

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

December 2011

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



The following information was taken from a presentation by Todd Crenshaw from NEA, keynote speaker at the NYSUT Retiree Contiguous Meeting. As RC 12's elected delegates and alternates to the NYSUT Representative Assembly, Jeanne Williams, Karen Wojcik-Hess, David King, Judy Shultz, and Sandy Bliss attended the meeting.

Tens of thousands of teachers, police officers, and firefighters have been laid off because of budget cuts. Many of these workers are first responders. The average response time in Crenshaw's area is 3 – 5 minutes. What happens to response time if there are fewer first responders? As he pointed out, these cuts involve people's lives.

Although NYSUT, NEA, and AFT have had some successes at stopping attacks on Social Security, Medicare and Medicaid, these attacks will not stop. There will be a 3.6% COLA for Social Security recipients in January of 2012, but this increase won't make up for no increase in the past two years. Our battle is to protect and maintain the integrity of these three social benefit plans.

Social Security does not contribute one cent to the federal deficit and is the most successful social program in the world. Only 1% of funds are spent on administration.

Over 50% of new teachers leave the field of teaching during their first 5 years. To address this problem, NEA has piloted a program of inter-generational pairing of retirees with beginning teachers for a period of 3 years. In this pilot program, the retention rate increased from 65% to 98%!

Attacks on unionism, collective bargaining, and public retiree pensions are occurring in several states. We must unite and fight back.

As retirees, we are an underutilized, but fast-growing, resource. All of us need to become politically active. We need to contact our federal and state legislators by phone, e-mail, and letter. Contributions to VOTE/COPE will also help. As the new year begins, we need to heed Todd Crenshaw's advice: "Don't wait for tomorrow for what you can do today!"

The Outlook

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Save the Dates 2012

April 6-9 NYSUT RA

March 21-22 Committee of 100

Mar 28 RC 12 General Meeting
 Perthshire Restaurant - Perth

May 9-10 Committee of 100

May RC 12 General Meeting

October 10 General Meeting at the
 Otesaga in Cooperstown

Did You Know?



As income tax time approaches consider this. If you reside in New York State, you may exclude up to \$20,000 of you qualified pension and annuity income from you federal adjusted gross income to determine your New York State Adjusted Gross Income for cash withdrawals taken from your 403(b) account after the age of 59 1/2. This exclusion is available for each individual taxpayer.

If your pension is not taxed in the state of New York, then you should use this exclusion for the first \$20,000 withdrawn each year from your 403b account after you turn age 59 1/2.

(taken from the 403b Field Guide from NYSUT Member benefits)

Thank You for Your Contributions!!

Listed below are the names of those who have made their annual \$ 15 contribution to NYSUT Retiree Council 12 for the 2011 – 2012 year. An asterisk following your name indicates that you have already made your contribution for a future year. Two asterisks means you have made the contribution for 2012 –2013 and 2013 – 2014. Our fiscal year runs from July 1 to June 30. This list should be accurate through December 5, 2011. Please look over this list. If you think I have made an error, please call me at 518-773-7180 or e-mail me at jmazz@nycap.rr.com

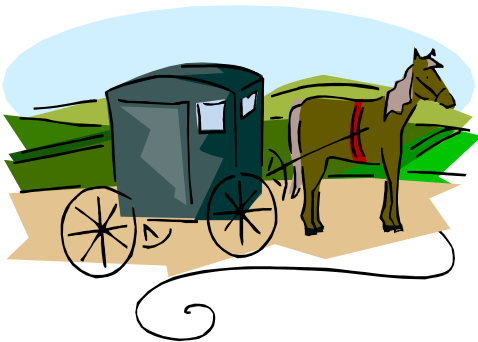
Thanks for your continued support of RC 12
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Trip to Lancaster, Pa and Longwood Gardens May 8-10, 2012

Trip Highlights



1. "American Icons" at the American Music Theater (salute to music legends)
2. "Jonah" at Sight & Sound Millennium Theatre (a brand new show!)
3. Kreider Farm Tour (actually driving through the barn)
4. Smucker's Gourd Farm (gourds like you've never seen before)
5. In-Home Amish meal (delightful people and meal)
6. Kitchen Kettle Village (shop and eat)
7. Amish farmland tour (spectacular)
8. Bird-in-Hand Farmer's Market (optional)
9. Longwood Gardens

For Specific Itinerary: Go to the RC -12 Website <http://ny.aft.org/rc12> or contact Beverly Buddle 518-234-7578 or email hbuddle@nycap.rr.com

COST PER PERSON (for 3 days and 2 nights) SINGLE - \$474 DOUBLE - \$376 TRIPLE - \$352 QUAD - \$334

Price includes: Wade's bus transportation, accommodations, luggage handling, 2 breakfasts, 2 dinners, 2 shows, guided tour & sites in Lancaster, Longwood ticket price, all taxes and gratuities including gratuities for bus driver and Lancaster guide. (Optional maid gratuities have not been included.)

Reservations/deposits/deadlines – Reservation and deposit of \$50 are due by February 29th. Final payment can be made any time before the deadline of March 31. Please fill out the form below and send with your deposit to: Beverly Buddle, 103 Anthony Circle, Cobleskill, NY 12043 (questions? Call-518-234-7578 or email- hbuddle@nycap.rr.com)

Please tear above and submit the following information with a \$50 deposit (per person) by February 29, 2012 (final payment due anytime before March 31, 2012) to Beverly Buddle, 103 Anthony Circle, Cobleskill, NY 12043 (518-234-7578 - hbuddle@nycap.rr.com)

NAME _____ ADDRESS _____

PHONE _____

EMAIL _____ Number of reservations _____

Seven tips to Protect Your Privacy and Good Name

Adapted from an interview of Maurice Padula by Mike Pennons of Eddy Living Magazine Fall 2010

In today's Internet-connected world, tech-savvy identity thieves aim not only to invade –but to conquer a person's financial life. Identity fraud often based on stolen Social Security numbers is now a \$54 billion industry. Each year an estimated 11 million Americans are victims of identity theft and other fraud.

In a very little time, you can protect yourself and others extremely well by taking just a few basic precautions.

1. Stop unsolicited phone calls from hucksters and telemarketers by calling 1-888-382-1222 or going to <http://www.donotcall.gov/>
2. Never provide your Social Security number unless you absolutely know who is requesting it and you understand why.
3. Obtain and study your credit reports from all three major bureaus: Experian, Trans-Union, and Equifax. By Federal law, every year you are entitled to a **free** report from each one of these companies. Go to <http://www.annualcreditreport.com>. Do not be misled by similar-sounding sites that require fees.
4. If you see anything amiss act immediately. You can contact Maurice office 1-800-771-7755 or go to the Attorney General Schneiderman's website <http://www.ag.ny.gov>
5. Be alert for "soft" scams involving charities. On average less than 50% goes to the charity. Check a soliciting charity by going to www.charitiesnys.com/ or call 1-212-416-8401.
6. Do not believe it's your "lucky day" Chances are you didn't win the Canadian sweepstakes (which you didn't even enter)
7. Opt Out! To remove your name from marketing list that get sold and resold and to opt out of unsolicited offers of credit and insurance call 1-888-5OPTOUT. To opt out of receiving commercial email visit www.dmachoice.org. Registration is free and good for 6 years. You can also use this site to reduce unwanted "snail" mail.



Check out our website
<http://ny.aft.org/rc12>
for the expanded version of the
Outlook with color pictures



Retiree Council 12 Contribution Form
July 1, 2011 - June 30 2012

Name _____ County _____

Address _____ City _____ Year Retired _____

State _____ Zip _____ Phone _____ Email _____

Original Union Local _____ You may share my email with AFT _____

My Assemblyman _____ My NY State Senator _____ My US Representative _____

I would be willing to work for my fellow retirees in the area of: ___ Legislation ___ Social Committee ___ Newsletter

\$15.00 yearly contribution requested send to John Mazur, 176 West Bush Rd. Gloversville, NY 12078 518-773-7180
Make check payable to NYSUT Retiree Council 12

