

# THE OUTLOOK

Newsletter of the Retiree Council 12- A NYSUT-NEA-AFT Affiliate Sept 2010

# **Social Security Threatened !!**

Part I in a series on The Federal Deficit Commission By Sandra Bliss, RC12 Vice-President Source: ARA

August 14 commemorated the seventy-fifth birthday of the signing of the Social Security law by President Franklin Roosevelt ... a law that provides sixty percent of seniors with over half their income in retirement ... a law that each year provides over twelve million women aged 62 and older with ninety percent or more of their retirement income...a law that once again is maligned with lies about the source of its funding...a law that must be strengthen to provide our chidren, precedent provides, nephews, and former students with the benefits we have.

Social security is **not funded by the federal budget** and therefore **does not contribute to the deficit**. Social Security is self-financed, and ninety-nine percent of contributions are returned in benefits. The remaining one percent pays administrative costs, **not the federal budget**. Social Security has a **\$2.6 trillion surplus**, projected to grow to \$4.3 trillion by 2023 and is safe and solvent for another thirty years. The funding source is taxes from employees and employers on their payrolls and paychecks, **not the federal budget**. But the Federal Deficit Commission has been tasked with looking at Medicare and Social Security as a way to reduce the deficit. The real reasons for the rising deficit are the unfunded wars, the tax breaks for the wealthiest, and the economic crisis caused by the greed of those using loopholes in financial regulations.

What is being proposed by the foes of Social Security? Raising the retirement wage, privatizing, and reducing the benefits are their "solutions." What is the response of the citizenry shown by a recent Gallup poll? Making the wealthiest pay their fair share and not raising the retirement age are our solutions to strengthen Social Security. Consider that earnings over \$106,000 are currently exempt from the Social Security payroll tax. Consider that raising the retirement age is unfair to workers in physically demanding occupations. Finally, consider that if the 2005 efforts to privatize had become law, individual investment accounts would have lost 20% of their value by now.

The commission must present its report by December 1, 2010, for action or inaction by Congress. When the Federal Deficit Commission began deliberations, it decided to hold private rather than public meetings. Political action by retirees reversed this action. We must continue to act.

It is incumbent on us to educate ourselves, our friends, our family, and our neighbors about the facts of Social Security's revenue sources. We must tell congressional representatives and those seeking to become congressional representatives "Hands off our Social Security." We must keep informed on movements to weaken Social Security by privatization.

To keep up-to-date on what is happening with respect to Social Security, go to **www.strengthensocialsecurity.org**. The positions of the Strengthen Social Security Coalition are listed below:

- Social Security did not cause the federal deficit; its benefits should not be cut to reduce the deficit.
- Social Security should not be privatized in whole or part.
- Social Security should not be means-tested.
- Congress should act in the coming few years to close Social Security's funding gap by requiring those who are most able to afford it to pay somewhat more.
- Social Security's retirement age, already scheduled to increase from 65 to 67, should not be raised further.
- Social Security's benefits should not be reduced, including by changes to the COLA or the benefit formula.
- Social Security's benefits should be increased for those who are most disadvantaged.

# RC 12 Celebrates 75 Years of Social Security APPY 757H BIRTHDAY, SOCIAL SECURITY! AUGUST 14, 1935

First Row: Maxine Borom and Grandson Justin Second Row: R Bob Nevalis, Roy Williams, Bill Schultz

# United

by S. David King, C 2nd Vice President, NYSUT RC12

The UFT's venerable Abe Levine still talks about the diversity of NYC teacher organizations prior to March 1960. Levine mentions the Elementary School Teachers' Association, the High School Teachers' Association, Brooklyn TA, Bronx Early Childhood Association, the Jewish, Catholic, and Protestant TAs, among others . . and he goes on to say that many other teachers did not belong to *any* organization. Because of this divisiveness, the teachers had no collective bargaining, no grievance procedure, no duty free lunch, no prep period, no tenure ~ and a low salary.

It was primarily the magic of Al Shanker that changed these factors. Shanker's magic was his ability to convince teachers to unite ~ to put their pet issues just a little to the side and throw full support to the issue that he, Al Shanker, and the union leadership said would best serve the immediate and long range welfare of teachers and public

education. It was the eventual ability of teachers to <u>unite</u> on a cause, to <u>unite</u> on a strategy, and to <u>unite</u> on a timeframe that led to the name of the new union—the UNITED Federation of Teachers. As you know, the unity continued to grow. The downstate UFT united with us, the upstate teachers, then named NYSTA, and we all became NYSUT.

Now, fifty years later, new complex threats emerge in today's period of information and misinformation. People support the privatization of public education; some do not want any government-run retirement systems. Tenure is under attack; seniority is questioned; and defined benefit pensions are rapidly disappearing. Moreover, NCLB suggests that teacher evaluation should be tied directly to student scores; new regulations erode the effectiveness of unions; school boards diminish contracted health insurance benefits for in-service and retired teachers. Social Security funds are threatened; teacher contracts are violated . . .

Each retired and in-service teacher consciously or unconsciously ranks these issues in an order determined by personal beliefs and feelings. The strong emotion that often accompanies the ranking of important educational issues has the potential to foster divisiveness and lead us an unraveling of the unity that has developed and grown and served us so well during the past fifty years. Fortunately, competent proactive union leadership, and some self-sacrifice on the part of teachers, keeps us united, just as it did fifty years ago.

So let us be informed about today's issues. Let us have honest, non-inflammatory discussions among ourselves and our union leaders. Then, let us have the courage to trust and support our union leadership. Let us remember the words of the political pundit, Mike Lux: "One of the toughest decisions to make in politics is figuring the right time to compromise and the right time to pick a fight and see the fight through."

With 600,000 informed, bold, and UNITED brothers and sisters, our NYSUT can prevail and safeguard retiree pensions and health insurance, public education, and all the benefits and dignities that we fought for and achieved during our in-service years.

### The Outlook

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# Trip to the Wine Country October 5-6, 2010

DEPART: Wade Tours at 797 Burdeck Street, Schenectady at 7:30 AM, or

Our Lady of Mount Carmel Church parking lot on 39 St. John Street in Amsterdam at 8:00 AM. It's close to Thru-way Exit 27.

COST: Single - \$ 209 Double - \$ 159 per person Triple - \$ 141 per person Quad - \$ 133 per person

<u>Trip includes</u>: Wine tasting at three wineries, lunch, lodging at the Ramada Geneva Lakefront, breakfast, admission to Elizabeth Cady Stanton's home and the National Women's Hall of Fame, a tour of the Holy Trinity Monastery in Jordansville, and tip for our driver. <u>The trip begins</u> at Wagner Vineyards for lunch and wine tasting, continues down Seneca Lake for wine tasting at Lamoreau Landing Wine Cellars and Atwater Estate Vineyards followed with dinner on your own at Seneca Lodge in Watkins Glen. After dinner it's off to the Ramada in Geneva where we'll spend the night and have breakfast. <u>Day 2</u> begins with an 8:30 departure for Seneca Falls to visit the historic

sites. Following lunch on your own is a trip to the Holy Trinity Monastery. For information, Google: Holy Trin-Monastery Jordanville. We will return to Amsterdam about 6:00 and Schenectady about 6:30. Please return the form below with payment in full by September 12, 2009 to:

For more details go to ity http://ny.aft.org/rc12/

form below with payment in full by September 12, 2009 to:	
John Mazur 176 West Bush Road Gloversville, NY 12078 (518) 773-7180 <u>imazz@nycap</u>	o.rr.com
No refunds after September 12, 2010 Trip insurance may be purchased through Wade Tours	<b>₹</b>
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Phone E-mail	
Checks are payable to: NYSUT Retiree Council 12 Amount enclosed	(2.36210) 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
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Double/ rooming with	
Triple/rooming with	I/We will board the coach at:
Quad/rooming with	Wade or Amsterdam

# From the President's Desk... Jeanne Williams



Although we are retired educators, as September approaches, our thoughts turn to back-to-school memories. Many of our former colleagues are facing a bleak year of budget cuts, staff reductions, fewer supplies, and a loss of field trips and professional development conferences. A new retirement tier, Tier V, has been created, and our defined pension plans have come under scrutiny and attack. President Obama has established a Fiscal Commission whose mission is to reduce the funding to Social Security as a means of fixing America's budget deficit. What can we

do?

The first thing is to keep ourselves informed of the facts. This summer, a number of national newspapers stated that the New York State Teachers' pension fund is short billions of dollars in unfunded teacher pension liabilities and is poised to fail. Is this true or accurate? The facts are as follows: according to Mike Corn, one of the three teacher representatives on the NYSTRS Board of Directors, our enemies are ruthless in what they will say. At the beginning of August, Mike stated that our pension fund is fully funded at 102%. All of the money that was lost in the market has been made back due to the superior way in which the fund is managed. The Pew Foundation did a study of public employee pension funds and stated that the NYSTRS

was in the top three of full-funded, well run systems in the US. But what will the status of our fund be a few months from now? On October 1, RC 12 will hold our first general meeting of the year. David Keefe, our retiree representative on the NYSTRS, will be present. Please consider attending to hear his presentation as well as ask any questions that you may have.

The second thing is to stay involved. Social Security celebrated its 75<sup>th</sup> anniversary on August 14. Members from RC 12 participated in a celebration at the Empire State Plaza in Albany on August 3. RC 12 will continue to work with NYSUT and the AFT to preserve Social Security, which is of critical importance to many of our members, from being subjected to budget cuts.

On Labor Day, September 6, the AFT and NYSUT will launch a year-long campaign, Raise Your Hand. The purpose is to save public education by working with community members. On October 2, NYSUT and the AFT will join in the One Nation March on Washington, DC. The theme is "Putting Americans Back to Work; Bring Americans Back Together." It behooves us, as retirees, to get involved with these campaigns. If your in-service local is planning on participating in any of these events, I urge you to give your support.

These are unstable times politically and economically. However, we can bring about positive changes by working with others and standing together. All of must remain vigilant. Please consider attending our RC 12 meetings, starting with the October 1 meeting at the Otesaga. Remember, solidarity knows no bounds!

Please join us on **Tuesday, March 8, 2011,** for a gourmet dinner at Schenectady County Community College's culinary school, followed by Broadway's award-winning musical, *The Lion King*. Seating will be in the main floor orchestra section. Plans will be finalized after school starts in September. **Total cost: \$80.00.** Those who already have tickets for that evening's performance can still join us for dinner at a cost of \$20.00 per person. There is no option for going to the theater only. Reservations will be accepted starting August 1. Complete the form below and include a check made payable to NYSUT Retiree Council 12. Send reservation and check to: Pat Michalski, 69 Lincoln Ave, Albany, New York 12205. For additional information, e-mail Pat at <a href="hooklady72@yahoo.com">hooklady72@yahoo.com</a> or call (518) 869-7969. RESERVATION DUE NO LATER THAN NOVEMBER 1, 2010. Sorry, no refunds after November 1.

Name(s)		A NIGHT OUT IN SCHENECTADY
Contact's address		
Contact's e-mail:	phone	
Dinner (include how many of each i	n the space):salmonchickenvegetarian	
\$80 each included for dinner/t	heater or\$20 each included for dinner only.	

## American Federation of Teachers Convention Report By Judy Schultz, 2010 Delegate

Nearly 3,000 delegates arrived in Seattle, Washington, in July just in time for record breaking 90-degree humid weather. Just like home! At least our spirits weren't dampened as we listened to many excellent speeches and passed resolutions for both in-service and retired AFT members. Issues such as job losses, the "blame the teacher" crowd, the National Commission on Fiscal Responsibility and Reform, retirement issues in the 2010 elections, and attacks on in-service and retiree pensions and health care were addressed. Divisional meetings, workshops, speakers, and resolutions confirmed that the delegates are in agreement with the leadership of the AFT and support the direction taken by the AFT Executive Council.

AFT President Randi Weingarten announced a yearlong initiative, "RAISE YOUR HAND," that asks the locals, AFT affiliates, in coalitions and organizations, to connect with the communities with an aggressive campaign for public education, beginning September 6. In addition, a "ONE NATION MARCH" in Washington, DC, is planned for October1. AFT will be joined by our allies from labor, civil rights, faith, youth, and other progressive groups "to give voice to our frustrations, to put faces on the jobless, to stand up for Main Street, and to fight for public education."

In his address, "Choices Facing Unions: Public Employees and Our Nation," AFT President Emeritus Edward J. McElroy included an issue dear to my heart, the assault on pensions and benefits. He denied that teachers are a privileged class as a result of pensions and health care benefits negotiated over the years. We all know that if we received salary or health care benefits, we also gained a longer work day, more student contact time, a shorter lunch period, etc. That is precisely what bargaining is: you don't get something for nothing. McElroy went on to say that "if you had taken all that benefit money and put it into salary, they couldn't come and get it" and that "efforts to take back or diminish those benefits is tantamount to stealing. We should call it what it is. This is about what kind of country we are going to have.

A resolution, "In Support of Responsible Recommendations from the National Commission on Fiscal Responsibility and Reform," included many resolves. The last one asks for your help in seeing that seniors are not harmed by the commission's recommendations, due on December 1, 2010. (CONTINUED ON PAGE 4)

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RESOLVED, that the AFT call on President Obama and the Congress to strengthen and enhance Social Security and Medicare for the benefit of all workers, retirees and their families, advocate forcefully for these vital programs and fair and progressive tax policies, develop a broad-based grass-roots campaign to encourage members to advocate for such programs and policies directed at the Commission, White House and Congress and urge the AF-CIO, the Alliance for Retired Americans and their allies to do the same.

AFT volunteers are needed to travel to targeted states during the 2010 election campaign. Call 1-800/238-1333, ext. 4466 or e-mail <a href="mailto:B252010@aft.org">B252010@aft.org</a> for more information. Transportation, housing, meal allowance, and incidental expenses will be covered. Two week stints are the usual, but shorter periods are available.

Thank you for the opportunity to participate at this level of our union over the past years.

### General Luncheon Meeting at the Otesaga in Cooperstown NY

Friday, October 1, 2010

Join us for a general meeting from 10:00 to 2:00 with legislative updates.. Welcome Jim Wood, David Keefe, and William Streck as our speakers.

- **Jim Wood** is president of the NYS Alliance for Retired Americans and a retired executive director of NYSUT. He will update us on Alliance activities and pending state and federal issues, such as threats to Social Security and Medicare.
- David Keefe is the incumbent retired teacher-member of the NYS Teachers Retirement System Board of Trustees endorsed by NYSUT in his re-election bid. Keefe will report on the status of the system and its future.
- **Dr. William Streck**, is president and CEO of the Bassett Healthcare Network. A national leader in health care delivery, he will speak as a medical provider on health care reform and the Bassett Network.



Cost to you: \$21.00 (RC 12 will be subsidizing \$2.00 per guest.)	Check the RC 12 website
Name(s)	for more information
Address	http://ny.aft.org/rc12/
E-mailTelephone	

Please make your check out to NYSUT RC 12 and return by September 22 to: Sandra Bliss, 2191 Cty Hwy 33, Cooperstown, NY 12236-4101. Phone: 315-725-0706 or e-mail sblissunion@yahoo.com

Retiree Council 12 Contribution Form  July 1, 2010 - June 30 2011  Name County			
Address	City	Year Retired	
State Zip	PhoneEmail_		
Original Union Local	You may share my email with AFT		
My Assemblyman	My NY State Senator _	My US Representive	
C	•	LegislationSocial Committee Newsletter 76 West Bush Rd. Gloversville, NY 12078 518-773-7180	
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