

# THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

June/July 2015

## Gioia Ottaviano

### 2015 NYSUT RC12 Community Service Award Winner

Jeanne Williams Bennett, co-president of RC12, presented the Community Service Award to Gioia Ottaviano on June 2, 2015, at the Water's Edge Lighthouse Restaurant in Glenville. A lifetime resident of Schenectady, Gioia is an outstanding citizen of the capital district community. She graduated from Buffalo State Teachers' College with a bachelor's degree and received her masters from Potsdam State Teachers' College. She became a member of the Schenectady Federation of Teachers in 1946 as an elementary teacher and was soon elected treasurer of the organization. Her membership in SFT, AFT, and NYSUT spans 68 years. She retired from the Schenectady School District in 1991 as an elementary librarian.

Gioia shows commitment to lifelong learning in many aspects of her community service. Working with the Schenectady County Historical Society she developed workshops and coordinated a program for the One Hundred year Anniversary of World War I. She also coordinates the RISE program at WMHT, that allows people who can't read print to tune in and hear taped readings. She participates by reading the New York Times book review.

In 2014, Schenectady Mayor Gary McCarthy presented Gioia with the Patron Award, the city's highest honor, at her 90<sup>th</sup> birthday party. Gioia's mother was also a recipient of the Patron Award. McCarthy stated, "She shows what we should all be doing and consistently tries to make her community better. Her enthusiasm makes her a model citizen." (Dennis Yusko Times Union 1/11/2014)

Her love of the theater is demonstrated by her commitment to Schenectady Civic Players and Schenectady Light Opera as a producer and backstage crewmember. She has attended many theater productions around the world, but still appreciates Proctors and Capital Rep in her own back yard

She is a role model as she demonstrates how to share a love of learning and books with the world. As a member of the Friends of the Schenectady County Public Library she coordinated a spring lecture series in 2012 and other book programs. She also assisted Union College's Academy of Lifelong Learning by coordinating courses offered for the adult program. She agreed to be interviewed for the Mohawk Valley Library Association *I Spy in Schenectady* audio interview program. Gioia shared her knowledge of Riverside School, Proctors, and Schenectady.

**Congratulations Gioia !**



**Rosalia Fountain, Gioia Ottaviano, and Jeanne W. Bennett  
at the June 2nd RC12 Luncheon**

## Did You Know Your Health Insurance Could be Changed?

By Carolyn Darkangelo, retired from Mayfield TA

During the June 2<sup>nd</sup> RC12 meeting, NYSUT staff members gave outstanding presentations on retiree health insurance. Every retiree should take notice of this issue, because your health insurance can be changed by your school district to save money.

Susan Klug, NYSUT Program Services (Health Benefits) summarized Medicare and Medicare Advantage programs. Check the articles in this Outlook on these programs.

Jeffrey Hartnett, Staff Director, Capital District Regional Office spoke on the possible grievances if a school district changes health insurance benefits for retirees. He stressed that the time frame to file these grievances is very short.

James D. Bilik, Assistant General Counsel, NYSUT Legal Department, discussed limited instances in which lawsuits can be filed when retiree health benefits are changed. The exact language in the union contract is very important. He stated it is vital to act quickly after retirees are notified



**Jennifer Shaad-Derby, NYSUT RC 12 Retiree Consultant  
Discusses Retiree Chapter at June Luncheon**



From the President's Desk... Jeanne W. Bennett

## Stay Alert, Retirees!

Recently, Dennis Tracey, immediate past president of the New York State Alliance for Retired Americans (NYSARA) gave a presentation at a local public library on ALEC (the American Legislative Exchange Council) which was the impetus for this article. The following is a compilation of Dennis's information as well as additional research from a variety of news sources such as *The New York Times* and *The Washington Post*.

ALEC is registered as a public charity/nonprofit under section 501(c)(3) of the tax code. It is primarily financed by its members, corporations and private sector individuals such as the Koch brothers. Contributions to ALEC are tax deductible. ALEC writes model bills, many of which benefit the economic interests of its members. Before bills are introduced to legislatures, ALEC meets with legislators behind closed doors and invites them to travel to annual conferences (which are often at resort areas sometimes outside the US). Legislators, then, take the prewritten bills back home and introduce the bills in their home states.

### What do corporations and the Koch Family Foundation want?

- ◆ End Social Security (6.2%) and Medicare (1.45%) to save on payroll taxes. This would save 7.85% which means more profit.
- ◆ Eliminate all defined pension plans which are viewed as a liability. Less liability equals more profits.
- ◆ Instead of defined pension plans, they want TSA's (tax-sheltered annuities) and IRA's (individual retirement accounts). TSA's and IRA's are invested in corporations.
- ◆ Avoid paying taxes.
- ◆ Privatize the public sector. Attempts are being made to privatize public education, public toll roads, and public prisons.
- ◆ Promote tax caps. Tax caps (such as those we have seen in NYS schools) gut funding and make it impossible to fund retirement/pension obligations. In 2014, the NYSTRS rate was 16.25%.
- ◆ Eliminate labor unions, pay for sick days, etc. Again, this will increase profits.

Articles have been written about how our governor, some legislators, and groups like ALEC have an eye on the NYS retirement funds that are currently in accounts: \$69 billion in New York City, \$108 billion in the NYSTRS, and \$176.8 billion in the ERS for a total of \$353.8 billion. Topics that ALEC has pressed legislators to pass include: the benefits of fracking for the oil industry, opposition to renewable energy initiatives, blocking minimum wage hikes, and pushing for "Right to Work" states. Other bills rewrite the tax codes that not only eliminate most taxes for the rich, but also starve state and federal governments of revenue.

Our nations founders forbade corporations from attempting to influence elections and public policy. Unfortunately, the Supreme Court in its *Citizens United* decision has given this power to corporations. We, retired Americans, need to remain vigilant, informed, involved, and vocal if we want to ensure a better life for ourselves, our children, and our grandchildren.

## The Outlook

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## Health Corner

### What about Shingles?

By Carolyn Darkangelo, retiree from Mayfield TA

Shingles is an infection of the nerves, which causes a painful rash. It is caused by the varicella zoster virus, which is also responsible for chicken pox. The disease is most common in people 50 or older (that is us). If you had chicken pox you can get shingles. It starts with tingling, itching, burning, numbness, and shooting pains. There may also be flu-like symptoms such as fever, chills and body aches. 1-5 days after the first symptoms, the painful, itchy rash appears. This is the time you must act. Call your doctor.

If shingles is diagnosed early, an antiviral agent can be given. If this agent is given within the first 3 days of the appearance of the rash, it can decrease the severity of the symptoms. The pain from shingles can be brutal and can last 6 months or longer. I know a man who is still suffering 10 years after the outbreak due to permanent nerve damage.

My own experience with shingles showed me that the shingles shot does not fully prevent the outbreaks although it does reduce the severity. I went to the emergency room because I thought I was having a stroke. One side of my face was paralyzed. I couldn't smile or close my eye. The triage nurse told me I had shingles because there was a rash on my ear lobe. The doctor diagnosed my symptoms as Bell's Palsy. The shingles affected my facial nerve, and the swelling of the nerve inside bony areas caused the paralysis. It could have also affected my hearing and vision. He gave me medications to reduce the nerve swelling and to treat the shingles. After three weeks, I could smile again and had no residual pain from shingles virus.

In a recent study by Kaiser Permanente, people who received the shingles shot and still contracted shingles did have a decreased chance of problems with long-term pain, post-herpetic neuralgia (or PHN), which is a complication of the disease. (*Kaiser Permanente June 2, 2015*)

In conclusion, when you turn 60, get the shingles shot. It may prevent the disease or lessen symptoms if you still contract shingles, but don't assume you will be totally protected from shingles. **If you get a painful rash, call**



### Adirondack Great Camp Trip

### 3 days and 2 nights - September 13 – 15, 2016



This is your opportunity to visit some of the remaining Adirondack Great Camps, which have been described as “The Playground of the Rich during the Adirondack’s Gilded Age”. the Adirondack Museum on Blue Mountain Lake. RC-12 travelers will be staying at **Minnowbrook**, the last built of the Great Camps. Minnowbrook, located on Blue Mountain Lake, is open only to groups, not to the general public. It includes a narrated **Luncheon Cruise aboard the W.W. Durant** on Raquette Lake, a guided tour of the Great Camp Pine Knot and St. Williams Chapel, on Raquette Lake, a tour of the Adirondack Museum on Blue Mountain Lake, and a guided tour of the Great Camp Sagamore

For a more complete description go to the RC12 website: <http://rc12.ny.aft.org>

Bus transportation \$50 deposit check payable to NYSUT RC-12 and then mail it on or before July 15, 2015 to: Jeanne Williams-Bennett, 1995 State Route 51, Ilion, NY 13357

Your Name(s) \_\_\_\_\_

Phone Number \_\_\_\_\_ Cell Phone \_\_\_\_\_

Your Home Address \_\_\_\_\_

E-mail Address \_\_\_\_\_



**Cardboard Cuomo Joins RC12 Members at June 2nd Luncheon**

by their school district. (Continued on page 3)

(Continued from page 1)

Jennifer Shaad-Derby, NYSUT RC 12 Retiree Consultant, told the group that having a retiree chapter is very important. The chapters can keep in contact with locals who are negotiating new contracts with school districts. Some chapters even have members on executive boards of local unions. It is important to note that retirees may have no official say in the contract between the union and the school district. Jennifer’s contact information is on page 2 if you have questions.

**What can you do about this issue personally?**

1. Make sure you have a copy of the contract that was in force when you retired.
2. Keep in contact with your in-service local and form a retiree chapter.
3. If you receive a notice of a change in your insurance, act quickly to get information. First, contact your in-service

### *Reduce Your Risk of Heart Disease - Eat Nuts.*

The FDA says that nuts are an important part of a low fat diet. They are high in calories, so healthy portions are important. 23 almonds can control cholesterol and blood sugar for hours. 19 pecan halves have antioxidants that reduce bad cholesterol. 49 pistachios contain potassium and vitamin k and they may reduce your blood pressure. 14 walnut halves contain a plant-based omega-3, which is heart healthy. So, go nuts, but do it in moderation. For more healthy hints go to [www.myAARPMedicare.com](http://www.myAARPMedicare.com).

### Save the Dates–2015

**July 23, 2015** RC 12 trip to Alexandria Bay and 1000 Islands

**Aug. 19, 2015** RC 12 trip to Howe Caverns, Apple Barrel, Old Stone Fort, and Schoharie

**Sept. 24, 2015** RC 12 general meeting at the Otesaga in Cooperstown

**Oct. 18-24, 2015** RC 12 trip to Chicago

**For 2016**

**Sept. 13-15, 2016** Adirondack Great Camps Trip

## Retiree Council 12 Contribution Form July 1, 2015 - June 30, 2016



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

Check this box if there has been a change in your contact information

**\$15.00 yearly contribution requested. Send to  
Dolores Talmadge 206 Main Street, Fort Plain, NY 13339  
Make check payable to NYSUT Retiree Council 12**

## Medicare Turns 50 !!

On July 30, 1965, President Johnson signed the Medicare Law. 19 million people enrolled in 1965, and by 2014, the enrollment had grown to 54 million. Medicare allows seniors to see doctors and obtain prescriptions. This program prevents many from losing all of their savings to medical expenses.

There are people in congress that are still trying to turn Medicare into a voucher program. Take the time to remind your Congressmen and Senators how important Medicare is to you. Google them, email them, and phone them. On July 30, 2015, the Alliance for Retired Americans will hold rallies to celebrate the birthday

See for more information. <http://retiredamericans.org/>



### 2015 NYSUT Communications Competition RC 12's Outlook Wins Two Awards!

Best Column/Blog – Award of Distinction  
Title: "What's Coming in 2017?"  
by Phyllis Van Steenburgh

Best Article about a Local or Chapter Issue  
Award of Distinction  
Title: "Sandra Bliss Receives The Sandy Feldman Outstanding Leadership Award at the 2014 NYSUT RA"  
by Phyllis VanSteenburgh

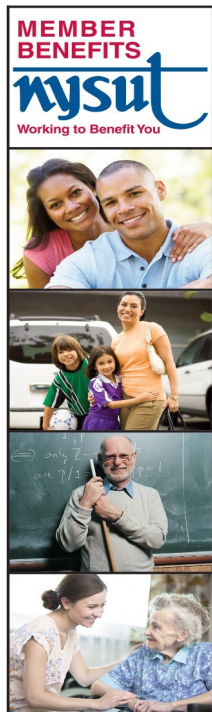
NYSUT congratulations Phyllis on her much-deserved awards in union communications and thanks her for all her hard work and dedication in keeping members informed and connected.

**Keep up the good work, Phyllis!**



Sandra Bliss and Jeanne Williams Bennett Congratulate Phyllis VanSteenburgh (center) on NYSUT communications Awards





## Benefits that matter to you!

Membership in NYSUT allows you to enjoy the benefits of the more than 40 programs & services endorsed by NYSUT Member Benefits.

These endorsed programs include crucial products that the majority of NYSUT members already purchase:

- Homeowners Insurance
- Auto Insurance
- Legal & Financial Services
- Life Insurance
- Shopping & Travel Programs

To learn more about Member Benefits-endorsed programs & services, visit [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.




For more than 30 years, the NYSUT Education & Learning Trust has been offering professional development programs created with the NYSUT member in mind -- providing an extensive online inventory with studies to fit your busy schedule.

The Education & Learning Trust offers online, VESi or in-classroom courses for graduate, undergraduate and in-service credit. Professional development training is available for public education issues such as:

- School Quality
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- Teacher Retention
- Special Education
- Cultural Diversity
- Classroom Management
- And Much More

To learn more about ELT programs available and/or register online, visit [nysut.org/inspire](http://nysut.org/inspire) or call 800-528-6208.



### Are You Ready for Medicare?

*Information from NYSUT Doc. 37115*

Medicare enrollment can be a complicated process. Mistakes can result in penalties, late fees, gaps in coverage and problems with care. Make the right choices to access your benefits. People who continue to work after 65 often make errors in getting their earned benefit.

If you are confused or have some questions, get the answers! NYSUT has contracted with the Medicare Rights Center to provide its members with a telephone hotline. Experts are available at the Medicare Counselor Hotline.

**1-800-333-4114 ( 9:00 AM to 5:00 PM)**

