the American Association of Retired Persons (AARP).

A Focus on Members

By 1964, PASR had 37 local chapters. Today, the number of active chapters is up to 62, including those out of state.

Another major initiative early on for PASR was finding ways to make the most impact with volunteer resources. In 1964, this came to fruition with a \$10,000 grant that started the Social Service Memorial Honor Fund (SSMHF). Today, the SSMHF committee is one of the largest networks of volunteers in the Association. It not only provides financial assistance to members in need from voluntary member contributions to the Memorial Honor Fund, but also visits thousands of elderly members across the state who are hospitalized, homebound, or residing in assisted living facilities.

1964 also saw the start of one of today's most popular committees: Recreo. Recreo began when a group of retirees spent a week at Slippery Rock State College discussing how to make the state a better place for school retirees. For the next few years, Recreo groups would travel to one of the 13 state-owned colleges for a week, staying in the college dormitories. Recreo has come a long way from college dorms since then. Beginning in the 1990s, Recreo committees across the state began offering out of state trips. Today, over 100 trips are offered each year by Chapters and the State. Trip destinations range from local, to across the state, out of state, and even out of the country!

PASR continued to grow and develop in the years to follow. In 1984, PASR parted ways with PSEA and began planning a future location for our very own state headquarters. In 1987, the Mechanicsburg office was finished and has been the home to PASR ever since.

During the late 80s and 90s, many of the committees that are still part of PASR were formed, including Member Benefits and Services, Community Service, and Public Relations.

PASR Now

PASR's largest network of volunteers is found within the Legislative and Legislative Political Education (L/PEC) Committees, helping to protect the interests of school retirees in matters such as maintaining the annuity fund and protecting and improving the benefits provided by PSERS. The Legislative Committee is the largest actively attended committee in PASR, forming the network we know as the PASR Legislative Contact System. The PASR Legislative Contact System is the largest school retiree grassroots lobbying network in the country.

Another popular PASR committees is the Member Benefits and Services Committee, which is responsible for researching and endorsing all of the member benefits provided by PASR. These benefits include discounted insurance, reduced prices for computers, banking and financial analysis, moving services, and discounted travel and recreational activities. Among its other duties, Membership organizes member social activities. The Educational Support Committee also has a large number of volunteers, and is responsible for providing scholarships and grants for students and school employees.

As our association continues to grow, an important focus has become Public Relations. The State, along with publishing the quarterly newsletter, has expanded communications to digital formats through pasr.org, Facebook, Twitter, YouTube, Pinterest, and LinkedIn. Chapters and Regions are encouraged to create websites, social media accounts, and newsletters.

Goals for the Future

As our association looks to the future, our focus will be to continue to strengthen our association through membership recruitment, legislative efforts, and by providing meaningful services to our members. With our members continuing to focus on volunteerism and serving those in need, our association will thrive.

What Does PASR Do?

- **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 pages 5–6 for more details).
- **Takes 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).
- **Supports public education.** PASR provides educational support (EdSup) grants, totaling \$9,000, to public school employees. For more information about our EdSup grants, see page 16.
- **Serves as a legislative watchdog.** PASR has also helped school retirees attain seven cost of living adjustments (COLAs), has had a hand in the creation of health insurance premium assistance which is now \$100 a month, and has completed many other legislative accomplishments.



Who Can Join PASR?

- **Anyone can join!** PASR assists all retirees. You don’t need to be a public school retiree to benefit from a PASR membership. Anyone can join as an associate member. An associate member is anyone who is interested in the work of PASR, no matter their profession or age. Unlike annual and life members, associate members cannot vote or hold a PASR office. For more information, go to www.pasr.org.

Pennsylvania Association of School Retirees Membership Application



The only organization governed solely by school retirees and working exclusively for school retirees.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

E-mail Address: _____

Phone: () _____ Date of Birth: _____

Please charge my credit card: Mastercard Visa Discover American

Express or make check payable to **PASR**.

Card Number: _____ Exp. Date: _____

Signature: _____

Please select your membership option:

- Annual Member (school retiree) – \$60
- Associate Member (non-school retiree) – \$60
- Life Member – \$700

Join online at www.pasr.org

Mail to: PASR ■ 878 Century Drive ■ Mechanicsburg, PA 17055-4375

PASR does not sell or share your information with outside vendors. Note: Membership dues are not deductible for federal income taxes.

Why it Pays to be a PASR Member

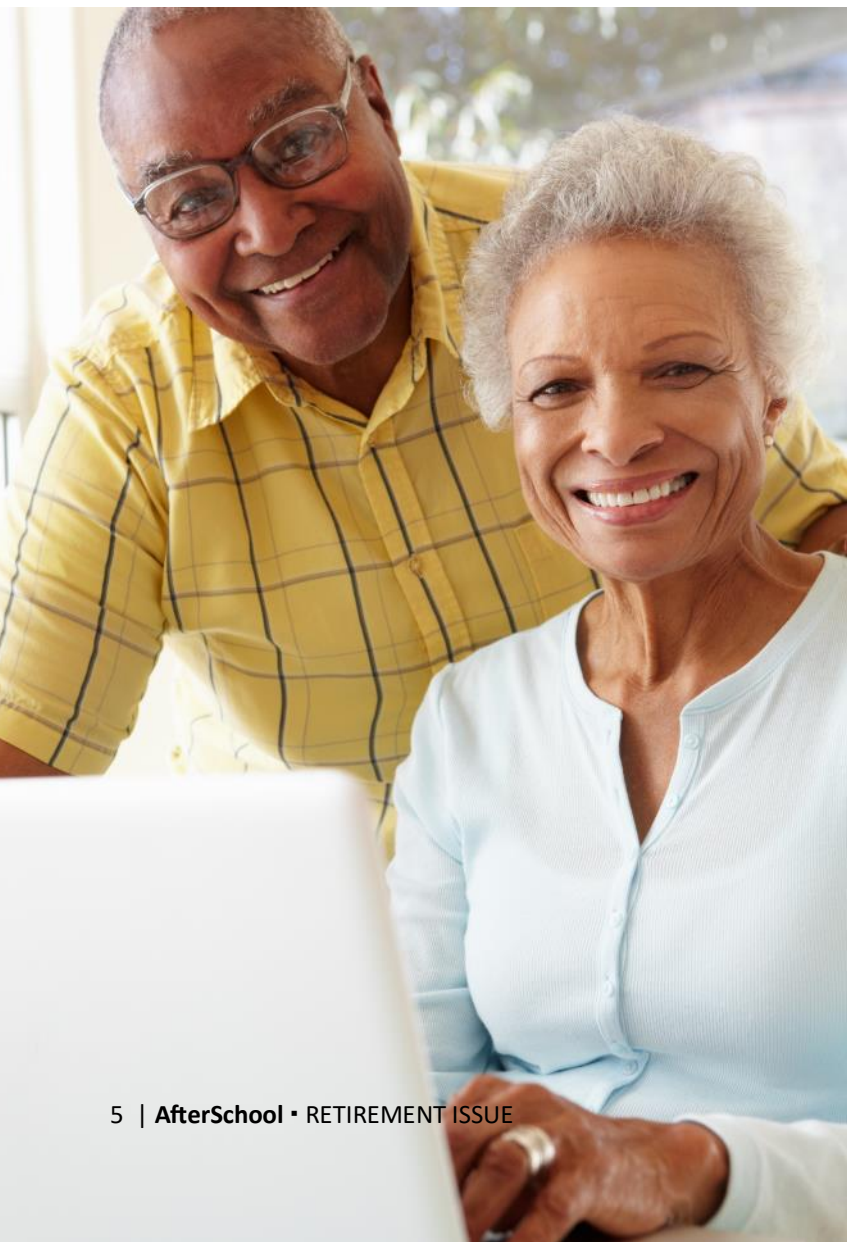
Exclusive Benefits and Discounts for PASR Members

Dental Insurance

Did you know the health of your mouth can affect your whole body? PASR offers access to the premier United Concordia Dental insurance you need to stay healthy – at affordable members-only rates. The price of a single service without dental insurance makes this plan easily pay for itself!

Vision Insurance

With PASR's Davis Vision insurance program, you will quickly and clearly "see" the benefits to being a part of the group. By joining other PASR members, you have the availability of comprehensive vision benefits with competitive group rates. With the low cost to be a part of this program, participation easily pays for itself whether it be on the exam, glasses, contacts, the unconditional breakage warranty, or even the discounted laser vision correction. Coverage is available for you, your partner, and your dependents.



Prescription Discount Program

The PASR Prescription Discount Program, administered by CVS Caremark, has been prepared specifically and exclusively for the PASR members and their families, saving them an average of 37% off generic medications, an average of 20% off brand-name prescription drugs and up to 75% off many prescriptions at over 67,000 participating retail pharmacies throughout the United States including: CVS, Rite-Aid, Walgreens, Walmart, grocery store chains, and most independent pharmacies.

Auto, Home, RV, and Motorcycle Insurance

Through our partner, Trispagonas Insurance, PASR is happy to offer exclusive, PASR members-only discounts on personal insurance lines, such as auto and homeowner coverage. Insurance is also available for boats, motorcycles, RVs, and more.

Comprehensive Wealth Management

Shifting and adjusting your financial plans as you navigate retirement can seem daunting. Throughout our working careers, so much of our time is spent on the accumulation and growth of our retirement savings. But entering into retirement - now we're in a position of having to rely on those savings. This involves a renewed understanding of our financial goals and includes risk management, long-term care planning, distribution planning, and legacy planning. As a PASR member, in partnership with Tom Trispagonas of Grove Wealth Management, LLC, these consultation services are available to you at no cost.

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. PASR, Grove Wealth Management and LPL Financial are separate entities.

Long-Term Care Insurance

With recent advancements in healthcare, people are living longer than ever before. With those advancements, the need for personal and skilled care has grown like never before as well! That's why it's important to plan ahead – not only for the sake of your finances, but to help safeguard against becoming an emotional and financial burden on those you love. PASR has negotiated arrangements with several highly rated long-term care insurance companies to offer customized plans that are suited to each person's individual needs. PASR members benefit from a streamlined underwriting process that can allow for approval by simply completing a phone interview. Personalized, one-on-one consultations are available to help guide you at no cost.

Life Insurance

Term life insurance, whole life insurance, universal life insurance... The different types of policies and options seem endless. But the coverage is so valuable! Life insurance provides peace of mind that you've taken care of your final expenses so loved ones won't have

to. PASR has partnered with Nationwide Insurance to offer final expense life insurance that offers guaranteed, level premiums for life; access to cash value in times of need; and an easy application process that doesn't require medical exams.

Propane Discount Program

With the PASR Propane Discount Program from TankFarm, members can save an average of \$300-\$500 a year on propane without sacrificing quality of fuel or service. Members also pay no tank rental or delivery fees, and have the benefit of working with a top local supplier to provide you with a tank if you need it and to schedule your deliveries and service appointments.

Oil Discount Program

Through a partnership with HEAT USA, PASR members are eligible to receive a free or discounted service contract with HEAT USA, a discounted price on oil, and will have access to a dedicated membership services team which is available to help members at any time.

Pet Insurance

PASR is now offering pet insurance to our members. You already expect the unexpected with your pets, but what about when it comes to their vet bills? The truth is, unexpected vet bills happen more often than you think, and they cost you more than you would care to imagine. Pet insurance can help by assisting you when paying 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.

Hearing Aid Services

The Hear In America hearing plan provides PASR members and their spouses with a free 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 cleanings and checkup services, discounts on batteries, and additional warranties. This plan is offered through PASR without any fees to participate.

Travel Services

With your PASR membership, Boscov's Travel is ready to arrange your individual and family trips, a scheduled motorcoach tour, group cruise, or a customized group tour 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.

Amusements & Amusement Parks

PASR has partnered with Dutch Wonderland, Idlewild & Soakzone, Kennywood, Hershey Park, Dollywood and many other amusement parks around the country to offer discounted pricing to all members of our Association.

PASR also offers many minor league baseball and hockey team discounts, as well as discounted Penn State football tickets. Members

can access more information on these discounts through the pasr.org Members' Only section.

Sporting Event Ticket Discounts

PASR offers many minor league baseball and hockey team discounts, as well as discounted Penn State football tickets.

Computer Purchases

PC

The Dell Member Purchase Program makes it easy for PASR members to shop and save on Dell computers and equipment. The program gives you access to exclusive savings between 10 and 30 percent off select configurations of Dell systems not available to the general public on www.dell.com.

Mac

The Apple Member Purchase Program makes it easy for PASR members to shop and save on Apple desktop computers and laptop computers.

Emergency Response System Provider

Medical Alarm Concepts is a personal emergency response system provider that allows you to speak and listen directly through the wearable pendant transmitter, called a MediPendant™. PASR members are offered a special discount off the monthly cost of the MediPendant™ PERS, which equates to less than \$1 a day to provide you or a loved one with peace of mind.

Orlando Attractions/Vacation Discounts

Save up to 35 percent on your Orlando vacation! Orlando Employee Discounts offers exclusive pricing on hotels and vacation homes in or nearby Disney World and Universal Studios Orlando, as well as discounts on tickets for Disney World, Universal Studios Orlando, Sea World, and all Orlando area theme parks and attractions. PASR members can also receive advantageous pricing on Caribbean cruises through Disney and Royal Caribbean, as well as discounts on rental cars through Avis, Budget, and Advantage Rent a Car.

Moving Services

Moving can be one of life's biggest stressors. With northAmerican MyHomeBenefits, you can alleviate some of this stress by hiring a reliable, trustworthy mover. Through northAmerican MyHomeBenefits, PASR members can take advantage of long distance and international moving, professional packing and unpacking services, and household storage.

BJ's Wholesale Club Discount

PASR's wholesale program will not only gives you access to a discounted membership at the largest wholesale chain in the eastern United States. PASR members will save nearly half the cost of PASR dues just on the cost of a BJ's membership alone.



Preparing To Enroll In Medicare

What You Need to Know to Get The Process Started

Enrolling in Medicare can be a lengthy and confusing process, so do yourself the favor of becoming familiar with your options and Medicare requirements before it's time to enroll. To help you begin to understand the basics of Medicare, here is a brief explanation of its parts and enrollment timeframes.

Turning 65 and Medicare Enrollment:

If you've worked 10 years in the United States, you are eligible to enroll in Medicare parts A and B through the Social Security Office at no cost to you.

The Initial Enrollment Period begins three months prior to the month of your 65th birthday, continues through the month of your birthday, and ends three months after the month of your birthday. Coverage can begin on the 1st day of the month of your 65th birthday.

If you fail to sign up during the Initial Enrollment Period, you could be subject to a 10% increase in your premium for each 12 month period that you are not enrolled, and that cost will be paid for the entirety of your participation in Medicare. Additionally, when you do enroll, you will enroll during the General Enrollment Period (January 1st through March 31st), but your coverage will not begin until July 1st, so you could find yourself without coverage for a span of time.

There are exceptions if you are covered under an employer plan or your spouse's employer plan.

Medigap plan (supplemental coverage) enrollment windows last for six months beginning on the effective date of your Medicare Parts A and B coverage.

Parts of Medicare:

Part A: Major medical coverage: Covers 60 day skilled nursing facility and hospital visits with a \$1,340 deductible (in 2018).

- After 60 days, Medicare pays a diminishing share. Therefore, there may be a need for you to secure supplemental insurance (either Medigap or Medicare Advantage Plans—discussed below).

Part B: Outpatient coverage for doctor office visits, testing, bloodwork, surgeries, etc.

- You will pay a monthly premium for this coverage (base rate of \$134.00 that increases as your income increases based upon two years of tax returns) that can be deducted from your Social Security payments or invoiced to you if you do not receive Social Security.
- There is a \$183.00 annual deductible (in 2018), then Medicare covers 80% of costs. There may be a need for you to secure supplemental insurance to help cover the remaining costs (either Medigap or Medicare Advantage Plans—discussed below).

Supplemental Coverage/Part C: Medigap or Medicare Advantage Plans.

- Medigap Coverage plans are plans through private insurers that aim to cover the 20% of costs that Medicare Part B does not pay. You can visit any doctor that accepts Medicare. Coverage and cost vary by plan type.

- Medicare Advantage Plans (Part C): These are plans that can be purchased in lieu of Medicare Parts A and B. They typically operate like an HMO or PPO with a network of providers, copayments, etc. They are typically cheaper than Medigap plans because they tend to have higher deductibles and copayments.
- Prescription coverage, dental plans, and vision plans may or may not be a part of Medicare Advantage Plans. It is possible to choose an Advantage Plan and add Part D to include prescription coverage with an Advantage Plan.

Part D: Prescription Drug plans at cheaper rates than retail plans.

- Plan costs vary depending on the formulary offered and your income. The average monthly premium in 2018 is \$34.00 per month.
- Be careful when choosing a plan to ensure that the formulary matches your health needs.

Helpful Tips:

- Save anything mailed from Medicare, Social Security, and other government agencies.
- Be discerning, but you can probably throw away advertisements from private insurance carriers and other groups... it's not usually the most wise option to choose insurance plans based on advertisements.

- Consult with a licensed Medicare insurance agent prior to choosing your plans to ensure that you're choosing a plan that best suits your financial and health situation.

Educate yourself as soon as possible; rushing a decision because you procrastinated in educating yourself increases the odds of making a less-than-optimal decision in choosing your type of coverage.

Dental and Vision Insurance

For many people their vision and dental care becomes a more frequent and growing concern as they age. **Traditional Medicare and many Medicare Advantage plans do not cover your vision and dental needs**, which means that you may need to pay for these expenses out of pocket; however, you can also purchase separate vision and/or dental insurance policies. **PASR offers discounted vision and dental insurance plans to our members.**

PASR works with Davis Vision and United Concordia to offer affordable vision and dental insurance policies. To learn more, including current rates and coverage terms, please visit us at www.pasr.org or call us at (717) 697-7077.

UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®

 **DavisVision™**

Quick Contact Guide for all of your Retirement Planning Needs

Pennsylvania Association of School Retirees (PASR)

Website: www.pasr.org | Email: pasr@pasr.org | Phone: (717) 697-7077
878 Century Drive, Mechanicsburg, PA 17055

Dental Insurance and Vision Insurance

Pennsylvania Association of School Retirees
Website: www.pasr.org | Email: pasr@pasr.org | Phone: (717) 697-7077
878 Century Drive, Mechanicsburg, PA 17055

Pennsylvania State Employees Retirement System (PSERS)

Website: <https://www.psers.pa.gov/> | Phone: 1-888-773-7748
5 N 5th Street, Harrisburg, PA 17101-1905

PSERS HOP Program (State Retiree Health Coverage)

Website: <https://www.hopbenefits.com/> | Phone: 1-800-773-7725

Insurance, Long-Term Care Planning, and Investment Services

Trispagonas Insurance and Grove Wealth Management (PASR-endorsed)
Anastasios (Tom) Trispagonas
Website: <https://trispagonas.com/> | Email: tom@grovefinancialinc.com
Phone: (717) 763-1325
350 S. Sporting Hill Rd., Mechanicsburg, PA 17050

Retiring? Take Control of Your Assets!

By Anastasios “Tom” Trispagonas, CLTC Wealth Management Advisor



After years of saving and investing, you can finally see the big day – retirement! But before kicking back, you still need to address a few matters. Decisions made now could make the difference between your money outlasting you or vice versa!

Calculating Your Retirement Needs

First, figure out how much income you may need. When retirement was years away, this exercise may have involved a lot of estimates. Now, you can be more accurate. Consider the following factors:

- **Your home base** – Do you intend to remain in your current home? If so, when will your mortgage be paid? Will you sell your current home for one of lesser value, or “trade up?”
- **The length of your retirement** – The average 65-year-old man can expect to live about 17 more years; the average 65-year-old woman, 20 more years, according to the National Center for Health Statistics. Have you accounted for a retirement of 20 or more years?
- **Earned income** – The Bureau of Labor Statistics estimates that by 2022, 23% of people aged 65 or older will still be employed, almost twice the proportion that prevailed in 2002. If you continue to work, how much might you earn?
- **Your retirement lifestyle** – Your lifestyle will help determine how much pre-retirement income you’ll need to support yourself. A typical guideline is 60% to 80%, but if you want to take luxury cruises or start a business, you may well need 100% or more.
- **Health care costs and insurance** – Many retirees underestimate health care costs. Most Americans are not eligible for Medicare until age 65, but Medicare doesn’t cover everything. You can purchase Medigap supplemental health insurance to cover some of the extras, but even Medigap insurance does not pay for long-term custodial care, eyeglasses, hearing aids, dental care, private-duty nursing, or unlimited prescription drugs.
- **Inflation** – Although the inflation rate can be relatively tame, it can also surge. It’s a good idea to tack on an additional 4% each year to help compensate for inflation.

Running the Numbers

The next step is to identify all potential income sources, including Social Security, pensions, and personal investments. Don’t overlook cash-value life insurance policies, income from trusts, real estate, and the equity in your home. Also review your asset allocation—how you divide your portfolio among stocks, bonds, and cash. Are you tempted to convert all of your investments to low-risk securities? Be careful! Such a move may place your assets at risk of losing purchasing power due to inflation. You may live in retirement for a long time, so try to keep your portfolio working for you—both now and in the future. A financial advisor can help you determine an appropriate asset allocation.

A New Phase of Financial Planning

Once you’ve assessed your needs and income sources, it’s time to look at cracking that nest egg you’ve built up. First, determine a prudent withdrawal rate. A common approach is to liquidate 5% of your principal each year of retirement; however, your income needs may differ.

Next, you’ll need to decide when to tap into tax-deferred and taxable investments. The advantage of holding on to tax-deferred investments (employer-sponsored retirement plan assets, IRAs, and annuities) is that they compound on a before-tax basis and therefore have greater earning potential than their taxable counterparts. However, earnings and deductible contributions in tax-deferred accounts are subject to income tax upon withdrawal—a tax that can be as high as 39.6% at the federal level. In contrast, long-term capital gains from the sale of taxable investments are taxed at a maximum of 20%.

The key to managing taxes is to determine the best strategy given your income needs and tax bracket. Also, tax-deferred assets are generally subject to required minimum distributions (RMDs)—based on IRS life expectancy tables—after you reach age 70½. Failure to take the required distribution can result in a penalty equal to 50% of the required amount. Fortunately, guidelines do not apply to Roth IRAs or annuities.

Continued from page 9

A Lifelong Strategy

A carefully crafted retirement strategy also accounts for your estate plan. A will is the most basic form of an estate plan, as it helps ensure that your assets get disbursed according to your wishes. Also, make sure that your beneficiary designations for retirement accounts and life insurance policies are up-to-date. If estate taxes are a concern, you may want to consider strategies to help manage income while minimizing your estate tax obligation.

It's easy to become overwhelmed by all the financial decisions that you must make at retirement. The most important part of the process is to consult a qualified financial professional, a tax advisor, and an estate-planning attorney to make sure that you're prepared for this new—and exciting—stage of your life!

Source/Disclaimer

Source: Labor Force Projections to 2022, Monthly Labor Review, U.S. Bureau of Labor Statistics.

Withdrawals from tax-deferred accounts prior to age 59½ are taxable and may be subject to a 10% additional tax. Neither fixed nor variable annuities are insured by the Federal Deposit Insurance Corp., and they are not deposits of—or endorsed or guaranteed by—any bank. Withdrawals from annuities may result in surrender charges.

A 3.8% tax on unearned income may also apply.

Required Attribution

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For more information, contact Anastasios “Tom” Trispagonas via email at tom@grovefinancialinc.com, by phone at

Working Together for Retired School Employees

The Difference Between PASR and PSERS and What They Do For Retirees

PASR: Pennsylvania Association of School Retirees

From 1937 and until the early 1980s, PASR was the only organization in Pennsylvania serving the needs and interests of retired public school employees. Unlike many of the other retiree groups, PASR is a totally independent, voluntary membership organization. It consists of, is governed by, and works exclusively to serve the needs and interests of all school retirees — regardless of the positions held or the organizations to which its members belonged prior to retirement. Its Officers, Board Members, and Chapter Presidents are all elected by the members. All serve for limited terms on a strictly volunteer basis. The cost of membership is \$60 per year.

PASR's most popular benefits include dental insurance through United Concordia for \$418 per year and vision insurance through Davis Vision for \$64 per year.

PSERS: Public School Employees' Retirement System

Founded in 1917, PSERS serves over 600,000 public school employees throughout the state by administering PSERS' benefit plan, which includes the optional Health Options Program (HOP) health care coverage and retiree pension plans. For questions regarding the HOP medical insurance, call: 1-800-773-7725. For questions regarding taxes or your pension, call: 1-888-773-7748 or visit <http://www.psers.pa.gov/>



Fighting for Retirees Through Legislature

How PASR Serves as a Legislative Watchdog for all PA Public School Retirees

In the past, PASR has helped school retirees attain seven cost of living adjustments. PASR also had a hand in the creation of health insurance premium assistance which is now \$100 a month, as well as many other legislative accomplishments.

PASR continues fighting on behalf of public school retirees. PASR has assumed a lead role in having introduced, passed, and signed into law the following initiatives:

- Promotes continued preservation of the defined benefit plan of PSERS.
- Promotes legislation required to strengthen the Health Options Program (HOP) administered by PSERS.
- Promotes legislation to maintain or increase the current level of premium assistance that is provided to eligible retirees.
- Advocates for an ad hoc cost of living adjustment for school retirees.
- Promotes passage of legislation to prevent abuse and political manipulation of the retirement systems.
- Supports any legislation that will protect Medicaid, Medicare, and Social Security benefits.

PASR members and supporters help finance our efforts through L/PEC contributions. Each dollar we receive makes a difference.

L/PEC donations are used to:

- Promote establishment of positive relationships with legislators by educating them on the issues.
- Attend legislative caucus events in Harrisburg.
- Sponsor “meet your legislator” and “meet and greet” legislative candidates events in local districts.
- Interview candidates for public office and publicize their positions on issues of concern to all school retirees.
- Compile and publicize the voting records of officials serving in Harrisburg on issues of concern to retirees.
- Pay the expenses of producing and mailing information to keep volunteers and members informed on what is happening in Harrisburg.
- Pay the expenses of producing videos, mailings, social media, and other content for distribution in support of COLA and other legislative efforts.

State and Federal Government Web Directory

Helpful Websites for Important Retirement Issues

Pennsylvania State Employees Retirement System (PSERS)

<https://www.psers.pa.gov/Pages/default.aspx>

Pennsylvania Department of Aging

<https://www.aging.pa.gov/Pages/default.aspx>

Social Security Administration

<https://www.ssa.gov/>

Pennsylvania State Government: Directory

<https://www.pa.gov/directory/>

Pennsylvania State Government: Governor’s Office

<https://www.governor.pa.gov/>

Pennsylvania General Assembly

<http://www.legis.state.pa.us/>

Pennsylvania Reapportionment Commission

<http://www.redistricting.state.pa.us/>

The Pennsylvania Manual: Volume 123

<https://www.dgs.pa.gov/State%20Government/Print,%20Design%20and%20Mail%20Services/Pages/The-Pennsylvania-Manual.aspx>

US Department of Health and Human Services Administration on Aging

<https://www.hhs.gov/aging/index.html>

A History of PA COLAs

Excerpted from PSERS – COLA History

by Tony Parisi

Annuitant members of the Public School Employees' Retirement System (PSERS) have been granted Cost of Living Adjustments (COLAs), on a periodic basis, through legislative approval of the Pennsylvania General Assembly. In years past, the General Assembly established a tradition of statutorily providing COLAs on a cycle of every four to six years. These COLAs are permanent supplemental increases to the member's annuity, providing an increased annuity that then becomes the base amount on which future COLAs are calculated. Each new COLA, therefore, is compounded upon all previously granted COLAs. This type of permanent, pension-integrated COLA has been permitted only since the adoption of amending language to the Constitution of Pennsylvania "authorizing the increase of retirement allowances or pensions of members" of governmental pension systems (Article III, §26; approved by referendum May 16, 1967).

From 1919 through 1959, PSERS annuitants were simply guaranteed a minimum pension amount, which was occasionally increased through legislative action (i.e., \$20/month in 1935; \$50/month in 1959; \$150/month in 1965). During the early 1960s (January 1, 1960 through June 30, 1963), temporary, straight-dollar amount (\$60 per year of credited service) supplemental annuities were legislated.

Since 1967, subsequent to approval by the electorate of the amendment to the Constitution of Pennsylvania, permanent supplemental increases were granted ten times: 1967, 1969, 1971, 1974, 1979, 1984, 1989, 1994, 1998 and 2002/03. Each of the COLAs applied a different formula for calculation of the supplemental increase.

The most recent COLA, provided under Act 1998–88, was specifically designed to ensure that the annuities of all PSERS members who retired prior July 1, 1997 were provided an increase that replaced, at minimum, one-half of the loss in purchasing power experienced through inflation since the member's year of retirement.

The following provides an overview of the various permanent COLAs that have been granted in the past.

1967 Cost of Living Adjustment (Act 1967 – 34)

- Effective Date: 7/1/1967
- Range of Benefit Increase: 6% to 150%

1969 Cost of Living Allowance (Act 1970 – 143)

- Effective Date: January 1, 1969
- Range of Benefit Increase: 1% and 4%

1971 Cost of Living Allowance (Act 1971-106)

- Effective Date: July 1, 1971
- Range of Benefit Increase: Potential for increase of \$35 per year of credited service, per eligible member.

1974 Cost of Living Allowance (Act 1975-96)

- Effective Date: 7/1/74
- Range of Benefit Increase: 5% to 30%

1979 Cost of Living Adjustment (Act 1979-130)

- Effective Date: 7/1/1979
- Range of Benefit Increase: 5% to 31%



1984 Cost of Living Allowance (Act 1984-95)

- Effective Date: 7/1/1984
- Benefit Calculation: The amount of the additional monthly supplemental annuity was the total amount resulting from application of the following:
 - 1.) \$1.00 multiplied by the number of whole years of credited service, plus
 - 2.) \$2.00 multiplied by the number of whole years on retirement as of 7/1/1983, plus
 - 3.) 2% of the monthly annuity being received on 7/1/1984, not to exceed \$20.00.

1989 Cost of Living Allowance (Act 1988 – 112)

- Effective Date: 1/1/1989
- Benefit Calculation: The amount of the additional monthly supplemental annuity was the total resulting from application of the following:
 - 1.) Two dollars multiplied by the number of whole years of credited service, plus
 - 2.) Fifty cents multiplied by the number of whole years on retirement, as of July 1, 1988.

1994 Cost of Living Allowance (Act 1994-29)

- Effective Date: 7/1/1994
- Range of Benefit Increase: 1.5% to 26.4%

1998 Cost of Living Allowance (Act 1998-88)

- Effective Date: July 1, 1998
- Range of Benefit Increase: 1.86% to 25%

Years 2002 and 2003 Cost Of Living Allowances (Act 2002-38)

- Effective Dates: July 1, 2002 and July 1, 2003.
- Range of Benefit Increase: 2.27% to 25.0%.
- Benefit Calculation: Rate of increase determined from graduated percentages, with specific rate applicable according to annuitants' year of retirement.

The PASR Mission

“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 might respond by listing the specific activities, events, benefits, or services provided by PASR that he or she personally values. No two members will answer the same.

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 common interests and serve the multiple needs of ALL school retirees.

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 other retirees. PASR provides the means for retirees to identify their common needs and concerns and to develop and implement the programs, activities, benefits, and services that they would like.

What unites and motivates school employees to join PASR is not so much what they did in the schools, but more about what they want to do in retirement. PASR members share a common goal or mission: “To serve others in need and help one another enjoy retirement.”

Most individuals who chose to pursue a career in the public education sector 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.

PASR offers alternative means for school retirees to continue serving and transforming the lives of others. Many of our members spent years affecting the lives of others by contributing to the education of our 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.

Supporting Public Education

Many members want to continue to support public education and render support to our colleagues still working in the schools. We are encouraging students to pursue careers in education by providing more than \$50,000 in scholarships to high school seniors every year. PASR Chapters also raise monies and award educational support grants to help school employees pay for innovative programs and activities that they cannot obtain funding for from the schools. PASR is also promoting a more positive public perception of educators and school support professionals across Pennsylvania with our Laretta Woodson Awards.

Planning Retirement

PASR retirees are helping their working colleagues prepare for their future by organizing retirement planning workshops and distributing supplementary information at workshops conducted by PSERS.

Serving the Community

Still greater numbers of PASR members are interested in venturing far beyond classrooms and school buildings in the quest to serve others. The list of community service projects PASR members organize and support is astounding. Many local chapters have established ongoing projects to serve the poor, like collecting food for shelters or providing clothing for the homeless.

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. We are serving many others in need, including the poor, the young, the elderly, educators, and non-educators, including not only persons living throughout Pennsylvania, but across the globe.

Helping the Sick and Elderly

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, and volunteer in hospitals and nursing homes. PASR is the only group that has volunteers organized to identify, visit, and render care and assistance to school retirees who are hospitalized, homebound, or confined to nursing homes.

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. PASR members saved the residents of this state \$138 million by donating volunteer services that the citizens would otherwise have had to pay others to provide.

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.

Advocating Legislation

There are many other things required for individuals to fully enjoy their retirements. Economic security is certainly a key to happiness in retirement. PASR’s legislative advocacy efforts protect and preserve the benefits that all school retirees receive from PSERS and seek to improve those benefits, wherever possible. With more than 800 volun-



teers 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 not; however, we can put faces and names to the issues, thereby informing and possibly influencing our legislators.

Benefiting Members Economically

PASR enhances our members' economic security by enabling them to save money on insurances and products they need. Our endorsed member benefits and services are a great example. PASR is the only organization that receives no commissions or monetary compensation 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. In addition, 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.

Meeting Longtime and New Friends

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

Traveling with Others

Our recreational (a.k.a. Recreo) trips are group tours and travel opportunities for members, their families, and their 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 travel 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 event each year to give members the 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 former colleagues 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 what PASR does to accomplish this mission. Encourage your friends to join and discover what else PASR does that may be of greater personal interest to them. If your friends do not immediately find something that interests them or is worthy of their continued financial support, then encourage them to get involved as volunteers in this organization.

Remember, this is the only 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.

Retirees Giving Back Through Volunteerism

How PASR Members Make a Lasting Impact in Our Communities

Community Service

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

Recognizing that individuals can significantly enhance the quality of their lives during retirement 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 by maintaining the freedom you earned to do what you want when you want, and by continuing to perform valuable services in your community through volunteerism.

PASR has Community Service Committees in nearly every county in the state that help members identify volunteer opportunities and 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 they 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 projects 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* mobile dental unit.

Social Service Memorial Honor Fund (SSMHF)

For the past 50 years, PASR's Social Service Memorial Honor Fund (SSMHF) Committee 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.

Without contributions from our members, these financial grants, small gifts and cards, and regular visits would not be possible.

The 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.
- 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.

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 (approximately 16 million youth) are struggling with hunger? In 2010, 17.2 million households, 14.5% 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 10% have access to summer feeding sites. AARP reported that since 2001, the problem of hunger among older Americans has spiked nearly 80%. Today, nearly nine million people age 50+ are at risk of going hungry. Sadly, in America, nearly 40% 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 and members engage in efforts to alleviate hunger in their localities. The PASR 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.

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. 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."

Filling the Void in Educational Funding

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."

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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. Making many wonder where the funding for new projects and activities to improve our schools and enhance the education of Pennsylvania’s children will come from.

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. Many of PASR’s Chapters and Regions have opted to increase the funding locally.

Supporting the 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.

Recently, our 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 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 has done 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 on the information provided from Chapter Presidents in their Annual Reports related to their Chapter Goals and Activities.

Care Packages for Troops

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 across the state were asked to bring specific items to local meetings, contribute postage, and/or help assemble the care packages. 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, thousands of our troops will be warmed by the caps and the love that PASR members put into this great project!

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.

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 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.

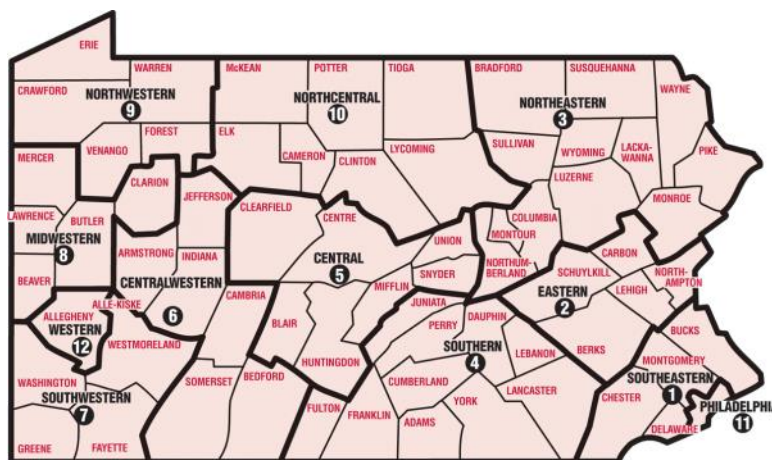
Recognizing Our Own Veterans and Members with Family in the Military

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 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 Presidents' 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.

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.



PASR Chapters and Regions within Pennsylvania



For your planning for tomorrow side.

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