

PASR

Pennsylvania Association of School Retirees

Volume V Issue I

Spring 2022

Special points of interest:

- Membership Update
- Service Projects
- Sign up for email delivery of the newsletter.

President: Sandra Shepherd, 143 Shepherd Rd. Cherry Tree, Pa. 15724 Phone 814-948-7695

President-Elect: Dolly Frontino

Second Vice-President : Judy Carl, 2708 Ben Franklin Hwy, Ebensburg, Pa. 15931 Phone 814-749-1418

E-mail jacar1123@comcast.net

Vice President- Elect: Vacant

Secretary: Kathleen O'Rourke

Treasurer: John E. Bem, 131 Lanark Rd., Hastings, Pa. 16646-6303 Phone: 814 247-8184 E-mail: jbem@verizon.net

Website Address: <http://pasrcambriacounty.w ebly.com/>

Upcoming Events:

St. Pats Party, March 17, 2022 at Kosta's 11:30 AM

Executive Meeting: TBD

General Meeting, May 12, 2022 at Kosta's 10:30

Picnic July 21 at 12:00
Place and Time TBD

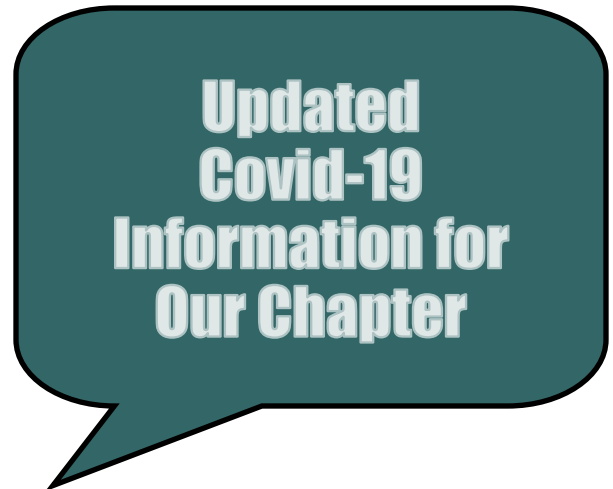
Chapter Plans for this Year

At this time, we are planning on continuing our activities for the upcoming year. The executive committee met in January and has planned the various meetings for the 2022 year.

If it becomes necessary, we will attempt to contact you if a meeting is postponed due to the Covid-19 restrictions.

This past year we were able to meet several times with the group. It was wonderful to see the individuals present for the meetings.

If you are planning on attending our gatherings be aware of the various protocols that are in place



for group gatherings. It is still recommended that masks and social distancing be maintained during the meetings. If you feel ill please stay home, your presence will be missed.

Please plan to attend these meetings or gather-

ings. Your presence and participation are always enjoyed.

Thank you for your patience and time during this pandemic.

Plans for the Upcoming Year

With 2022 just starting, it was decided to restart our yearly activities with caution. Plans for the activities will include recommendations from the state PASR and CDC for meetings.

Most of our activities will be lunches at Kosta's Res-

turant in the Ebensburg Mini-Mall. Due to inflation cost for the lunches have increased to \$17.00. The reservation forms for the luncheons are in the newsletter.

At this time our annual Picnic is on hold to explore other convenient

locations. If you have any suggestions please notify Herman at hec-arl@comcast.net.

Hope to see you at the various activities that we have planned.

The events are on the left of this page.

Protect Yourself Against Scams

At PASR, we like to remind our members to be mindful of who they give information to and protect themselves against scams. Seniors can often be targeted because they tend to be trusting, polite, have financial savings, own a home, and have good credit. They also tend to be less inclined to report fraud because they don't know how to. Scammers use emails, texts, and phone calls to trick you into giving them your personal information. They are consistently changing ways to receive this information. However, knowing what to look for can potentially save you from being a victim of a scam. What signs to look for:

- Scammers will pretend to be from an organization you know, such as the IRS, Medicare, or the Social Security Administration.
- There's a problem or a prize involved. The scammer might say you owe money, you or a loved one is in trouble, or a virus is on your computer. They might tell you that you won money or a trip but need to do something or pay a fee before you can receive it.
- Scammers will pressure you to

do whatever they're asking IMMEDIATELY. They might tell you that you must act immediately, not giving you a chance to check out their story.

The person will tell you specific ways to pay, such as gift cards or sending money through a transfer company. What you can do to avoid scams:

- Block unwanted calls and text messages. You can also filter emails by placing them into a junk or spam folder.
- Do not give your information if they're asking for it. A legitimate company won't ask you for information, like your bank account or Social Security number.
- Do not act immediately. A legitimate business will give you time to decide.
- Search the company name or offer. People often post information about business scams online.
- Never give or send money by gift card, a money transfer service, jewelry, or wire information.

- Talk to someone you trust first. If you're unsure if it could be a scam, talk to a friend, family member, or neighbor. Talking about it could help you realize it's a scam. You can report fraud attempts at <https://reportfraud.ftc.gov/#/>.

If you believe you or someone you know has been a victim of fraud, you can contact your local FBI field office or submit a tip online at <http://tips.fbi.gov/>. When reporting a scam, it is best to provide as much information as possible.

- Names of the scammer and company
- Dates of contact and the methods of communication
- Phone numbers, mailing addresses or email addresses
- Information of the methods of payment and if/where you sent funds
- Descriptions of your interactions, such as instructions given to you

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Membership: Herman Carl

The annual dues drive is under way for the 2022 membership. Unfortunately with the Covid-19 virus we are having a tough time recruiting new members for our chapter. Hopefully we can reach out to the new retirees in the future.

There are several activities and donations that we make to local communities from our treasury. These donations give evidence that after retiring from the school systems we are still interested in providing a

service to the community. Therefore we need a strong membership to accomplish this task.

Please encourage the new retirees to join our group.

If you have already paid your annual dues, Thank You. If you have not yet renewed for the upcoming year please consider paying these dues.

The Dues are \$10.00 for annual members.

Remittance to:

Herman Carl

2708 Ben Franklin Hwy

Ebensburg, PA 15931

COLA Update

Some Reasons to Pass a COLA Now

1. It has been far too long since the last COLA.
2. Since the passage of Act 9 of 2001, PSERS retirees have lost at least 1/3 of the value of their pensions due to inflation.
3. Inflation (Cost of Living) has increased over 73% since 1990.
4. About one-third (34.3%) of all PSERS annuitants have a pension of under \$10,000 per year.

5. Almost one-half (47.7%) of all PSERS annuitants have a pension of under \$20,000 per year.

6. Only 4.3% of all PSERS annuitants retired prior to 1990. It is a total of 9,638 people.

7. All annuitants who retired prior to 1986 have a yearly pension below \$7,623.

The Case for Pre-Act 9 Emphasis

The case for passing a COLA to help those who retired before the passage of Act 9 of 2001 is overwhelming. It is especially urgent

for those who retired before 1990. Pre-Act 9 (those who retired prior to July 1, 2001) annuitants/retirees prior comprise only 20.9% of all retirees collecting a pension from PSERS. That is 47,435 out of 226,683 total annuitants. The Post-Act 9 annuitants outnumber the Pre-Act 9 annuitants 4.78 to 1. The data is complete as of July 1, 2021. In comparison, that number was 21.8% of the total with data complete as of January 1, 2021

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Retirement Planning : (OPEN)

Each May the school districts are contacted in order to compile a list of retirees at the conclusion of the current school term. However, with the school districts monitoring access to their schools we are depending on you to assist us finding new recruits to our organization.

Recently the State PASR has provided us with a spreadsheet from

the PSER's of the recently retired school personal. It is our hope that we can reach out to these individuals and invite them to join our chapter.

If you are already a member, thank you for joining our chapter. Any member who knows of individuals who are retiring in the current school year please inform an officer

so we can send information of our chapter to the retiree.



Webpage Update: Herman Carl

Now more than ever the website will provide current information on the status of our group activities.



Currently the website has been updated with the year end activities.

You can access newsletters on the website.

Check it out for yourself. Go to www.pasr.org.

- Click on **Local Association** - click on **Region 6**

- Click on **Cambria.**

We were one of the first chapters in Region 6 to have a website. Let us know if you have any suggestions to put on our site.

E-mail: hecarl@comcast.net

Website:
www.pasrcambriacounty.weebly.com

Message from Our Acting Treasurer

Greetings from Home,

I would like to introduce myself to the members of the Cambria Chapter of PASR. My name is Herman Carl and I will be the acting treasurer for our chapter.

I joined this organization in 2012 upon my retirement from Portage Area School District. Currently, I am also the Chairman of the Membership Committee.

My wife (Judy) retired from Portage Area also the same year. She is the past president of our chapter. She totally assists me with reading all

the notes that I send out to the group. She is also a great help when it comes to the mailing of the membership due letters. Most of all



she is very supportive of all my activities.

They say that retirement is a time to relax but as we know from experience. Many of us wonder how we worked for the school districts and still had time to raise a family. I know that I am busier now more than I was when I worked. My interests include playing in a community band, taking lessons and photography.

I will do my best to fill the shoes of John as Acting Treasurer.

Possible Email Use for Future Newsletters

Covid-19 has brought us to looking to the future. It was proposed that we look at the possibility of reducing costs in our mailings.

For this to be a cost savings for the chapter, we would like to see fifty percent of our members receive the newsletter

Many other organizations have resorted to using email to save costs. We want to be efficient and cost-effective.

Please fill out the information found to the right of this column and email to the address provided.

If you have already signed up of emailings, thank you. If you do not recall please do not hesitate to resubmit your information. There will be an option for you to do so at all gatherings.

Email Information

Name: _____

Email: _____

Send to: hecarl@comcast.net or

Herman Carl

2708 Ben Franklin Hwy

Ebensburg, PA 15931

Social Services (open)

A tradition of handing out Christmas baskets to our shut-in members continued with twenty baskets delivered.

This year with precautions we were able to visit with the individuals for a short period of time. Hopefully, next year the drop-offs will be an actual visit.

As of now, Valentine Day cards were mailed out to individuals that are in care facilities and staying in their homes. The number of Valentines Day's cards were nineteen.

The committee is also planning to distribute Easter cards to the various shut-in members of our chapter. Please if you know of anyone notify the Chapter Officers. The



phone numbers for individuals to be reached are found on the front of the news letter. This tradition hopefully will continue in the upcoming years.

It is with regret that Bonnie Lou Ludwig has decided to step down as our

Social Services committee chairperson. We would like to thank her for her involvement with the committee. She was the person behind the scenes sending out card and organizing the Christmas baskets.

Please consider volunteering to serve as committee chairperson for this.

Chapter Donates to Area Food Pantries

On Thursday, December 2, 2021, Cambria County Chapter of the Pennsylvania Association of School Retirees (PASR) held their annual Christmas Party at Kosta's Resturant in Ebensburg. Attending the party were former public-school employees from eight different school districts in the area.

With festive music playing in the background, the attendees enjoyed a meal and companionship. The yule time festive party allowed many of the members to renew friendships that have been put on hold during the Covid-19 pandemic.

This year the Cambria County Chapter of PASR collected donations to be divided among food

pantries in the area school districts represented by the chapter. This money was sent to seven different food pantries in the area.

A total, \$767.00 was donated by chapter members. As a result, \$109.57 was sent to the various food pantries in the representative school districts of our members.

Also, the chapter collected items to be given to the veterans at the Hollidaysburg Veterans home. Gifts included for the veterans were socks, calendars, and various other items.

Thank you for your kind support in these endeavors of our organization. The food pantries were very grateful for your generosity.



Spring Meeting Reservation

_____ I will attend the Cambria County PASR **Spring Meeting** on **Tuesday, May 12, 2022** at **10:30 AM** at **Kosta’s Resturant in the mini mall in Ebensburg, PA.**

Menu:

----_____ Grilled Ham Steak, potato, vegetables, salad, rolls, beverage, and dessert

_____ Baked Fished, potatoes, vegetables, salad, rolls, beverage, and dessert

_____ Yes, I plan to attend

_____ I will bring a guest @ \$17.00*

_____ #Ham Steak

_____ #Baked Fish* Bake Ziti might be sub.

Name:_____

Number Attending: _____

_____ Persons @ \$17.00* each

Total Owed:_____

*Please note the price increase for this year.

Make Check payable to “Cambria County PASR” (N0 SHOW NO REFUND)Make reservation to
Herman Carl
2708 Ben Franklin Hwy
Ebensburg, PA 15932

Deadline: May 5, 2022

St. Patrick Day Reservation

_____ I will attend the Cambria County PASR **St. Patrick’s Day Party** on **Thursday, March 17, 2022** at **11:30 AM** at **Kosta’s Resturant in the mini mall in Ebensburg, PA.**

Menu:

----_____ Corn Beef & Cabbage, potatoes, salad, rolls, beverage and dessert

_____ Stuffed Cheese Rigatoni w/ meatball, vegetables, salad, rolls, beverage and dessert

_____ Yes, I plan to attend

_____ I will bring a guest @ \$17.00*

_____ #Corn Beef

_____ #Rigatoni

Name:_____

Number Attending: _____

_____ Persons @ \$17.00* each

Total Owed:_____

*Please note the price increase for this year.

Make Check payable to “Cambria County PASR” (N0 SHOW NO REFUND)

Make reservation to: **Herman Carl**
2708 Ben Franklin Hwy
Ebensburg, PA 15931

Deadline: March 15, 2022

