



MESSAGE From Lois Turetzky, Ed.D Unit Leader



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Unit  
Leader's  
Message  
Lois Turetzky, Ed.D

Book Banned

Week October 1-October 7<sup>th</sup>

In 1982, the Association of American Publishers contacted Judith Krug, an advocate for libraries and First Amendment Rights. With their support, they wanted her to bring to the public's attention the number and names of banned books. Thus, Banned Book Week was formed.

Groups such as the American Library Association (ALA), PEN America, publishers, and teachers kicked off the 2023 Banned Book Week with the theme: "Let Freedom Read". For those who are not familiar with Pen America, they state:

It stands at the intersection of literature and human rights to protect open expression in the United States and worldwide. We Champion the freedom to write, recognizing the power of the word to transform the world. Our mission is to unite writers and their allies to celebrate creative expression and defend

the liberties that make it possible.

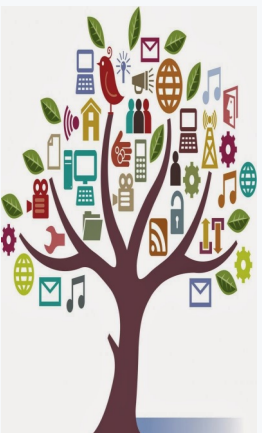
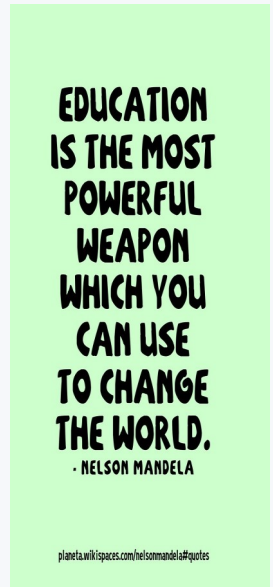
As of August 2023, the ALA found that there were 695 attempts to remove and censor 1,915 books from schools and public libraries. In 2022, there were 1,269. Books that were mostly targeted involved Black people and people of color, Indigenous and LGBTQ+ groups. Topics that were depressing, contained sexually explicit language and stressed negative and violent subjects were also censored and banned.

Texas and Florida lead the states in book banning. On a positive note, this year Illinois Governor Pritzker signed into legislation a law that prohibits libraries from banning books. He said: "...what these book bans in libraries really are about is censorship-marginalizing people, ideas, and facts."

Censorship and the Right Winged Ultra Conservative Movement go hand in hand. During the 2022-2023 school year Pen documented a 33% increase in book bans in K-12 schools. There were 3,362 incidents which involved 1557 titles. Forty percent of these bans occurred in Florida under the DeSantis administration and his attack on public schools.

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## President's Message Cont. from Page 1

The most often banned authors are Toni Morrison, Judy Blume, Robert Cormier, Alvin Schwartz, Robie Harris, Lois Lowry, Dave Pilkey, Katherine Paterson, Mark Twain, Phyllis Reynolds Naylor, John Steinbeck, Harper Lee, J.D. Salinger, Alice Walker, Maya Angelou, Aldous Huxley, Maurice Sendak et al.

Famous authors such as Judy Blume, James Patterson, Michael Connelly (author of The Lincoln Lawyer series), Nora Roberts, David Baldacci, Nikki Grimes, Suzanne Collins plus others have raised three million dollars for PEN. This organization recently opened an office in Miami, Florida. Suanne Nossel, the CEO of PEN stated:

While the book banners' campaign is national in scope, Florida has become the laboratory for censorship laws and the intimidation of teachers and librarians. It is extraordinary to witness a group of our nation's favorite authors pick up their pens to draw a line in the sand."

Often when you tell someone they cannot do something, it incentivizes them to do it. That was the case with a 16-year-old student, Iris Mogul, in Miami who started a Banned Book Club. She and several of her friends and strangers met at the famous Books & Books store in Coral Gables. She placed a list of banned Books in a baseball cap and each participant pulled out a title. After a discussion, it was decided that the first book they would read was "Their Eyes Were Watching God" by Zora Neale Hurston. The group is excited to continue their banned book journey.

I find it very disturbing that students today are subjected to this type of censorship. I hope

that in the future, these injustices will be rectified, and clearer minds will prevail.

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OUTREACH COORDINATOR  
TO FLORIDA RETIREES**

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Hi everyone,

Welcome back to another glorious season in Florida.

As the Florida and Outreach Coordinator, I am in what seems like 24-7 contact with our members answering their questions. When I send out a newsletter, the volume of questions increases dramatically.

One thing I have discovered is that too many members either have forgotten or are barely familiar with their Welfare Fund and Chapter benefits. In some cases, this has resulted in lost benefits. Fortunately, in some others, I was able to help members secure thousands of dollars in reimbursements that they never knew they were entitled to.

You can call me anytime you have a question related to your benefits, including those related to Senior Care. While I will answer your questions or concerns, you need to be aware of your benefits or you may miss out on a big payday.

**What's New & Important for Medicare in 2024?**

Medicare is a landmark program that President Lyndon B. Johnson signed into law in 1965. As of 2023, Medicare covers almost 65 million people. Over 13% of this group were under 65 years of age. Some of the biggest changes to Medicare in years have occurred in 2023, including lower premiums and deductibles and, as a result of Joe Biden's historic Inflation Reduction Act, lower cost for prescription drugs.

Starting this past January, almost 4 million seniors on Medicare with diabetes had their insulin cost capped at \$35 per month. These

seniors are now saving hundreds of dollars a month for what was an expensive drug.

So what changes are in store for Medicare seniors starting in 2024?

**Savings on Prescription Drugs**

If you have Part D drug coverage (most Medicare-eligible members have GHI Standard/Enhanced Plan D) and your drug costs are high enough (in 2024 that will happen if your OOP costs go beyond \$8,000) to put you into the Catastrophic Tier, you will no longer have any co-payment.

Lower costs for insulin and vaccines

Whatever Medicare drug plan you might have, you cannot be charged more than \$35 per month for a month's supply of each insulin product covered by Part D. Part D covers injectable insulin used either with a disposable or non-traditional pump. It also covers certain medical supplies used to inject insulin, such as syringes, gauze, and alcohol swabs. These supplies should be included in your Part D plan's formulary.

Medicare covers those vaccines recommended by the CDC. Those covered by Part B include:

Flu shots

Hepatitis B shots

Pneumococcal shots

Coronavirus shots

Part D basically covers all other recommended vaccines such as shingles, tetanus, diphtheria, and pertussis vaccines). In 2024, you can get more vaccines than ever free of charge.

Treating Chronic Pain

Medicare covers monthly services to treat chronic pain if you are living with it for more than 3 months.

**Better Mental Health Care**

Starting January 1, 2024, Medicare will cover intensive mental health services as an outpatient Medicare Part B Premium and Deductibles

On October 12, 2023, the Centers for Medicare & Medicaid Services (CMS) announced the 2024 premium & deductible for Medicare Part B, as well as the "High Income" thresholds for Part B and Part D.

Medicare Part B premium is \$174.70, an increase of \$9.80 from \$164.90 in 2023

Medicare Part B deductible is \$240, an increase of \$14 from the annual deductible of \$226 in 2023  
"High Income" thresholds for Medicare Part B & D income-related monthly adjustment amount (IRMAA) surcharges continue to rise. The lowest  
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# **MEMBERSHIP NEWS**

**Marilyn Funes, Ph.D.— Membership Coordinator**

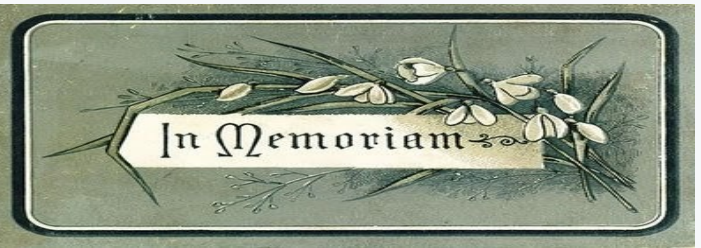
It's now the beginning of the 2023-2024 program year (October 1, 2023-September 30, 2024), and many of you never paid your dues for last year. As per CSA, I shall have to remove you from our current membership list. I am in the process of doing so now. If you so desire, I shall accept your dues for 2023-2024 and credit you for that year.

I am sorry to say that our numbers have fallen significantly. I can remember the years we had over 400 active members; now it's been difficult to reach even 300 members. I hope you will join up for 2023-2024 and help us to increase our numbers again.

As has been suggested to me by CSA, we shall close our books by September 30 of each year, and that will be the last day we shall accept dues for that year. Therefore you are hereby notified that you will be removed from our membership list if you don't pay your dues by September 30, 2024. This is meant for anyone who is behind in his/her dues. If you have any questions about this please contact me before that date.

I should like to take this opportunity to wish each of you and your family a happy and healthy holiday season. Let's end this issue by reminding you to take advantage of our website ([www.csasouthflorida.com](http://www.csasouthflorida.com)). The members of our executive board spend a lot of time keeping it up to date with useful and pertinent information for you. Read it.

Sincerely yours,  
Marilyn Funes, Ph.D.  
Membership Coordinator.



CSA Retiree Chapter of Southeast Florida regrets to announce the loss of the following members/spouses/significant others since our last Newsletter.

Berman, Norman  
Fakterowitz, Jack  
Goldberg, Dr. Fred  
Grossman, Martin  
Laitman, Samuel  
Leventhal, Robert  
Stern, Arlene E.

Our Heartfelt condolences are extended to their loved ones.

## **SCAMS**

Lois Turetzky, Ed.D

We read and hear about friends and neighbors being scammed by professional hackers daily. Please check out the website: [Scamicide.com](http://Scamicide.com). This site developed by Steve Weisman provides lists of scams, scams of the day, trending scams, coronavirus scams, Federal Trade Commission (FTC) refunds, information on identity theft, and more. Being aware and knowing how to prevent scams can save you a lot of money and heartache. Check it out.

## **Liaison, Continued from Page 3**

threshold amount for an individual is \$103,000 in 2024. An individual whose taxable income is greater than this amount pays an IRMAA surcharge for Parts B & D along with the 2024 standard amount. The lowest threshold for a legal couple is \$206,000. A legal couple who makes more than \$206,000 pays an IRMAA surcharge for Parts B & D along with the 2024 standard amount.

The good news is that the Part B surcharge is reimbursable for our IRMAA-eligible members. Unfortunately, the Part D surcharge is not.

Have a wonderful & safe day!

**Norm Sherman**  
**CSARC Florida Liaison and Outreach Coordinator**  
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## **Condominium Owners By Victor Lozano**

A suggestion has been made by Victor Lozano, one of our members, asking if it may not be a bad idea for those of us living in condominiums or co-ops to have as a service to our members a small group of knowledgeable members to serve as a resource for members to contact for information and/or for support.

With all that is taking place in Florida and all of the many mandates after Surfside, many condominium/coop owners are having many questions and even challenges. Lawsuits are now becoming a fact of life because of the danger posed by some conditions in buildings and the failure of the board of directors to act.

If you add to the fact that many insurance companies are leaving our state, it is becoming more important than ever for owners of condominiums to be informed but also to be ready to act.

If you would be interested in serving as a resource person on a committee of your peers, please contact Victor Lozano at [VMLOZAN@AOL.COM](mailto:VMLOZAN@AOL.COM). Victor has promised not to overwhelm anyone with questions and will attempt to respond himself. However, all of us

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### **Why Give Thanks?**

**Without a script  
I wandered through life  
thinking I knew what would come  
Imagine my surprise  
when I suffered strife  
for in every life there is some**

**There was, in fact,  
a reason and rhyme  
though not ever clear in my view  
I lost what I longed for  
to have at the time  
My vision was not always true**

**Looking back  
past my span of years  
I find I was guided just right  
Life never was just  
the sum of my fears  
It was guided  
by a hand out of sight**

**For this, I give thanks,  
and not just in season  
For a wisdom much greater  
than sought  
Mine is not always to think,  
plot or reason  
By just listening quietly,  
I'll be taught**

**By Lenore Kay**

**CSARC of Southeast Florida  
2023-2024**

**Dates to Remember 2023-2024**

**Holiday Get-together:** Monday, December 4th, 2023. Time: 12:00 Noon  
Souvlaki GR. 8794 Boynton Beach Blvd. Boynton Beach, FL 33472 (Canyon Town Center)

**Health and Welfare Meeting: January 17th, 2024 Time: 10:00 AM-3:00 PM** Lunch Provided. South County Civic Center, 16700 Jog Road, Delray Beach, Florida, 33446

**Health Fair February 23<sup>rd</sup>, 2024 Time; 1:00PM-3:00PM**  
South County Civic Center, 16700 Jog Road, Delray Beach, Florida, 33446

**General Morning Meeting and Luncheon: March 11th, 2024** West Chester Country Club **10:00 AM-3:00 PM**

**Condos, Continued from Page 5**

Have different experiences and it is important to have as many folks as possible knowledgeable in this area of interest involved.

Victor has suggested a book written by Peter M. Dunbar as a great resource. The Condominium Concept, 16<sup>th</sup> edition appears to be the bible for condominium owners. Barnes and Noble have copies or you can order from Amazon.

**Congratulations**

By Lois Turetzky, Ed.D

On behalf of CSARC of Southeast Florida, I want to congratulate Donald Singer for being awarded the J.W. Strickland Award for Outstanding Service to Others. This was presented to him by the Florida Alliance for Retired Americans (FLARA) on October 10, 2023. Donald has represented our Unit in FLARA since 2008. Thank you for your service.

Please e-mail any letters, comments, or articles of information you would like to share with the Retiree Chapter of Southeast Florida. Write to me at Lenore Kay, 8440 Lake Cypress Road, Lake Worth, FL 33467. Email to [lenore8nj@yahoo.com](mailto:lenore8nj@yahoo.com)

Thank you,  
Lenore Kay, Ronnie Solow  
Editors



**CSA RETIREE CHAPTER OF SOUTHEAST FLORIDA**

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Lois Turetzky, Ed.D.

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In Memoriam



