From The Desk of the President

Good Day Members,
I was musing one day about what being a union member is all about. Why join? Why participate? How does being a union member benefit me?

My first experience with unions occurred when I was eighteen, the year 1978. Right out of high school I got a job in a union shop. On my first day, the shop foreman came over and introduced himself to me. He explained to me the process for joining, the benefits and if I had any problems to come see him. It was a very reassuring conversation; I felt that someone cared about me.

Later that year, the union began negotiating our contract. I listened to the updates from the local president and thought to myself that this was an amazing process. Members discussing their concerns about work rules, wages, and benefits. Then our representatives would discuss our concerns with management.

Eventually, we had a final contract proposal that included a raise of .25 cents an hour. The members wanted .50 cents an hour more, and we voted to reject the deal. I learned that rejecting the deal would have meant we would have to strike. What a concept, the right to collectively bargain and then if you reach impasse then you vote to strike; I was amazed.

The president went back to management to renegotiate the proposal and ultimately we settled the contract on a .35 cent an hour raise.

The lesson I learned from that experience was that as union members, all have a voice, no one person is alone and ultimately there is strength in unity.

On behalf of our Executive Board and myself, we would like to wish you and your families a heathy and happy New Year.

In solidarity,
Doug Andreotti
Know Your Contract

ABSENCES

If an employee is going to be out of school for **3 or more days**:

- Contact Human Resources (HR) at ext 333.
- The USA contract states full time employees absent three or more consecutive days may be required upon their return to submit a physician’s statement.

If an employee is out for **5 or more days**, does not have to be consecutive, for the same illness, Family Medical Leave Act (FMLA) would kick in.

- There is documentation under the Employee Resources Area on the BOCES website for more information.
- FMLA can also be used for the care of a family member.

All in all, it is very important that HR is contacted if an employee is going to be out for an extended period.

REMINDER...if you are out of school, please follow the proper procedure:

AESOP = Illness
WINCAPWEB = Personal Time, Bereavement, Jury Duty, etc.
MUST ALSO input absence into AESOP

*As a courtesy to your supervisor, when you are out for any reason at all, bereavement included, let your building principal or front office know of your whereabouts.
Welfare Fund Important Information

USA Welfare Fund  
c/o Daniel H. Cook Associates  
253 West 35th Street, 12th Floor  
New York, NY 10001

To:       Active and Retired Members of the United Staff Association Welfare Fund and Covered Dependants
From:     The Trustees of the United Staff Association Welfare Fund
RE:       IRS Form 1095-B

Date:     December, 2015

Starting in 2016, the “individual mandate” of the Federal Patient Protection Affordable Care Act that requires persons to have “minimal essential” health coverage, also requires health plans, including the United Staff Association Welfare Fund to presently report certain information to the IRS about health coverage it provided to you and your covered dependents during 2015.

This information will be reported to the IRS on a new Form called a 1095-B, which you will receive a copy of from the United Staff Association Welfare Fund in early 2016.

You will likely receive a similar Form from your employer reporting on your basic health insurance coverage during 2015.

Please contact the Welfare Fund office at (914) 250-0700 should you have any questions.
Welfare Fund Important Information

USA Welfare Fund
c/o Daniel H. Cook Associates
253 West 35th Street, 12th Floor
New York, NY 10001

To: Active and Retired Members of the United Staff Association Welfare Fund and Covered Dependents
From: The Trustees of the United Staff Association Welfare Fund
Re: BENEFIT IMPROVEMENTS, EFFECTIVE JANUARY 1, 2016

Date: December, 2015

This is to serve as notice to all members and eligible dependents covered by the United Staff Association Welfare Fund (“the Fund”) of certain modifications to the Fund’s benefit plan that will go into effect for the plan year beginning January 1, 2016.

BENEFIT IMPROVEMENTS, EFFECTIVE JANUARY 1, 2016

Variable Benefit:
Effective 01/01/2016, the Fund will pay up to $600.00 maximum per family per calendar year to assist in certain out-of-pocket expenses.

Submission of this benefit is allowed only when the amount is $25.00 or more.

This is a supplemental benefit and therefore items or procedures not covered under the primary plan are not covered by this benefit. This benefit can only be used to supplement the Dental and Optical benefits covered by the Fund.

• Expanded to include eligible dependents of the Fund (Refer to Summary Plan Description for definition of eligible dependents)
• $600 is the maximum reimbursement per family

Optical Benefit:

• Member Benefit: Increased to $450 per calendar year
• Dependent Benefit: Increased to $300 per calendar year (spouse and eligible children per the Summary Plan Description)

If you should have any questions concerning these changes, do not hesitate to contact a Trustee of the Fund at their BOCES email: Dawn Galvin, Nancy Finsmith, Jenn Guiffre, Doreen Trani, Maria Pontbriand, and Doug Andreotti.

RETIREE CONTACT FOR THE FUND

Janine deGrouchy-Hraska is the Retiree Liaison for the Welfare Fund. Janine is available by phone or email to assist retirees with their Welfare Fund claims and/or questions. She can be reached at pnwboceswelfarefund@gmail.com or by calling (845) 735-4683.
To:       Members of the United Staff Association Welfare Fund and Eligible Dependents  
From:    The Trustees of the United Staff Association Welfare Fund  
Re:      CHANGES TO THE BENEFIT PLAN, EFFECTIVE JANUARY 1, 2016  

Date:     October 23, 2015

This is to serve as notice to all members and eligible dependents covered by the United Staff Association Welfare Fund ("the Fund") of certain modifications to the Fund’s benefit plan that will go into effect for the plan year beginning January 1, 2016.

Effective January 1, 2016, the Fund will discontinue reimbursement for the following medical related benefits:

- Major Medical Deductible Reimbursement
- Physical Exam Benefit
- Psychiatric Benefit
- Mammography Benefit
- Hearing Aid Benefit
- Medicare Part “B” Deductible Benefit
- Orthotic Benefit
- Shingles Vaccination Benefit

The Fund has decided to redirect monies to these expenses due to costly and onerous reporting obligations imposed by the Federal Patient Protection Affordable Care Act ("PPACA") on plans that provide medical benefits.

This decision was made by the Trustees after extensive deliberation and consultation with the Fund’s legal counsel and consultants, during which it was determined that compliance with PPACA imposed reporting obligations would result in a significant financial burden for the Fund and deplete assets needed to pay members for benefits.

The Trustees are pleased to announce that there will be additional improvements to the remaining benefits of the Fund. You will receive notification of the improvements in the coming weeks. The improvements will go into effect January 1, 2016.

The Trustees will continue to explore ways to improve the Fund’s plan of benefits for all members and their covered dependents.

If you should have any questions concerning these changes, do not hesitate to contact a Trustee of the Fund at their BOCES email: Dawn Galvin, Nancy Finsmith, Jenn Guiffre, Doreen Trani, Maria Pontbriand, and Doug Andreotti.

____________________________________________________________________________________________________

RETIREE CONTACT FOR THE FUND

Janine deGrouchy-Hraska is the Retiree Liaison for the Welfare Fund. Janine is available by phone or email to assist retirees with their Welfare Fund claims and/or questions.
She can be reached at pnwboceswelfarefund@gmail.com or by calling (845) 735-4683.
Welfare Fund Important Information:

***Effective 1/1/2016***

United Staff Association
Welfare Fund Benefits Summary

Members of the United Staff Association are eligible for Welfare Fund benefits at no cost. Limited benefits are available to your spouse, domestic partner, and eligible dependents. Select legal fund benefits are available to parents and parent-in-laws. If you work over 15 hours per week, you are eligible for full benefits. If you work 15 hours or less per week, you are eligible for half of the self-insured benefits and are not covered for life and long term disability insurance. All members are eligible for Legal Services benefit.

**DENTAL BENEFIT:** (member only): $3000 maximal benefit per calendar year

**Family Dental Coverage is offered for an annual premium of $950/year with restrictions on enrollment and utilization of benefits if you do not enroll for Family Dental upon hire or within 60 days of a status change.

**SPOUSAL/Domestic Partner DENTAL BENEFIT:** Limited to routine cleanings, office visits and x-rays up to $200 maximal per calendar year

**OPTICAL BENEFIT:** $450 for member per calendar year

$300 for dependents (spouse, eligible children) per calendar year

**VARIABLE BENEFIT:** $600.00 maximum per family per calendar year to assist in certain out-of-pocket expenses. Submission of this benefit is allowed only when the amount is $25.00 or more. This is a supplemental benefit and therefore items or procedures not covered under the primary plan are not covered by this benefit. This benefit can only be used to supplement the Dental and Optical benefits covered by the Fund.

Claim forms can be obtained via the secured website – www.dhcook.com, in the main office of your building, from building representatives, or by calling (914) 250-0700

**LIFE INSURANCE:** Benefit is 100% of your salary rounded to the next higher $1,000 with minimum coverage of $5,000 and maximum coverage of $150,000. First Unum Life Insurance Company, 99 Park Avenue, 6th floor, New York, NY 10016. To update or review your beneficiaries contact the FUND Office at (914) 250-0700 or email at support@dhcook.com.

**LONG TERM DISABILITY INSURANCE:** Maximum per week (60% of salary). First Unum Life Insurance Company.

**LEGAL SERVICES BENEFIT** includes representation in civil matters as well as general legal matters. Benefits include but are not limited to legal defense, matrimonial proceedings, adoption, personal bankruptcy, change of name, homeowner’s rights (real estate transactions), general consultation, document review, will, living will, health care proxy, power of attorney, planning for elderly, probate and estate administration, personal injury, arraignment assistance via telephone, consumer protection, identify theft protection, estate planning, and prenuptial agreements.

Certain legal service benefits are also extended to parents and/or parent-in-laws of covered members. Consultations and select legal services are at no cost with very low fees for other covered benefits. The attorneys are available for consultation on the first Monday of each month during the school year and by appointment during the summer months.

Call (914) 997-1576 to schedule an appointment.

Legal fund website: www.teacherslegalfund.com

Refer to your USA Welfare Fund Benefit Booklet for more specific information.

Actively employed members may decline coverage of Welfare Fund Benefits (dental and optical) for themselves and/or any enrolled dependents at any time by completing a Declination of Coverage form, which can be obtained by writing to the United Staff Association Welfare Fund at P.O. Box 403, Amawalk, NY 10501

01/01/2016
Legislative Update

What you need to know …

Friedrichs v. California Teachers Association

- A case before the Supreme Court challenging the legality of union agency fees
- Right now, agency-fee payers must **affirmatively opt-out** if they do not want to join the union.
- The two questions before the Court are: (1) do public sector agency shop arrangements (ie. school district may require a public school employee to either join the union or pay “fair share” dues) violate a person’s First Amendment right to free speech & assembly? and (2) is having to affirmatively opt-out, rather than affirmatively opt-in, a violation of the First Amendment’s right to free speech?
- A vote in favor of Friedrichs would be devastating to unions, as it would basically make ALL states Right to Work states.
- Right to Work means that if the company is union, an employee does NOT have to pay union dues, thus not join the union. This weakens union membership numbers.
- NYS Attorney General Eric Schniederman is leading a 20-state crusade to uphold mandatory union dues.
- A Supreme Court decision is expected by June of 2016

Education, Inc.

- Is a film that chronicles the Jefferson County, Colorado school district, the 2nd largest in Colorado with over 86,000 students.
- In 2013, under a low voter turnout, conservative school board members, backed by large corporate investors (Koch Brothers being one of them), were voted in.
- Things like equal funding for charter schools, merit pay for teachers, and a redesign of the AP US History curriculum to “promote patriotism” took place, all seemingly in secret.
- This month, amid community anger and activism, the three ultra-conservative board members were recalled.
- The same happened in Douglas County, Colorado. As in Jefferson County, the conservative board members were ousted.
- While this is good news, it is worth noting that investors and venture capitalists see the $788 billion K-12 public education industry as a “sacred cow” and a “honeypot for Wall St.” There’s no doubt that they’d like to tap into this market; they see it as sustainable - taxpayer funds restock the bankroll each year, so there’s always money.

Some sources to check out:

- NY Leads 20 State Crusade To Uphold Forced Union Dues, dailycaller.com
- Friedrichs v. California Teachers Association, oyez.org
- School Board Recall Vote in Colorado Tests Conservative Policies, nytimes.com
- Venture Capitalists Are Poised to ‘Disrupt’ Everything About the Education Market, thenation.com

What your Union is doing:

- Working to create awareness of the attack on public education and unions
- Working to strengthen union awareness and the benefits of union membership

What you can do:

- Download the NYSUT MAC (Member Action Center) App for your Smartphone. This easily allows you to get involved. You can easily fax your legislators and other government & business leaders on important issues that matter to you.
- On Facebook, follow NYSUT Action Center at [https://www.facebook.com/NYSUTActionCenter](https://www.facebook.com/NYSUTActionCenter)
  This will keep you up to date on important educational issues.

Happy Holidays
New York State Teacher Retirement System (NYSTRS) Report

New York State Teacher Retirement Conference
November 2, 2015

The New York State Teacher Retirement System held the 95th Annual Meeting of NYSTRS delegate on November 1, 2015 and November 2, 2015. In attendance were 531 elected delegates from all across New York State. There was a open seat on the trustee board who oversees the NYSTRS funds. Elected to the seat was Tim Southerton, a teacher from the Sayville Union Free School District. Tim has served on the board for several years and brings experience, firsthand knowledge, and moral character to the board. Currently, there are approximately 150,000 retiree’s who receive benefits annually.

The message I heard over and over again was to visit the new web site at www.NYSTRS.org to access any information you need or are curious about. If you feel more comfortable talking to a person using the phone, the toll free number is 1-800-348-7298.

I must share with you one of the presentations specifically focused on how misinformation can be spread. Well-meaning colleagues may innocently share their knowledge, but each retirement is unique and specific to the individual. Therefore, seeking information from the specialists that work at NYSTRS is very, very, very important! I suggest that if you have questions about retiring that you speak to a NYSTRS specialist.

As most of you may know, there now exists Tiers 1 through 6 in New York State. Each tier has specific criteria, rules, regulations, and options and knowing which tier you are placed in is something you need to make sure you are familiar with. Understanding it will afford you a better way to plan and navigate to your retirement.

The final note here is if you are using a financial planner; although he or she may be familiar with private retirement accounts and laws, it may not necessarily apply to your NYSTRS account. Again check with the source and authority at NYSTRS. I highly recommend visiting the NYSTRS web site (www.NYSTRS.org) and if you have not done so before even if you have visited it in the past, the new site was put in place to make it more user friendly. We are fortunate in New York to have a stable and fully funded retirement system.

In closing, I would like to say knowledge is power and knowing and understanding your retirement tier, whether you are just beginning or well along in your career with retirement a few years ahead, will benefit you in the long run. Best wishes to all for a healthy and safe school year.

Respectfully, Al J. Cotoia
Retiree News and Information

Our Sympathy to...

To the family of Ellen Astorino on the death of her husband, Joe.

To Marion Connelly on the death of her husband, Kenny.

Retiree Bud Bitter died at 95 in September. After leaving NY, he taught Industrial Arts in several local districts and carpentry at BOCES in EOE. He was the director of Big Brothers and Big Sisters in FL. In retirement, he built a plane and continued flying it until he was 80.

Retiree Fred Maley died December 1st at 81. Fred taught in NYC and had a rolling industrials arts bus that he drove to LSB classes in the early BOCES years. In 1972, Fred, along with Dick Mallette, developed the workshop component of the Federal Vocational Grant for Pines Bridge that later led to "the Bridge". Before retirement, Fred worked in the Tech program at Fox Meadow. Fred was the ultimate tag sale specialist; he could spot a bargain and fix and build anything.

Retiree News...

Lucille Miazga: After reading the newsletter online, I decided to share some of our wonderful news for 2015.

In April we went back to Maui to celebrate my 70th birthday and had a fantastic time. This is our second trip there and we love it. In June we took a family cruise which was a Christmas gift for everyone from our daughter Allison. The grandchildren love these trips. Our grandson Thomas went off to UCF in August and we just planned another cruise for November to celebrate our 50th wedding anniversary. The years have gone by so quickly but we are still having lots of fun in Florida and go dancing every week at the Elks or the Moose (lots of animal groups here).

I am retired 13 years and enjoy seeing all the news and photos in the newsletter. When I talk to other retirees here, we are very lucky to have worked for BOCES and retired with wonderful benefits.

Helen Vail hosted a luncheon up at her new home on Peach Lake, North Salem for a visit with Susie Logan. Ron and Susie moved to Colorado Springs over 10 years ago, the area she grew up in. Susie shared great photos of her daughter Mollie’s wedding in VT this past August. Ron and Susie have 2 granddaughters in Denver and another beautiful girl in Croton Falls.

Mary Ann Alvord and Karen Brown are the newly elected chairs of the program committee for the Yorktown Garden Club. If you like gardening and live in Yorktown, you might be interested in joining.

If you have news to share, please send it:
Wynnie McCarthy, wam48@aol.com or
36 Cheshire Lane Yorktown, NY 10598.
Retiree News and Information:

Adrienne Forbes, Linda Bonavist Kathy Heller and Marsha Bendavid went on a cruise from Vancouver to Sidney and this is their favorite place in the world…It's about time I finally woke up after a wonderful cruise, and now staying in Bangkok, to write a little something about my new favorite place….at least the places were some of the most scenic and unusual. I miss you all and hope all is well. Adrienne and Howie October 10-12, 2015

Three days of French Polynesia from the Solstice sailing to Sydney Australia

I sit on the terrace of the ship the day after leaving French Polynesia. It is cloudy and cool now as our ship heads south to New Zealand and the fog and swells make the ship roll….almost as if the world is sad we are leaving the sun shiny islands of Tahiti, Bora Bora and Morea.

Tahiti, the first French island, is not what Gaugin painted with nude natives and a peaceful island life, but a commercial mecca filled with small buildings huddled together along the shore.

The traffic is reminiscent of any small city with buses, many kinds of trucks and cars, and of course many people...especially when 3,000 get off the ship...The market area is 2 floors and contains everything from pearls to freshly caught Tuna fish. The women lining the sales areas and the streets wear flower crowns woven of fresh colourful and unique flowers that are also displayed on tables for sale along the main port street. I it is then they look the picture of island life. Music is everywhere and small groups play and sing songs. Tahiti is an important port since all supplies for the ship, and the other islands are delivered and picked up here.

After a short walk around, which was not too accessible for Howie, we ate in a pizza restaurant located next to the beautiful and expensive Won Tahitian pearl museum. Besides pizza, the restaurant had a special raw Tuna, lime, onion, mango, and coconut juice salad that blew us all away...the best of a cerviche...Then, for a surprise, the waitress brought out the whole Tuna they had just caught that morning to make this special salad...so fresh and amazingly delicious...fabulos!

In Bora Bora we hired a small boat for the 12 of us...with wooden seats facing in and an awning to cover the top. There also was a small ladder to climb down to swim and snorkel when we stopped. As well as our regular group our favorite feminine matre dei was there with the chef of the ship. What a fun day...We did get wet almost immediately as the boat roared away into the lagoons of the island. Our first stop was to pet and snorkel with the sting rays and sharks. It is always such an amazing experience to be so up close to mother nature as each sting ray looked me in the eye and was petted and fed. The black tipped sharks were small compared to the rays and they do not attack. However, we all kept a low profile with them just in case...

The colors of the water here are fantastic as you travel from dark pacific blue to light blue, blue green to green with a clarity and light very different from any other body of water I have ever seen. The ride on the boat through the pacific waters was memorable as we went towards our own private island for the day. We constantly got wet from the waves and bounced hard as we zig zagged over the waves. The water was a little rough from the winds and impacted the little boat by banging us at every chance it had...Scary but beautifully scenic, as we viewed the gorgeous hotels with luxuriously furnished

huts in the water. About lunch time, we landed on our motu...a small uninhabited island where lunch on a Barbie was waiting...It included rum drinks, wine, barbecued fish, steaks, chicken, a big very fresh salad, and of course, the now ubiquitous salad of Tuna cerviche...just as lovely as yesterday's.

Of course we were serenaded by the captain of our boat who played and sang with his ukulele. He entertained us with songs we all could sing while eating away the goodies. We then went into the water to play, swim, look at the fish, and just stand around. The lovely clear blue bays of the motu were so amazingly beautiful as the palm trees blew in the wind over an easy gorgeous beach. It was a sun and sand day all around. Exhausted, wet, and visually overwhelmed, we returned to the ship filled with dreams of Paradise, lost volcanoes, and beautiful men and women.

Morea, the following day, started early, even though we were exhausted but exhilarated from the day before. Gorgeously sunny and hot, we gazed over startling volcanoes and the mountains of Morea island. It looked much less populated than Bora-Bora, but still had the magnificent blue/greens of the Pacific we loved. In comparison to the boat the day before...It was a brand new (2 day old) motor boat seating all 9 of us with cushioned seats with backs, and good coverage from the sun. We sat seated in a strong and fast motor boat still blasted by spray, but much more comfortable, even to climbing down the ladder for swimming.

After visiting some local sites, we decided to cross the reefs protecting the island to the ocean to see if there were any whales...What brave souls we all were as our boat soared over high swells and big waves heading toward the ocean. I held my breath a lot and prayed as the boat slammed into the ocean and cut into each wave as if it would break in half. We finally reached an area where whales had been sighted, and waited as the boat swayed from side to side tossed by the waves...(Good thing I have outgrown being seasick) Finally, after a few false alarms, we decided to go back across the bay, but on the way, we met three frolicking whales with blow hole demonstrations, tails in the air, and waving to us as they relaxed and showed their bellies in the water of the deep blue Pacific. We were close enough to see them, but not too close to scare them with the motor. As we left the whales and headed toward the lagoons of the island, just alongside and before us appeared 100 dolphins seeming to play with us, swimming around, jumping up, and surrounding our boat. What a sight to see them in their natural habitat.

The waters here were as colourful if not more so than Bora-Bora. There can be 4 shades of blue and green visible at a time. Again we petted rays and saw the same sharks as the other island. However, the whales and the dolphins had more than made up for any repetition. OMG - the natural beauty here of blues and greens in the waters blew us away again and again. It was paradise at its best.
Retiree News and Information

Retirees from Pinesbridge gather at Helen Vail’s home on Peach Lake in North Salem.
~Glynn, Helen, Linda, Barbara, Wynnie, Beth, Susie and Maryanne

Interesting Article

8. Medicare Part B premiums announced for 2016
As there is no cost of living increase for Social Security benefits, 70 percent of Medicare beneficiaries will be "held harmless" from a premium increase for Medicare Part B. They will continue to pay the current standard premium of $104.90.

The remaining 30 percent of Medicare beneficiaries are not subject to the "hold harmless" provision. These beneficiaries include those not collecting Social Security; those enrolling in Medicare Part B in 2016; beneficiaries whose premium is paid by Medicaid, and higher income beneficiaries.

Initially, it was projected that beneficiaries not held harmless would be subject to a 52 percent premium increase. Instead, as a result of the Bipartisan Budget Act of 2015, they will pay a standard Part B premium of $121.80 in 2016, which is a 16 percent increase. Higher income beneficiaries will pay premiums ranging from $170.50-$389.80 depending on their income.
United Staff Association Welfare Fund

c/o Daniel H. Cook Associates
253 West 35th Street, 12th Floor
New York, New York 10001

Chairperson: Dawn Galvin
Secretary: Nancy Finsmith
Treasurer: Doreen Trani
Trustees: Maria Pontbriand, Jenn Guiffre, Doug Andreotti
Retiree Liaison: Janine deGrouchy-Hraska
Consultant: Flo Laicher
Administrator: Daniel Cook Associates
(914) 250-0700
FAX (212) 714-1455
www.dhcook.com

Janine is available by phone/email:
(845) 735-4683
pnwboceswelfarefund@gmail.com

Upcoming Meetings

Upcoming Executive Board Meetings
Tuesday, January 5, 2016
3:00 P.M.
Pinesbridge Conference Room

Upcoming General Membership Meeting
January 2016
Date To Be Determined
A Bouquet from Us:

Congratulations to...
Catherine & Aaron Armisto on the birth of their son.

Jessica Zamlowski on her engagement to Evan Fytros.

In our thoughts...
Veronica Farlow for the passing of her father.

To schedule an appointment with the lawyers at Mirkin & Gordon, members should call (914)997-1576.

Send items for A Bouquet from Us to Karen Carey at kcarey@pnwboces.org

IMPORTANT:
Carolyn Schneider is the Grievance Chairperson. She can be reached at cschneider@pnwboces.org or (914) 248-2764 (ext. 764).

We are on the Web!
Visit us at:http://ny.aft.org/pnwb/

Thanks to all:
Thank you to everyone who contributes to this newsletter by submitting articles, important information, bouquets, or helping with the printing and/or distribution throughout the school year.

Please send retiree news for the newsletter to Wynnie McCarthy, wam48@aol.com or 36 Cheshire Lane Yorktown, NY 10598. We want to reach out to more retirees.

Please send newsletter worthy information to Meredith Markolovic (Tech) at mmarkolovic@pnwboces.org.