

# Statement

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**PSEA** PENNSYLVANIA  
STATE EDUCATION  
ASSOCIATION

P E N N S Y L V A N I A S T A T E E D U C A T I O N A S S O C I A T I O N

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## Governor's forum kicks off PSEA primary season

Candidates for Pennsylvania and national offices turned out in force to meet retired and active members who attended PSEA's Political Institute in January.

During the highlight of the institute, six of the then seven announced candidates for governor spoke to conference attendees and to members back home who tuned into a web-cast of the program.

PSEA President James Testerman introduced the session, reminding the candidates that "public education must be at the center of debates and priorities for the next governor."

Panel moderator John Baer of the Philadelphia Daily News asked candidates to explain why they are running and how they view issues important to public school employees. The 90-minute session was later broadcast on PCN and covered extensively in newspapers around the state. It is still available for viewing at [www.psea.org/gov2010/](http://www.psea.org/gov2010/).

State Attorney General Tom Corbett (R), Scranton Mayor Chris Doherty (D), former congressman Joe Hoeffel (D), Philadelphia businessman Tom Knox (D), Allegheny County Executive Dan Onorato (D), and state Auditor General Jack

Wagner (D) spoke during the forum. Republican candidate Sam Rohrer was unable to attend, and Knox has since dropped out of the Democratic primary.

Democratic U.S. Senate candidates Joe Sestak and Arlen Specter also spoke to attendees. Republican candi-

served on the PSEA-Retired Board of Director for six years and now runs the Three Gables Inn, a bed and breakfast, in Corry. "I really liked seeing all of the people here, but I wish there were a session just for retirees so we could talk about our issues."

The conference also provided training sessions that emphasized all aspects of political activism in the Association. One session, 21st Century Communications, explained how to reach members through new technologies: websites, e-mail, e-newsletters, Facebook, YouTube, not to mention texting and Twittering.

Retiree Mary L. Niverth from Greene County, Southwestern Region said, "I've been interested in politics for

years, so I really enjoyed hearing the gubernatorial candidates. It was great that it was being streamed so all members can watch. This should be the way we start communicating with the general membership now — before PACE makes its recommendations.

"And, yes, I think a high percentage of retirees are technologically savvy. Retirees use technology in other clubs and organizations all the time. Technology will put us all together in PSEA, too."



*Six candidates for governor attended the Political Institute. The event generated media coverage around the state.*

date Patrick Toomey was unable to attend. Various candidates for the Pennsylvania Legislature visited the conference throughout the weekend.

The PACE Board met in February to interview candidates and to make recommendations for the spring primary election. (*See Pace report on page 3 for more details.*)

Retirees were well-represented at the Political Institute.

Peggy Paul from Erie City, who serves as assistant PACE chair in Northwestern Region, said, "I liked the governor panel. It was good to hear all of the candidates." Paul



# The President's Message *Regis Laughlin, President PSEA-Retired*

“These are the times that try men’s souls,” Thomas Paine famously said as he urged Americans to join in the Revolution and to fight for what was right. Those words aptly describe 2010 as well.

When have you seen times like this? The world economy is a mess, the cost of living keeps rising, health care is increasingly expensive, and politicians want to take money from our pockets to solve a crisis they themselves manufactured.

In the 12 years that I have served as your president, I have asked you to do many things to help our organization and us as individuals. I hope you have understood the need for action and have talked to your legislators when they needed to hear from us.

We must never stop fighting for those things that we believe are right. It is easy to become discouraged and disappointed when we think we are being ignored. And it is much too easy to become cynical and narrow-minded.

As public school retirees, our ages span from the “Greatest Generation” to the “Baby Boomers,” and, although we may have had some disagreements or ideological differences, we also have common ground: we are fighters for what we believe.

Whether it was on the battlefields in World War II, Korea or Vietnam or protests in Selma, San Francisco or Chicago, we fought for what we believed was right. When we went to work in the schools, we fought for our right to bargain and earn good wages. We fought for our students to have equal educational opportunities. Now we’re fighting to stop unnecessary attacks on our pension system.

We didn’t always win, we didn’t always get all that we wanted, but we never stopped trying. This is not the

time to give up. This pension battle is the toughest of our lives. Thomas Paine knew that the “summer soldier” and the “sunshine patriot” would shy away from tough battles, but I know I can count on you to rally for our cause.

As long as you have a written or spoken voice, you must continue to use it. We may be ignored some of the time, but we can’t be ignored all of the time. We must not underestimate the strength in our numbers.

We must protect the pension system at all costs. If and when the Legislature tries to make damaging changes to the system, be ready. We may have to ask you to contact your

***To get ready, be sure that you’ve checked off the items on this “To Do” list:***

1. Make certain that PSEA has your personal e-mail address on file. Update your address at [www.psea.org/myprofile](http://www.psea.org/myprofile).

2. Sign up for PSEA’s Pension Alert Text Messages to be delivered on your cell phone (you will only receive messages about the pension issue). To sign up, text 717-514-2880 and use your member ID number as the body of your message. The number is on your membership card.

3. Write or e-mail your state legislators at [www.psea.org/ActNow](http://www.psea.org/ActNow)

legislators on very short notice because it will take all of us to remind them to “Keep The Promise” they have made to public school employees — active and retired — to give them a decent retirement.

If you don’t have access to a computer or text messaging, you can always contact your legislators through a postcard, letter or phone call.

Remember, we’re trying to prevent changes to the system that will harm

its long-term future. Your monthly pension check is guaranteed and will not stop arriving every month.

We also must also continue fighting for a COLA, especially for the oldest retirees. One member wrote to President James Testerman recently explaining why he needs a COLA desperately. “I started teaching in 1942 and [taught for] 39 years. With a wife and four children, I never had the money to get a master’s degree and thereby increase my income. [As an industrial arts teacher,] I spent nearly 20 summers working in a local wood-working machinery manufacturing company where I learned more than I would have in any master’s program. Of course that doesn’t [advance] one on the salary schedule.”

And, of course, this member’s summer salary was never factored into his pension check. Years have passed since that member retired, and too many years have passed since he and others like him have gotten a “raise.” These older retirees are being ignored while “solutions” that could harm the integrity of the entire system are being discussed in Harrisburg.

I cannot recall a time in my professional or retired life when I have felt the sense of urgency for action and deep concern as I do now. When we fought for our bargaining rights in the 60s and early 70s, I knew the fight was important, but that our united perseverance would prevail. This time I am truly concerned about what is being proposed and talked about, and the implications. Join me as I draw on my past battles and prepare to fight once again. This is the challenge of our educational lives. These are the times that try our souls.

Stop the Legislature from making dangerous changes to the pension system and make them see how necessary a COLA is for so many people. Let’s fight. And let’s show Thomas Paine that battles can still be won.



# PACE Report

by Mary Flaherty Artuso

This year, Pennsylvanians will elect:

- ✓ United States Senator
- ✓ 19 United States Representatives
- ✓ Governor
- ✓ Lieutenant Governor
- ✓ 25 State Senators (In even-numbered districts—15 Republicans and 10 Democrats)
- ✓ 203 State Representatives (103 Democrats, 97 Republicans, 3 vacancies)
- ✓ Democratic and Republican State Committee Members

If you cannot be in your home district on Primary Election Day, you can call your county election board and ask for an absentee ballot.

PSEA introduced gubernatorial and senatorial candidates who accepted our invitation to active and retired members who attended the Political Institute Jan. 15-18 in Harrisburg. The PACE Board has begun preparing to interview candidates before the primary.

The 2010 PSEA legislative and gubernatorial questionnaires will include general questions that concern all PSEA members.

The PACE Board wrote two questions that specifically refer to PSEA-Retired concerns:

## SECTION IV - RETIREMENT

### 13. COST OF LIVING ADJUSTMENT (COLA)

It has been seven years since the last COLA for Pennsylvania's retired school employees. Many annuitants are struggling to afford housing or health care and to meet other increasing costs with the minimal monthly pension they receive. PSEA is actively working to ensure a COLA for retired public school employees.

*Would you support legislation to provide a COLA for annuitants of Public School Employees' Retirement System (PSERS) and State Employees' Retirement System (SERS)?*

### 14. DEFINED BENEFIT PENSION PLANS

During the current legislative session, the General Assembly addressed the issue of failing municipal pension plans. Beginning in the 2012-2013 school year, the cost to the state and local school districts to cover pension costs will increase significantly as a result of a delayed increase in spending by the state and school districts to cover anticipated expenses. Between 1998 and 2009, the state and school districts have paid as little as zero percent while public school employees have paid, on average, more than seven percent of their salaries.

As a result, some organizations and lawmakers have advocated converting Pennsylvania's retirement system for public school employees from a defined benefit (pension) system to a defined contribution (similar to a 401k). Other lawmakers wish to decrease the pension benefits for school employees.

PSEA opposes such efforts for a variety of reasons, including the increased liability such a conversion would create for PSERS and thereby the Commonwealth, as well as eliminating the essential safety net of a secure retirement for our members.

*Would you oppose legislation converting from a defined benefit to a defined contribution system for Pennsylvania's public school employees?*

*Would you oppose pension reform legislation that would reduce benefits to public school employees through other pension reform venues?*

### The NEA 2010 Candidate

The recommendation Form for those

running for Senate and congressional offices includes questions on protecting and strengthening Social Security, the Government Pension Offset and Windfall Elimination Provision, and protecting pension plans.

Remember, in the primary you will only be able to vote for candidates running in your party. It is still to be determined how members will be notified about our recommended PACE candidates. Whatever is decided, you can always find the recommendations online and in Voice. PACE recommendations are based on voting records and/or interviews concerning issues that affect active and retired members. Our region PACE directors can answer any questions you may have concerning these recommendations, or you may contact me, and I will see that you get the information you need. If you will be out of the state for this election, make sure you sign up for an absentee ballot.

The PSEA-Retired PACE director only has one vote, but I want to make sure it reflects what our members want as much as possible. It is important that you keep me informed about what is happening in your regions.

At the Political Institute, retirees from all over Pennsylvania joined with active members and were treated to unique presentations on the critical importance of political action in 2010. They met the candidates for governor and the U.S. Senate. Our members also had a chance to upgrade or learn new skills.

Each region donated gifts to be auctioned after Saturday's dinner. I donated, on behalf of PSEA-Retired, a Tammy Woods handcrafted, limited edition, Acacia-wood purse. It raised \$280 for PACE. The total amount earned from the auction was a little over \$5,000. The giveaway at the Political Institute earned another \$5,500.

## Candidates' statements:

### FIRST HOUSE TO ELECT NEW STATE OFFICERS AND COMMITTEE CHAIRPERSONS

When PSEA-Retired convenes its first House of Delegates May 3-4 in State College, the delegates you elected at your fall luncheons will accomplish their most important task: electing officers and committee chairs who will lead the organization for the next two years. Please read the candidates' statements on these pages and let your delegates know your opinions.

### Candidates for PSEA-Retired officers

#### For President



##### **Susan L. Jones**

Active at local, region and state levels, I advocate and organize for PSEA-Retired members. I communicate with

members about their issues. As one of the original organizers of Southern Region PSEA-Retired, I used my skills and knowledge to assist other regions in their organizing efforts. I worked to increase PSEA-Retired membership by 9000 plus members. I worked with the PSEA Budget Committee to develop new membership initiatives. As an officer and member of the Strategic Planning Committee, I worked to make PSEA-Retired a more viable part of PSEA. I am articulate, compassionate and dedicated to member needs.

#### For Vice President



##### **Mary Moran**

I took on the task of organizing Northeastern Region PSEA-Retired, establishing five locals. I have served on various

committees of the PSEA-Retired Board of Directors, such as Gettysburg Planning and Strategic Planning. My activities included being: an organizer of the Bedford Conference; a participant in the Budget Committee of PSEA which ultimately developed the new Membership Recruitment Plan; instrumental in the establishment of the PSEA-Retired House of Delegates. I have attended local meetings through-

out the state, and am ready to share information and hear members' concerns. I continue to advocate for all our members in matters of COLA and health care.

#### For Second Vice President

##### **Mary E. Kieras**

Since retiring in 1997, I've been an



active participant in Montgomery County and PSEA-Retired. I'm the retired representative to IPD and serve on the PSEA-Retired Board of Directors. I've been local

president and am currently vice president. As IPD representative, I monitor Act 48's effect on permanent certification. I serve on the Gettysburg Planning Committee presenting programs to strengthen our leadership skills. I'm on the Strategic Planning Committee.

Through goals this committee and our board have set and achieved, we are a strong, viable, respected part of PSEA. I will continue to contribute as Second Vice-President, working toward even greater achievements.

##### **Patsy Tallarico**

I have served you as active members and now want the opportunity to serve



you as retired members. As PSEA president, vice president and treasurer, the knowledge and contacts I have gained are priceless.

My enthusiasm and focus are vital to achieving our goals.

I will listen, discuss and work for

you to gain our COLA and increase our payment of premiums for supplemental Medicare insurance. With your help and support, together, we will achieve these and other objectives that are important to us. I am asking for your support and your vote. Send your questions or comments to [ptallarico44@comcast.net](mailto:ptallarico44@comcast.net)

#### **Ritchey Ricci - Candidate for Second Vice President**

(no photo or statement)

#### **Newly Elected NEA-RA Delegates**

##### **Central Region**

Linda W. Myers

##### **Central-Western Region**

William Zamboni

##### **Eastern Region**

Laura L. Yoder

Joseph McAndrew

##### **Mid-eastern Region**

Alvin Goldberg

Mary E. Kieras

Dixie Lee Rhodes

##### **Midwestern Region**

Dennis A. Ciani

##### **Northeastern Region**

Annette Palutis

Betty M. Corcoran

##### **Northwestern Region**

Barbara Bowen

##### **Southeastern Region**

Tema Tiller

Brenda Treadwell

##### **Southern Region**

Susan E. Houghton

Angela K. Lutze

##### **Southwestern Region**

Patsy J. Tallarico

##### **Western Region**

Mary Flaherty Artuso

# Candidates for PSEA-Retired state committees

## For the Legislative Committee



**Stephen Harmanos**  
PSEA-Retired is an organization in the midst of change in leadership, membership size, and methods of operation. This election affords

our membership a choice of who will most effectively carry out this change.

Many believe that our legislative leadership also needs to undergo revitalization. We need leadership who will represent our own members and be looked up to by active members of PSEA. We need to ensure those who represent us can improve our health care options, COLAs, and Social Security benefits.

For these reasons I ask your consideration of my candidacy and for your vote.



**Wayne Koch**  
Over the past 40 years I've gained a well-known reputation for being an articulate and effective advocate for my fellow members in the United Education

Profession. I'm asking you to support me as I seek to continue to serve you as the PSEA-Retired Legislative Chairman. I want to continue to help lead the fight for a COLA, a Statewide Health Insurance Plan for Public School Employees that INCLUDES RETIREES, and preservation of our defined benefits pension. Please urge your delegates to the PSEA-Retired House of Delegates to vote for me for re-election to continue as your legislative chairman.



**David Loeffler**  
After 36 years of teaching Physics at Tech, I retired. An active local, region, state PSEA member: Southern Region Co-PACE director, State

Legislative Committee, ACE, delegate to PSEA House of Delegates and NEA-RA, worked on Act 48 exemptions that allowed retirees to keep their teaching certificates from expiring, stood and fought with the retired on COLA legislation. Currently: elected delegate to State Retired House and treasurer of York/Adams Retired. With your support, I promise to continue this work in retirement and to fight to protect our pension for retired and future retirees.

## For other committees

### For the Resolutions Committee



**Philip Russo**  
Experience includes elected positions on the state, regional, county and local levels. A life member of PSEA-

Retired and NEA-Retired. As your present elected representative on the Resolutions Committee, I thank you for your trust and support. I will continue to vigorously bring retiree concerns to state leaders and add my energy to the call to protect our retirement system, establishment of an automatic annual COLA, improved health benefits, inclusion in any statewide health plan and active support of PACE. I'm proud to have represented you in the past and would be honored to be allowed to continue into the future.

### For the PACE Board



**Mary Flaherty Artuso**  
My primary concerns: COLAs, Catch-up-COLA, Health Care, Social Security, Pension

Protection. I will continue working for the benefit of all retirees.

Please vote for Mary Flaherty Artuso, a dedicated activist for PSEA-Retired members. Mary's successful actions: Spearheaded saving retirees' certification; won NEA grants to organize PSEA-Retired Legislative Network; achieved statewide PACE mailings for retirees; led 2-year political fight saving Wilkinsburg from privatization; originated PSEA-Retired payroll deduction plan; alerts retirees with vital email news clips; elected PSEA-Retired PACE Director 2005-2010.

### For the Instructional and Professional Development Committee

#### Barbara Bowen

I'm Barbara Bowen and I am running to be your representative as a member of the IPD Council. I feel that I am qualified as I have served on IPD both as an active member and as a retired member. I would appreciate your vote. Thank you.

### Pension Video

There's much to be said about the old adage, "Pictures are worth a thousand words."

But aren't there just some topics too complex for visualization? Like the looming pension crisis?

The PSEA video, "Keep the Promise," turns that theory on its head. Check it out at [www.psea.org/pensions](http://www.psea.org/pensions).

# What you need to know about substituting

by Joanne Alaica

Whether love, necessity or a desire to be active takes them back to school, many retirees substitute teach. If you are subbing in Pennsylvania, or thinking about it, you need to know the law.

A retiree receiving PSERS benefits may only substitute in a public school if there is an emergency or shortage of school personnel, or in an extracurricular position under separate contract. Also, a retiree returning under these circumstances may not accumulate any service credit or have any retirement contributions deducted from any payments.

Whenever a school employer determines there has been an increase in workload that creates a serious impairment of service to the public, or there is a shortage of appropriate subject-certified teachers or other personnel, a retiree may return to service for a period not to extend beyond the school year during which the emergency or shortage occurs.

The law allows a retiree to work up

to a whole school year without losing retirement benefits. PSERS reserves the right to review the employment of any retiree for compliance and must be assured that the employer has made a bona-fide effort to fill the position with a non-retired individual.

In circumstances where the emergency or shortage of personnel continues into the next school year, or a new emergency or shortage of personnel exists, a retiree may continue employment, provided the employer has made a bona-fide effort to hire a non-retiree.

For extracurricular positions, employment must be performed primarily, though not exclusively, outside regular school hours; is permitted in all public school entities, including community colleges and public universities; and allows for extracurricular administrative positions and positions that do not involve work directly with students, such as ticket takers, bus drivers, and evening/weekend custodians.

If you are receiving disability benefits from PSERS, you may not work in a Pennsylvania public school under any circumstances.

Finally, if you thought you were finished with "in service," continuing professional development also affects retirees who substitute. An educator may have a legitimate Pennsylvania teaching certificate, but the status of the certificate is either "active" or "inactive." Only valid certificates in "active" status are appropriate for full-time employment.

If Act 48 requirements are not met, the educator retains a valid certificate, but is placed on an "inactive" status. That educator may substitute teach up to 90 days each on an inactive certificate, but may not work full time in a Pennsylvania school. An educator may maintain or regain "active" status by meeting the Act 48 requirements and submitting documentation to the state Department of Education.

## News Briefs

### So close to 25,000 members

by Sue Jones, membership chair

We continue to strive for our goal of 25,000 members in our 25th year. It is definitely attainable with just a bit more effort, as membership at the end of December was 24,976. So, if you have friends who have not yet joined PSEA-Retired, encourage them to join NOW. The benefits of membership make it a very worthwhile investment — legal coverage, discounts, and lower insurance rates are just a few of the benefits of membership.

Another important issue is making sure that your dues for 2009-2010 are paid. Many of you were reminded prior to the holidays if you needed to do this. This is another reminder and your final notice will come to you very soon. As membership chair, I ask

that you continue your membership, as it should be considered an essential part of your retirement.

Perhaps some of you are current members because you received a gift membership when you retired. If this is so and you haven't understood the bills you received, they are simply reminding you that to remain a member you must now pay your dues for the current year.

Questions? Call Cathie MacArthur at 1-800-944-7732.

### Legislative Network report

by Mary Flaherty Artuso

Thank you for working for PACE-recommended candidates, for contributing to PACE, and for voting. I want to especially thank our many retired members who are already working for our recommended candidates by circulating petitions. Helping

our candidates cements our relationships with our legislators and helps promote our causes.

By the time you receive this newsletter, your region election team will be forming. Our retired members should play an important role in the recommendation process. Don't hesitate to volunteer. Your officers will be very happy to hear that you are willing to give your time and energy.

Reports are very difficult to write for *Statement* because the political scene is so fast-moving. We have so many important critical issues in play, and many things can happen between the time that I write this article and when you actually read it. If you want, you can sign up to receive weekly reports on senior issues. E-mail [martuso@comcast.net](mailto:martuso@comcast.net) and ask to be included on the senior e-mail list.

## PSERS long-term solvency? What can we do?

by Philip Russo



**A**s you all know, we presently participate in a DEFINED BENEFIT [DB] retirement plan that is earned from our service as public school employees. A defined benefit plan is a retirement plan that provides retirees with a predetermined monthly pension benefit. That stipend is fixed at time of retirement and is guaranteed.

The alternative used primarily in the private sector is called a DEFINED CONTRIBUTION [DC] plan. This is a system whereby a specified amount of income is invested by the employee in a private retirement plan which will derive retirement income predicated on the performance of the variety of investment vehicles.

The basic difference between the two is that the DB plan guarantees retirees a regular, set monthly benefit that is unrelated to investment earnings, while the DC plan provides benefits that are totally related to investment earnings or the lack thereof.

PSEA and PSEA-Retired have long explained the advantages of a DB plan and why we must fight at all costs to maintain what we have earned, have been promised, and rightfully deserve. Some of those advantages are low-cost professional investment management, guaranteed lifetime income, survivor, disability and death benefits, and sufficient income to provide a comfortable standard of living.

The Pennsylvania School Employees' Retirement System (PSERS), the fund that provides our retirement security, is at risk. Because of past stock market and economic

trends, recent reductions or elimination of employer contributions, underfunding or postponing of funding by the state, PSERS finds itself vulnerable to the will of financial markets. As a result we now face political forces calling for major revisions in our DEFINED BENEFIT plan.

Some options and suggestions being tossed about to meet the shortfall in what is needed to again fully fund our system are having the state increase its contribution to address the future employer contribution spike (not likely due to the present financial crisis), speeding up increases in employer contributions so that they are paying at least what employees are paying (again unlikely because of the legislative opinion of the impact on property taxes), or closing off PSERS to new hires and creating a two-tier system.

The closing off of PSERS to new hires and requiring the investing in 401(k)-type retirement plans would be a disaster and unacceptable. In my opinion and that of many others knowledgeable of our retirement program, we cannot let that happen. It would be potentially catastrophic to both active and retired members.

The problem with a two-tier system is that it would create a "closed end" fund — one in which member contributions would fall off after time from a shrinking share of the workforce. The average age of annuitants would increase. The fund would eventually and possibly quite rapidly pay out more than it takes in. PSERS would have to change its investment strategy from seeking high-return, long-term secure investments to short-term, low-return riskier instruments.

The state would be required to

increase funding, thus dooming the possibility of ever seeing a cost-of-living increase in this lifetime or the next. As PSEA-Retired staff consultant Steve Nickol explained to me, you could "compare membership in PSERS after it becomes a closed-end fund to being a passenger in a slowly sinking ship. As fewer and fewer people are left to bail out the water that is slowly filling the ship, it would be harder and harder to get the political support to keep it floating."

From where I sit, it seems that each of us must prepare to take whatever action our leaders suggest. We must be prepared to resist any effort to make any change in our present system. Any change that may eventually be proposed must be passed by the Legislature and approved by the governor. Once again we become a pawn in the gamesmanship of a legislative process.

No one monitors our seat of state government as diligently as our PSEA and PSEA-Retired leaders and staff. Any changes to PSERS must be subject to the legislative process and require change to existing law. We cannot allow this to happen. We must follow the dialogue, pay attention to leadership updates, go to the PSEA website for regular updates and increase our support to PACE. Because these are changes that can affect the rest of our lives, we must again come together to prepare for a challenge. Our cause is just and unity makes us stronger.

*Comments or thoughts can be sent to: PTRussoSr@aol.com*

www.psea.org/retired PSEA PENNSYLVANIA STATE EDUCATION ASSOCIATION

# Statement

P E N N S Y L V A N I A S T A T E E D U C A T I O N A S S O C I A T I O N

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## Have the Snowmageddon blues? Get out of town!

The snowiest February in memory and the endless snow shoveling have made many of our minds drift to cruising through the warm waters and sun of the Caribbean or South Pacific.

Often, people think that cruises are expensive and out of reach, but that is not necessarily true. There are incredible bargains to be had, and “bargain” does not mean sleeping below the water line and eating the grand buffet leftovers.

For example, if you go to the ACCESS section of [www.psea.org](http://www.psea.org) under Member Benefits and select Cruise and Vacation Perks, you can choose from several cruise lines and destinations and find some good prices.

In the middle of February, for example, you could book a five-day

cruise out of Newark in April to Bermuda for as little as \$400 a person for an inside cabin on a Royal Caribbean cruise ship. However, the “perk” of the month was a free upgrade which would give you an ocean view room, an \$80 value. Additionally, there is a 4 percent value reward for each stateroom booking.

The company also provides other bonuses and amenities on many cruises



es such as shipboard credits, complimentary spa experiences, and wine packages. An extensive list of cruises to destinations all over the world for varying lengths of time with special bonus features can be found on their site under the SuperSavers section.

Seasoned cruisers love the conveniences and amenities offered by this mode of travel. In addition to the wide range of activities available on board, they appreciate the convenience of visiting several ports of call without constant packing and unpacking.

So maybe you can afford to give that snow shovel several days rest next winter or keep the lawnmower and rake in the shed this summer or fall.

*Anchors away is a possibility for you.*