



BRTA NEWSLETTER

[Www.brta.biz](http://www.brta.biz)

brtamembership@yahoo.com

President: Al Marabella

Recording Sec.: Dolores Scanlon

1st VP: Thomas Giambra

Corresponding Sec.: Elisa Harting

2nd VP: Charles Peszynski

Membership Sec.: Linda Parada

Treasurer: Stephen Parada

At Large: Mike Marszalek, Ophelia Nicholas,
Theresa Pope

Board Members: Carolyn Cardarella, Josephine Cross, Russell Gervasi, Clarann Josef,
Floyd Kruschke, JoAnn Meyer, Ross Monteleone, Sue Nyitrai, Peter Riester

BUFFALO RETIRED TEACHERS ASSOCIATION

October, 2013

UPCOMING EVENTS

Nov. 20—Long Term Care Insurance Workshop. Information on page 5.

Dec. 5—Holiday Luncheon at Salvatore's Italian Gardens. Information on page 6.

KUDOS, KUDOS, KUDOS

Congratulations are extended to BRTA 2nd vice president, CHUCK PESZYNSKI for his being awarded the NYSRTA Certification of Recognition at the Annual Meeting in October at Turning Stone. The award is for service to state, regional and local levels of the New York State Retired Teachers Association.

Congratulations also to BRTA President ALPHONSE MARABELLA received the Western Zone Citation Award at the annual meeting September 18, 2013 at Salvatore's. The award recognizes service to the Western Zone of NYSRTA and our local organization BRTA.

President's Report

You may have read or heard, or used the Internet to learn that our illustrious State Ed. Commissioner King cancelled all town meetings after one where he was aggressively questioned about his state wide policies of standardized testing. His stance in Buffalo Public School matters has always advocated more parental involvement, but apparently that is not applicable at the state level. Who knew that Poughkeepsie would be a hotbed of anti-King policy and have the gall to come to a meeting and express the feeling strongly. So much for Freedom of Speech! Commissioner King has since rescheduled his town meetings for smaller, more intimate venues, probably by invitation only!

While the Fiscal Cliff has been put off for a later day of confrontation, and as Social Security along with other benefits will be on the table again, be aware that one's Social Security benefits are looked at to be reduced over a ten year period by 125 billion dollars. Seniors in our Erie County area stand to lose over 400 million in that time frame. The vehicle to achieve this is by cutting the COLA (Cost of Living Adjustment). This year's COLA is a little over 1%, the first increase in a while. Do you suppose that your bill at the gas station has only gone up 1% this year? Contact Congress to voice your dislike for this initiative. Representatives' and Senators' phone numbers and addresses are in the phone book.

About Travel: Generally, our population is aging and some don't like to sign up early for travel for fear that they might not be able to go for whatever reason. However, all travel is fully refundable when insurances are purchased up to the day of departure. And one would want insurance to cover any unforeseen problem during the trip to get one home at no personal additional cost. I mention this because

Benefits Available to
BRTA Members

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

Eyewear Discount

Eyewear Unlimited: 716-834-3511
Niagara Labmasters, Inc.
Niagara Falls, NY 716-297-9115
Gary Optical
Lewiston, NY 716-754-255
Boulevard Optical
Tonawanda, NY 716-694-4388

Tires and Service

Discounts at Dunn Tire

Dental Discounts

The North Park Dental Group
716-836-2242

Dental Plan Insurance

Dental Pay Direct 716-836-7013

Group Medical Insurance for those who do not receive the benefit from their school district—Call Pam Styn at Dental Pay Direct at 716-836-7013 or toll free at 1-800-683-3682

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.

IN MEMORIAM

Helen Gerlach	June, 2013
Charles Mulvy	July, 2013
Dorothea Knauff	July, 2013
Donna Blair	July, 2013
Yvonne L. McKenna	August, 2013
Ruth Watson-Cosby	September, 2013
Connie Bowman	September, 2013
Emma Bassett	September, 2013
Rita Zalewski	September, 2013
Ester Bates	October, 2013
Virginia Ziebarth	October, 2013

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 Elisa Harting (838-3708).

CONGRATULATIONS

to those teachers who celebrate anniversaries:

60 years—Sally and Ron Jakubowski

Election Results

The election of the following Officers for 2013-2015 was ratified at the September 4th Membership Luncheon:

President : **Al Marabella**

1st Vice President: **Tom Giambra**

2nd Vice President: **Chuck Peszynski**

Corresponding Secretary: **Elisa Harting**

Recording Secretary: **Dolores Scanlon**

Treasurer: **Steve Parada**

Membership Secretary: **Linda Parada**

At Large: **Mike Marszalek, Ophelia Nicholas, and Theresa Pope**

President's Report (continued from page 3)

we cancelled the Hudson Valley Fall Trip with almost enough interest to make it a go. However, after the cancellation, many people came forward to say that they were intending to go. Travel companies are requiring early commitments in order to book trips. All deposits were returned for this trip. The only monies not returnable are insurance monies and theater tickets. That's it. So don't wait to send a deposit for trips. The London and Paris trip has 35 going and the early incentive has expired. Any seats reserved for our group will be offered to the public and will go quickly. If you are interested, contact me immediately at 635-9530. Any later may result in being put on a waiting list, or additional air fare cost. In early 2015, we are going to Thailand.

Magazine Subscriptions: The BTF has again offered to share the Faculty Rewards program for magazine subscriptions with BRTA members. You can renew, order new, or send as gifts. To take advantage of this program go to www.facultyrewards.com and enter the code 403360.

United Way: The United Way of WNY & Erie County is once again soliciting contributions from the BRTA. United Way helps those whose lives are most in need, e.g. many of the students you & I have had in our classrooms, as well as many of the teachers who retired many years ago. Thanks for your help in advance.

Frequently Requested Numbers

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

President: Al Marabella—635-9530

Membership: Linda Parada—875-3392

Luncheons: Ophelia Nicholas—633-1690

Travel: Russ Gervasi—839-5781

Newsletter: Elisa Harting—838-3708

Friendly Service: Josephine Cross—636-3014

Depression in Older Adults and the Elderly

As the days get shorter, you may find yourself feeling sad or low in energy. You might be suffering from a type of depression called SAD (Seasonal Affective Disorder). But there are other causes of Depression. I believe one of the major problems with getting treatment or help could be you are just too tired and depressed to deal with it and thus, it continues. PLEASE! Don't ignore this or feel hopeless. There is help available. You do not need to suffer needlessly. Below are highlights from two excellent resources of information:

Helpguide.org (http://www.helpguide.org/mental/depression_elderly.htm) and

NAMI, The National Alliance on Mental Illness www.nami.org • 1 (800) 950-NAMI 3803 N. Fairfax Drive, Suite 100 • Arlington, VA 22203

The changes that often come in later life—retirement, the death of loved ones, increased isolation, medical problems—can lead to depression. Depression prevents you from enjoying life like you used to. But its effects go far beyond mood. It also impacts your energy, sleep, appetite, and physical health. However, depression is not an inevitable part of aging, and there are many steps you can take to overcome the symptoms, no matter the challenges you face. *You can't beat depression through sheer willpower, but you do have some control—even if your depression is severe and stubbornly persistent.*

How common is depression in later life? Depression affects more than 6.5 million of the 35 million Americans aged 65 or older. Most people in this stage of life with depression have been experiencing episodes of the illness during much of their lives. Others may experience a first onset in late life—even in their 80s and 90s. Depression in older persons is closely associated with dependency and disability and causes great distress for the individual and the family.

Why does depression in the older population often go untreated? Depression in elderly people often goes untreated because many people think that depression is a normal part of aging—a natural reaction to chronic illness, loss and social transition. Elderly people do face noteworthy challenges to their connections through loss, and also face medical vulnerability and mortality. For the elderly population, depression can come in different sizes and shapes. Many elderly people and their families don't recognize the symptoms of depression, aren't aware that it is a medical illness and don't know how it is treated. Others may mistake the symptoms of depression as signs of dementia, Alzheimer's disease, arthritis, cancer, heart disease, Parkinson's disease, stroke or thyroid disorders.

You may be isolated—which in itself can lead to depression—with few around to notice your distress. You may not realize that your physical complaints are signs of depression. You may be reluctant to talk about your feelings or ask for help. Other causes include: **Health problems** – Illness and disability; chronic or severe pain; cognitive decline; damage to body image due to surgery or disease; **Loneliness and isolation** – Living alone; a dwindling social circle due to deaths or relocation; decreased mobility due to illness or loss of driving privileges; **Reduced sense of purpose** – Feelings of purposelessness or loss of identity due to retirement or physical limitations on activities; **Fears** – Fear of death or dying; anxiety over financial problems or health issues, or **Recent bereavements** – The death of friends, family members, and pets; the loss of a spouse or partner;

If you're depressed, you may not want to do anything or see anybody. But isolation and inactivity only make depression worse. The more active you are—physically, mentally, and socially—the better you'll feel.

Exercise. Physical activity has powerful mood-boosting effects. In fact, research suggests it may be just as effective as antidepressants in relieving depression. The best part is that the benefits come without side effects. You don't have to hit the gym to reap the rewards. Look for small ways you can add more movement to your day: park farther from the store, take the stairs, do light housework, or enjoy a short walk. Even if you're ill, frail, or disabled, there are many safe exercises you can do to build your strength and boost your mood—even from a chair or wheelchair.

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Buffalo Retired Teachers Association
Long-Term Care Insurance Workshop
Wednesday, November 20, 2013

Ways to Register:

Mail this completed form (address and phone required) to:
SMP Agency, 1320 Buffalo Rd., Ste. 211, Rochester, NY 14624

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

Online: www.insurancemate.com/brtaseminar.html

I cannot attend but I would like more information.
Please send me an informational packet

Name(s) _____

Address _____

City _____ State _____

Zip _____

Home Phone _____

Save lower portion as a reminder!!!

**STAY IN CONTROL OF YOUR HEALTH CARE OPTIONS AND
SAFEGUARD YOUR HARD EARNED RETIREMENT SAVINGS**

Workshop highlights:

- Learn the Difference Between Health Care and Long-Term Care
- How to Avoid Being forced to Sell Your Assets or Surrender Your Money to Medicaid
- Review the NEW and More Restrictive Medicaid Eligibility and Asset Transfer Rules
- How to Maintain Your Estate While Getting the Healthcare You Need
- Review the Benefits and Discounts of the BRTA Long-Term Insurance Plans
- How to Know if Long-Term Insurance is Right for You
- Compare Long-Term Care Insurance Premiums from Several Companies
- Learn About the Five New York State Partnership for Long-Term Care Plans

LONG-TERM CARE INSURANCE WORKSHOP

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

Wednesday, November 20, 2013 4:00 PM—5:30 PM

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

Depression in Older Adults and the Elderly

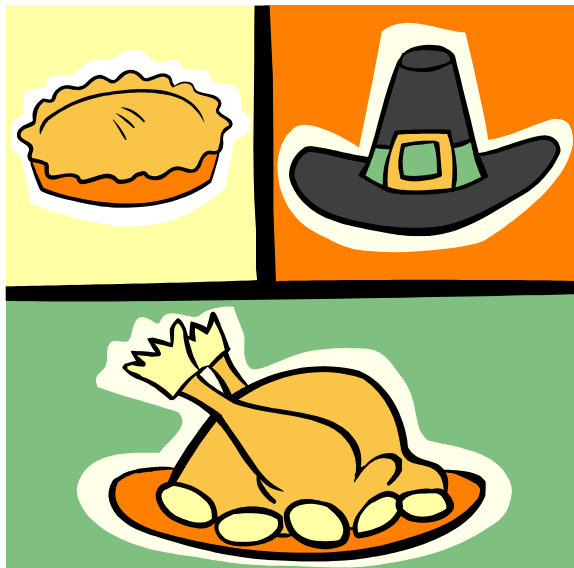
(continued from page 4)

Connect with others. Getting the support you need plays a big role in lifting the fog of depression and keeping it away. On your own, it can be difficult to maintain perspective and sustain the effort required to beat depression. You may not feel like reaching out, but make an effort to connect to others and limit the time you're alone. If you can't get out to socialize, invite loved ones to visit you, or keep in touch over the phone or email. **Bring your life into balance.** If you're feeling overwhelmed by stress and the pressures of daily life, it may be time to learn new emotional management and emotional intelligence skills.

Other self-help tips to combat and prevent depression in the elderly: **Get enough sleep.** When you don't get enough sleep, your depression symptoms can be worse. Aim for somewhere between 7 to 9 hours of sleep each night; **Maintain a healthy diet.** Avoid eating too much sugar and junk food. Choose healthy foods that provide nourishment and energy, and take a daily multivitamin; **Participate in activities you enjoy.** Pursue whatever hobbies or pastimes bring or used to bring you joy; **Volunteer your time.** Helping others is one of the best ways to feel better about yourself and expand your social network; **Take care of a pet.** A pet can keep you company, and walking a dog, for example, can be good exercise for you and a great way to meet people; **Learn a new skill.** Pick something that you've always wanted to learn, or that sparks your imagination and creativity; **Create opportunities to laugh.** Laughter provides a mood boost, so swap humorous stories and jokes with your loved ones, watch a comedy, or read a funny book.

Whatever your situation, there is help and there is hope! Be well!

—JoAnn Meyer



BRTA now has email!

Over the past few months, BRTA has been organizing email addresses of members so that we will be able to contact as many members as possible. Some members have indicated that they would prefer that the newsletter be sent to them using email. If you would prefer to receive your newsletter electronically, please send an email to brtamembership@yahoo.com even if you had previously notified us. We will begin sending the newsletter by email with the next issue.

ANNOUNCEMENTS

Volunteers are needed at the Genesee County Children's Center which is located in the Genesee County Courthouse. For details, please contact Jenn Woeller at 1-585-344-2580 ext. 2439 between 9:00AM and 4:30 PM.

Card Club will meet at 10:00AM at Friendly's on Maple Road on Monday, November 18th. There will be no card club meeting in December.



Buffalo Retired Teachers Association

Invites Members to attend
BRTA Holiday Luncheon

To be held at

Salvatore's Italian Gardens Restaurant
6461 Transit Rd. Depew, NY 14043

716-683-7990

Thursday, December 5, 2013

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

Luncheon: 12:15 Choice of:

- 1) Chicken Milanese—panko breaded with tomato, onion and Asiago cheese, finished with balsamic glaze
- 2) Filet Mignon with Rosemary Butter
- 3) Salmon--Served with Lobster Dill Sauce

Luncheon includes Salad, Vegetable, Dessert and Beverage

Cost: \$23.00 for Salmon or Chicken

\$27.00 for Filet

Non-Members add an additional \$5.00

(BRTA subsidizes the cost for members.)

Payment: Due by Friday, Nov. 29, 2013

Payable to: Buffalo Retired Teachers Association

Mail to: Ophelia Nicholas (633-1690)

9 Steinway Court

Williamsville, NY 14221

Note Bene: No cash refunds given after reservation deadline.
(Detach and mail lower portion only. Keep upper portion as your reminder)

Holiday Luncheon December 5, 2013

Please reserve _____ seat(s) for me for the Holiday Luncheon.

My Check for \$ _____ is enclosed My Choice for Meal is # _____

Name _____ Phone _____

Guest Name _____ Meal Choice # _____

Guest Name _____ Meal Choice # _____

Guest Name _____ Meal Choice # _____