



Volume 4 Issue 2 Spring 2021



CSA RETIREE CHAPTER QUEENS REGIONAL UNIT



FROM THE QUEENS UNIT LEADER

Colleagues,

It's hard to believe that a year has gone by since the lock down that caused us to be isolated in our homes. We were reluctant to go shopping, visit with family and friends for over a year now. We were forced to adapt, learn new skills like how to access ZOOM and to a great extent reinvent our lives with the hope that it would only be temporary.

The Queens Unit offered its members a number of virtual activities. For example, we are currently providing weekly virtual Yoga classes. Also, our Book Club meets virtually monthly. I have emailed a number of updates regarding important matters in the last few months. Remember our website – www.csaqueens.org is constantly being updated so check it periodically for upcoming events as we gradually attempt to more fully begin to resume some activities.

Please save the date - On Tuesday, May 11, 2021, we will be holding a virtual general meeting at 10:00 A. M. Our guest speakers are Henry Rubio, Executive Vice President, CSA and Monique Providence, TRS Representative. Plan on attending for up-to-date information about CSA and the Teachers' Retirement System.

The Retiree Chapter has decided to resume the collection of Unit dues. The Queens Unit runs the calendar year concerning dues collection. So, 2021 dues in the amount of \$15.00 are currently due. Each of you received an email explaining this resumption along with our enrollment/renewal form for 2021. I would like to encourage you to renew your Unit membership as soon as possible. The form can also be downloaded from our website. We hope to resume regular luncheon and in person general membership meetings as well as our dining club and other activities as soon as possible and practical.

I want to encourage you to continue to keep a positive attitude and make sure that you connect with family and friends safely in order to have some sense of normalcy despite the pandemic. The good news is that there are vaccines available. Make sure you get any one of them as soon as possible. Each one is highly effective against COVID.

Be well and stay safe!

Fraternally,

Len

Leonard B. Sterman
Queens Regional Unit Leader

Regional Leader

Leonard B. Sterman

Assistant Regional Leader

Andrea Dapolito

Treasurer

Arthur Isman

Assistant Treasurer

Norman Nachbar

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Webmaster

Kathleen M. Murphy

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Hospitality/Publicity

Rosa Smith-Norman-c
Kathleen Nocera

Legislative

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Mary Covington

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Andrea Dapolito - c
Judith Engel
William Isaacson
Jack Schwarz

Outreach

Irwin Shanes – c
 Deborah King-Dorman
 Susan Rippe-Hofmann
 Fannie Smiths

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Dee Dee Goidel - c
 Joseph D. Rosenberg
 Lillian Garelick

c = committee coordinator

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Executive Vice President

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Rosemarie Sinclair

CSA Retiree Chapter**Chairperson**

Gayle Lockett

First Vice Chairperson

Joseph D. Rosenberg

Second Vice Chair

John Oricchio

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Stanley Wilson

Secretary

Janice Imundi

Director

Mark Brodsky

Special Vice President

Nancy Russo

From our Membership Chairperson

Andrea Dapolito

**IT'S THAT TIME AGAIN!**

**RENEW YOUR MEMBERSHIP TODAY TO CONTINUE
 TAKING ADVANTAGE OF THE BENEFITS THE QUEENS UNIT
 HAS TO OFFER.**

**WE HOPE TO CONTINUE THE FOLLOWING VIRTUAL
 EVENTS UNTIL WE CAN MEET IN PERSON ONCE AGAIN.**

BOOK CLUB

CHAIR YOGA

NEWSLETTERS

INTERNET WORKSHOPS

SPRING AND FALL GENERAL MEMBERSHIP MEETINGS

**CHECK OUR WEBSITE AT WWW.CSAQUEENS.ORG FOR THE LATEST
 INFO AND MEMBERSHIP FORM**

UNIT ACTIVITIES

Luncheon Meeting

Due to the Corona Virus (COVID-19), the Queens Unit has rescheduled it's annual luncheon meeting at Terrace On The Park. The new date is Tuesday, October 12, 2021, beginning at 12 noon. We certainly hope that we all can enjoy this event at that time.

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Yoga With Suzanne

April 1, 2021	9:30 AM
April 8, 2021	9:30 AM
April 15, 2021	9:30 AM
April 22, 2021	9:30 AM
April 29, 2021	9:30 AM

Gentle Chair Yoga for Seniors

Yoga classes are open to QRU members only

Please use the info below to access the Meeting ON ZOOM

<https://us02web.zoom.us/j/85153622761?pwd=RGQ2WXFqWnZNCzQxbUtqZTVneHkzUT09>

Meeting ID: 851 5362 2761
Passcode: 395418



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BOOK CLUB (VIRTUAL)

The Book Club meets monthly. For information please contact
Andrea Dapolito at andap11001@gmail.com

UPDATED Book List and Schedule:

March 29th Untamed Glennon Doyle

April 26th The Nesting Dolls Alina Adams

May 24th A Burning Megha Majumdar

June 28th The Secrets We Kept Lara Prescott

July 26th TBD

ZOOM LINK:

<https://us02web.zoom.us/j/82840334790?pwd=UWVyS0VhMnRhTVd4dmR5VVBVMU UzZz09>

Meeting ID: 828 4033 4790

Passcode: 009487

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The Modified Virtual Movie Club

Look for details soon about our first event.

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Legal Service Plan

CSA has negotiated a free legal service plan for all CSA Retirees. The **Legal Services Plan** provides Plan participants with access to attorneys in connection with real estate transactions, preparation of wills, providing legal advice, drafting letters and reviewing documents relating to personal legal matters as well as providing representation for other matters. There is no charge for the plan although discounted fees are charged for some more-complicated matters handled by plan attorneys.

In addition to the Retiree Plan participants, the Plan covers their spouses or domestic partners who are living with the Plan participant; Parents, Grandparents, **unmarried, dependent children under the age of 19 (or under the age of 25 if the child is wholly dependent upon the Plan participant for support and maintenance and is enrolled as a full-time student.**

The initial point of contact for every active participant is the toll-free number of the Legal Office of Feldman, Kramer & Monaco, P.C. (800) 832-5182. If necessary, the

Legal Office will then make referrals to local participating attorneys.
Below please find a summary of the benefits included in the Legal Service Plan:

Legal Service Plan Benefits

- **Free Telephone Advice and Consultation** – Each participant can call a toll-free number for unlimited telephone and zoom sessions for advice and consultation.
- **Free Office Consultations** – Each year, participants are entitled to three sessions each calendar year concerning any new legal matter with a Legal Office attorney or a local referral attorney.
- **Toll-free 24-hour hotline for emergencies.**
- **Free Letter Writing** – Plan attorneys will write as many legal letters or place as many telephone calls as needed to assist the participants. In matters such as consumer protection and credit resolution, a telephone call from a Plan attorney often resolves the problem.
- **Free Document Review** – Plan attorneys will review documents such as apartment and automobile leases, promissory notes, retail sales agreements, and other contracts limited to fifteen pages per document.
- **Wills or Trusts** – Participants are entitled to the preparation of a **Will, Living Will, Health Care Proxy and Power of Attorney** annually without any additional charge. Reciprocal Wills are also prepared at no extra charge for spouses/domestic partners. Certain trusts are also prepared with certain limitations.
- **Estate Planning Seminars or “Will Days”** – Plan attorneys are available to conduct Estate Planning Seminars or sponsor “Will Days” via zoom or in person upon request.
- **Referral Attorneys** – These attorneys have contracted to provide legal representation at a rate of \$285 per hour or at a 30% percent discount from their usual hourly fee, whichever is the lower amount.
- **Identity Theft** – Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and reclaiming one’s identity. This may include advising on the laws governing this crime, the appropriate course of action, and the proper entities to contact to place a fraud alert, and assistance with formulation of the appropriate dispute letters to the agencies and creditors involved.
- **Foreclosure** – Plan attorneys can assist with steps that can be taken to avoid mortgage foreclosure by analyzing the financial situation, reviewing loan documents and discussing options such as lender payment workouts, short sale options and, in some cases, Chapter 13 bankruptcy payment plan alternatives.
- **Bankruptcy** – Plan attorneys can offer advice on alternatives such as creditor “workout” in situations of overwhelming debt, including suspension of interest, budget review and, in extreme circumstances, Chapter 7 and Chapter 13 bankruptcy alternatives. Where appropriate, the Plan attorney may contact the creditor involved to discuss favorable alternatives to ever-mounting debt or collection litigation.
- **Veterans Benefits** – Assist members in obtaining “Aid and Assistance” for a loved one who is a veteran or the veteran’s spouse.
- **Student Loan Reduction Assistance** - Members can speak with a Student Loan Counselor wherein they will receive a comprehensive review of their

student loan issues. Members will have access to assistance and advice in connection with the various student loan assistance programs.

- **Traffic Matter Assistance** - Legal Representation for a covered member with a consultation in matters concerning any traffic violation and representation in court in all instances where, in connection with the operation of a motor vehicle, a traffic ticket has been issued. Benefit is limited to moving violations within the State of New York where conviction will result in points on license. Representation in court under this benefit is available once in a twelve (12) month period beginning the day you first consult with the Plan attorneys concerning a traffic-related matter. This benefit includes trial if necessary.
- **Elder Law**- A plan attorney will provide representation and advice regarding Elder Law at a reduced fee.
- **Stockbroker Arbitration** – Financial abuse is on the rise and we will provide a reduction of the contingency fee.
- **Real Estate Transactions** – Legal Representation with regard to Purchase of a Primary Residence, Sale of a Primary Residence and a Refinancing of a primary residence at flat rates.
- **Reduced Fee Benefit** - Representation is available from the Plan attorneys at the rate of \$285.00 per hour for matters that are specifically covered by the Legal Plan but require payment for contested matters under the terms of the plan.
- **Criminal Defense** - provides a consultation in connection with matters concerning any misdemeanor or felony. Representation is available from the Plan attorneys at \$285.00 per hour. This benefit includes a free consultation and the availability of representation at trial or in court at the reduced hourly rate described herein or at a 30% reduction from the flat fee.
- **PERSONAL INJURY BENEFIT** – Representation on a contingency fee basis at a reduced rate from the standard contingency fee from the standard contingency percentage of the recovery.
- **ESTATE ADMINISTRATION BENEFIT** - Representation in an uncontested probate or administration proceeding at a twenty-five (25%) percent reduction in the percentage contingencies used to calculate the statutory fiduciary commissions.

Guaranteed Maximum Fees

The following legal matters are subject not only to reduced hourly rates but also to a maximum fee, regardless of time spent on the matter.

LEGAL MATTER MAXIMUM FEE

Simple Promissory Note \$40

Bankruptcy Chapter 7: \$1,425

DWI (first offense and up to two court appearances) \$1,050

Divorce (uncontested, without marital agreement)* \$900

Divorce (uncontested, with marital agreement)* \$1,700

Separation (uncontested)* \$900

Modification of Child Support (Preparation of pleadings only) \$550

The benefits provided by a Legal Service Plan are more valuable than ever before due in large part to COVID-19. Many people are facing issues such as: Bankruptcy (we can help stop bill collectors), Foreclosure (we can provide guidance with keeping or vacating a home), Landlord/Tenant Issues (rent reduction or eviction moratorium), Estate Planning (FREE Will, POA and trusts) and Family Law Issues (we can assist with child/spousal support modifications), Real Estate (many families are moving).

THE HISTORY OF THE CREATION OF THE CSA RETIREE CHAPTER

by - Irwin Shanes

The year 2020 marks the 15th anniversary of the merger of the Retired School Supervisors and Administrators, (RSSA), a fraternal organization, with the newly created Retiree Chapter of the CSA Union. This merger effectually marked the creation of our current organization. The birth of the CSA Retire Chapter was not an easy one. There was a lot of hard labor, sweat, tears and anguish in its creation.

When CSA was founded in 1962, retirees were not included. Unions historically had worried that, eventually, retirees would outnumber in-service members and therefore outvote them. In the meantime, retirees expressed an interest in participating in CSA activities. In 1971, then CSA President Walter Degnan reluctantly assisted the retirees in the formation of the retired supervisors group. The following year the group renamed itself the Retired School Supervisors Association (RSSA). Benjamin Mandel became the first President of the organization.

The relationship of CSA to RSSA was paternalistic. CSA rented office space to RSSA and included them in social, political and educational activities. The retirees, in turn, carried the union's banner at parades and rallies and supported the union. But, it remained clear, that they were separate organizations. In the 1990s CSA president Donald Singer arranged for the American Federation of School Administrators, AFSA, to give associate membership recognition to RSSA which helped increase AFSA membership numbers and gave RSSA members access to AFSA's union discounts and an accidental death insurance benefit. Full union membership was denied to RSSA since it was not a member of CSA or any other union.

In 2004, the time was right. CSA president Jill Levy realized that the retirees would be an asset to the union. She recognized that their energy, knowledge, and time allowed them to participate in the Union's political life as advocates for themselves and for in-service members. President Levy discussed her thoughts with Irwin Shanes, CSA founder, who was then serving as Administrator of the CSA Welfare Fund and who had long advocated for providing CSA union membership to retirees. She urged him to run for President of RSSA and, if successful, work with her to merge the RSSA with a new CSA Retiree Chapter that she would ask the CSA executive board to establish. Mr. Shanes agreed and organized a slate of officers and new executive board to run with him. Mrs. Levy asked the CSA Executive Board to pass a resolution to create the CSA Retiree Chapter. The vote to create was unanimous.

There was a vocal number of retiree members, including members of the leadership, who argued against merger. They were concerned that retirees would be swallowed

up by the Union and they would lose their identities as well as their dues and reserves. Mr. Shanes assured the membership that he and President Levy had reached an agreement on these and other concerns and signed a “Memorandum of Understanding” which should erase their fears.

The items in the Agreement included the following:

- Active and Retiree dues would be collected through dues check-off and each group would create their own budgets for approval by the CSA executive board.
- Retiree reserve assets would be distributed only to retirees in supplemental benefits based on a formula related to years of membership in RSSA until the reserves were exhausted.
- New dues monies would provide new and better member benefits.
- Retirees would have a weighted vote for CSA elected officers of a minimum of 250 votes adjusted upward based on total retiree membership.
- Retirees would have a Special Vice President representing them on the advisory committee which also provided retirees a seat at the negotiating table.
- Retirees would have three representatives to the CSA Executive Board and also have a representative at CSA District meetings.

The election was held and the Shanes-Goidel team was elected by an overwhelming vote. The new RSSA Executive Board then sent a referendum vote to the RSSA membership to authorize the merger of RSSA and the CSA Retiree Chapter. On June 27, 2005, the results of the referendum to merge was approved by 95% of the ballots returned. “I am delighted to welcome back all of our retirees into the union,” President Levy said after the vote. “Many of our retirees were founding members of CSA - strong labor people who understand why we need a union. They remember what it was like before we had a union.” For Mr. Shanes, a member of the original committee in 1970 that studied the formation of a retiree association, the result was overdue. “This vote corrects an error that was made years ago when RSSA was created.” Now the work to organize and build the Chapter began.

The paid staff of the Chapter was led by Director Gary Goldstein and a very small but efficient staff of clerical workers who assisted members, furnished the office and helped our elected officers with projects and reports. The staff made it possible for the elected leadership to keep our promise to the members of building a great Chapter.

Our goal to build an active and purposeful political action program and to bring our Union closer to our far-flung membership was given to our first vice president

Dolores (Dee-Dee) Goidel. Mrs. Goidel’s efforts on our Union’s behalf has yielded an expanded number of regional units serving our members across the nation as well as a meaningful and effective political action program and is a story deserving its own publication.

The rest of our leadership had other tasks to complete among which was a new constitution in sync with CSA. A new expanded benefit program was developed that was linked to the CSA Retiree Welfare Fund benefit program. The program saved thousands of dollars in administrative costs by automatically generating a supplemental Chapter claim that was partially covered by the Welfare Fund.. A social

and educational program was developed which is today one of the finest and wide-ranging programs of any other retiree organization.

In summation, it is important to note, that our Retiree Chapter's mission and goals were instituted along the way with ongoing consultation and support of the CSA Presidents.

We are blessed today to have, we believe, the best Retiree Chapter of the best Union in the City of New York. None of this could've happened if not for the selfless dedicated people who gave so much of themselves.

CSA is thankful to the founders and developers of our CSA Retiree Chapter and especially former CSA President Jill Levy.

ORIGINAL OFFICERS

Chair:	Irwin Shanes	Vice Chair:	Dee-Dee Goidel
2 nd Vice Chair:	Martin Smith	Treasurer:	Donald Juliano
Asst. Treas.:	Vincent Navarro	Membership Sec:	William Pinkett
Recording Sec.:	Aaron Stern	Asst. Secretary:	Elizabeth Lockett

ORIGINAL EXECUTIVE BOARD

Paula Aleva	Robert Gofter	Constance Testa	Patrick DeMeo
Carl King	Florence Klein	Jack Zuckerman	Neil Wasserman
Barbara Panzer	Morton Panzer	Eben Rogers	George Fener
Aaron Slotkin	Eathelle Clay	Betty Gassner	Hugh Griffith
Stanley Wilson	Ronald Jones	Lester Golden	Kate Tuckman

ORIGINAL ADMINISTRATIVE STAFF

Director: Gary Goldstein	Ass't to the Director George Fener
Alana Segura	Stephanie Howell
	Tonya Willis

THE HISTORY, MISSION, GOALS AND STRUCTURE OF THE

CSA RETIREE CHAPTER REGIONAL UNITS

by - Dee-Dee Goidel

In 2005, after the establishment of the CSA Retiree Chapter and the formal installation of its officers (at its inception there was the title of President and 1st and 2nd Vice President.) Irwin Shanes as President of the Retiree Chapter and I as his 1st Vice President, set about planning our mission and goals for Retiree members. We both felt that we wanted to bring Retiree Chapter activities and meetings closer to where the members lived in retirement.

Our plan was to create off shoots of the Chapter in each Borough and we would refer

to them as Regional Units of the CSA Retiree Chapter. Individual chapters that had existed under RSSA would be converted into units. Those associations were in Florida, Arizona, California, Long Island, Westchester and New Jersey. A few of the chapters were so accustomed to being autonomous that they provided some resistance to joining the Retiree Chapter Regional Units.

Over the years, I organized Rockland, Bergen, New Jersey, Orange Counties, Georgia, North and South Carolina units. Nevada and Maryland were also organized however, those units did not last because of low membership without potential for growth. It was determined that there should be at least 30 to 40 members to start a unit with a view to potential growth. (Some Regional Units suffer from the realities of retirees aging in place and no new members retiring to the area.) It is most important that the leader of the unit encourage leadership within the unit in order to perpetuate its future existence. Having a viable, active Executive Board is the key. The leader should not be doing everything. However, the leader must be aware of the outcome so that unit members given responsibilities do not stray from the Retiree Chapter regulations and Unit objectives.

Irwin and I decided that the mission for the units were to provide a three fold collegial connection to the retiree chapter. The first goal would be political. Each unit would have a legislative coordinator to encourage the local and state legislators to be aware of CSA and it's retirees and educational needs. We would also be a voting power in the community where we live and vote. In my additional role as legislative liaison I called upon the units in the metro area to select retirees to lobby for CSA in Albany and City Hall as well as for candidate interviews.

The second goal was to have an out-reach component to assist retirees with their health and union benefits giving them connected access to the CSA Welfare Fund and Retiree Chapter.

The third goal would be to organize social activities such as: bridge, book, dining and theatre clubs as well as to plan trips to museums and other places of interest. Each unit would plan to hold at least two to three meetings a year with guest speakers discussing meaningful and timely topics.

Every three years unit elections were to be held after the Retiree Chapter Officers elections. An election committee was to be formed with a chairperson designated. An advertisement of the election was to be disseminated to members with a deadline as to when interested parties were to indicate their interest in running for Regional Unit Leader or Treasurer. At the next unit general membership meeting the election committee chairperson would report as to the outcome of the advertisement to the members. A slate of nominees would be formulated and the membership would vote for the positions of Unit Leader and Treasurer only. The other unit positions would be appointed by the leader.

A member of a unit must first be a member in good standing of the Retiree Chapter. Unit dues would only be \$15.00 per year, the Retiree Chapter in turn would give the units additional matching funds per member. When creating a unit the Retiree Chapter provided seed money, established a steering committee that later became the units Executive Board. It was important to form the units two at a time so that the best practices of each could be shared with the next to be developed. Some areas had

a variety of different obstacles to overcome, such as wide distances to travel and finding places to meet that would be free or not costly. For the most part the members needs were similar. It was important to support the units in the early stages so that they would not have to struggle or “reinvent the wheel” in order to survive. Although units have members aging in place with few options of adding new retirees, other areas are witnessing the opposite. Since you can join more than one unit, many members who are “snow birds” join southern units in the winter.

Irwin and I were recently reminiscing as a result of being asked to write about the Chapters history and it’s unit’s beginnings. We find it heartwarming that some of our units are fifteen years old and still adding new retirees each year. I especially feel that much has been accomplished when I recently participated in a virtual Zoom Retiree Chapter Executive Board meeting. Almost every unit across the USA was represented. It was evident to me that here was a real feeling of collegial connectivity evident across the country.

CSA can be very proud of its Retiree Regional Units because they are the jewels in the Retiree Chapters crown and it’s “secret army.”

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Check out AARP’s Staying Sharp site.



EMPOWERING YOU TO TAKE CONTROL OF YOUR
BRAIN HEALTH.

Turn up the volume with AARP Staying Sharp! Learn how music can stimulate the brain with our new [Brain Health and Music Guide](#).

GET STARTED



Stay current, check out our website!



CSA Queens Website
www.csaqueens.org

Queens Unit Executive Board

