

# CSA LI Retiree Unit

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Candice Scott

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**Special Activities**

Marvin Fisher

**Social**

Dr. Candice Scott

**RENEE SHULMAN, UNIT LEADER**

Welcome back to the new school year. I hope everyone had an enjoyable and wonderful summer.

This fall your Executive Board will continue to meet regularly. We had hoped to do more in person but will continue virtual meetings for the foreseeable future. We are busy planning several activities for our members: A Welcome Brunch, our General Membership Meeting, Chair Yoga classes and several trips. Our Unit is subsidizing the CSA Leadership Conference luncheon on Oct. 30th at the New York Hilton. Information about all these events and activities can be found on our wonderful web site at: [csaliretirees.com](https://csaliretirees.com). I urge all of you to check them out.

I remind you to send in your membership dues so we can continue to offer exciting programs and activities for our members.

As we continue to live under the threat of the Covid-19 Pandemic, I urge all to get vaccinated and wear masks to protect others and ourselves.

Stay well,  
Renee Shulman

## Reflections of 911

As we commemorate the 20<sup>th</sup> year anniversary of the attack on the World Trade Center, we all remember what we were doing that day. As Department of Education and school building employees, we were there for the children and their families. Here are some of our recollections:

I was heading to a meeting at a school on 55<sup>th</sup> just off the West Side Highway from my office at 110 Livingston. After I crossed the Brooklyn Bridge, I drove past the World Trade Center about 15 minutes before the first plane hit. When I got to the meeting everyone was watching a TV and they told me a plane had accidentally flown into the World Trade Center Tower. As we watched we saw the second plane hit the second tower, and everyone screamed out –“Oh my god that was no accident, the country is under attack!” I left the meeting and headed to the garage where I had parked. I called my wife and told her I was okay because she knew I was going to a meeting in Manhattan. It then took me over 2 hours to get across the 59<sup>th</sup> St. bridge. Thousands of people were walking across the bridge, heading away from Manhattan.

**Marvin Fisher**

I was retired and at home watching the horror on Television.

**Renee Schulman**

I remember very clearly where I was on September 11, 2001. I was at a District 30 budget meeting in Astoria, Queens in the conference room. District 30 administrators were all gathered around the television monitor causally conversing and drinking coffee. Suddenly, the screen flashed an image of the World Trade Center with a jetliner crashing into the side of the building. At first, we thought it might be a promotional for a new disaster movie. Then, we watched in horror as people jumped from the building to their deaths. We gasped, and screamed and ran to call our schools to protect our students. The courage and leadership of New York City school administrators enabled all of the city's students to get home safely that day, in spite of the terror that changed our lives forever.

**Candice Scott**

I was in my office, which is headquartered right off the LIE and 210th street. My son called, which he never does, and told me to turn on the TV. Soon faculty was streaming into the office. We went to the large faculty lounge, which had huge windows overlooking the city skyline. We watched the first tower come down. We saw the huge plume of smoke, darken what was a blue cloudless day.

I rushed down to the office, where security told me there were at least 100 parents or guardians wanting to take their children home. We quickly set up sign-out sheets. We set up a room next to the entrance, where we had guidance, SBST, secretaries and school aides. We had our student monitors, ready to take a note to the class to pick up the children. All the children had to say, was: that is my grandpa, grandma, etc. Within 30 minutes, there were hundreds of people outside.

We then set up auditorium programs to talk to the student's and reassure them that they were safe with us. As the time came for the buses to come at 3:00 pm, there were no buses. We started to call homes, or use the emergency cards. We had the cafeteria workers prepare an extra meal, as we had stranded students. The faculty stayed till after 6pm.

Two of my students lost a parent that day. We visited with them, set up a support network, and monitored them to make sure they were okay. The Department of Education were essential workers and heroes, that day.

**Morton Kugal**

September 11, 2001 I had difficulty getting to work. The traffic was backed up, no matter which route I took. I finally settled on driving down Hempstead Turnpike, which moved at a slow crawl. I was in my office when a staff member came in to tell me the upper floors of the World Trade Center Tower were on fire. I entered a stairwell on the west side of the building to take a look. I thought it was odd wondering how that could have happened. I returned to my office to listen to the School Safety radio transmissions, when a few minutes later another staff member entered my office saying an airplane entered the other Tower and that we are under attack!

The four Campus Principals convened with School Safety to discuss managing the building and getting several of our students to the counselors offices, because many of their parents worked at the World Trade Center.

Later, I remember walking a distraught young lady home, who lived "around the corner," which turned out to be a half mile away. We passed many people on the sidewalks that were crying and shaking their heads.

**Melanie Johnson**



## **TDA DISTRIBUTION**

**By Alan R. Lichtenstein, CSA Pension Consultant**

When you retired you had several choices as to the disposition of your TDA. If you chose to withdraw ALL of your TDA or roll it over, stop reading now. You've removed all your money from TRS and TRS has no further responsibility to you as far as your TDA is concerned, and you must go to whomever you rolled it over to for any questions or advice. For the rest of you, if you left your money with TRS in any capacity, read on to see what choices are STILL available to you.

### **1. Annuitization**

This choice provides you with a LIFETIME income for you AND a beneficiary IN ADDITION to any money you received from your pension (actually more properly called your RETIREMENT ALLOWANCE). If you made this choice when you retired, CONGRATULATIONS!!! You picked the best way of distributing your TDA. Because of the highly favorable mortality rates, as well as the interest rate assumptions that are rolled into the annuity factors used, this choice is very likely going to provide you with greater returns than other choices over your lifetime. You should know that if you went on Deferral Status, you can STILL elect to annuitize, because if you're on Deferral Status, you can annuitize AT ANY TIME, and if you're not too old, that may still be a good choice. However, you should get competent advice prior to choosing annuitization. TRS may be able to help with their online TDA Annuity Calculator.

### **2. Deferral Status**

This means you elected to do nothing. If you didn't elect annuitization or withdrew your TDA, you are likely on this status now. Any money you had in the TDA remained with TRS in the various accounts you chose. They earned 8 ¼% interest for Fixed Investments and 4% interest in each of the variable choices. Did you know you got interest as well as capital gains in each of the variable accounts? Well you do. You can remain on Deferral Status until you decide you want to do something else with the money OR you reach Age 72.

### 3. Direct Withdrawals

If you are on Deferral Status you can withdraw your money in amounts of your choice, almost the same as withdrawing money from the bank. Unfortunately, since you haven't paid any taxes on this money, you're going to have to pay them when you withdraw it. TRS will automatically withhold 20% of whatever amount you ask for as withholding tax, just like the DOE used to withhold money from your salary for income taxes.

That is an arbitrary amount, and if they've withheld too much, you get back any more than required, but if it wasn't enough, you'll have to pay more. You'll do this when you settle up when you file your taxes in April. You are permitted to take a direct withdrawal once every three months, and you can vary the amounts of the withdrawals you take; it's your choice. You are not required to continue to take direct withdrawals if you take one. For example, you can take the second withdrawal a year later, or never take another one. AND here's something most people don't know. You've probably heard that there is a 10% tax penalty for a premature withdrawal prior to age 59 ½?

Well guess what: THAT PENALTY GOES AWAY IF YOU'RE RETIRED, no matter what your age. So, you can take direct withdrawals as early as age 55, just so long as you're retired; all you pay are the taxes. No additional penalty.

### 4. Minimum Required Distributions (MRD)

Unfortunately, you can't keep the money on Deferral Status indefinitely. At age 72, the Government makes you begin to take your money out, regardless of whether or not you want to do that. And they're going to tell you how much you have to take out. That's called MINIMUM REQUIRED DISTRIBUTIONS. TRS will calculate those for you. Yes, you can take more than the minimum if you want, but you can't take less. MRD's are merely direct withdrawals where the Government is dictating the minimum amount of the withdrawal. MRD's are designed to totally deplete your TDA, but it generally takes 27 years to do that, so you're not going to have to worry about your money running out, because these don't start until you're 72. Most people on MRD's usually don't live long enough to collect all their TDA money anyway, and what's left is distributed to their beneficiaries. That's why it's important to have an up-to-date beneficiary designation on file. There are tax consequences if you die with any undistributed money in the TDA, which can be significant, depending on your age and who the beneficiary is.

**LONG ISLAND CENTER FOR INDEPENDENT LIVING, INC.***by, Ronald Berkenblit*

Dear Colleagues,

We have a valuable resource on Long Island that you may have to use some day. The Long Island Center for Independent Living (LICIL) is that resource. They have an **EQUIPMENT LOAN BANK**. At **no charge**, just a refundable cash deposit fee of: \$25 for small items, and \$50 for large items. They lend out durable medical equipment. Their inventory includes:

Wheel chairs	Commode Seats
Walkers	Shower Chairs
Canes	Crutches, and more

You can pick up equipment, if it is available, at their office on Hempstead Turnpike in Levittown. If you are unable to pick up the equipment, you can arrange with LICIL for free delivery.

Medicare and other insurance pays for most of the items of durable medical equipment, with a doctor's prescription, after a deductible is met. Borrowing equipment from LICIL eliminates a storage problem once you no longer need the equipment. You simply return the equipment and your deposit is returned.

LICIL also accepts donations of equipment that is in excellent condition. They add it to their inventory for use as loaners to other consumers.

**IMPORTANT:** Call First! (516) 796-0144 and speak to Vanessa. Find out if they have the equipment you need and/or if they have room to store an item you wish to donate.

Please note – the Suffolk County Branch of LICIL does NOT have an Equipment Loan Bank.

Long Island Center for Independent Living, Inc.  
3601 Hempstead Turnpike - Suite 208  
Levittown, NY 11756

Web Address: <https://licilinc.org>

Email: [LICIL@aol.com](mailto:LICIL@aol.com)

Telephone: (516) 796-0144

Fax: (516) 520-1247



**DON'T GET "SCAMMED"!****Uh, Grandma...That's not ME!**

## Here's How it Works:

Criminals assume your identity to steal from your grandparents. And sometimes you give them the information to do it.

### Here's how it works:

Your grandparents get a call, usually in the middle of the night:

**"Grandma, it's me...  
I'm in trouble."**

Startled out of a sound sleep, your grandparent may actually provide the name:

**"Mike, is that you?"**

More and more often, though, scammers have checked out your social media pages, figured out who your relatives are and are coming armed with information.

### It will go something like this:

**"We went to Canada for a concert  
and I got arrested for DWI.  
I need bail money.  
Please don't tell Mom."**

### What Happens Next?

Your grandparent is instructed to wire \$1,000, \$5,000, even \$10,000 to somewhere out of state or out of the country. And when you wire money, it's the same as handing them a wad of cash. There's no getting it back.

### The Stories Change, the Demands Do Not.

Instead of an arrest, it might be a car accident, or a drug arrest or a medical emergency. But the "ask" is the same: wire money, don't ask questions, don't tell anyone.

Scammers know how to play this: They use your social media accounts to find real names, real interests, real phone numbers. Or they steal your phone and have all the information they need. They call in the middle of the night, counting on the confusion of a sudden waking and the expectation of bad news at that hour.

Most of all, they play on a grandparent's unconditional love and their desire to help their loved ones, no matter what the cost. And they count on people being too embarrassed to report the crime.

### Crimes Should Be Reported

Call local law enforcement and the Office of the Attorney General, even if you are just contacted by a scammer and didn't send any money. Keeping track of how the grandparent scam is committed can go a long way toward preventing it.

Also, tell the victim to call the money wiring service they used; it may help them identify agents who facilitate the scam. If the scam involved wiring money to Canada, contact Canadian authorities on their hotline: 888-495-8501.

**Need more information? Want to report a scam?**

**Contact the Office of the NYS Attorney General [www.ag.ny.gov](http://www.ag.ny.gov) | 800-771-7755**

**From Rhenaye Hornsby,  
Membership Chair**

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### **Medicare Advantage Plan Plus Presentation**

On Tuesday, August 31st, our CSA Welfare Fund hosted The New York City Medicare Advantage Plan Plus Alliance (Blue Cross and EmblemHealth) representatives. If you were unable to attend, you may view the presentation on our CSA Welfare Fund website at [www.csawf.org](http://www.csawf.org) or [click here](#). You may also access this information through our CSA LI website at [csaliretires.com](http://csaliretires.com).

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### **THE CSA ANNUAL CONFERENCE**

After a year's hiatus due to COVID, the CSA will once again hold its annual conference. As in the past, the Long Island Region is once again offering to subsidize LI Region Members to attend the 2021 CSA Convention at the Hilton, October 30, 2021. Although the CSA has placed a \$100 retiree registration fee for the conference, the LI Region will subsidize that by 50%. Yes, that's right. If you want to attend the conference, all you pay is **\$50.00!!!!** And if you want to bring your spouse, the LI Region will subsidize your spouse's conference fee by 50% as well, provided your spouse is NOT an active CSA member.

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### **Membership Renewal**

If you have NOT renewed your Long Island Unit membership yet, please renew by October 1, 2021. If you have renewed your membership already, thank you!

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### **Current Events Group led by Morton Kugal - CSA LI Unit Member**

2nd & 4th Thursday of each month | 10:30 AM - 12:00 PM

September 9, 23 | October 14, 28 | November 11 | December 9, 23

Current topics of interest will be put forth for an interactive discussion.

This group will be limited to 15 participants.

Please email Morton Kugal at [mortonkugal@yahoo.com](mailto:mortonkugal@yahoo.com) if you are interested in joining.

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### **Chair Yoga with Suzanne**

Wednesdays | 10:00 - 11:00 AM

September 15, 22, 29 | October 6, 13, 20, 27 | November 3, 10, 17, 24 | December 1, 8, 15

CLICK HERE TO JOIN:

<https://us02web.zoom.us/j/83320186306?pwd=NXhQajB1TEx0TDdiVHR1dGhvczBaQT09>

Meeting ID: 833 2018 6306

Passcode: 636870

### **Virtual Class Waiver**

*Please be advised that the CSA LI Unit makes no guarantees or representations concerning the virtual programs. Your participation in these sessions is an express consent on your part to waive all claims against the CSA LI Unit as result of participation in these programs, and hereby are released from all liabilities*

**2021**

# **NASSAU COUNTY EARLY VOTING**

**Saturday, October 23rd through Sunday, October 31st**

**Days and Hours as follows:**

Sat, Oct 23 - 9am to 6pm

Thurs, Oct 28 - 10am to 7pm\*

Sun, Oct 24 - 10am to 3pm

Fri, Oct 29 - 6am to 6pm

Mon, Oct 25 - 6am to 7pm

Sat, Oct 30 - 9am to 6pm

Tues, Oct 26 - 10am to 7pm\*

Sun, Oct 31 - 10am to 3pm

Wed, Oct 27 - 10am to 7pm

\*All BOE Hours Same As Above EXCEPT Tuesday 10/26 and Thursday 10/28 open until 8PM\*

## **EARLY VOTING LOCATIONS**

- ELMONT PUBLIC LIBRARY  
700 Hempstead Tpke, Elmont, NY 11003
- FREEPORT RECREATION CENTER  
130 East Merrick Rd, Freeport, NY 11520
- GAYLE COMMUNITY CENTER  
53 Orchard St, Roslyn Heights, NY 11577
- ST. PAUL'S RECREATION CENTER  
295 Stewart Ave, Garden City, NY 11530
- GLEN COVE CITY HALL  
9 Glen St, Glen Cove, NY 11542
- GREAT NECK VILLAGE HALL  
61 Baker Hill Rd, Great Neck, NY 11023
- HEMPSTEAD REC. CENTER/KENNEDY PARK  
335 Greenwich St, Hempstead, NY 11550
- LEVITTOWN HALL  
201 Levittown Pkwy, Hicksville, NY 11801
- LAWRENCE COUNTRY CLUB  
101 Causeway, Lawrence, NY 11559
- LONG BEACH CITY HALL  
1 West Chester St, Long Beach, NY 11561
- MASSAPEQUA TOWN HALL SOUTH  
977 Hicksville Rd, Massapequa, NY 11758
- PLAINVIEW MID-ISLAND Y JCC  
45 Manetto Hill Rd, Plainview, NY 11803
- ROCKVILLE CENTRE RECREATION CENTER  
111 N. Oceanside Rd, Rockville Centre, NY 11570
- VALLEY STREAM PRESBYTERIAN CHURCH  
130 S. Central Ave, Valley Stream, NY 11580
- WEST HEMPSTEAD PUBLIC LIBRARY  
500 Hempstead Ave, West Hempstead, NY 11552
- ST. FRANCES DE CHANTAL CHURCH  
1309 Wantagh Ave, Wantagh, NY 11793
- NASSAU COUNTY BOARD OF ELECTIONS  
240 Old Country Rd, Mineola, NY 11501

Any eligible voter in Nassau County may vote at any of the above locations during the times listed EXCEPT on November 2nd.

### **General Election Day**

\*November 2nd, go to your designated polling place\*

Please note that if you vote during early voting, you will not be permitted to vote on the General Election Day or on a subsequent day of Early Voting.



**Visit [NASSAUVOTES.COM](http://NASSAUVOTES.COM) or call (516) 571-VOTE for more voting information**



**You are required to wear a mask/face covering and maintain six feet of distance when entering any Board of Elections facility or voting poll site if you are not fully vaccinated against COVID-19. (This requirement is pursuant to NYS DoH guidance effective May 19.)**

**SUFFOLK COUNTY EARLY VOTING  
2021 General Election**

Any registered voter in Suffolk County may vote at any of these locations during the dates and times listed.  
**If you cast a ballot during early voting, you may not vote again on Election Day, November 2nd.**

## Early Voting Sites for General Election of 11-2-2021

### Locations

|                                                                             |                                                                                      |                                                                                                        |                                                                                                                                       |
|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>Babylon Town Hall Annex</b><br>281 Phelps Lane<br>North Babylon NY 11703 | <b>Brookhaven Town Hall</b><br>1 Independence Hill<br>Farmingville NY 11738          | <b>Dix Hills Fire Department</b><br>(Town of Huntington)<br>115 E Deer Park Road<br>Dix Hills NY 11746 | <b>Huntington Public Library</b><br>(Station Branch)<br>1335 New York Avenue<br>Huntington Station NY 11746                           |
| <b>Islip Town Hall Annex</b><br>401 Main Street<br>Islip NY 11751           | <b>Knights of Columbus</b><br>(Town of Islip)<br>96 2nd Avenue<br>Brentwood NY 11717 | <b>Mastic Recreation Community Center</b><br>15 Herkimer Street<br>Mastic NY 11950                     | <b>Nesconset Elementary School</b><br>(Town of Smithtown)<br>29 Gibbs Pond Road<br>Nesconset NY 11767<br>(Use the Browns Rd Entrance) |
| <b>Riverhead Senior Center</b><br>60 Shade Tree Lane<br>Aquebogue NY 11931  | <b>Southold Senior Center</b><br>750 Pacific Street<br>Mattituck NY 11952            | <b>Stony Brook University Southampton Campus</b><br>70 Tuckahoe Road<br>Southampton NY 11968           | <b>Windmill Village</b><br>(Town of East Hampton)<br>219 Accabonac Road<br>East Hampton NY 11937                                      |

| Date                         | Timings          |
|------------------------------|------------------|
| <b>Saturday, October 23</b>  | 10:00am - 3:00pm |
| <b>Sunday, October 24</b>    | 10:00am - 3:00pm |
| <b>Monday, October 25</b>    | 7:00am - 3:00pm  |
| <b>Tuesday, October 26</b>   | 12:00pm - 8:00pm |
| <b>Wednesday, October 27</b> | 8:00am - 4:00pm  |
| <b>Thursday, October 28</b>  | 8:00am - 4:00pm  |
| <b>Friday, October 29</b>    | 12:00pm - 8:00pm |
| <b>Saturday, October 30</b>  | 10:00am - 3:00pm |
| <b>Sunday, October 31</b>    | 10:00am - 3:00pm |