

Statement

www.psea.org/retired

PSEA Retired
PENNSYLVANIA STATE EDUCATION ASSOCIATION-RETIRED

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 - R E T I R E D

Vol. 16 No. 4 Official publication of the PSEA-Retired

September 2009

New this fall

Members to elect reps for House

The mailings you receive this fall will contain more than an invitation to lunch; they will also offer you an opportunity for direct participation in your organization.

This means that PSEA-Retired will now follow the pattern you remember from your active membership days in PSEA. Elected delegates from retired locals and regions will vote for state officers and committee chairpersons during the meeting. Delegates will also bring items of new business from their locals and regions for the House's action.

Watch your mail for information about how to run as local delegate for the first PSEA-Retired House of Delegates.

Sue Jones, first vice president; Mary Moran, second vice president; and a committee of retired members have been working on the changes for nearly two years. "It took a long series of discussions and constitutional steps to accomplish this," Jones said. "But the results will be worth it. Now we have a representative democracy where delegates can question candidates for state office and vote for those individuals who demonstrate knowledge of and commitment to our most important issues."

To help the process, the winter issue of *The Statement* also will print articles from each candidate outlining his or her views so that members at home can give input to their delegates. Earlier *The Statement* will print information about how to become a candidate for state office. Delegates will be elected on a ratio of one delegate for each 100 members in a region.

Moran, excited about the changes, said, "PSEA-Retired is growing up. We have more than 23,000 members now, so we need to provide a way for individuals to bring issues to their local meetings. Discussions can take place at the lunches, and the delegates will bring the concerns to the House. This way, more people can have a say in our decision-making."

The new House of Delegates will meet every other May, beginning May 3-4, 2010 in State College. The meetings will begin at noon on the first day and end at noon the next day. In alternate years, the organization will continue to sponsor a one-night summer workshop (currently held in Bedford) for all interested members.

As luncheons take place this fall, local officers will ask members to vote for appropriate delegate election procedures. Then those attending the lunches will elect the first set of delegates from each region.

Did you know?

HOP can help pay premium costs

Some of you, we're afraid, do not know about the Health Options Program (HOP) run by the Pennsylvania State Employees' Retirement System to help you pay for health insurance. The Legislature has provided up to \$100 a month, nontaxable, toward premium costs if you have a qualifying number of years of service, provided you purchase your coverage through HOP or your district plan.

You are immediately eligible for assistance at any age if you retire with at least 24 ½ years of service or retire with a disability annuity. In addition, anyone who has 15 years of service and who has retired on or after reaching superannuation retirement age is qualified for assistance.

You are eligible when you first retire if you're under Medicare age and must pay some portion of your premium to your district to maintain your group insurance. Call 1-800-773-7725, the HOP program direct line, and ask for the application. Fill it out and return it to your district's business office. Your pension check will increase (up to \$100 per month) to help with the expenses. For example, your district charged you \$35 per month before your retirement as your share of premium costs and will charge you the same amount in retirement. Under the HOP program, PSERS will add \$35 per month to your pension check.

continued on page 4



The President's Message

*Regis Laughlin
President
PSEA-Retired*

As president of PSEA-Retired, I have had the opportunity to work with region presidents who have dedicated their time and efforts to encourage legislators to pass legislation favorable to retired members. None of these board members receives a salary or benefits. It has been my pleasure to have had the opportunity to serve with Bill Good, Barbara Bowen and Peter Erskine, all of whom are "retiring" after years of volunteer service.

Bill Good is president of Central-Western Region. Bill taught Government and Economics at Westmont Hilltop in Johnstown and retired in 1993. Bill worked for the passage of the Mellow Bill that provided a 10 percent increase in pensions. Before retiring, Bill started as a building representative, negotiations committee member and president of his local. On a state level he served on the Leadership Development Committee and on the Board of Directors in the mid 1970s and eventually served 10 years on the Political Action Committee (PACE).

For the last 15 years, Bill has served on the Retired Board of Directors. Bill worked with Gene Bretski to form the retired group that meets in Ebensburg at the Penn Gables Restaurant and the Rustic Lodge in Indiana, PA. Over the years Bill has also worked with the Lutheran Church Youth Camp at Jennerstown. He serves on the Cambria County ARC Board and has been heavily involved for a number of years with the Westmont Hilltop Recreation Commission that represents the school district and three municipalities. You can see him on his rider mower cutting four acres of grass. He once had a beautiful garden; but in one night, deer ate

all his plants. One last thing about Bill, he is a fanatic Penn State football fan who has held season tickets for 50 years. Bill brought historical perspective to our Board meetings. We will miss you, Bill. Have fun in Rehoboth Beach where you spend time in the fall.

Barbara Bowen is probably best known for her active participation in getting Democrats elected in the Northwestern Region. Barbara has worked constantly on campaigns through the years, and most of her candidates have won. Politicians in the Erie area knew they could count on her to give 100 percent effort for her candidates. In fact, Barbara was named Democratic Woman of the Year—an award she is most proud to have received.

Barbara taught at the elementary level and said she enjoyed her entire career, especially working with the children who were in Chapter 1. She started her union activities as a building representative, became Elementary Representative on the Erie Board and served as president of Erie Education Association for six years. On the state level. She served on the Instructional and Professional Development and the Retirement and Welfare Committees.

Besides serving as Northwestern Region President and on the PSEA Board of Directors, Barbara held two offices in Erie. She was secretary of the Erie County Democratic Party for 11 years and then became president and treasurer of the Democratic Women's Council of Erie. Barbara attended Mercyhurst College where she met her husband Dick Bowen. They married, and enjoyed 53 years together. Dick passed away in 2007. Barbara keeps busy with her four children, three grandchildren and two great grandchildren. Barbara, it has been a pleasure working with you over the years. Stay well and keep in touch.

Peter Erskine has represented

Chester County-Retired on the Board of Directors. The one thing I learned about Peter is that he graduated from Harvard University. He taught social studies and anthropology, his major at Harvard, to the students at Great Valley Senior High. Peter also started his union activities as a building representative, served eight years as president of his local, and three years on the PSEA Professional Rights and Responsibilities Committee. In February 1996, Peter, Flo Williams, Jean Hogan, Jack Blake and others met in a restaurant and that was the beginning of the Chester County Retired Organization. All those officers are still involved; however, Ron Stott has replaced Jack Blake as treasurer.

Some of Pete's interests include walking every day at the mall, having dinner with friends, listening to most types of music including the years from the '50s thru the '80s, classical and country. He is also a news freak, trying to keep up with local, state and national news. During his most unforgettable vacations, he spent time in Vermont, taking a sabbatical (before they denied travel sabbatical) and traveled to the South Pacific. Peter has also visited Hawaii, Tahiti, Australia and New Zealand. More recently, he has been working with a coalition of retired groups in the southeastern part of the state, trying to come to some agreement on how to move forward on gaining benefits for retirees. Keep up the effort, Peter. Pete said he wants to thank the officers he has served with, and especially the hundreds of retired members who have attended the Chester County Retired meeting.

It has been my extreme pleasure to serve with Bill Good who will be retiring in October, Barb Bowen who recently retired from the Board of Directors and Peter Erskine, who will be serving his last term in office. If you meet one of them, thank them for all their efforts on behalf of retirees.



PACE Report *by Mary Flaherty Artuso*

The PACE Board met July 19 at Gettysburg. Most of the time was spent explaining the PACE Fundraising Workgroup and how to use the PACE IN A BOX information packet. Retirees who volunteer in your active regions will receive this packet. PSEA-Retired started their PACE drive last year, and as was reported in the last issue of *The Statement*, it was and is very successful. Thanks to all who participated in our 2008-09 PACE drive.

You will be contacted some time after September concerning this year's contribution. If you are a new retiree, you should also receive PACE information in the mail. If you were not able to participate in last year's drive, and you want to contribute in the new enrollment period, call Jennifer Statler at 800-944-PSEA and ask for a PACE form. Keep up the good work!

Our retirees at the Gettysburg

Summer Leadership Conference were once again successful in collecting PACE contributions from every retired delegate. Thanks to Sue Rice for collecting the contributions.

We were also successful in donating our share of items for the auction. Special thanks for participating in the auction go to:

- Helen Bonsall** (*Southeastern*)
- Barb Bowen** (*Northwestern*)
- Mary Flaherty Artuso** (*Western*)
- Al Goldberg** (*Mideastern*)
- Sue Houghton** (*Southern*)
- Mary Moran** (*Northeastern*)
- Peggy Paul** (*Northwestern*)
- Sue Sunday** (*Southern*)
- Margaret Torbich** (*Western*)
- Dave Walko** (*Central-Western*)
- Ed Zipay** (*Midwestern*)

Some members donated more than one item. Many more retired members bought items. This was a great year for the PACE auction. We

raised a total of \$11,365.

The auction was not the only event Tuesday at Gettysburg. All of the region picnics were visited by our recommended judicial candidates. Most of us do not know these candidates as well as the legislators, so these were welcome and valuable visits. Each candidate was accompanied by at least one PACE Board member. Later, the judicial candidates were introduced at the auction, and everyone had time to speak with the candidates.

If you were not able to attend the Gettysburg conference, you will be able to read more about the recommended candidates in the October issue of *Voice*. One (possibly two) sitting judge announced that she will be resigning, so at the October PACE Board meeting we will be interviewing additional judicial candidates. By late October, the PACE recommendations will be listed on PSEA.org for members to view.

Legislative Network Report *by Mary Flaherty Artuso*

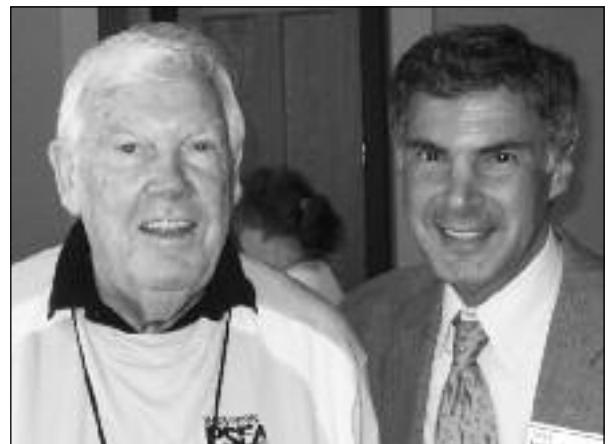
Focus on lobbying at national level

The Gettysburg Government Relations schools spent at least one day or more on the Hill in Harrisburg. Calls, e-mails, texts and letters were sent to the legislators concerning the state budget and PSEA's campaign to save funding for public education. If the budget has not been settled by the time you read this article, call your legislators and ask that they support our public schools in the budget. If the budget has been settled and your legislators voted the correct way, call to thank them.

The 2009-10 PSEA Legislative Directory is available by calling Jennifer Statler at 800-944-PSEA. The booklet will give you the names and contact information for all Pennsylvania

legislators. This is a great reference publication to use when we're lobbying for our issues.

Most of our lobbying time will need to be spent with our U.S. senators and representatives. Decisions involving health care and Medicare are going to be hot issues this fall. We must make sure we know who our Congressperson is. We can find that information at psea.org/myelectedofficials. This web address is also on our membership cards.



President Regis Laughlin prepares to escort Judge Jack Panella around campus. Judge Panella, a PACE-recommended candidate for Supreme Court in Pennsylvania, has served 18 years on the bench and was elected to the Superior Court in 2003.

Spread the word

We are the only organization that truly represents YOU

Let's deal with the elephant, the gorilla, the moose in the room—the other organization that claims to represent you as a school retiree better than we do.

Those of you who have retired need to know about the not-always-friendly competition between us and them, and even many of you who are veteran retirees only know parts of the story. In any event, you're all being recruited all the time. Here's why you want to maintain membership in PSEA-Retired.

The "other" group, the Pennsylvania Association of School Employees (PASR, for short), is an independent organization. That is, it is not a part of the PSEA and NEA family that you've belonged to all along.

In retirement, your membership and loyalty belong with us, PSEA-Retired, the organization that improved your salary, benefits, and pension rights throughout your career. We did what was right for children and for public education employees while you worked, and we're doing what we should be doing for you right now—collaborating with a coalition of 10 public employee groups to have a COLA bill reintroduced.

Representative Peter J. Daley (D-

49) has agreed to introduce the bill in the House. The search for a prime sponsor is much more difficult in the Senate. The new bill is very similar to the one that many legislators in both parties supported last year before the bottom dropped out of the economy. Economic circumstances slowed progress considerably. Not only have state revenues fallen dramatically, throwing the Commonwealth into a budget crisis, but PSERS assets fell at one point to less than \$40 billion, a more than 25 percent decline.

PASR apparently decided to capitalize on the frustration of retirees to get more money for their organization by waging a membership recruitment drive. A letter was sent to many of our PSEA-Retired members, blaming PSEA, AFT, AFSCME and other coalition members for lack of progress on a COLA because they "have given up" efforts to promote its passage. The letter was sent in April and signed by Uraneus V. Kirkwood, PASR president.

The letter was just the latest in a long series of recruitment letters sent by PASR over the years in which PSEA is usually the target. PASR members do not get these recruitment letters since they already belong to the organization, and so many probably

wonder why all the fuss between our organizations. Meanwhile, PSEA-Retired does not target PASR members with any similar recruitment mailings where we blast their organization, but we nevertheless do feel a need to respond to our own members regarding such charges.

Steve Nickol, Assistant Director of PSEA-Retired, and a former member of the House of Representatives, said, "Speaking as a former legislator, one of the problems in pushing for a COLA has been the failure of the advocates to support one proposal. Retiree groups instead formed a circular firing squad and shot at each other. For years, this handed legislators an excuse to do nothing."

If you hold membership in both organizations, ask your PASR officers why they can't advance membership without attacking PSEA. Working together can better advance the interests of all retired public employees, including COLAs. Working separately dooms these efforts.

For that matter, why hold dual membership? PSEA is a democratic organization—we welcome your participation and we want you to vote.

continued on page 6

HOP can help pay premium costs, *continued from page 1*

Under some circumstances, if keeping your enrollment in your district plan is impossible, you may also purchase insurance through HOP. Again, the retirement system will pay up to \$100 of the premiums. Call the 800 number for information. You have 180 days after retirement to enroll in one of these plans.

If you're about to turn 65 and start Medicare, you're eligible even if you did not use HOP money before. Buy your Part B supplemental coverage

through HOP and the retirement system will pay \$100 a month toward those costs. Any amount over \$100 will be deducted from your pension check automatically.

Even if you initially did not qualify for assistance because you went on a spouse's plan, you can later enroll in HOP, with no penalty, if you have a so-called "qualifying event" in your life, such as losing coverage due to your spouse's retirement. You will then qualify for the premium assistance.

As you turn 65, you will receive offers from many other health insurers

wanting to sell you supplemental programs. However, you are only eligible for the \$100 if you buy your coverage through the retirement system. Look for the mailing clearly labeled HOP and read it carefully.

These are the basics. Want more information? Call the 800 number or google "HOP Program and PSERS." Select "HOP Home Page" from the list you see. The Home Page provides a good overview of the program and explains other qualifying events.

Around the State

Summer keeps PSEA-Retired on the move

PSEA-Retired members spent the summer on the road to conduct the business of the organization and to receive training in the big issues—pension protection, health care, and leadership.

First stop this year—San Diego for the Representative Assembly (RA) of the National Education Association. Eighteen elected delegates arrived early to attend the Annual Meeting of NEA-Retired. Then they joined more than 330 active delegates from Pennsylvania for the RA. Delegates

heard Arne Duncan, U.S. Secretary of Education, discuss ways to “transform” education and said a long, heartfelt “goodbye and good luck” to Robert Chanin, NEA’s beloved General Counsel, who is retiring after 40 years.

Second stop—Gettysburg. More than 50 retirees attended the annual Summer Leadership Conference. Most spent the week in the Retired track, receiving updates on the pension system and catching up on health care issues. But PACE Director Mary

Artuso and Southeastern Region PACE Chair Helen Bonsall lobbied in Harrisburg for a fair state budget. Meantime, Charles Riggle and Betty Osche divided their time between the retired sessions and Leadership Development Committee meetings.

Last stop (for the summer)—Bedford. Attendees continued discussions begun in Gettysburg, learned about Wikis, and planned the process of electing delegates to the first Retired House of Delegates.



Second Vice President Mary Moran and President Regis Laughlin discuss new business items in the San Diego Convention Center. They were two of the 18 retired delegates who spent 10 days on the West Coast attending the annual meetings.



RA delegates in San Diego. Front row: Brenda Treadwell, Angie Lutz, Tema Tiller, Dixie Rhodes, Audrey Mathison. Row 2: Carol Dahnert, Mary Kieras, Mary Artuso, Barb Bowen. Row 3: Sue Jones, vice president; Steve Harmanos, Al Goldberg, Linda Myers, Denny Ciani, Patsy Tallarico.



In Gettysburg, Dennis Ciani greets National Education Association President Dennis Van Roekel.



The Gettysburg Planning Committee meets all year to prepare the annual summer program. Missing from the picture is Betty Osche. Front Row: Joan Koslosky, Mary Kieras, Sue Jones. Back Row: Mary Moran, Charles Riggle, Steve Nickol (PSEA staff).

Collectibles transform Ed Zipay's world

by Joanne Alaica

Many of us enjoy collecting things like lighthouses, coins or souvenirs from our travels, but I challenge anyone to match the collecting talents of Ed Zipay from Farrell! He is a collector's collector. His tastes are wide-ranging and vary from hand-blown and decorated glass ornaments, shiny Lusterware from Japan to plastic holiday toys from the '50s, German cardboard candy containers, Rucus Studio pumpkins, and everything in between.

In addition to his collecting, he is an avid gardener, president of the Mercer County Community Federal Credit Union, Mercer County PSEA-Retired president and Midwestern Region vice-president, and the retired liaison to Member Benefits, a committee he has served in active and retired capacities for 36 years.

His generous spirit carries over in raising funds for PACE. He has donated items for PACE auctions at county meetings as well as for the annual PACE auction at Gettysburg. Scouring the sales at Lowes, Ed finds great gardening-related items which he donates for door prizes at our meetings.

"Zip" started his collecting 35 years ago with a Depression glass green Cherry Blossom bowl from his grandmother, and the rest is history. Besides Cherry Blossom, he also collects Sylvan Parrot. But his pas-

sion is pattern glass from the late 1800s, primarily the Feather, Viking and Scottish Thistle patterns. He has more than 2,500 pieces of various glass patterns. Now, he finds his glass primarily at antique malls and shops, and on E-Bay. Ed cautions not to buy damaged glass, and he always asks if the seller can do better on the price. And they often do.

He also loves holidays and has several collections related to them. He started out collecting Christopher Radko ornaments, but for the last 15 years he has primarily been buying Patricia Breen ornaments. Americans Patricia Breen and her husband Eric design and manufacture their own blown and hand-painted ornaments with an emphasis on detail at their factory in Krakow, Poland. Ed has amassed about 7,500 Breen ornaments and has traveled to her shows around the

country.

Two years ago, Zipay visited Santa Fe and became enamored with red clay pottery from the pueblos, especially from the Jemez and Acoma Native Americans and also from the potters in the town of Mata Ortiz, Mexico. Another collection!

What is so wonderful is to see the joy on Ed's face and the excitement in his voice when he talks about where he finds his treasures, like the '50s orange \$200 plastic piggy bank he bought at a flea market for \$4. He is not



Zipay with a sampling of his collection.

someone who is obsessed with his hobby; his hobby is something that brings him happiness and fulfills a sense of adventure. There is as much excitement in the hunt as there is in the acquisition. Ed is filled with joy and humor, and those are traits he does not collect but shares with everyone around him.

Spread the word , continued from page 4

The new House of Delegates is proof of that. Because PSEA-Retired is affiliated with PSEA, we are governed by the same federal law that mandates direct elections and guarantees member control of our organization. PASR meanwhile is a private association that is not subject to the same legal requirements.

And PSEA, with 191,000 members, is the larger, more pro-active organization. Because we are part of NEA, we take an active part in lobbying for national efforts to protect Social Security and for sensible health care reform, for example. We also share some of the best researchers and lobbyists available.

And don't forget Member Benefits. If you bought insurance or found a

mortgage through PSEA-recommended vendors, you need to maintain your membership to continue these services. Some legal services continue in retirement—provided that you remain a member. That includes liability insurance if you're subbing.

Stay with us—PSEA—you're part of the family.

To junk or not to junk FDIC advice

You're probably like me in that you get a lot of junk mail. Endless letters from a variety of health care insurance providers, dozens of brochures from financial institutions that want to give us a free lunch if we sit through a presentation of financial security through strategic investment. Offers of free vacations, new cars or bundles of cash if we buy some sort of vacation home or a magazine.

I've been a winner so many times that I've lost track of my fortune and have yet to collect one copper cent. Nope, I'm wrong. Some mass mailings have recently started putting nickels in their mail. I think someone has decided that's what it will take to entice a recipient to open it rather than throw it away unopened. The type and variety of junk mail is endless. The people responsible are very talented at making their product look important and very official. What they don't realize is that we've seen it all. We're junk mail rejection experts. We're so adept at wading through the junk that we don't even give it a second thought. And that is the point of this article. Do we ever get some mail we instinctively want to toss in the recycling bin that we really should read?

Recently I received a rather undistinguished pamphlet that left me with an unimpressed reaction. As I prepared to make a garbage deposit, I noticed it was from Federal Deposit Insurance Corporation. It was titled FDIC Consumer News. Maybe, just maybe, this deserved a second look.

The pamphlet offered "Money Tips for All Ages" like so many others. Upon closer inspection it seemed that a pamphlet from the FDIC, if genuine, was worth a second look. The pamphlet purported to give "Practical Advice for Everyone on How to Save and Manage Money" for any age or stage of life. The recent financial debacle has left most

retirees reeling as they watch their hard-earned life savings melt away. The present economic climate dictated that I take a second look at what the FDIC had to say.

The pamphlet explained that the Federal Deposit Insurance Corporation was founded in 1933 "to protect depositors and ensure the safety and soundness of the U.S. banking system." In addition it stated that "In fact, because of the FDIC, no depositor has lost a single cent of insured funds as a result of a bank failure." Good news to those of us that may be concerned about the recent spate of bank and financial institution closings, bailouts and financial problems.

The most relevant part, as you might expect, dealt with retirees and was called "Managing Your Expenses on a Fixed or Reduced Income." Yep, folks, that's us. Several highlights of what the FDIC believes will help retirees are as follows:

1. They explain that new retirees should consider the advantages of having your pension payments and Social Security benefits automatically deposited into your account at a banking institution.
2. They suggest comparison-shopping for special offers and CD rates. Be aware of "special accounts, clubs, discounts, events, publications" and money management services such as "bill paying services by telephone or online" or overall banking by computer.
3. The article believes retirees should consider a second career or part-time work." Their suggestion, not mine. Their reasoning is, "Working longer, even part-time, can allow you to increase your savings and may boost your retirement income."
4. The FDIC advocates closely monitoring credit cards. Really? They recommend cutting down on the number

of cards you have and use what you have as infrequently as possible. Pay as much on the bill as possible and regularly check against identity fraud.

5. The FDIC cautions you to understand the pros, cons and costs before borrowing money with a "reverse mortgage." This type of home equity loan is a way in which you may obtain cash by borrowing money using your home as collateral. You don't need to pay back what you owe until you move out of the house, sell the property or die. They warn that it's not "advisable if you plan to stay in your home for less than five years" or do not need extra cash for increased monthly expenses. They further warn that "fees associated with reverse mortgage loans can be high" and "beneficiaries won't inherit the full value of the house."
6. Lastly the pamphlet advises you to "Do your research before purchasing 'variable life insurance' or a 'variable annuity.'" It says, "Before you invest in a variable life insurance or variable annuity product, be sure that you fully understand how the product works, the risk of loss, and the applicable fees and surrender charges." Retirees are warned to "Carefully evaluate whether the product is suitable for you given your investment objectives and time frame" and to be cautious of "high-pressure sales tactics" that can lead to high fees and commissions.

For more information from the FDIC, go to www.fdic.gov or call toll-free at 877-275-3342.

Seems like some good advice. I've concluded that taking a look at "junk mail" sometimes may be worthwhile.

Just thinking out loud.

Former PSEA/NEA leader Freitag dies

Anyone who attended a House of Delegates in the past 35 years surely remembers hearing a resonant, "Bernie Freitag, Council Rock."

When you heard that name, you knew you were going to hear a strong, cogent and concise comment, explanation or exhortation about an important matter. Like E. F. Hutton, when Bernie Freitag spoke, people listened.

That famous voice was silenced June 21 by a stroke at age 75, but PSEA and NEA members received a lasting legacy from him. For years, as a member and eventually chairperson of the Board of Trustees of the Pennsylvania School Employees' Retirement System, he was a leader in protecting our pensions.

Earlier, Freitag was active in the National Education Association, first serving as an NEA director from Pennsylvania, then chairing several major committees, and finally becoming

the vice president of NEA.

Melva Vogler, current chairperson of the PSERS Board, knew Freitag well. "Bernie showed us the way to be total advocates for our members at PSERS and at the national level through NEA."

Before teaching at Council Rock in 1961, Freitag was a teaching brother with the Christian Brothers for several years at LaSalle College and then a member of the U.S. Air Force. At Council Rock he taught German, French and English and became chair of the high school foreign language department and later the district coordinator for foreign languages. He also served as president of the Council Rock Education Association.

Dixie Rhodes, Mideastern PSEA-Retired president, said, "Bernie was my hero. He was a brilliant, articulate and compassionate advocate for all. Bernie was the consummate educator. Even in his death he continues to teach; he

donated his body to science so others might learn. I miss him greatly."

In 1964, he spent a year as a Fulbright exchange teacher in Germany with his wife, Mary Anne (O'Halloran). Several years later he coordinated the German-American student exchange program at Council Rock.

Bernie also served as lector and Eucharistic minister at Our Lady of Grace Church in Penndel and as recording secretary for the Resident Advisory Council at Ann's Choice.

His body was donated to Humanity Gifts Registry for medical study and research.

Bernie is survived by his wife Mary Anne. Memorials may be sent to Christian Brothers Development Office, 6001 Ammendale Road, P.O. Box 1710, Beltsville, MD 20704-1710.

Statement

www.psea.org/retired

PSEA Retired



Pennsylvania State Education Association-Retired

400 North Third Street, P.O. Box 1724

Harrisburg, Pennsylvania 17105-1724

www.psea.org/retired

PSEA-RETIRED STATEMENT

is the official publication of the

Pennsylvania State Education Association-Retired.

President - Regis Laughlin

Vice President - Sue Jones

2nd Vice President - Mary Moran

Editors - Joanne Alaica and Audrey Mathison

Designer - David Arva

Staff Editor - Elizabeth Crosby

NONPROFIT ORG.
U.S. POSTAGE
PAID
HARRISBURG PA
PERMIT NO. 289