

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

March/April 2017

NYSUT Regional Conference for RC 12 NYSUT RC 12 Membership Meeting and Election May 31, 2017 at the Glen Sanders Mansion, Scotia

Presentation about the Albany Philip Schuyler Mansion

An Update from NYSUT Vice President Paul Pecorale



Agenda

- 8:45- 9:30 Registration, continental breakfast
- 9:30-10:45 Welcome and RC 12 meeting and election
- 10:45-11:00 Break
- 11:00-11:45 Breakout session (the three choices)
- 11:45-12:00 Break
- 12:00- 1:00 Lunch and speaker NYSUT Vice President Paul Pecorale
- 1:00- 1:45 Speaker from Schuyler Mansion
- 1:45- 2:00 Evaluations, door prizes

Choose one breakout session
(A) Aging and Happiness, (B) Senior Zumba, (C) Glimmerglass Opera.

Cost per person for continental breakfast and hot buffet lunch—\$25

The deadline is Friday May 19, 2017

Please submit a check payable to NYSUT send to Jennifer Shaad-Derby, NYSUT Capital District Regional Office, 800 Troy-Schenectady Road, Latham, NY 12110. Please call 518.783.7977 if you have any dietary needs or assistive device requirements.

Name (s): _____

Address: _____

Email: _____ Telephone: (____) _____ - _____

School District retired from: _____ Year retired: _____

Circle your choice for breakout session

A) Aging and Happiness

(B) Senior Zumba

(C) Glimmerglass Opera.

Why you Should Vote NO on the Constitutional Convention!

It is a Politician's Convention

- 1) During the last convention, four out of five delegates were career politicians and Albany insiders.
- 2) And every politician who ran for a delegate seat that year, won a delegate seat. (double salary)
- 3) And who ran the show? All of the convention leaders were *sitting legislators*.
- 4) Most troubling? Thanks to Citizens United, corporate special interests can spend unlimited money getting their cronies elected.

Do you trust Albany insiders to do what's right? Don't risk it.

RC 12 Nominees – Election to be held on May 30 at 10:15 AM

*It will be at the NYSUT RC 12 general membership meeting at **Glen Sanders Mansion**. To vote, you must be an RC 12 member and present at the time of election. You are not required to stay for the entire meeting nor purchase lunch to in order to vote. (nominations received by March 25.)*

Officers Term March 31, 2017 – June 30, 2018 (filling vacancies)

1st vice president -- **Kathlene Lyman** Since retiring in 2004, she has participated in many retiree endeavors. Locally, she serves as co-chair of the Niskayuna retiree steering committee. In 2011, she became involved with NYSUT RC 12 on the social committee serving as its secretary as well as event planner. She has served as the RC 12 secretary since 2014. She says, “I would be honored to serve as RC 12’s first vice president with goals to serve the organization, support our co-presidents, and increase retiree participation.”

Co-2nd vice president for legislation -- **Stacey Caruso - Sharpe** retired 2016, member of Amsterdam TA Retired Teachers, current member of NYSUT Board of Directors ED12(14 years), served as AFT Vice-President for 10 years. Public education has recently been faced with many assaults. NYSUT retirees were crucial in the fight to turn the tide on these attacks. The appointment of a pro-charter secretary of education, the pending appointment of an anti-labor Supreme Court justice and proposed changes to the health care system are again necessitating that we unite to fight. We must also step up our efforts to educate members and the public about the potential consequences of a NYS constitutional convention. I would be honored to work as a member of NYSUT RC 12 executive board to protect the values that we hold dear.

Retiree Council 12 Director Candidates

Term of Position: July 1, 2017 – June 30, 2019

Joseph F. Bernocco, Jr. retired in 2008 from Cobleskill-Richmondville CS. He held the offices of local president in 1980 and RA delegate from 1981 to 2008. He has been a NYSUT Political Action Coordinator beginning in 1985. Joe states, “I would like to once again hold a position on the board of directors in RC 12. I believe all children should be afforded an education at a public school. Our present President and his Secretary of Education seem to have a different view on this subject. At the state level, I believe we need to do all in our power to stop the vote in 2017 for a state constitutional convention. This is a must!”

Vickie McGowen-Horan retired from Schenectady in 2010. She has been an active union member and officer for many of her teaching years. She states that she has always been involved in many NYSUT activities and wishes to continue her involvement. She has three years experience as a member of the RC 12 board of directors. Victoria would like to continue to serve the retirees of RC 12 as a director.

Margaret Dafeldecker retired in 1997 from Middleburgh CSTA. She served the teachers’ association as president, vice-president, treasurer, parliamentarian, chair of grievance committee, and member of negotiations. Margaret says, “I have been a director of NYSUT RC 12 for several years, and I would like to continue the hard work and effort of our board to support our retirees, public education, NYS students and in-service educators. The pursuit of quality education in NYS faces many challengers, but we must strive to be active, aware and involved in order to maintain the benefits and rights we have won.”

Susan Naples retired from Hamilton-Fulton-Montgomery BOCES in 2008. She served on the negotiations, planning, and social committees at BOCES. She worked for her local as p-resident, treasurer, and vice president. She states, “Working with RC 12 members who actively serve the interests of retired teachers in these very challenging times would be an honor.”

Tracy W. Allen retired from Richfield Springs Faculty Association in 2016. She served as vote-cope chair, secretary, vice president, and PAC coordinator. She was also president of NYSUT Statewide Committee for the Arts and secretary for Herkimer County Presidents Council. She states, “Advocacy on behalf of workers and families has never been more important than it is now. Health Care, education and workers rights and benefits are under attack at both the state and federal levels. The work of our Retiree Councils will be essential to protecting our pensions and benefits, which could be put at risk from the proposed State Constitutional Convention. It would be an honor to continue the work that I began in the Richfield Springs Faculty Association by joining the Board of Directors of ED 12 Retiree Council.

The Outlook

Co-Pres. Jeanne W. Bennett (315) 895-7063
Co-Pres. Sandra Bliss (315) 725-0706
1st VP (TBD)
Co 2nd VP S. David King (518) 725-0848
Co 2nd VP (TBD)
Secretary Kathlene Lyman (518) 399-0256
Treasurer Dolores Talmadge (518) 993-2854

Immediate Past President

Karen Wojcik-Hess (518) 366-8141

Past Presidents: Judy Schultz

Don Griffith Bill Schultz Jim Marquit

Directors

Alex Boschi - Montgomery
Joseph F Bernocco - Schoharie & Otsego
Margaret Dafeldecker - Schoharie & Otsego
Don Harris - Fulton & Hamilton
TBD - Herkimer
Vickie McGowen-Horan - Schenectady

Newsletter Staff Phyllis VanSteenburgh
Carolyn Darkangelo,

Webmaster - Carolyn Darkangelo

Darkangelo @nycap.rr.com

Website: RC12.ny.aft.org

NYSUT Retiree Services Consultant:
Jennifer Shaad-Derby (518) 783-7977

Thank You for volunteering to serve!

RC 12 Members were Active in Women's Marches

Carolyn Darkangelo, retiree from Mayfield TA

Many members travelled to participate in The Women’s Marches on the day after the inauguration. They were accompanied by husbands, friends, daughters and even granddaughters. In our area, there were marches in Cobleskill, Cooperstown, Albany, Seneca Falls, Hudson, Poughkeepsie, and Utica. 400,000 people marched in NY City . There were not enough buses available to hold the people who wanted to attend so many drove to DC and stayed with friends.

A number of our members and friends sent us pictures and thoughts to share their experiences. Here are some of their words. Michele Kopp, a retired Niskayuna special education teacher, is still processing the enormity and beauty of the day and how it brings hope to all of us who believe in dignity, kindness and love. (picture at right)

Clare Montero, a retiree from Van Antwerp Middle School in Niskayuna, travelled to DC with college friends and stayed with a friend in DC. She describes the event this way, “There were so many people there that the entire site was wall to wall people with nowhere to move. People were at their very best under the circumstances. Many of the signs that people carried were clever, downright entertaining, and beautifully crafted. We all felt unbelievable unity, sisterhood, and joy. How mind boggling to think that at that moment it was almost like holding hands, reaching out to women whose lives, languages, religions, were so different and here we were, so very much alike. I think the main message was that women will not abide the erosion of their rights and the rights of others.”

Sarah Zogg, daughter of Northville retiree Barbara Spaeth, describes her ride to the march in the metro in the following way, “ The car was jammed to capacity with women, and the energy inside was one of excitement: the kind of excitement you feel just before the roller coaster reaches the top of that first high peak, and we were all ready for our first thrilling descent onto the streets of D.C. At the march it was breathtaking and moving to see so many people gathered in, not only, peaceful protest, but in a protest where courtesy and kindness were as widespread as the crowd itself.” She also declares, “We cannot be ignored, and we will be right there to hold the government accountable for every proposal that threatens our rights and futures. This was only the first drop of this rollercoaster, and we are prepared to be there for every twist, loop, hill, and valley they can throw at us.”



NYSUT RC 12 trip to New Paltz & Poughkeepsie, NY Tuesday, July 11, 2017



Mohonk Mountain House, Historic Huguenot Street, Walkway over the Hudson

7:30 AM Amsterdam Pick-Up at Our Lady of Mt Carmel Church, 39 St John Street

Trip includes: Mohonk Mountain House activities, buffet lunch at Mohonk Mountain House, Historic Huguenot Tour, Walkway over the Hudson, Thruway stop on return trip.

8:00 PM Approximate return to Amsterdam

COST: \$128 per person includes buffet lunch, bus, Huguenot tour, all tax, tips, and gratuities.

NYSUT RC 12 Mohonk, Huguenot, Walkway Trip – July 11, 2017 – Registration Form

Name (s) _____

Phone # _____

Address _____

Cell # _____

Email _____

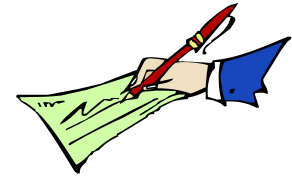
Number attending @ \$128 each _____

Total _____

Send registration form and check by June 20, 2017 to: (check payable to NYSUT RC 12)

Kathy Lyman, 254 Riverside Place, Alplaus, NY 12008
No refunds after 6/20/17 Trip insurance recommended.

Retiree Council 12 Contribution Form July 1, 2016 - June 30, 2017



Name _____ County _____

Address _____ City _____ Year Retired _____

State _____ Zip _____ Phone _____ Email _____

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

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.
Any questions, please call (518) 993-2854 .**



The Constitutional Convention is a Waste of Money

- ⇒ It is estimated that this convention will cost **hundreds of millions of dollars!**
- ⇒ Lawmakers can collect salaries and pension credits as election officials and as delegates at the **same time!**
- ⇒ The last constitutional convention cost millions and **accomplished nothing!**
- ⇒ The constitutional conventions do not have end dates. If delegates keep meeting they keep getting paid.
- ⇒ Should taxpayers fund a party for Albany Insiders? **NO!**
- ⇒ **VOTE NO!**

March 13, 2017 NYSARA Monday Alert

by Barry Kaufmann NYSARA president.

November Vote on the NYS Constitutional Convention

Holding a constitutional convention opens every part of the NYS constitution to be changed. Entire sections of the state constitution are dedicated to prescribing the powers and duties of state and local government. Real property and individual taxation are covered by the current constitution. Oh what havoc could be wrought depending on who the delegates are and what their agenda is. It's possible for seniors to have their STAR exemption on real property taxes taken away or slashed dramatically in the name of reform. The current tax exemptions for Social Security and State or federal pensions could be altered or eliminated. The \$20,000 exemption from taxes for 401k, IRA or other pensions, making it possible to stay in New York State and contribute to the economy could go away.

Save the Date 2017

April 27-30, 2017 RC 12 trip Azalea Festival Virginia

May 31, 2017 RC annual meeting, election, and NYSUT Conference at the Glen Sanders

June 26-30, 2017 RC 12 trip Maine

Thursday, September 28, 2017 RC 12 general meeting at the Otesaga

Sept. 18-20, 2017 RC 12 trip to The Wild Center, Lake Placid

November 7, 2017 - date to vote NO on Constitutional Convention

Simplifying your life insurance options

As an educated consumer, you realize the earlier in life that you purchase life insurance, the cheaper the premiums will likely be. You're also aware that life insurance offers financial protection for your dependents upon your death, helping to cover the costs of funeral and burial expenses; assistance to help with your children's education; and offering financial assistance with paying debts and other expenses.

It can be overwhelming, though, trying to determine the best type of life insurance policy. Let's take a look at some of the different types of life insurance options available.

#1: Whole Life Insurance

– This type of insurance is usually the most costly since policies are guaranteed to remain in force as long as premiums are paid. Whole life insurance offers permanent protection with premiums that never increase and builds cash value you can borrow against while you are living (like a loan). **Important:** Understand that you will reduce your death benefit if you don't repay loans with interest and will no longer have coverage if you surrender the policy.

#2: Term Life Insurance – This type of insurance pays a benefit in the event of the death of the insured during a specified term, offering a fixed rate of payments during that time period. Once that period ends, coverage at the previous premium rate is not guaranteed and the insured would need to get

further coverage. Term life insurance (and its level term life cousin) is designed only to protect your dependents if you were to die prematurely -- offering NO cash value.

#3: Level Term Life Insurance – Like term life insurance, level term life insurance pays a benefit in the event of the death of the insured during a specific time period. Premiums may not be

increased during the time period due to change in your age or health status.

#4: Universal Life Insurance

– This type of insurance offers a way to protect your dependents while building tax-deferred cash value. While the cost of a universal life plan needs to be covered so the policy remains in force, the policyholder has the option to adjust how much he or she will pay in premiums each year. Policyholders can also access a portion of the balance without affecting the

guaranteed death benefit as the cash value accumulates over time.

Keep in mind that NYSUT members & their spouses/certified domestic partners can help protect their dependents from life's uncertainties with a variety of NYSUT Member Benefits-endorsed life insurance plans. Many of these plans offer group rates not available to the general public along with additional convenience and savings opportunities.

“Term life and level term life policies are often popular options for those individuals with young families since there is a greater need for life insurance protection. They also tend to be much less expensive than their whole life counterparts. If you are considering a term or level term life policy, make sure to consider how long you would need the coverage.”

For more information about these plans, visit the Member Benefits website at 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.

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Spring