



BRTA NEWSLETTER

www.brta.biz

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President: Charles Peszynski

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1st VP: Thomas Giambra

Corresponding Sec.: Elisa Harting

2nd VP: JoAnn Meyer

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Winter Edition

November, 2018

Nov. 19, 2018 —

Financial Workshop.
Information on page 4.

Dec. 6, 2018—Holiday Luncheon at Salvatore's. Information on page 8.

Feb., 2019—Winter Luncheon

Apr. 26-May 3, 2019—Canadian Rockies by Rocky Mountaineer

May, 2019—Spring Luncheon

July 6-17, 2019—Discover Scotland

Sept., 2019—Fall Luncheon

Sept. 19—28, 2019—Discover Switzerland, Austria and Bavaria

Feb. 26-Mar.9,2020—Treasures of Egypt

Vice-President's Message

I hope that everyone had a great summer and that you are enjoying the fall. However, it seems that Mother Nature has decided to turn October colder than usual.

Thanks to everyone who attended the Fall Luncheon at the Millennium Hotel. I hope all of you enjoyed it as much as I did. Thanks to everyone for supporting the split club. The money will be used for the scholarship fund.

The trip to Iceland seems to have been a great success. Everyone too whom I talk said that it was a really good time. Thanks to Al Marabella for organizing and running this trip.

BRTA members also took a bus trip to Cape Cod during the first week of October. I went on that one. It was very enjoyable. We had a great bus driver and a great guide. Many thanks to Mary Agnes Marabella for her wonderful job as the group leader of this trip. It seemed that everyone really enjoyed it. BRTA has more trips planned for 2019. I hope that many of you will be able to take advantage of these travel opportunities.

At the NYSTRA Convention at Turning Point Casino, I attended the TRS Workshop. Representatives of the TRS gave us an update on the state of the retirement system. You should be pleased to know that the retirement system is in good financial shape. The plan's funding status is 97.7% as of June 30, 2017. Also the assets as of June 30, 2018 is \$119.9B. The five year rate of return on investments is 10.2%. There are still 446 Tier 1 members still active as of June 30, 2018. Tier 1 ended in 1973.

The retirement system is currently contacting members that it has not heard from in the past few years. You will receive a form in the mail to send back to the retirement system. It is an effort to update the information in your file. The representatives at the conference also are encouraging members to join MyNYS-TRS online. Currently, over 65,000 members have created accounts. You can use this account to update your address or change you direct deposit information with the system. You can also change your federal withholding amount.

The Western Zone of NYSTRA hosted the convention at Turning Stone Casino. Western Zone received many compliments from the delegates to the meeting. As always, I would encourage you to join if you are not a member of NYSTRA or Western Zone.

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Benefits Available to
BRTA Members

Long-term Care Insurance; BRTA Discounts on Long-term Care Insurance: 1-800-655-4899

Tonawanda, NY 716-694-4388

Dental Discounts

The North Park Dental Group
716-836-2242

Vital Savings by Aetna—Mention membership when you are inquiring about discount programs designed to help you save on dental or pharmaceuticals. 1-877-MY-VITAL (1-800-698-4825) or www.vitalsavings.com

Ballroom, Latin, Swing and Other Styles of Dance—Tara Scime at 716-491-0186 or TMSDance@yahoo.com. Mention your BRTA membership and receive a discount.

Faculty Rewards—Discount magazine subscriptions. Go to www.facultyrewards.com and use code 403360

BPO-Call Janet Field at 885-5001 for discount tickets

West Herr Select Vehicle Purchase Plan

Activate benefit plan *before* going to the dealership. Go to www.westherrselect.com or call your **Select Benefit Concierge (716) 202-3091**.

IN MEMORIAM

Sylvester “Sal” Andolina	Al Mudd
Dwight Bonk, Sr.	William F. Murphy
James Christman	Kenneth Nies
Doris Erickson	Louise Rupp
Michael Freer	David Sarata
Annette Woroniecki Friel	Gilda O. Smith
Gregory Hejmanowski	John O. Toy
Mary Carol Herwood	John Vella
Shirley Wells	

BRTA would like to acknowledge the passing of those teachers who served the children of Buffalo. If you would like to have someone included in the “In Memoriam” listings, please notify Josephine Cross (636-3014).

**CONGRATULATIONS to the following on their 50th
wedding anniversary:**

Karl and Linda Kovacs	Paul and Cathleen Schulz
Jerry and Marian Reo	Joel and Elinor Weiss

Frequently Requested Numbers

Website: www.brta.biz Email: brtamembership@yahoo.com

President: Charles Peszynski

Membership: Linda Parada—875-3392

Luncheons: Mary Agnes Marabella—635-9530 **Travel:** Al Marabella—635-9530, Russ Gervasi—839-5781

Newsletter: Elisa Harting—838-3708

Friendly Service: Josephine Cross—636-3014

Vice-President's Report (continued from page 1)

I recently attended the memorial service for former BTF President Thomas Pisa. It was a very moving tribute to him. The service highlighted his many contributions to the BTF and NEA-NY.

Our Holiday Luncheon is December 6, 2018 at Salvatore's Italian Gardens. I hope that you will be able to attend. I heartily wish all of you a wonderful Holiday Season and a very Happy and successful New Year.

—Thomas Giambra

DUNN TIRE DROPS BENEFIT (reprinted from January, 2018)

BRTA's negotiations with Dunn Tire for a discount program have failed. Dunn Tire's new program is based on creating partnerships with other local businesses in the Dunn Tire regional areas. Quoting their marketing manager's e-mail to BRTA, "Since the Buffalo Retired Teachers Association is not a business with employees, the organization does not fit into the scope of the program."

They go on to remind us that they have many discounts, offers and promotions throughout the year for customers. Therefore, the best BRTA can do for its members is to remind them to look for Dunn Tire ads in the paper. The marketing manager goes on to say that if you find tires at a lower price at one of their competitors, you can bring that estimate to them and they will beat it.

HEALTH NEWS: HOW'S YOUR HEARING?

Age-related hearing loss (presbycusis) is the loss of hearing that gradually occurs in most of us as we grow older. It is one of the most common conditions affecting older and elderly adults.

Approximately one in three people in the US between the ages of 65 and 74 has hearing loss, and nearly half of those older than 75 have difficulty hearing. Having hearing trouble can make it hard to understand and follow doctor's advice, respond to warnings, and hear phones, doorbells, and smoke alarms. Hearing loss can also make it hard to enjoy talking with family and friends, leading to feelings of isolation. Age-related hearing loss most often occurs in both ears, affecting them equally. Because the loss is gradual, if you have age-related hearing loss you may not realize that you've lost some of your ability to hear.

There are many causes of age-related hearing loss. Most commonly, it arises from changes in the inner ear as we age, but it can also result from changes in the middle ear, or from complex changes along the nerve pathways from the ear to the brain. Certain medical conditions and medications may play a role.

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Buffalo Retired Teachers Association Financial Workshop

Monday, November 19, 2018

Three Ways to Register:

Mail this completed form (address and phone required) to:

SMP Agency, 61 School Str., Suite B-201,
Victor, NY 14564

Call 1-800-655-4899 (24 hours a day)

Online: www.insurancemate.com/brtaseminar

Name(s) _____

Address _____

City _____ State _____

Zip _____

Home Phone _____

INVESTING DURING UNCERTAIN TIMES:

WHERE DO WE GO FROM HERE?

What worries you in these turbulent times?

- • Continued Stock Market Volatility
- • Rising Healthcare Costs
- • Keeping up with Inflation
- • The Reduced Buying Power of My Income
- • The High Cost of Nursing Home Care
- • Passing on My Savings & Investments to My Heirs

Come learn about strategies and investments that seek growth
And manage risk in these changing economic times

Conducted by Stephen M. Polizzi, CMFC, CLTC, CRPS

Monday, November 19, 2018

2:00pm to 3:30pm

Buffalo Teachers Federation, 271 Porter Avenue, Buffalo, NY 14201

Advisory Services offered through Blackridge Asset Management, LLC, a Registered Investment Advisor. Securities are offered through Peak Brokerage Services, LLC, Member FINRA/SIPC. Blackridge Asset Management, LLC and Stephen M. Polizzi Agency are separate and Independent entities from Peak Brokerage Services, LLC.

BRTA TRAVELS TO ICELAND...



Reykjavik: try to pronounce it! If you've heard it before, no trouble, but if not? To me most of Iceland's name were unpronounceable, e.g. we went to Snaefellsnes and toured Breioafjodr and Styki-holmur's waters. Aside from the strange nomenclature, Iceland is beautiful with countless waterfalls of great height and all with rainbows to match...some with double bows. Also free: hot and cold running water, so pure no treatment is necessary, electricity, and no tipping is expected!

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...AND CAPE COD



On October 1st, 51 BRTA members and friends headed by bus to Cape Cod, arriving at Yarmouth that evening, After dinner, we checked into our hotel for a needed rest. Each morning, we were treated to a great breakfast buffet, and headed out for the day. We visited Chatham, Provincetown, Hyannis and

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Iceland...(continued from page 5)

All earn living wages. By the way, did I mention geysers ninety feet high to rival those in the US?

We had fresh-caught fruits of the sea, out of the water, and into one's mouth (i.e. scallops and sea urchin) while on board a fishing boat. We also had preserved shark, prepared in a hundreds of years tradition. We sailed on a glacier lake among the blue icebergs, really bundled up from the cold. And we basked in the Blue Lagoon with water at 101 degrees, heated by volcanic geothermic heat. We had bar access in the pool and wore mud packs for fun. Plus,plus, plus... Walking on black sand beaches, marveling at volcanic cliffs, watching professional photographers take photos of women clad in haut fashion.

When we would return to our quarters, we would gather to share wine, laughter and memories with other folks who found that friendship and fellowship were some of the best parts of the trip.

In a nutshell, Iceland was a marvelous experience, thoroughly enjoyed by all who went.

—Al Marabella

Cape Cod...(continued from page 5)

Sandwich with stops at the Glass Museum and the JFK Museum. We spent a full day on Martha's Vineyard. Joe, our tour guide, provided interesting facts and historical notes about the Cape. We enjoyed a lobster feast accompanied by Irish music one evening and a buffet dinner with a comedy show on another evening. Although the trip was only five days long, we found time to renew old friendships and begin new ones.

—Mary Agnes Marabella

Interested in travelling ? Future trips are posted in the "Upcoming Events" column on page 1 of this newsletter. More information about each of the trips is posted on our website, www.brta.biz, in the "Events" section.



HEALTH NEWS: HOW'S YOUR HEARING? (continued from page 3)

Do I have a hearing loss? Ask yourself the following questions. If you answer "yes" to three or more of these questions, you could have a hearing problem and may need to have your hearing checked by a doctor.

Do you sometimes feel embarrassed when you meet new people because you struggle to hear?

Do you feel frustrated when talking to members of your family because you struggle to hear them?

Do you have difficulty hearing when someone speaks in a whisper?

Do you feel restricted or limited by a hearing problem?

Do you have difficulty hearing when visiting friends, relatives, or neighbors?

Does a hearing problem cause you to attend religious services less often than you would like?

Does a hearing problem cause you to argue with family members?

Do you have trouble hearing the TV or radio at levels that are loud enough for others?

Do you feel that any difficulty with your hearing limits your personal or social life?

Do you have trouble hearing family or friends when you are together in a restaurant?

(adapted from Ventry I.M. & Weinstein, B.E. (1982) The hearing handicap inventory for the elderly: A new tool. *Ear Hear* 3(3), 128-134)

Hearing problems can be serious. The most important thing you can do if you think you have a hearing problem is to seek professional advice. You can start with your primary care physician, an otolaryngologist, an audiologist, or a hearing aid specialist. Each has a different type of training and expertise. Each can be an important part of your hearing health care.

Can I obtain financial aid for a hearing aid? Hearing aids are generally not covered by health insurance companies, although some do. For eligible children and young adults under age 21, Medicaid will pay for the diagnosis and treatment of hearing loss, including aids, under the Early and Periodic Screening, Diagnostic and Treatment (EPSDT) service. ***Medicare does not cover hearing aids for adults; however, diagnostic evaluations are covered if they are ordered by a physician for the purpose of assisting the physician in developing a treatment plan.***

Where can I find additional information about hearing aids? The National Institute on Deafness and Other Communication Disorders (NIDCD) maintains a directory of organizations that provide information on the normal and disordered processes of hearing, balance, taste, smell, voice, speech and language. For more information, contact them at 1 Communication Avenue, Bethesda, Maryland 20892-3456. The toll free voice number is 800-241-1044; the toll free TTY number is 800-241-1055. Their email address is nidcdinfor@nidcd.nih.gov

Stay Healthy!

—Jo Ann Meyer

Cordially Invites Members & Guests to attend its

BRTA Holiday Luncheon

To be held at

Salvatore's Italian Gardens

6461 Transit Road

Depew, NY

716-683-7990

Thursday, December 6, 2018

Social Hour: 11:15 AM Complimentary Fruit Punch & Cash Bar

Luncheon: 12:15 PM Choice of:

1. Prime Rib w/ au jus
2. Poached Salmon w/ lobster dill sauce
3. Chicken Milanese w/ tomatoes, red onion & shaved asiago
4. Roasted Vegetables w/ Mediterranean orzo

Luncheon includes Caesar Salad, Vegetable, Cheesecake with Raspberry Sauce and Beverage

Cost: \$27.00 for Members - \$32.00 for Non-member Guests
(BRTA subsidizes cost for members)

Payment: **Due by Tuesday, November 21, 2018**

Payable to: Buffalo Retired Teachers Association

Mail to: Mary Agnes Marabella (635-9530)
2 Steinway Court
Williamsville, NY 14221

N.B. No cash refunds given after reservation deadline

Detach and mail lower portion only. Keep upper portion as your reminder.

Please list your name and the names of all other persons included in the enclosed payment

Name _____ Phone _____

Address _____ BRTA Member Yes___ No___

_____ Meal Choice (Number) _____

Name _____ BRTA Member Yes___ No___

Meal Choice (Number) _____

Name _____ BRTA Member Yes___ No___

Meal Choice (Number) _____

Total Amount enclosed \$ _____