

TEACHERS' PENSION AND ANNUITY FUND

March 6, 2025

ORDER OF BUSINESS

Notice of this meeting has been provided through the annual notice of the schedule of regular meetings of the Board filed with and prominently posted in the offices of the Secretary of State. The 2025 annual meeting schedule was mailed to the Secretary of State, Star Ledger and the Trenton Times on December 19, 2024.

DISCLOSURE OF THE OPEN PUBLIC MEETINGS ACT

(A) When necessary, the Board shall adopt Resolution A to go into closed session to consider individuals' disability applications, which states:

In accordance with the provisions of the Open Public Meetings Act, N.J.S.A. 10:4-13, be it resolved that the Board of Trustees go into closed session for purposes of discussing matters pertaining to disability retirement which involves material involving personal medical and health records, data, reports and recommendations relating to specific individuals, pursuant to N.J.S.A. 10:4-12(3). Those matters are confidential unless expressly waived by the individual involved.

The actions taken during closed session relating to a disability retirement are anticipated to become available to the public immediately at the conclusion of the meeting and will be posted on the Division of Pensions and Benefits' website within a reasonable time; however, personal information pertaining to an individual shall be redacted from the minutes of such meeting and shall remain confidential until after such time as the Board determines that the need of confidentiality no longer exists under state and federal law, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and the matters discussed can be disclosed.

(B) When necessary, the Board shall adopt Resolution B to go into executive session to request/receive attorney-client advice from legal counsel, which states:

In accordance with the provisions of the Open Public Meetings Act, N.J.S.A. 10:4-13, be it resolved that the Board of Trustees go into closed session to discuss matters falling within the attorney client privilege, and/or matters in which litigation is pending or anticipated, pursuant to N.J.S.A. 10:4-12(7).

The minutes of such meeting shall remain confidential until after such time as the Board determines that the need of confidentiality no longer exists and the matters discussed can be disclosed and the Board waives the attorney-client privilege.

OPEN SESSION

Called to Order: 10:38 AM

Adjourned: 1:38 PM

Roll Call: Howard Lipoff; Sarah Favinger; Irene Savicky (via telephone); Edward Yarusinsky; Danielle Schimmel

Absent: Glenn Kitley

Also Present: DAG Payal Ved; Saretta Dudley; Jeff Ignatowitz; William Tedder; Darlene Brigante; Tyler O'Shea; Kendyl Burzachiello; Amy Cerovsky; Danielle Walsh; Shirlene Scott; Margaret Cooney; Andrew Haugen; Ed Foley; Haneefah Colon; Adekunle Sarumi; Theresa Caratozollo; Annette Sanchirico; Jason E. Sokolowski, Esq.; Joan Eckert (via telephone); Bernadine Czekaj; Kathleen Naprstek Cerisano, Esq.; Michael Simko; Melanie Rose - Rella (via telephone); Trooper Justin Sorrentino, NJSP; Michael Vinella, NJPSA; Robert Murphy; NJPSA

OPEN SESSION	
Minutes	
	Minutes from the meeting of February 14, 2025 Approved (Trustee Yarusinsky abstained.) Minutes from the meeting of February 27, 2025 Approved

OPEN SESSION	
Miscellaneous Issues	
B-1	Election Results Irene Savicky, Group C, was the only candidate to register with the TPAF Board Secretary by the filing deadline, March 1, 2025. Therefore, in accordance with N.J.A.C. 17:3-1.4, Ms. Savicky is deemed elected without ballot to represent Group C, for a three year term commencing on January 1, 2026. Approved

OPEN SESSION	
Retirement and Death Lists	
C-1	Active and Retired Death List Approved
C-2	Retirement List Approved

CLOSED SESSION					
Ordinary Disability					
	Member's Name & No.:	Employer:	Effective Date:	Option:	Decision:
D-1	Ewan, Eileen	Gloucester Co Sp Serv Sch Dist	11/01/2024	5	ADMINISTRATIVELY REMOVED
D-2+	Colon, Haneefah	Hackensack City BOE	09/01/2024	5	Approved
D-3	Monthly OD Grid				Approved (See list below.)
D-4	Kelley, Deborah	Willingboro Twp BOE	07/01/2024	5	Denied Ordinary, Offer Service

TPAF Ordinary Disability Grid
March 6, 2025

Member's Name	Effective Date	Opt	Employer
Alese, Suzanne M.	03/25	A	Mountain Lakes Boro BOE
Green, Cheryl A.	06/24	A	Plumsted Twp BOE

Total = 2

CLOSED SESSION

Accidental Disability

	Member's Name & No.:	Employer:	Effective Date:	Option:	Accident Date:	Decision:
E-1	Martucci, Deanna	Waldwick Boro BOE	11/01/2023	5	5/20/2022	Approved
E-2+	Rose-Rella, Melanie	Wood-Ridge BOE	01/01/2025	5	9/20/2019	Approved
E-3+	Caratozzolo, Theresa	Gloucester Twp BOE	03/01/2024	5	5/9/2018 9/14/2020 9/8/2022	Denied Accidental, Granted Ordinary

OPEN SESSION

Retirement Issues

- F-1+ Sanchirico, Annette - Haddonfield BOE - Reconsideration Request to have the purchase of 2 months leave of absence authorized in 2016, qualify to meet the requirements set forth in Chapter 78, P.L. 2011
A motion declining to reconsider the Board's previous determination failed to carry (Vote 3-2; Trustees Schimmel and Savicky nae.) Thereafter, a motion to reconsider and reverse the Board's previous determination failed to carry (Vote 2-3; Trustees Lipoff, Favinger and Yarusinsky nae). Therefore, the Board's previous approval of the member's request stands.
- F-2 Levy, Scott - Wyckoff Twp BOE - Request to stay implementation of the Board's January 9, 2025 decision
ADMINISTRATIVELY REMOVED
- F-3 Tropp, Karen - Clementon BOE - Request to calculate additional pension service credit based on initial purchase request date of February 25, 2002
Denied (Trustee Favinger recused.)

OPEN SESSION

Hearing Request

- H-1 Tracey, John - Orange City BOE - Appeals the Board's total forfeiture of service and salary credit
Approved OAL Hearing
- H-2+ Eckert, Joan - Evesham Twp BOE - Appeals the Board's denial of Accidental Disability retirement benefits
Approved OAL Hearing (Trustee Favinger recused.)
- H-3 Slattery, Allison - Roselle Park - Appeals the Board's denial of Accidental Disability retirement benefits
Approved OAL Hearing

OPEN SESSION

Active Membership Issues

- J-1+ Czekaj, Bernadine - Jamesburg Borough BOE - Request to maintain Tier 1 membership status
Denied (Vote 4-1; Trustee Favinger nae.)
- J-2+ Simko, Michael - Branchburg Twp BOE - Request to maintain Tier 1 membership status
Tabled

OPEN SESSION

Informational Issues

- L-1 Wire Transfer - Non-Contributory Group Insurance Policy #14800 Benefit Claims for the month of December 2024
Noted

- L-2 Wire Transfer - TPAF Contributory Group Insurance Policy#14300 for the month of December 2024
Noted
- L-3 Appellate Division Decision - Regina Gensel v. PERS
Noted
- L-4 Trial Balance for the month of July 2024
Noted

"+" Indicates personal appearance

The next meeting of the Board will be held on April 3, 2025

STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
BOARD LIST 1 FOR 03/06/2025
TEACHERS' PENSION AND ANNUITY FUND

RUN-DATE: 03/04/2025

NAME	EFFECTIVE DATE	OPTION/ ERI-CAT	SERVICE		MONTHLY ALLOWANCE	CHAP	RETIREMENT TYPE	EMPLOYER
			YRS-MOS					
AGUILAR, ALFRED	7/1/2025	OPTC	25-00		\$3,538.17		SERVICE	ELIZABETH BD OF ED
APPLEBAUM, EDITA	7/1/2025	MAX	25-03		\$3,709.33		SERVICE	NEW BRUNSWICK BD OF ED
BAKANAS, LISA	7/1/2025	OPTC	18-00		\$2,548.24		SERVICE	EVESHAM TWP BD OF ED
BENDER, ELLEN M	1/1/2025	MAX	19-06		\$3,373.10		SERVICE	EAST RUTHERFORD BORO BD OF ED
BLANCHARD, NORMAN T	7/1/2025	OPTA	10-11		\$1,104.27		SERVICE	LAWRENCE TWP BD OF ED (MERCER)
BRACKEN, JOAN C	7/1/2025	OPTC	28-03		\$3,829.27		SERVICE	KINNELON BOROUGH BD OF ED
BRISTOW, BURNICE	3/1/2025	OPTA	25-00		\$5,002.03		SERVICE	PATERSON BD OF ED
BUNDY, CATHY A	7/1/2025	OPTC	25-07		\$3,685.27		SERVICE	ELIZABETH BD OF ED
BURKE, JACQUELINE	2/1/2025	OPTA	25-02		\$3,232.25		SERVICE	HOWELL TWP BD OF ED, LITTLE EGG HARBOR TWP BD OF ED, HAMILTON TWP BD OF ED (ATLANTIC), BASS RIVER TWP BD OF ED
CAPRIONI, TRACY M	5/1/2025	OPT1	25-00		\$3,561.92		SERVICE	ASBURY PARK BD OF ED
CARBONE, ANTHONY R	8/1/2025	OPTA	25-10		\$5,212.27		SERVICE	AUDUBON BOROUGH BD OF ED
CARLSON, RONALD A	7/1/2025	OPTA	26-10		\$4,136.45		SERVICE	EAST ORANGE SCHOOL DISTRICT
CASSIDY, KEVIN S	7/1/2025	OPTA	34-01		\$4,508.44		SERVICE	TOMS RIVER SCHOOL DIST
CATENA, JAMES J	7/1/2025	MAX	26-00		\$4,325.41		SERVICE	NEWARK PUBLIC SCHOOLS
CAVALIERE, ANNE MARIE	7/1/2025	OPTB	25-03		\$3,319.30		SERVICE	TOMS RIVER SCHOOL DIST
CAYO, DANIELLE	7/1/2025	MAX	10-00		\$1,399.30		SERVICE	SOUTH ORANGE-MAPLEWOOD BD OF ED
CHILA, CHRISTINA F	7/1/2025	MAX	28-00		\$3,900.47		SERVICE	WILDWOOD CREST BD OF ED
CONCEPCION, MARIBEL	7/1/2025	OPT2	25-04		\$3,594.18		SERVICE	MEDFORD TOWNSHIP BD OF ED
CONNOLLY, SUSAN M	7/1/2025	MAX	25-02		\$4,316.07		SERVICE	CARTERET BD OF ED
CORCELLES, ASTRID M	7/1/2025	OPTA	25-00		\$3,324.17		SERVICE	NEW BRUNSWICK BD OF ED
CORDERO, ANA	1/1/2025	MAX	19-09		\$2,467.73		SERVICE	PLAINFIELD BD OF ED
CRUZ, SUSAN	2/1/2025	MAX	16-04		\$1,319.11		SERVICE	PLEASANTVILLE BD OF ED
DELLACQUA, DENISE M	7/1/2025	MAX	24-00		\$3,211.38		SERVICE	TOMS RIVER SCHOOL DIST
DEVLIN, LAURA	4/1/2025	OPTA	18-02		\$2,393.00		SERVICE	RINGWOOD BORO BD OF ED
DEXTER, BONNIE	7/1/2025	MAX	25-00		\$4,106.81		SERVICE	NEWARK PUBLIC SCHOOLS
DICRESCENZO, DEBRA A	5/1/2025	OPTA	25-00		\$3,142.32		SERVICE	COLLINGSWOOD BOROUGH BD OF ED
DRAHEIM, MARY ELLEN	4/1/2025	MAX	25-05		\$4,001.27		SERVICE	PATERSON BD OF ED
DYCKESBOUSEL, HOWARD A	7/1/2025	OPT1	33-09		\$5,750.11		SERVICE	MONTCLAIR BD OF ED
DYER, LEIGH A	5/1/2025	OPTB	26-10		\$3,702.28		SERVICE	NEW BRUNSWICK BD OF ED
DYJAK, TERESA C	7/1/2025	MAX	20-00		\$2,945.14		SERVICE	LAWRENCE TWP BD OF ED (MERCER)
FALCO, KATHRYN G	7/1/2025	MAX	10-00		\$907.47		SERVICE	CLIFTON CITY BD OF ED
FARRELL, VINCENT	7/1/2025	MAX	29-00		\$4,316.83		SERVICE	CLIFTON CITY BD OF ED
FERRERA-SAMUELS, MARINA	5/1/2025	MAX	10-10		\$924.97		SERVICE	JERSEY CITY PUBLIC SCHOOLS
FICO, JOHN R	6/1/2025	OPTC	27-11		\$4,250.64		SERVICE	BERNARDS TWP BD OF ED
FIORY, IRENE M	7/1/2025	MAX	23-00		\$4,410.18		SERVICE	WEST ORANGE TOWNSHIP BD OF ED
FLEMING, BRIAN R	1/1/2025	OPTC	15-03		\$1,774.76		SERVICE	LOPATCONG TOWNSHIP BD OF ED
FOTUSKY, FRANCIS X	1/1/2025	OPTA	12-06		\$1,088.74		SERVICE	OCEAN COUNTY VOCATIONAL SCHOOL
FRANCESCO, SANDRA	7/1/2025	OPTA	45-10		\$5,807.72		SERVICE	EVESHAM TWP BD OF ED
FREDA, JAMES N	7/1/2025	OPT3	45-00		\$6,691.77		SERVICE	MANASQUAN BOROUGH BD OF ED
GERBER, JEAN M	7/1/2025	OPTA	25-00		\$3,171.75		SERVICE	WASHINGTON TWP BD OF ED (GLOUC)
GERLOCK, JENIFER S	2/1/2025	MAX	34-07		\$5,051.77		SERVICE	BRICK TWP BD OF ED, POINT PLEASANT BORO BD OF ED
GOLDMAN, KAREN	7/1/2025	OPTA	25-02		\$3,939.79		SERVICE	BAYONNE BOARD OF ED
HASTINGS, BETTY	7/1/2025	OPTD	42-08		\$7,614.78		SERVICE	JERSEY CITY PUBLIC SCHOOLS
HAURY, SUSAN	7/1/2025	MAX	36-11		\$5,153.78		SERVICE	WILDWOOD CREST BD OF ED
HICKS, PATRICIA D	7/1/2025	OPTB	40-01		\$5,423.15		SERVICE	HILLSBOROUGH TWP BD OF ED
HOLCOMBE, CHRISTOPHER	7/1/2025	MAX	40-10		\$5,980.26		SERVICE	HAMILTON TWP BD OF ED (MERCER)
HRAPSKY, THERESA A	3/1/2025	OPTC	33-07		\$5,173.20		SERVICE	FRANKLIN TWP BD OF ED (SOMERST)
HUGHES, JEANNE	7/1/2025	MAX	15-07		\$2,454.21		SERVICE	METUCHEN BORO BD OF ED
JACKSON EL, JEFFERY D	7/1/2025	MAX	25-07		\$4,283.78		SERVICE	JERSEY CITY PUBLIC SCHOOLS
JOHNSON, COLLEEN D	2/1/2025	MAX	23-04		\$2,857.95		SERVICE	PLEASANTVILLE BD OF ED
KAMINSKI, JENNIFER B	2/1/2025	MAX	10-04		\$585.63		SERVICE	ALLOWAY TWP BD OF ED
KAMINSKY, LINDA A	3/1/2025	OPT1	25-01		\$3,130.59		SERVICE	BRANCHBURG TWP BD OF ED

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			YRS- MOS	MONTHLY ALLOWANCE	CHAP	
KELLY, KEITH	7/1/2025	OPTA	28-10	\$4,342.07		JERSEY CITY PUBLIC SCHOOLS
KLOBUSICKY, MARY O	7/1/2025	OPT1	25-00	\$3,407.30		HILLSBOROUGH TWP BD OF ED
KNEIS, SUSAN ELIZABETH	5/1/2025	OPTB	27-02	\$3,654.40		SOUTH BRUNSWICK BD OF ED
KNOLL, MARY P	7/1/2025	OPTC	25-00	\$2,921.80		AUDUBON BOROUGH BD OF ED
KOCHAKIAN, JOAN A	7/1/2025	OPTA	35-04	\$4,860.64		BERGEN CO BD OF SPECIAL SERV
KOLBASOWSKI, IRENE K	7/1/2025	OPTA	27-11	\$3,661.28		PEMBERTON TOWNSHIP BD OF ED
KORECK-MAXWELL, SUSAN A	7/1/2025	MAX	26-11	\$3,543.61		CLAYTON BOROUGH BD OF ED
KOTOWSKI, JANET	5/1/2025	MAX	42-03	\$7,985.28		CLIFFSIDE PARK BD OF ED
KOZYRA, CHERYL A	4/1/2025	OPTD	32-11	\$5,109.44		NUTLEY BD OF ED
LANKFORD-BYRNES, SUSAN	5/1/2025	MAX	16-10	\$1,677.40		EAST WINDSOR REG SCHOOL DIST
LEE, MYUNG S	6/1/2025	MAX	24-01	\$3,145.78		EAST ORANGE COMMUNITY CHART SCH
LEPORE, CHRISTINE E	7/1/2025	OPTA	32-00	\$5,559.66		FORT LEE BD OF ED
LESLIE, JOYCE	7/1/2025	OPTA	20-00	\$3,083.82		SOUTH ORANGE-MAPLEWOOD BD OF ED
LUNGARO, DIANE	7/1/2025	OPT1	31-09	\$4,586.84		SUSSEX-WANTAGE REG SCH DIST
MAIORE, DONTE J	7/1/2025	MAX	40-00	\$5,991.62		CLIFTON CITY BD OF ED
MAURIELLO, JOANNE R	7/1/2025	OPTA	21-00	\$2,581.51		HAMILTON TWP BD OF ED (MERCER)
MCFADDEN, MURIEL D	3/1/2025	MAX	33-06	\$5,692.63		ATLANTIC CITY BD OF ED
MCGILLOWAY, LISA E	7/1/2025	MAX	36-07	\$5,509.66		AUDUBON BOROUGH BD OF ED
MENDONCA, NANCY J	7/1/2025	OPTA	31-02	\$3,602.83		HAMILTON TWP BD OF ED (MERCER)
MITCHELL, DEBRA RACHEL	7/1/2025	MAX	18-02	\$2,484.70		JERSEY CITY PUBLIC SCHOOLS
OBRIEN, LINDA M	7/1/2025	OPT1	25-04	\$2,986.93		BRIDGEWATER-RARITAN REG SCH DIS
OERI, PETER	7/1/2025	MAX	28-00	\$4,844.52		EAST ORANGE SCHOOL DISTRICT
OLIVARES, ALEJANDRO M	7/1/2025	MAX	23-00	\$4,099.79		JERSEY CITY PUBLIC SCHOOLS
PARIS, KAREN H	7/1/2025	MAX	25-00	\$3,686.10		CLIFTON CITY BD OF ED
PATTEN, GERARD F	7/1/2025	OPTA	25-00	\$4,556.17		HUDSON CO SCHOOLS OF TECHNOLOGY
PERHACS, VALERIE J	7/1/2025	MAX	38-00	\$6,023.57		WEST WINDSOR PLAINSBORO REG
PETRARO, DEBORAH D	4/1/2025	OPTA	37-00	\$4,678.98		KEANSBURG BOARD OF EDUCATION
PICINI-ASMAN, LISA J	7/1/2025	OPTB	39-08	\$7,378.51		WEST ORANGE TOWNSHIP BD OF ED
PINEIRO, ADA	3/1/2025	OPTA	09-04	\$751.30		ACADEMY FOR URBAN LEADERSHIP
PLUNKETT, KATHERINE M	12/1/2024	OPTA	10-11	\$682.56		JERSEY CITY PUBLIC SCHOOLS
POKALO, MARIANN	3/1/2025	MAX	25-00	\$597.83		WEYMOUTH TOWNSHIP BD OF ED
PORTER, JULIANNE B	7/1/2025	OPTC	17-07	\$2,547.70		SOUTH ORANGE-MAPLEWOOD BD OF ED
PRISCO, MARY D	7/1/2025	MAX	30-00	\$4,481.96		BRIDGEWATER-RARITAN REG SCH DIS
QUAGLIATO, LOUIS J	7/1/2025	OPTA	39-07	\$10,635.48		WEST ORANGE TOWNSHIP BD OF ED
REO, JOSEPH J	7/1/2025	OPTA	39-00	\$6,009.09		SCOTCH PLAINS FANWOOD BD OF ED
ROBERTS, CINDY A	7/1/2025	MAX	21-04	\$3,039.99		HILLSDALE BOROUGH BD OF ED
ROSENDALE, PATRICIA E	3/1/2025	OPTC	36-08	\$4,728.26		HARDYSTON TOWNSHIP BD OF ED
SALVATORE, DENISE	7/1/2025	MAX	22-00	\$2,964.12		MONTGOMERY TWP BD OF ED
SANDHUSEN, ELSY M	7/1/2025	OPTD	25-00	\$4,100.37		CLIFTON CITY BD OF ED
SCARDILLI, PHILIP J	7/1/2025	OPTB	18-08	\$2,536.59		CLARK TWP BD OF ED
SEAMSTER, ERIN M	2/1/2025	OPTD	21-07	\$3,278.87		EDISON TWP BD OF ED
SEESTED, DIANE	7/1/2025	OPTB	25-00	\$3,736.12		ELIZABETH BD OF ED
SEPE, LINDA J	7/1/2025	OPT1	17-00	\$2,269.23		LONG HILL TWP BD OF ED
SHEARED, MARIE A	3/1/2025	MAX	26-08	\$4,499.05		CAMDEN CITY BD OF ED
SHERIDAN, ANNMARIE	7/1/2025	MAX	30-00	\$4,748.18		CLIFTON CITY BD OF ED
SILVERA, GERALD HOWARD, SR	6/1/2025	OPTA	32-11	\$4,497.48		MONTCLAIR BD OF ED
STEELE, LINDA A	7/1/2025	OPTA	26-04	\$3,535.34		WESTFIELD TOWN BD OF ED
STEWART, TONYA S	3/1/2025	MAX	10-05	\$855.83		SALEM CITY BD OF ED
STYS, TIMOTHY M	9/1/2025	OPTB	32-07	\$10,140.77		WATCHUNG HILLS REGIONAL H S
SUAREZ-GANGUZZA, DIANA	2/1/2025	MAX	05-05	\$492.93		PERTH AMBOY BD OF ED
TAUB, PHYLLIS	7/1/2025	MAX	38-00	\$5,828.39		ELIZABETH BD OF ED
TOBIA, VERONICA W	7/1/2025	OPTA	25-00	\$3,658.55		MADISON BORO BD OF ED
TULLY, SHARON L	2/1/2025	OPTA	32-02	\$4,821.86		GLEN RIDGE BD OF ED
VALDEZ, ANGEL L	7/1/2025	MAX	25-00	\$3,828.74		MARLBORO TOWNSHIP BD OF ED
VANGIESON, DEBRA M	7/1/2025	MAX	25-00	\$4,013.37		WESTWOOD REG SCH DISTRICT
VIEIRA, CLEMENTINA C	7/1/2025	OPTA	28-00	\$4,298.97		NEWARK PUBLIC SCHOOLS

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			YRS- MOS					
WAIDELICH, ANNMARIE	7/1/2025	MAX	27-00		\$4,666.09		SERVICE	WEST WINDSOR PLAINSBORO REG
WALKER, MARY L	7/1/2025	MAX	30-06		\$4,492.58		SERVICE	DOVER BD OF ED
WINTERS, JACQUETTA N	3/1/2025	MAX	28-08		\$4,584.05		SERVICE	EAST ORANGE SCHOOL DISTRICT
WOODS, LISA M	2/1/2025	OPTA	25-07		\$3,141.13		SERVICE	HARRINGTON PARK BD OF ED
WYCKOFF, ANGELA	7/1/2025	OPTD	18-06		\$2,663.95		SERVICE	MONMOUTH REGIONAL SCHOOL
ZACKOWSKI, ANTONIA D	4/1/2025	MAX	25-00		\$3,744.86		SERVICE	MOUNT OLIVE TWP BD OF ED
ZAMBRANO, ADRIANA	7/1/2025	OPTA	25-00		\$3,363.00		SERVICE	CLIFTON CITY BD OF ED
ZIEGLER, ROBERT C	7/1/2025	OPTA	26-08		\$3,860.14		SERVICE	JERSEY CITY PUBLIC SCHOOLS
ZOLL, CHERYL R	7/1/2025	OPTC	35-00		\$6,121.61		SERVICE	FORT LEE BD OF ED
ABBOTT, GEORGE S	4/1/2025	OPTD	25-04		\$3,168.40		EARLY	WILDWOOD CREST BD OF ED
ALLEN, ARVID A, JR	7/1/2025	OPTA	32-00		\$4,778.46		EARLY	WEST WINDSOR PLAINSBORO REG
AMADI, CHRISTINA	7/1/2025	OPTA	25-10		\$3,755.31		EARLY	NEWARK PUBLIC SCHOOLS
AMICO, ALLISON P	7/1/2025	OPTA	25-00		\$3,255.89		EARLY	DELSEA REG HIGH SCH DISTRICT
AQUINOCRUZ, MABEL	7/1/2025	OPTD	26-06		\$4,353.81		EARLY	NEWARK PUBLIC SCHOOLS
BALLONE, SHANNON ELLEN	4/1/2025	OPTC	29-02		\$4,762.45		EARLY	MIDDLETOWN TWP BD OF ED
BERARDELLI, PAUL	3/1/2025	MAX	31-08		\$6,671.76		EARLY	DELSEA REG HIGH SCH DISTRICT
BILL, THOMAS JAMES	7/1/2025	OPTA	30-00		\$3,756.53		EARLY	SOUTH HUNTERDON REG SCH DIST
BRENNAN, SUSAN DENISE	3/1/2025	OPTD	30-03		\$4,371.95		EARLY	LUMBERTON TWP BD OF ED
BROLLY, CHRISTINA MARIE	7/1/2025	OPTA	29-04		\$3,864.21		EARLY	WASHINGTON TWP BD OF ED (GLOUC)
CALIMANO, ROSE M	7/1/2025	OPTB	25-04		\$3,638.74		EARLY	WESTFIELD TOWN BD OF ED
CALTIERE, MICHELE	7/1/2025	OPTB	25-00		\$3,668.80		EARLY	MONTGOMERY TWP BD OF ED
CARNEGIE, SHERRY LYNN	7/1/2025	MAX	33-00		\$5,222.03		EARLY	LENAPE VALLEY REG H S DIST
CASSAVELL, KRISTIN T	4/1/2025	OPT1	28-00		\$4,820.14		EARLY	FORT LEE BD OF ED
CASSIDY, KARYN D	7/1/2025	OPTA	37-00		\$5,424.54		EARLY	TOMS RIVER SCHOOL DIST
CATALANO, JANIS	1/1/2024	MAX	27-00		\$3,508.36		EARLY	SOUTH ORANGE-MAPLEWOOD BD OF ED
CESAR, IRAIDA M	7/1/2025	MAX	30-10		\$5,564.63		EARLY	JERSEY CITY PUBLIC SCHOOLS
CHECCHIA, ELIZABETH	7/1/2025	MAX	29-00		\$5,060.93		EARLY	JERSEY CITY PUBLIC SCHOOLS
CHIN, STEPHANIE S	7/1/2025	MAX	25-00		\$2,798.00		EARLY	OLD BRIDGE BD OF ED
CINO, PETER N	7/1/2025	OPTB	33-00		\$4,475.83		EARLY	PEMBERTON TOWNSHIP BD OF ED
COTTRELLSGANGA, STEPHANIE	7/1/2025	MAX	25-09		\$4,189.85		EARLY	ELIZABETH BD OF ED
CRUZ, DORIS	3/1/2025	OPTC	25-04		\$3,434.74		EARLY	NEW BRUNSWICK BD OF ED
CUZZOLINO, TINA M	7/1/2025	OPTA	31-06		\$4,340.46		EARLY	MIDDLESEX BD OF ED
DALESSANDRO, DENISE L	5/1/2025	MAX	31-10		\$4,562.57		EARLY	ASBURY PARK BD OF ED
DANTONIO, CHRISTINE	7/1/2025	MAX	25-00		\$3,412.44		EARLY	MIDDLE TOWNSHIP BD OF ED
DIGERONIMO, ANNAMARIA	7/1/2025	MAX	38-00		\$6,298.24		EARLY	ELIZABETH BD OF ED
DOLIVO, DAVID	7/1/2025	MAX	30-09		\$4,406.93		EARLY	LENAPE VALLEY REG H S DIST
DOMINICCIFOOT, STEPHEN	7/1/2025	MAX	30-08		\$4,786.78		EARLY	NEWARK PUBLIC SCHOOLS
DUBOIS, BRIAN J	8/1/2025	OPTA	27-00		\$3,566.24		EARLY	DELSEA REG HIGH SCH DISTRICT
ENGLE, TRACY	7/1/2025	MAX	29-01		\$4,315.34		EARLY	CLIFTON CITY BD OF ED
ESTEVEZ, ANN MARIE	7/1/2025	MAX	35-04		\$5,746.83		EARLY	CLARK TWP BD OF ED
FERRENTINO, LAURA ANN	7/1/2025	MAX	25-00		\$4,259.07		EARLY	ENGLEWOOD ON THE PALISADES CHAR
FIERRA, SAMUEL R	8/1/2025	OPTA	28-06		\$6,269.57		EARLY	SOUTH PLAINFIELD BD OF ED
FLOYD, GARY A	7/1/2025	OPTD	32-10		\$8,466.52		EARLY	POINT PLEASANT BORO BD OF ED
GATTO, LOUIS F	2/1/2025	MAX	35-07		\$5,815.10		EARLY	HUNTERDON CENTRAL HIGH SCHOOL
GIBBONI, MAUREEN A	4/1/2025	MAX	25-06		\$3,289.04		EARLY	MIDDLE TOWNSHIP BD OF ED
GIRESI, CAROL A	7/1/2025	OPTC	29-11		\$4,234.67		EARLY	HILLSBOROUGH TWP BD OF ED
GLASS, IVY	4/1/2025	MAX	31-09		\$4,226.39		EARLY	BURLINGTON TWP BD OF ED
HARMON, SANDRA D	5/1/2025	OPTA	25-01		\$3,379.20		EARLY	BOONTON TOWN BD OF ED
HEALY, ANN	7/1/2025	MAX	25-09		\$4,508.67		EARLY	BAYONNE BOARD OF ED
HESSON, MARLO	7/1/2025	MAX	32-00		\$5,115.31		EARLY	VOORHEES TWP BD OF ED
HICE, LINETTE A	7/1/2025	OPTD	29-09		\$4,234.91		EARLY	WASHINGTON TWP BD OF ED (GLOUC)
HOUSE, DANIEL J	7/1/2025	OPT1	28-00		\$4,091.98		EARLY	CLARK TWP BD OF ED
JANNARONE, KAREN K	7/1/2025	OPTD	31-00		\$4,484.18		EARLY	BRICK TWP BD OF ED
JOHNSON, SUZANNE K	3/1/2025	MAX	30-07		\$4,981.24		EARLY	HASBROUCK HEIGHTS BD OF ED
KAPLUS, DEBORAH	7/1/2025	MAX	30-00		\$5,089.23		EARLY	SOUTH ORANGE-MAPLEWOOD BD OF ED
KELLY, KATHLEEN M	7/1/2025	OPTD	25-09		\$4,719.38		EARLY	OLD BRIDGE BD OF ED

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			YRS-MOS					
KENNEDY, JACQUELINE E	11/1/2025	OPTA	25-06		\$3,414.99		EARLY	EVESHAM TWP BD OF ED
KERR, WENDY M	7/1/2025	MAX	34-00		\$8,916.43		EARLY	KEARNY TOWN BD OF ED
KOHLER, DAVID R	7/1/2025	OPTB	35-06		\$4,674.77		EARLY	HAMILTON TWP BD OF ED (MERCER)
KOLTON, RICHARD JAY	7/1/2025	OPTA	25-00		\$4,336.93		EARLY	HIGH BRIDGE BOROUGH BD OF ED
LAROSA, TERESA	4/1/2025	MAX	25-00		\$3,496.94		EARLY	KEANSBURG BOARD OF EDUCATION
LASPATA, CHRISTINE M	7/1/2025	OPTC	30-00		\$3,926.98		EARLY	PITTSBORO TWP BD OF ED
LAUBENGEYER, DEAN W, JR	4/1/2025	OPT3	26-11		\$3,303.22		EARLY	VINELAND CITY BD OF ED
LIBBI, FRANCIS JOSEPH, III	7/1/2025	OPTC	30-08		\$4,271.92		EARLY	WASHINGTON TWP BD OF ED (GLOUC)
LOTA, CYNTHIA M	7/1/2025	MAX	27-00		\$4,588.49		EARLY	GLEN ROCK BOROUGH BD OF ED
MAZZARELLA, CHRISTINA M	7/1/2025	MAX	25-09		\$3,562.44		EARLY	SUSSEX-WANTAGE REG SCH DIST
MCGUIRL, SUSAN L	7/1/2025	MAX	34-08		\$5,877.20		EARLY	CARTERET BD OF ED
MCMORROW, DENIS, JR	7/1/2025	OPTC	30-06		\$4,964.47		EARLY	WESTFIELD TOWN BD OF ED
MENDOZA, ISABEL J	7/1/2025	OPTA	26-05		\$3,962.91		EARLY	NEWARK PUBLIC SCHOOLS
MIKULAK, AMY	7/1/2025	OPT1	29-00		\$4,602.79		EARLY	SPOTSWOOD BD OF ED
MOFFITT, CHRISTOPHER M	7/1/2025	OPTA	30-11		\$5,346.63		EARLY	SCOTCH PLAINS FANWOOD BD OF ED
MONTELEONE, MARTIN	7/1/2025	OPTA	25-00		\$3,133.62		EARLY	DELSEA REG HIGH SCH DISTRICT
MURRAY, KELLY	7/1/2025	OPTA	31-03		\$4,677.34		EARLY	BERKELEY HEIGHTS BD OF ED
NIELSEN, SUSAN	7/1/2025	MAX	31-05		\$4,245.55		EARLY	HAMILTON TWP BD OF ED (MERCER)
ODONNELL, GERARD P	2/1/2025	MAX	34-07		\$4,935.10		EARLY	MANCHESTER TOWNSHIP BD OF ED
OFFERY, WENDY I	7/1/2025	OPTA	28-06		\$3,777.78		EARLY	LAWRENCE TWP BD OF ED (MERCER)
ONEILL, LAURA J	3/1/2025	MAX	30-06		\$4,879.48		EARLY	EDISON TWP BD OF ED
PALM, WILLIAM J	4/1/2025	OPTB	30-07		\$4,175.98		EARLY	HILLISIDE BOARD OF EDUCATION
PASTORE, MICHELE	2/1/2025	OPTA	30-07		\$5,147.68		EARLY	WEST MORRIS REG H S DIST
PIERCE, LISA	4/1/2025	OPTC	27-01		\$4,395.99		EARLY	JERSEY CITY PUBLIC SCHOOLS
PLAVIER, LAURA ANN	3/1/2025	MAX	26-00		\$3,817.62		EARLY	NEWARK PUBLIC SCHOOLS
POURIA, KAREN A	6/1/2025	MAX	31-11		\$4,756.29		EARLY	HAMILTON TWP BD OF ED (MERCER)
RADCLIFF, MICHELE	7/1/2025	OPTB	34-00		\$4,337.29		EARLY	BURLINGTON TWP BD OF ED
RADICE, CLARE GRALA	7/1/2025	MAX	33-06		\$4,796.07		EARLY	LAWRENCE TWP BD OF ED (MERCER)
REDWANOWSKI, CHRISTINE M	7/1/2025	OPTA	26-01		\$3,328.04		EARLY	WASHINGTON TWP BD OF ED (GLOUC)
RITTER, JENNIFER L	7/1/2025	MAX	25-00		\$2,905.00		EARLY	POINT PLEASANT BORO BD OF ED
ROCHLIN, LAURA GAYLE	7/1/2025	OPTA	25-03		\$4,057.48		EARLY	CLOSTER BOARD OF EDUCATION
RUBIN, RACHEL	7/1/2025	OPT1	26-01		\$3,942.63		EARLY	WESTFIELD TOWN BD OF ED
RYAN, SHERRI ANN	7/1/2025	OPTA	27-05		\$3,942.42		EARLY	BRICK TWP BD OF ED
SABOGAL, LOURDES	7/1/2025	MAX	36-11		\$5,956.26		EARLY	NEWARK PUBLIC SCHOOLS
SANCHEZ, VIRGINIA LUCILLE	5/1/2025	MAX	26-08		\$4,769.49		EARLY	EDISON TWP BD OF ED
SANTORO, PAUL J	7/1/2025	OPT2	35-09		\$7,958.49		EARLY	EAST ORANGE SCHOOL DISTRICT
SCHAPER, MARYANNE	7/1/2025	MAX	25-00		\$2,795.89		EARLY	WASHINGTON TWP BD OF ED (GLOUC)
SHEPARD, BETTY E	7/1/2025	OPTA	25-00		\$4,116.70		EARLY	NEWARK PUBLIC SCHOOLS
SLATER, KRISTINE	4/1/2025	MAX	31-03		\$5,085.26		EARLY	RINGWOOD BORO BD OF ED
SMALDONE, DIANE	7/1/2025	OPTA	26-02		\$3,883.23		EARLY	VERNON TOWNSHIP BD OF ED
SMITH, CHARISSE F	6/1/2025	MAX	25-00		\$4,882.06		EARLY	TRENTON CITY BD OF ED
SOLOMON, PATRICIA	7/1/2025	OPTB	29-03		\$3,706.87		EARLY	BURLINGTON TWP BD OF ED
SPIRITO, RICHARD A, JR	8/1/2025	OPTA	32-01		\$9,895.92		EARLY	HAWTHORNE BD OF ED
STRAUSS, ROBERT A	7/1/2025	OPTA	25-05		\$2,738.23		EARLY	METUCHEN BORO BD OF ED
SUTTER, ROBERT SCOTT	7/1/2025	OPTA	27-06		\$9,346.19		EARLY	PARSIPPANY TROY HILLS BD OF ED
SZABO, BARBARA E	7/1/2025	OPTC	29-07		\$4,020.99		EARLY	HILLSBOROUGH TWP BD OF ED
TEITELBAUM, CHRISTINE	7/1/2025	OPTA	25-00		\$4,233.04		EARLY	FORT LEE BD OF ED
TEVIS, CATHERINE	7/1/2025	OPT1	34-05		\$5,875.97		EARLY	BAYONNE BOARD OF ED
THOMPSON, KELLY	7/1/2025	MAX	32-00		\$4,803.47		EARLY	PEMBERTON TOWNSHIP BD OF ED
TOBACK, MARK R	8/1/2025	OPTB	33-00		\$12,262.68		EARLY	WAYNE BOARD OF EDUCATION
VIDELA, CAROLYN T	3/1/2025	MAX	26-04		\$4,454.54		EARLY	PLUMSTED TWP BD OF ED
WOOD, LORI M	1/1/2025	MAX	26-11		\$2,990.59		EARLY	CRANFORD TWP BD OF ED
ZAMMIT, LISA L	3/1/2025	MAX	25-07		\$3,570.35		EARLY	JACKSON TOWNSHIP BD OF ED
LALLIS, C JOHN	3/1/2025	OPTB	28-09		\$4,277.83		VETERAN	SOMERSET HILLS BD OF ED
ATHANASIOU, CYNTHIA D	8/1/2025	MAX	22-00		\$3,441.82		DEFERRED	BERNARDS TWP BD OF ED
BASILE, LISA	5/1/2025	OPT1	12-04		\$1,144.86		DEFERRED	BLOOMFIELD TWP BD OF ED

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			YRS- MOS					
BORBI, CHARLOTTE	10/1/2025	MAX	12-07		\$625.98		DEFERRED	MEDFORD LAKES BORO BD OF ED
BROOKS, SUSAN	6/1/2025	MAX	10-00		\$870.01		DEFERRED	NEWARK PUBLIC SCHOOLS
DAMICO, DREW M	12/1/2046	OPTA	10-09		\$1,014.37		DEFERRED	RAHWAY CITY BD OF ED
GIOVATTO, TONI SAFONTE	1/1/2041	OPTA	15-05		\$1,588.22		DEFERRED	NUTLEY BD OF ED
HACHEY, MINA N	3/1/2025	OPTA	13-11		\$1,263.21		DEFERRED	FLEMINGTON RARITAN BD OF ED
INGERI, DANIELLE M	4/1/2025	OPT1	16-00		\$1,537.95		DEFERRED	RIVERBANK CHTR SCHL OF EXCELL.
KOZLIK, CATHERINE	6/1/2025	OPTB	22-09		\$2,627.06		DEFERRED	TOMS RIVER SCHOOL DIST
LASALLE, RENATA JANE	2/1/2037	MAX	14-03		\$1,445.14		DEFERRED	GARFIELD CITY BD OF ED
LEWIS, JOAN	5/1/2025	MAX	15-04		\$1,448.91		DEFERRED	WEST WINDSOR PLAINSBORO REG
MONAGHAN, SHAWNA C	4/1/2025	OPTB	11-00		\$808.06		DEFERRED	GARWOOD BOROUGH BD OF ED
MULLIGAN, MARY J	3/1/2025	MAX	18-02		\$1,628.11		DEFERRED	FREEHOLD TWP BD OF ED
PETRIE, JULIA	3/1/2025	MAX	10-00		\$707.72		DEFERRED	NORTHERN BURLINGTON CO REG
PIROLI-FARRELL, BONNIE P	6/1/2025	OPTC	19-02		\$2,147.68		DEFERRED	WASHINGTON TWP BD OF ED (GLOUC)
PREOLA, WENDY A	7/1/2025	OPT1	14-00		\$1,185.52		DEFERRED	BAYONNE BOARD OF ED
STONE, LAURY M	6/1/2025	OPTC	22-04		\$3,498.76		DEFERRED	JERSEY CITY PUBLIC SCHOOLS
TWERSKY, LEAH	4/1/2044	MAX	10-03		\$508.82		DEFERRED	UPPER FREEHOLD REGIONAL
WEISSBERG, KAREN R	10/1/2025	MAX	21-05		\$3,725.37		DEFERRED	ELIZABETH BD OF ED